

All About the “Ss” – Supplemental Income Programs

Characteristics Unique to Individuals Receiving Income Benefits

Many people who are temporarily or permanently out of the workforce receive supplemental income from the federal government.

What is the relevant CalFresh regulation?

There are four “S” programs that may supplement an individual’s income. In California the Supplemental Security Income (SSI) program disqualifies an individual from CalFresh. Supplemental Security Income (SSI) is a federally funded program that provides income support to individuals if they are aged 65 or older, blind, or disabled. SSI benefits are also available to qualified blind or disabled children.

The State Supplemental Payments (SSP) program is the state program that adds to SSI. Both SSI and SSP benefits are administered by the Social Security Administration (SSA). Eligibility for both programs is determined by the SSA using federal criteria. If you qualify for SSI in California, you qualify for SSP. The benefits are in the form of cash assistance.¹ All SSI recipients in California are described as SSI/SSP recipients.

How is the regulation applied to CalFresh applicants?

Supplemental Nutrition Assistance Program (SNAP)/CalFresh regulations at 7 CFR273.20 (a) make individuals who receive SSI benefits and/or SSP as a resident of California ineligible to receive CalFresh. This is because the state’s SSP includes the value of the CalFresh allotment.

However, individuals in California who were suspended from the SSI program due to state budget cuts that reduced their SSP grant to \$0 are now eligible for CalFresh. This is because of a waiver obtained in 2011 by the California Department of Social Services (CDSS) from the United States Department of Agriculture (USDA) Food and Nutrition Services (FNS).²

Based on the regulation, how do we prescreen for CalFresh?

Ask candidates if they are receiving any supplemental income and verify what type of supplemental income they are receiving (see chart on the next page). Some candidates may think they are receiving SSI/SSP and that they aren’t eligible for CalFresh when they are actually only receiving Social Security Retirement Income. If the candidate states that he or she is receiving SSI/SSP, refer this candidate to the CalFresh office for eligibility determination.

¹ <http://www.cdss.ca.gov/agedblinddisabled/PG1422.htm>

² www.socialsecurity.gov/retirement

SS²

PRESCREEN FOR CALFRESH

Social Security Retirement Income

SS Retirement Income (often called Social Security) is part of the retirement plan for almost every American worker. An individual qualifies for Social Security by earning Social Security credits when they work in a job and pay Social Security taxes. An individual may apply for and receive SS payments when they reach retirement age, which is usually between age 62 and age 67.

SSI/SSP³**NOT ELIGIBLE** FOR CALFRESH**Supplemental Security Income/
Supplemental Security Payment**

SSI is a federal income supplement funded by general tax revenue. It pays benefits to:

- Disabled adults and children who have limited income and resources.
- People age 65 and older who have limited income and resources.

In California, the state adds an additional payment known as SSP to all SSI amounts to cover the cost of food. Refer SSI/SSP recipients to the eligibility worker for further information.

SSDI⁴

PRESCREEN FOR CALFRESH

Social Security Disability Insurance

Social Security Disability Insurance (SSDI) provides benefits to individuals no longer able to work because of a serious medical or psychological disability.

SSDI is funded by payroll taxes and does not depend on the individual's income level. It is based on the individual's work history and their degree of disability.

SDI⁵

PRESCREEN FOR CALFRESH

State Disability Insurance

California State Disability Insurance (SDI) is a partial wage-replacement insurance plan for California workers. SDI programs are state-mandated and funded through employee payroll deductions.

SDI has two programs:

- Disability Insurance (DI) for those who suffer a loss of wages when they are unable to work due to a non work-related illness or injury, or due to pregnancy or childbirth.
- Paid Family Leave (PFL) is for workers who suffer a loss of wages when they need to take time off from work to care for a seriously ill child, spouse, parent, or registered domestic partner, or to bond with a new child.

² www.socialsecurity.gov/retirement³ www.socialsecurity.gov/pgm/ssi.htm⁴ www.socialsecurity.gov/pgm/disability.htm⁵ www.edd.ca.gov/disability