

**County of San Diego, Health and Human Services Agency (HHSA)  
CalWORKs Program Guide**

**Benefit Issuance**

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**Revision Date:**

March 1, 2023

**Background:**

CalWORKs benefits are issued monthly to customers via Electronic Benefit Transfer (EBT), or an alternate method. Customers are required to be notified at application and redetermination of the available benefit issuance options.

**Purpose:**

The purpose of this revision is to provide guidance for qualifying accounts when a CalWORKs customer chooses to receive their benefits via direct deposit.

**Policy:**

**Benefit Issuance**

CalWORKs benefits, including supportive services payments for Employment Services, are issued to the Assistance Unit (AU) via their EBT cash account. To assist in deterring fraud via skimming and scamming, Direct Deposit is highly encouraged.

An alternate method for benefit issuance, such as a warrant may be approved on a case-by-case basis. A warrant may be issued if the payee has demonstrated their inability to use the EBT system due to a physical or mental incapacity or condition or other barriers, and there is no available alternative. Issuance via a warrant should only be approved after all other available alternatives have been explored and explained to the customer. Verification of the condition and its expected duration is required. Benefit issuance to a third-party (vendor payment) may be necessary in certain situations (CPG 44-300.A).

**Direct Deposit**

A customer can request at any time to receive their CalWORKs benefits via direct deposit to a qualifying account. Direct Deposit is highly encouraged. A qualifying account is:

- A demand deposit (an account that offers access to funds at any time without advance notice, such as a checking account) or savings account at an insured financial institution. The account is required to be offered directly by the insured financial institution on its website or through its branches **and** is in the name of the person(s) entitled to receive the CalWORKs benefits
- A prepaid account, or a demand deposit/savings account offered by an entity other than an insured financial institution that meets all the following criteria:
  - The account is held at an insured financial institution
  - The account is set up to meet the requirements for direct deposit or pass-through deposit or share insurance payable to the CalWORKs customer by the Federal Insurance Corporation
  - The account is not attached to a credit or overdraft feature that is automatically repaid from the account unless the credit or overdraft feature has no fee, charge, or cost, whether direct, required voluntary, or involuntary or the credit or overdraft feature complies with the requirements for credit offered in connection with a prepaid account under the federal Truth in Lending Act
  - The account complies with all the requirements and provides the holder of the account with all the consumer protections that apply to an account under the rules in the Electronic Fund Transfer Act (EFTA)

The purpose of determining a qualifying account is to protect against predatory actions by non-bank entities that may impose excessive overdraft fees.

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Benefit Availability

CalWORKs benefits are available in the EBT cash account on a staggered basis over the first three calendar days of the month, based on case number:

<b>Last Digit of Case Number</b>	<b>Benefit Issuance Date</b>
1, 2, or 3	1st day of the month
4,5,6, or 7	2nd day of the month
8,9, or 0	3rd day of the month

CalWORKs benefits that are issued via direct deposit are available in the payee's personal bank account on the first calendar day of the month.

Electronic Theft (Skimming or Scams)

Electronic theft occurs when a customer or authorized representative has physical possession of their EBT card and benefits are stolen electronically from the EBT cash account. Customers may be eligible to receive replacement cash benefits if all requirements are met within 90 days of the electronic theft. Refer to the CalWORKs Processing Guide 40-300.B2.

**Skimming**

Skimming involves the use of electronic equipment or other electronic methods to capture a customer's EBT card information without the customer's knowledge. A common example is the use of equipment installed on an ATM or third-party points of sale devices to capture the customer's EBT card information.

**Scamming**

Scamming involves deceiving or misleading a customer to unwittingly give their EBT account information that is then used to create a counterfeit card and steal the customer's benefit. Scams are typically done via text messaging and phone calls

Replacement cash benefits for victims of electronic theft will not count as income or property for CalWORKs eligibility purposes in the month received or in the following month.

Benefits cannot be replaced if the EBT card has been lost or stolen or if the customer provided their EBT card number and/or Personal Identification Number (PIN) to someone they **know** and the benefits were stolen by that person.

**Procedure:**

Eligibility Policy and Procedures Guide - EBT System for CalFresh, CalWORKs, General Relief and Cash Assistance Program for Immigrants

Eligibility Operations Processing Guide Electronic Theft of Cash Aid Procedures

BEnDS 6358 Replacement of Lost or Stolen Cash EBT Benefits

CalWORKs Processing Guide 44-300.B1 Direct Deposit Procedures

CalWORKs Processing Guide 44-300.B2 – Electronic Theft Procedures

**Program Impacts:**

Management Reporting

Out-of-state benefit usage is monitored each month to ensure timely actions are taken when a customer is no longer a California resident. Monthly reports are available in the MR SharePoint site.

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**References:**

- MPP 16-000-16-801, 44-300-44-315
- ACL 13-67, 18-148, 22-82

**Sunset Date:**

This policy will be reviewed for continuance by March 31, 2026.

**Approval for Release:**



Rick Wanne, Director  
Self-Sufficiency Services