

CCWRO Welfare News

Coalition of California Welfare Rights Organizations, Inc.
1901 Alhambra Blvd. Sacramento, CA 95816

<http://www.ccwro.org>

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In Brief...

■ On April 26, 2013 FNS denied DSS's request for a waiver to require food stamp recipients to report a change of address within 10-days. This was great news for advocates opposing the waiver. In a letter to DSS, Food and Nutrition Service (FNS) denied the State's request ". . .because of the increased burden it would place on California SNAP households. Semi-annual reporting (SR) was established to simplify requirements for both SNAP recipients and the State agency by requiring households to report less frequently and reducing the number of reports state agencies must process. Changes in the SR system that add additional requirements may reduce its effectiveness in simplifying program administration, reducing errors, and maintaining consistent benefits for SNAP households."

■ On 3-25-13, the IHSS supervising Program specialist for San Bernardino County asked DSS "Is a chiropractor considered a licensed health care professional who may sign the SOC 873-Health Certification Form? On 3-26-13, DSS responded: "Chiropractors are considered LHCP or Health Care certificate purposes."

■ El Dorado County asked DSS whether a 14 year-old child who does not live with his biological parents is eligible for IHSS and does the age appropriate guidelines apply in this situation. On 3-21-13 DSS, citing MPP 30-701(o)(2), stated that age appropriate guidelines (AAG) apply to all minors, regardless of who the provider is and the living arrangement. The test is whether the minor lives in his own home not whether the minor lives with his parents.

■ The state's federal waiver for the face-to-face interview expired 5-20-13. DSS will seek an extension of the waiver.

■ DSS plans to make food stamp policy interpretations available to counties via shared files by the end of May. The question is how about the public?

■ On May 23, 2013 DSS hosted the second SAR Q&A conference call regarding the SAR process. Advocates representing the beneficiaries of the program have not been included in these calls.

■ Santa Clara County revealed that 60% of the WtW participants doing 32 hours have opted for the new 20/30 hours. CWDA worries that if this trend continues, the federal work participation rates may fall. CWDA wants the CalWORK committee review the 20/30-hour option. Many counties unlawfully force CalWORKs recipients to participate more hours than the 20/30 hours.

Banks Fleece CalWORKs Families

CCWRO obtained information from DSS that in 2013 banks will fleece CalWORKs recipients out of over \$24 million by charging CalWORKs recipients fees for accessing their benefits. The fleecing of CalWORKs recipients started when the Legislature passed legislation agreeing to force welfare moms to pay the banks to access their meager fixed income in lieu of getting a paper check.

DSS provided CCWRO with information that details the amount of fees that CalWORKs recipients paid to access the CalWORKs benefits.

Chart # 1 shows that from January through April 2013 banks fleeced CalWORKs families out of \$6,180,530.

Month	Amount Banks Fleeced From CalWORKs Families
January	\$1,551,700
February	\$1,535,300
March	\$1,545,200
April	\$1,548,100

Source: DSS

DSS established several workgroups composed of DSS staff, advocates and county staff to find ways to reduce bank fees and identify alternative ways for

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CalWORKs families to access their meager fixed benefits without such high fees.

San Francisco County leads the State with a monthly average fee of about \$6 a month. In 2011, the average fee in San Francisco was \$7. The county has taken some positive steps to address this problem.

Many of the banks that obtained loans from the federal government for less than 1% interest are the biggest fleeces of the poor.

Bank	Surcharge for each use
Bank of America	\$3.00
Golden 1 Credit Union	\$2.50
HSBC	\$3.00
Wells Fargo	\$3.00

On the other hand, Citibank, Bank of the West and 31 other banks do not charge CalWORKs recipients for accessing their meager benefits.

In addition to MoneyPass ATM, there are a host of Surcharge-Free EBT retailers, such as Albertson's, Raley's/ Bel Air, Kmart, Luckys (SuperValu), Nob Hill, Safeway, Walmart and Winco.

Banks and stores that provide free access to benefits can be found at the website:

http://www.ebtproject.ca.gov/Library/Cash_Access.pdf identifies

It is interesting to note that most of the large counties have high fees while small counties have lower fees. It is notable that Tulare and Stanislaus Counties fees are below \$1.75. One wonders what Tulare and Stanislaus Counties are doing that Alameda (\$3.99) Los Angeles (\$3.55) and Santa Clara (\$3.30) are not doing.

What Can Be Done?

Counties should distribute the CalWORKs beneficiaries a county-specific pamphlet explaining how to access CalWORKs benefits for free. Counties should also review of fee usage of CalWORKs at redeterminations, and explain how recipient can access their benefits for free.

Chart #2 is a county-by-county average surcharge paid by CalWORKs recipients in each county.

County	March 2013 Cost of Accessing Benefits	March 2013 County Average Cost Per Case to Access Benefits
Chart #2		
San Francisco	\$26,125.67	\$5.95
Alameda	\$74,898.46	\$3.99
Los Angeles	\$621,162.73	\$3.55
Mono	\$112.50	\$3.31
Santa Clara	\$41,843.81	\$3.30
San Mateo	\$8,480.32	\$3.29
Inyo	\$390.35	\$3.20
Amador	\$1,065.42	\$3.14
San Benito	\$2,280.25	\$3.06
Solano	\$17,794.26	\$2.99
Sacramento	\$93,097.00	\$2.90
Contra Costa	\$29,492.74	\$2.83
Placer	\$4,809.42	\$2.75
San Diego	\$79,912.37	\$2.70
Monterey	\$18,277.44	\$2.66
Nevada	\$1,926.93	\$2.58
Ventura	\$17,099.73	\$2.55
Kern	\$51,465.38	\$2.52
Napa	\$1,576.97	\$2.49
Yuba	\$4,230.20	\$2.48
San Luis Obispo	\$4,910.05	\$2.47
Tuolumne	\$1,689.90	\$2.47
Humboldt	\$3,961.44	\$2.46
Marin	\$2,640.74	\$2.46
El Dorado	\$2,723.95	\$2.45
Sutter	\$3,802.17	\$2.44
Sierra	\$55.90	\$2.43
Mendocino	\$3,141.46	\$2.37
Santa Cruz	\$4,938.97	\$2.26
Siskiyou	\$1,785.18	\$2.26
Riverside	\$70,806.78	\$2.16
Merced	\$17,143.60	\$2.05
Tehama	\$2,702.97	\$2.04
Calaveras	\$1,486.78	\$2.00
Orange	\$44,142.47	\$2.00
San Bernardino	\$96,950.82	\$1.95
San Joaquin	\$32,719.64	\$1.94
Fresno	\$54,098.79	\$1.92
Madera	\$6,682.71	\$1.90
Glenn	\$794.80	\$1.88
Yolo	\$3,496.18	\$1.88
Santa Barbara	\$8,715.04	\$1.85
Kings	\$5,169.25	\$1.75
Stanislaus	\$20,853.92	\$1.74
Butte	\$6,035.34	\$1.73
Lake	\$1,948.95	\$1.73
Shasta	\$5,238.92	\$1.71
Alpine	\$6.75	\$1.69
Imperial	\$7,238.42	\$1.68
Tulare	\$25,242.52	\$1.65
Sonoma	\$5,231.98	\$1.63
Mariposa	\$327.19	\$1.46
Lassen	\$667.54	\$1.44
Trinity	\$207.39	\$1.44
Colusa	\$247.73	\$1.37
Modoc	\$181.70	\$1.26
Plumas	\$243.45	\$1.24
Del Norte	\$980.68	\$1.22
Grand Total Source: DSS	\$1,545,254.02	\$2.75