

Chapter Five: California Eligibility Guidelines Specific to Older Adults

Many CalFresh regulations are designed to make it easier for older adults to obtain and maintain benefits. This section provides an overview of these regulations.

No Gross Income Test

CalFresh households that include a person aged 60 or older do not have to meet the gross income test. (A CalFresh household is an individual or group of individuals residing together who purchase and prepare meals together.)

Face-to-Face Interview Waiver

Older adults can request that their CalFresh interview be conducted by phone, rather than in person at the CalFresh office. In some instances, home visits may be conducted when phone interviews are not possible. The CalFresh interview is scheduled after the CalFresh application is filed in order to help the eligibility worker determine the household's eligibility for benefits.

Special Income Deductions

As mentioned above, households in which at least one member is aged 60 or older do not have to meet the gross income test; however, they do have to meet the net income test. Net income is the income remaining after all allowable deductions under the CalFresh rules have been subtracted. There are a number of special income deductions that pertain to seniors that make it easier for them to meet the net income test:

- **Medical Costs.** Households with at least one household member aged 60 or older can deduct that member's non-reimbursed medical expenses over \$35. Only medical expenses that the household paid out of pocket can be deducted. Expenses that are covered by Medi-Cal or other public or private medical insurance cannot be deducted.
-  Refer to *Older Adults Appendix H* for a detailed list of medical expenses that can be deducted.
- **Shelter Costs.** Households with seniors can deduct the **full amount** of excess shelter costs. Those costs include rent, mortgage payments, home association fees, payments on a mobile home and rent for the space where it is parked, electricity, gas, heating oil, bottled gas, firewood, water, sewage, garbage, taxes and insurance on the house, repairs to the house for damage caused by a fire, flood, storm or other disaster, installation fees for utilities or telephones, and the basic charge for one telephone.

Determining the excess shelter deduction is a complicated process. It factors in the household's shelter costs (which may be prorated depending on whether the senior's CalFresh household includes members who are not eligible for the program), the utility deduction, and the adjusted income. To assist with determining what amount of shelter costs can be deducted,

outreach workers can utilize a prescreening calculator, such as the CalFresh Outreach Excel Calculator.³¹



There is no cap on the amount of shelter expenses that can be deducted for seniors.

Income that is Not Counted

Though not technically a deduction, it is important to note that certain income that seniors may receive is not counted, including income received through the following programs:

- Senior Community Service Employment Program authorized under the Older American Act of 1965
- Payments to volunteers under Title II of the Domestic Volunteer Services Act of 1973, including payments from Retired and Senior Volunteer Programs (RSVP), Foster Grandparent Program, and Senior Companion Programs

³¹ http://myfoodstamps.org/docs/FFY01012_Food_Stamp_Calculator_Final_locked.xls