

Assets of Minor and Nonminor Dependents in Foster Care

NOTE: Our case management system is moving from Child Welfare Services/Case Management System (CWS/CMS) to Child Welfare Services-California Automated Response and Engagement System (CWS-CARES). This policy includes language, forms/templates, and resources that will be reviewed and updated as we transition into CWS-CARES.

(Revised 05/01/26)

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Related Policies

Additional Information can be found in the following policies:

- 45-107 Redetermination of AFDC-FC Eligibility
- 45-200 AFDC-FC Eligibility
- 45-202 Property
- 45-203 Income
- Children’s Property
- Foster Care Eligibility Redetermination
- Foster Care Payments - Federal and State AFDC-FC
- Independent Living Skills (ILS) Program
- Normalcy Protocol
- Social Security Benefits

Introduction

This policy provides information pertaining to income and assets/belongings of children, youth, and non-minor dependents in out-of-home care.

Income

Some children in placement receive death benefits or disability benefits from the Social Security Administration (SSA) or Veterans Administration (VA). Others may have received an inheritance, insurance settlement, or funds from other sources.

Refer to the following policies for more information regarding unearned income:

- [Social Security Benefits](#)
 - [45-107 Redetermination of AFDC-FC Eligibility](#)
 - [45-200 AFDC-FC Eligibility](#)
 - [45-202 Property](#)
 - [45-203 Income](#)
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Bank Accounts

State regulations support a foster youth's right to own a savings account. The Independent Living Skills (ILS) program is designed to help eligible youth ages 16-21 in foster care transition to self-sufficiency; when they age out of the foster care system through training in independent living skills and supportive case management. ILS encourages teaching of age appropriate money management skills to dependent youth. When a foster youth has income, they can decide if they want to open a bank account.

Some financial institutions are more willing than others to issue an account to youth as sole owner/signer. Most institutions will not allow a minor to open a bank account without a cosigner or a minimum balance. Health and Human Services Agency (HHS) staff will not be the cosigner on a youth's account. Adults working with youth or non-minor dependents may facilitate opening an account by calling individual branches to locate a facility that will allow the youth to have their own account and by going with them to the bank. For more information regarding opening a bank account for youth who are ILS eligible, social workers (SWs) should consult with the assigned ILS SW.

An HHS employee or Substitute Care Providers (SCP) may **not** be a co-signer for a dependent child seeking to open an account. CASAs, ILS contractors, and residential facility staff are discouraged from this practice. Parents and non-caregiver relatives may co-sign.

See [Independent Living Skills \(ILS\) \(General Information\)](#) for additional ILS criteria.

Limitations

The amount of income or savings a child has may affect his [Foster Care Eligibility Redetermination](#).

Reporting Requirements

It is the SW's responsibility to inform the Human Services Specialist (HSS) of a child and a non-minor dependent's earnings and property. This should be done with the initial eligibility application, at every renewal, and whenever there is a change in circumstances (see [Foster Care Payments - Federal and State AFDC-FC](#)). Documentation to be sent to the HSS includes copies of banks accounts, car registrations, trust paperwork, etc.

Alignment with SET

This policy aligns with SET [Value 3](#) and the guiding principle to have a continual focus on children's well-being while they are in our care.
