

CAMDEN COUNTY
BOARD OF SOCIAL SERVICES
(A Component Unit of the County of Camden)

STATE OF NEW JERSEY

REPORT OF AUDIT

FOR THE YEAR ENDED
DECEMBER 31, 2020

CAMDEN COUNTY BOARD OF SOCIAL SERVICES**TABLE OF CONTENTS**

<u>Exhibit No.</u>		<u>Page No.</u>
	<u>PART I</u>	
	Independent Auditor's Report	2
	Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with Government Auditing Standards	6
I	Statement of Assets, Liabilities and Fund Balances--Regulatory Basis	8
II	Statement of Receipts, Disbursements and Changes in Fund Balances-- Regulatory Basis	9
	Notes to Financial Statements	10
	<u>SUPPLEMENTAL EXHIBITS</u>	
1	Schedule of Receipts, Disbursements and Changes in Fund Balance-- Assistance Fund	31
2	Schedule of Receipts, Disbursements and Changes in Fund Balance--Administration Fund	32
3	Schedule of Net Disbursements--Administration Fund--Budget and Actual	34
4	Schedule of Receipts, Disbursements and Changes in Fund Balance--WFNJ General Assistance Fund	35
5	Schedule of Receipts, Disbursements and Changes in Fund Balance--Clearing Fund	36
6	Schedule of Receipts, Disbursements and Changes in Fund Balance--Child Support and Paternity Fund	37
7	Schedule of Receipts, Disbursements and Changes In Fund Balance--Reach Account	38
	<u>PART II</u>	
	<u>SINGLE AUDIT</u>	
	Report on Compliance for Each Major Program and Report on Internal Control Over Compliance Required by the Uniform Guidance and State of New Jersey Circular 15-08-OMB	40
Sch A	Schedule of Expenditures of Federal Awards	44
Sch B	Schedule of Expenditures of State Financial Assistance	46
	Notes to Schedules of Expenditures of Federal Awards and State Financial Assistance	47
	<u>PART III</u>	
	<u>SCHEDULE OF FINDINGS AND QUESTIONED COSTS</u>	
	Section 1 - Summary of Auditor's Results	49
	Section 2 - Schedule of Financial Statement Findings	51
	Section 3 - Schedule of Federal Award Findings and Questioned Costs	53
	Section 4 - Schedule of State Financial Assistance Findings and Questioned Costs	56
	Summary Schedule of Prior Year Audit Findings and Questioned Costs as Prepared by Management	58
	Roster of Officials in Office	60
	APPRECIATION	61

PART I
REPORT OF AUDIT OF FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2020

INDEPENDENT AUDITOR'S REPORT

The Honorable Director
Members of the Camden County
Board of Social Services
Camden, New Jersey 08102

Report on the Financial Statements

We have audited the accompanying statement of assets, liabilities, reserves and fund balance - regulatory basis of the various funds and account group of the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey (the "Camden County Board of Social Services"), as of December 31, 2020, and the related statement of receipts, disbursements, and changes in fund balances - regulatory basis of such funds and account group for the year ended December 31, 2020, and the related notes to the financial statements, which collectively comprise the Camden County Board of Social Services' basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the financial reporting provisions of the County Welfare Agency Accounting Manual, Ruling 12, published by the Division of Family Development, Department of Human Services, State of New Jersey; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and in compliance with the audit requirements prescribed by the Division of Family Development, Department of Human Services, State of New Jersey. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our unmodified and qualified audit opinions.

Opinions

Basis for Adverse Opinion on Accounting Principles Generally Accepted in the United States of America

As described in note 1 to the financial statements, the financial statements are prepared by the Camden County Board of Social Services on the basis of the financial reporting provisions prescribed by the County Welfare Agency Accounting Manual, Ruling 12, published by the Division of Family Development, Department of Human Services, State of New Jersey, which is a basis of accounting other than accounting principles generally accepted in the United States of America, to meet the requirements of the State of New Jersey.

The effects on the financial statements of the variances between the regulatory basis of accounting described in note 1 and accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material.

Adverse Opinion on Accounting Principles Generally Accepted in the United States of America

In our opinion, because of the significance of the matter discussed in the “*Basis for Adverse Opinion on Accounting Principles Generally Accepted in the United States of America*” paragraph, the financial statements referred to above do not present fairly, in accordance with accounting principles generally accepted in the United States of America, the financial position of the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, as of December 31, 2020, or the receipts, disbursements and changes in fund balances for the year then ended.

Basis for Qualified Opinion on Regulatory Basis of Accounting

The bank reconciliations provided for the assistance and clearing funds contained significant unidentified adjustments for the year ended December 31, 2020. As a result, of not being able to obtain sufficient appropriate audit evidence over the Board of Social Services’ assistance and clearing fund cash balances as of December 31, 2020, we were unable to determine whether any adjustments were necessary to the cash and fund balances recorded on the statement of assets, liabilities and fund balances - regulatory basis as of December 31, 2020 and the receipt and disbursement balances on the statement of receipts, disbursements and changes in fund balance - regulatory basis for the year ended December 31, 2020. In addition, the financial statements do not disclose the compensated absences balance as required by Governmental Accounting Standards Board Statement No. 16, *Accounting for Compensated Absences*.

Qualified Opinion on Regulatory Basis of Accounting

In our opinion, except for the possible effects of the matters described in the “*Basis for Qualified Opinion on Regulatory Basis of Accounting*” paragraph, the financial statements referred to above present fairly, in all material respects, the assets, liabilities and fund balance - regulatory basis of the various funds and account group of the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, as of December 31, 2020, and the receipts, disbursements, and changes in fund balances - regulatory basis of such funds and account group of the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, for the year ended December 31, 2020, in conformity with accounting principles and practices prescribed by the County Welfare Agency Accounting Manual, Ruling 12, published by the Division of Family Development, Department of Human Services, State of New Jersey, as described in note 1.

Other Matters

Prior Period Financial Statements

The financial statements of the Camden County Board of Social Services as of December 31, 2019, were audited by another auditor whose report dated January 6, 2021, expressed an adverse opinion under accounting principles generally accepted in the United States of America and a qualified opinion under the regulatory basis of accounting.

Other Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise Camden County Board of Social Services' basic financial statements. The supplemental statements and schedules presented, as listed in the table of contents, are presented for purposes of additional analysis as required by the Division of Family Development, Department of Human Services, State of New Jersey, and are not a required part of the basic financial statements. The accompanying schedules of expenditures of federal awards and state financial assistance are presented for purposes of additional analysis as required by Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance), and State of New Jersey Circular 15-08-OMB, *Single Audit Policy for Recipients of Federal Grants, State Grants and State Aid*, respectively, and are also not a required part of the basic financial statements.

The supplemental statements and schedules presented and the schedules of expenditures of federal awards and state financial assistance are the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the supplemental statements and schedules described in the previous paragraph are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated August 30, 2022 on our consideration of the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Camden County Board of Social Services' internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Camden County Board of Social Services' internal control over financial reporting and compliance.

Respectfully submitted,



BOWMAN & COMPANY LLP
Certified Public Accountants
& Consultants



Michael D. Cesaro
Certified Public Accountant
Registered Municipal Accountant

Voorhees, New Jersey
August 30, 2022

**REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND
OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN
ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS**

INDEPENDENT AUDITOR'S REPORT

The Honorable Director
Members of the Camden County
Board of Social Services
Camden, New Jersey 08102

We have audited, in accordance with the auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States; and the audit requirements as prescribed by the County Welfare Agency Accounting Manual, Ruling 12, published by the Division of Family Development, Department of Human Services, State of New Jersey, the financial statements prepared on a regulatory basis of accounting prescribed by the Division of Family Development, Department of Human Services, State of New Jersey, of the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey (the "Camden County Board of Social Services"), as of December 31, 2020, and the related notes to the financial statements, which collectively comprise the Camden County Board of Social Services' basic financial statements, and have issued our report thereon dated August 30, 2022. That report indicated that the Camden County Board of Social Services' financial statements were not prepared in accordance with accounting principles generally accepted in the United States of America, but were prepared on a regulatory basis of accounting prescribed by the County Welfare Agency Accounting Manual, Ruling 12, published by the Division of Family Development, Department of Human Services, State of New Jersey. In addition, that report indicated that we issued a qualified opinion on the statement of assets, liabilities and fund balances - regulatory basis as of December 31, 2020 and the receipt and disbursement balances on the statement of receipts, disbursements and changes in fund balance - regulatory basis for the year ended December 31, 2020 resulting from significant unidentified adjustments on the bank reconciliations for the assistance and clearing funds and the financial statements did not disclose the compensated absence balance.

Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Camden County Board of Social Services' internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Camden County Board of Social Services' internal control. Accordingly, we do not express an opinion on the effectiveness of the Camden County Board of Social Services' internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. *A material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. *A significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and therefore, material weaknesses or significant deficiencies may exist that have not been identified. We did identify a certain deficiency in internal control, as described in the accompanying *Schedule of Findings and Questioned Costs*, as *Finding No. 2020-001*, that we consider to be a material weakness.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Camden County Board of Social Services' financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed an instance of noncompliance or other matter that is required to be reported under *Government Auditing Standards*, and the audit requirements as prescribed by the County Welfare Agency Accounting Manual, Ruling 12, published by the Division of Family Development, Department of Human Services, State of New Jersey, and which is described in the accompanying *Schedule of Findings and Questioned Costs* as *Finding No. 2020-002*.

The Board of Social Services' Response to Findings

The Camden County Board of Social Services' response to the findings identified in our audit is described in the accompanying *Schedule of Findings and Questioned Costs*. The Camden County Board of Social Services' response was not subjected to the auditing procedures applied in the audit of the financial statements and, accordingly, we express no opinion on it.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* and the audit requirements as prescribed by the County Welfare Agency Accounting Manual, Ruling 12, published by the Division of Family Development, Department of Human Services, State of New Jersey, and federal and state awarding agencies and pass-through entities, in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Respectfully submitted,



BOWMAN & COMPANY LLP
Certified Public Accountants
& Consultants



Michael D. Cesaro
Certified Public Accountant
Registered Municipal Accountant

Voorhees, New Jersey
August 30, 2022

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
Statement of Assets, Liabilities and Fund Balances - Regulatory Basis
As of December 31, 2020

	Total	Assistance Fund *	Administration Fund	WFNJ General Assistance Fund	Unemployment Trust Fund	Clearing Fund	Child Support And Paternity Fund	REACH Account	General Fixed Asset Account Group
ASSETS									
Cash	\$ 39,072,212.37	\$ 12,780,035.42	\$ 24,430,402.56		\$ 1,373,836.49	\$ (33,286.49)	\$ 418,810.07	\$ 102,414.32	
Fixed Assets	157,667.92								\$ 157,667.92
Total Assets	<u>\$ 39,229,880.29</u>	<u>\$ 12,780,035.42</u>	<u>\$ 24,430,402.56</u>	<u>\$ -</u>	<u>\$ 1,373,836.49</u>	<u>\$ (33,286.49)</u>	<u>\$ 418,810.07</u>	<u>\$ 102,414.32</u>	<u>\$ 157,667.92</u>
LIABILITIES AND FUND BALANCES									
Liabilities:									
Advance Payable	\$ 100,000.00							\$ 100,000.00	
Payroll Deductions Payable	591,708.39		\$ 591,708.39						
Total Liabilities	<u>691,708.39</u>	<u>-</u>	<u>591,708.39</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>100,000.00</u>	<u>-</u>
Fund Balances:									
Restricted	1,376,250.81				\$ 1,373,836.49			2,414.32	
Unrestricted	37,004,253.17	\$ 12,780,035.42	23,838,694.17			\$ (33,286.49)	\$ 418,810.07		
Investment in Fixed Assets	157,667.92								\$ 157,667.92
Total Fund Balances	<u>38,538,171.90</u>	<u>12,780,035.42</u>	<u>23,838,694.17</u>	<u>-</u>	<u>1,373,836.49</u>	<u>(33,286.49)</u>	<u>418,810.07</u>	<u>2,414.32</u>	<u>157,667.92</u>
TOTAL LIABILITIES AND FUND BALANCES	<u>\$ 39,229,880.29</u>	<u>\$ 12,780,035.42</u>	<u>\$ 24,430,402.56</u>	<u>\$ -</u>	<u>\$ 1,373,836.49</u>	<u>\$ (33,286.49)</u>	<u>\$ 418,810.07</u>	<u>\$ 102,414.32</u>	<u>\$ 157,667.92</u>

* = See Note 1

The accompanying Notes to Financial Statements are an integral part of this statement.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
Statement of Receipts, Disbursements and Changes in Fund Balances - Regulatory Basis
For the Year Ended December 31, 2020

	Total	Assistance Fund *	Administration Fund	WFNJ General Assistance Fund	Unemployment Trust Fund	Clearing Fund	Child Support And Paternity Fund	REACH Account	General Fixed Asset Account Group
TOTAL RECEIPTS	\$ 80,569,919.88	\$ 7,022,571.18	\$ 62,632,424.88	\$ 3,360,900.02	\$ 3,247.49	\$ 150,605.37	\$ 7,351,267.12	\$ 48,903.82	
DISBURSEMENTS									
Fund Disbursements	72,299,121.40	2,245,009.76	59,177,595.71	3,436,507.52	53,052.00	177,892.86	7,170,137.05	38,926.50	
Funds Returned to the County	300,021.00	300,021.00							
Funds Returned to the State	252,345.00	252,345.00							
Total Disbursements	72,851,487.40	2,797,375.76	59,177,595.71	3,436,507.52	53,052.00	177,892.86	7,170,137.05	38,926.50	-
Excess (Deficit) of Receipts over (under) Disbursements	7,718,432.48	4,225,195.42	3,454,829.17	(75,607.50)	(49,804.51)	(27,287.49)	181,130.07	9,977.32	-
Due from the State of New Jersey	75,607.50			75,607.50					
Excess (Deficit) of Receipts over (under) Disbursements and Due from State	7,794,039.98	4,225,195.42	3,454,829.17	-	(49,804.51)	(27,287.49)	181,130.07	9,977.32	-
GENERAL FIXED ASSETS									
Additions	14,203.92								\$ 14,203.92
Fund Balance, December 31, 2019	30,729,928.00	8,554,840.00	20,383,865.00	-	1,423,641.00	(5,999.00)	237,680.00	(7,563.00)	143,464.00
Fund Balance, December 31, 2020	\$ 38,538,171.90	\$ 12,780,035.42	\$ 23,838,694.17	\$ -	\$ 1,373,836.49	\$ (33,286.49)	\$ 418,810.07	\$ 2,414.32	\$ 157,667.92

* = See Note 1

The accompanying Notes to Financial Statements are an integral part of this statement.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
Notes to Financial Statements
For the Year Ended December 31, 2020

Note 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Description of Financial Reporting Entity - The Camden County Board of Social Services ("CCBSS") is a component unit of the County of Camden, providing various social services to qualified individuals whose income is below certain specified limits. CCBSS provides residents with financial assistance through Temporary Assistance to Needy Families ("TANF"), General Assistance Program, Child Support and Paternity Services, Food Stamps, Medicaid, Medically Needy, Employment Programs, Homeless Services and other social service programs.

CCBSS is exempt from income taxes.

Component Units - In evaluating how to define the CCBSS for financial reporting purposes, management has considered all potential component units. The decision to include any potential component units in the financial reporting entity was made by applying the criteria set forth in GASB Statement No. 14, The Financial Reporting Entity, as amended. Blended component units, although legally separate entities, are in-substance part of the government's operations. Each discretely presented component unit is reported in a separate column in the financial statements to emphasize that it is legally separate from the government.

The basic-but not the only-criterion for including a potential component unit within the reporting entity is the governing body's ability to exercise oversight responsibility. The most significant manifestation of this ability is financial interdependency. Other manifestations of the ability to exercise oversight responsibility include, but are not limited to, the selection of governing authority, the designation of management, the ability to significantly influence operations, and accountability for fiscal matters. A second criterion used in evaluating potential component units is the scope of public service. Application of this criterion involves considering whether the activity benefits the government and / or its citizens.

A third criterion used to evaluate potential component units for inclusion or exclusion from the reporting entity is the existence of special financing relationships, regardless of whether the government is able to exercise oversight responsibilities. Finally, the nature and significance of a potential component unit to the primary government could warrant its inclusion within the reporting entity.

Based upon the application of these criteria, the CCBSS has no component units and is a component unit of the County of Camden.

Note 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Measurement Focus, Basis of Accounting and Financial Statement Presentation - The accompanying financial statements have been prepared in accordance with the County Welfare Agency Accounting Manual, Ruling 12, published by the Division of Family Development ("DFD"), Department of Human Services, State of New Jersey. The accounting practice prescribed is based on cash receipts and disbursements, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America. A summary of the major differences are as follows:

- Revenues and expenses are recorded on a cash basis. Under this basis revenues are recognized when collected rather than when earned, and expenses are recognized when paid rather than when incurred.
- Assistance Fund transactions, after the first of each month, are reflected in the subsequent month's activity. The Assistance Fund report reflects financial activity in each year for the period of December 2 of the prior year through December 1 of the current year.
- A statement of cash flows is not required by Ruling 12.
- Cash and Cash Equivalents - Amounts include petty cash, change funds, amounts on deposit and short-term investments with original maturities of three months or less.
- Fixed Asset purchases are recorded as expenses and are not capitalized or depreciated by the agency.
- Prepaid items are charged as expenses when paid and such items from the prior period have not been amortized.
- Unrestricted funds consist of amounts that are available for use in carrying out the administration of CCBSS and are discretionary as to their use.
- Restricted funds result from grantor agencies or donors who place restrictions on the use of the funds which mandate the purpose(s) for which the funds may be utilized.
- Pension expenses are recorded on a cash basis as billed by the State of New Jersey. Thus, net pension liability and related deferred inflows of resources and deferred outflows of resources are not recorded on the statement of assets, liabilities and fund balances.

The Governmental Accounting Standards Board ("GASB") is the accepted standards-setting body for establishing government accounting and financial principles. GASB recognizes three fund categories as appropriate for the accounting and reporting of the financial position and results of operations in accordance with U.S. Generally Accepted Accounting Principles ("U.S. GAAP").

GASB's structure of funds and account groups differs from the organization of funds prescribed under the regulatory basis of accounting utilized by CCBSS. The resulting presentation of statement of assets, liabilities and fund balances and statement of receipts, disbursements and changes in fund balances, in the form of financial statements is not intended to present the general purpose financial statements required by U.S. GAAP.

Note 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)**Measurement Focus, Basis of Accounting and Financial Statement Presentation (Cont'd)**

In order to ensure resources are used for their intended purpose, the CCBSS has established certain funds to account for these resources:

Assistance Fund - Consists of monies held in a State of New Jersey account, in which receipts are direct wires from the DFD and disbursements are made to the Supplemental Security Income ("SSI") and TANF Clients through Electronic Benefits Transfer ("EBT") cards. This fund reports on a fiscal year basis of December 2 of the prior year to December 1 of the current year, which is the basis used to report to federal funding sources.

Administration Funds - All administrative expenses are recorded to this account. Funding is received from the DFD.

WFNJ General Assistance Fund - Receipts are from the State of New Jersey for adults age 18 years and older who meet eligibility requirements. Reporting of these transactions is recorded through the General Assistance Automated System ("GAAS").

Unemployment Trust Fund - The Board of Social Services is self-funded for unemployment insurance.

Clearing Fund - Reimburses various programs for funds that represent the recoupment of various types of overpayments, recoveries, and funds initially not identifiable.

Child Support and Paternity Fund - Through the Automated Child Support Enforcement System (ACSES) or NJKIDS; collects child support funds and remits through wire transfers to CCBSS.

REACH Account - Assistance account used to make emergency utility payments, prevent utility shut-off, and record transportation expenses. The Online Management Economic Goal Achievement ("OMEGA") system tracks these transactions.

General Fixed Asset Account Group - Accounts for all fixed asset additions and retirements. Fixed assets are not expensed as incurred and are not depreciated.

Economic Dependency - CCBSS receives a substantial amount of its support from federal, state and county governments. A significant reduction on the level of support, if this were to occur, may have an effect on the programs and activities.

Note 2: FUNDING

Services provided by CCBSS were performed under a budget which has been approved by the State of New Jersey, Division of Family Development, Youth and Family Services, and Medical Assistance and Health Services. Formal written requests for budget transfers are required for certain deviations from the approved budget statement. Funding for the year ended December 31, 2020, was available from Federal, State, and Camden County sources.

In addition to the funding referred to above, there are times when CCBSS receives grant contract funding. A grant/contract is an agreement, written or oral between a County Welfare Agency ("CWA") (Grantee) and a person or organization (Grantor) to administer specific services, in which the Grantee is reimbursed directly, in whole or in part, as the agreement specifies, by the Grantor.

Note 3: USE OF ESTIMATES

The preparation of financial statements in accordance with the basis of financial statements discussed in the summary of significant accounting policies requires the management of CCBSS to make estimates and assumptions that could affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Note 4: CASH AND CASH EQUIVALENTS

Custodial Credit Risk Related to Deposits - Custodial credit risk is the risk that, in the event of a bank failure, the CCBSS' deposits might not be recovered. Although the CCBSS does not have a formal policy regarding custodial credit risk, N.J.S.A. 17:9-41 et seq. requires that governmental units shall deposit public funds in public depositories protected from loss under the provisions of the Governmental Unit Deposit Protection Act (GUDPA). Under the Act, the first \$250,000.00 of governmental deposits in each insured depository is protected by the Federal Deposit Insurance Corporation (FDIC). Public funds owned by the entity in excess of FDIC insured amounts are protected by GUDPA. However, GUDPA does not protect intermingled agency funds such as salary withholdings, or funds that may pass to the entity relative to the happening of a future condition. Such funds are classified as uninsured and uncollateralized.

As of December 31, 2020, the CCBSS' bank balances of \$39,058,277.97 were exposed to custodial credit risk as follows:

Insured by FDIC and GUDPA	\$ 37,934,441.48
Uninsured and Uncollateralized	<u>1,123,836.49</u>
Total	<u>\$ 39,058,277.97</u>

Note 5: FIXED ASSETS

Fixed Assets are charged against budget appropriations at the time of acquisition. Values reflected in the accompanying Statement of Assets, Liabilities and Fund Balances are based on acquisition costs reported to the Division of Family Development since approximately 1976 to present, less the cost of items retired, replaced, etc. based on a comprehensive accounting of the current balance of inventory on hand.

Note 6: ADVANCE PAYABLE

Advance payable at December 31, 2020 was \$100,000.00, which represents cash advances received by CCBSS from the DFD to be utilized in the payment of expenditures. This amount would be payable upon cessation of the REACH account program to the State of New Jersey or its designee.

Note 7: PENSION PLANS

A substantial number of the CCBSS employees participate in the Public Employees' Retirement System ("PERS"), a defined benefit pension administered by the New Jersey Division of Pensions and Benefits. Each Plan has a Board of Trustees that is primarily responsible for its administration. The Division issues a publicly available financial report that includes financial statements, required supplementary information and detailed information about the PERS plan's fiduciary net position which can be obtained by writing to or at the following website:

State of New Jersey
Division of Pensions and Benefits
P.O. Box 295
Trenton, New Jersey 08625-0295

<https://www.state.nj.us/treasury/pensions/financial-reports.shtml>

General Information about the Pension Plans**Plan Descriptions**

Public Employees' Retirement System - The Public Employees' Retirement System is a cost-sharing multiple-employer defined benefit pension plan which was established as of January 1, 1955, under the provisions of N.J.S.A. 43:15A. The PERS' designated purpose is to provide retirement, death, disability and medical benefits to certain qualified members. Membership in the PERS is mandatory for substantially all full-time employees of the CCBSS, provided the employee is not required to be a member of another state-administered retirement system or other state pensions fund or local jurisdiction's pension fund. The PERS' Board of Trustees is primarily responsible for the administration of the PERS.

Note 7: PENSION PLANS (CONT'D)**General Information about the Pension Plans (Cont'd)****Vesting and Benefit Provisions**

Public Employees' Retirement System - The vesting and benefit provisions are set by N.J.S.A. 43:15A. The PERS provides retirement, death and disability benefits. All benefits vest after 10 years of service, except for medical benefits, which vest after 25 years of service or under the disability provisions of the PERS.

The following represents the membership tiers for PERS:

Tier Definition

- 1 Members who were enrolled prior to July 1, 2007
- 2 Members who were eligible to enroll on or after July 1, 2007 and prior to November 2, 2008
- 3 Members who were eligible to enroll on or after November 2, 2008 and prior to May 21, 2010
- 4 Members who were eligible to enroll after May 21, 2010 and prior to June 28, 2011
- 5 Members who were eligible to enroll on or after June 28, 2011

Service retirement benefits of 1/55th of final average salary for each year of service credit is available to tiers 1 and 2 members upon reaching age 60 and to tier 3 members upon reaching age 62. Service retirement benefits of 1/60th of final average salary for each year of service credit is available to tier 4 members upon reaching age 62 and tier 5 members upon reaching age 65. Early retirement benefits are available to tiers 1 and 2 members before reaching age 60, tiers 3 and 4 with 25 years or more of service credit before age 62, and tier 5 with 30 or more years of service credit before age 65. Benefits are reduced by a fraction of a percent for each month that a member retires prior to the age at which a member can receive full early retirement benefits in accordance with their respective tier. Tier 1 members can receive an unreduced benefit from age 55 to age 60 if they have at least 25 years of service. Deferred retirement is available to members who have at least 10 years of service credit and have not reached the service retirement age for the respective tier.

Note 7: PENSION PLANS (CONT'D)**General Information about the Pension Plans (Cont'd)****Contributions**

Public Employees' Retirement System - The contribution policy is set by N.J.S.A. 43:15A and requires contributions by active members and contributing employers. Pursuant to the provisions of P.L. 2011, C. 78, the member contribution rate is currently 7.50% of base salary, effective July 1, 2018. The rate for members who are eligible for the Prosecutors Part of PERS (P.L. 2001, C. 366) is 10.0%. Employers' contributions are based on an actuarially determined amount, which includes the normal cost and unfunded accrued liability.

The CCBSS' contractually required contribution rate for the year ended December 31, 2020 was 15.48% of the CCBSS' covered payroll. This amount was actuarially determined as the amount that, when combined with employee contributions, is expected to finance the costs of benefits earned by employees during the year, including an additional amount to finance any unfunded accrued liability.

Based on the most recent PERS measurement date of June 30, 2020, the CCBSS' contractually required contribution to the pension plan for the year ended December 31, 2020 is \$5,109,413, and is payable by April 1, 2021. Due to the basis of accounting described in note 1, no liability has been recorded in the financial statements for this amount. For the prior year measurement date of June 30, 2019, the CCBSS' contractually required contribution to the pension plan for the year ended December 31, 2019 was \$4,694,139, which was paid on April 1, 2020.

Employee contributions to the Plan for the year ended December 31, 2020 were \$2,507,611.56.

Pension Liabilities, Pension (Benefit) Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions**Public Employees' Retirement System**

Pension Liability - As of December 31, 2020, the CCBSS' proportionate share of the PERS net pension liability was \$76,165,453. The net pension liability was measured as of June 30, 2020 and the total pension liability used to calculate the net pension liability was determined by an actuarial valuation as of July 1, 2019. The total pension liability was calculated through the use of updated procedures to roll forward from the actuarial valuation date to the measurement date of June 30, 2020. The CCBSS' proportion of the net pension liability was based on a projection of the CCBSS' long-term share of contributions to the pension plan relative to the projected contributions of all participating employers, actuarially determined. For the June 30, 2020 measurement date, the CCBSS' proportion was 0.4670611260%, which was a decrease of 0.0155247449% from its proportion measured as of June 30, 2019.

Pension Expense - For the year ended December 31, 2020, the CCBSS' proportionate share of the PERS pension (benefit) expense, calculated by the Plan as of the June 30, 2020 measurement date was \$323,801. This (benefit) expense is not recognized by the CCBSS because of the regulatory basis of accounting as described in note 1; however, as previously mentioned, for the year ended December 31, 2020, the CCBSS' contribution to PERS was \$4,694,139, and was paid on April 1, 2020.

Note 7: PENSION PLANS (CONT'D)**Pension Liabilities, Pension (Benefit) Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Cont'd)**

Deferred Outflows of Resources and Deferred Inflows of Resources - As of December 31, 2020, the CCBSS had deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between Expected and Actual Experience	\$ 1,386,848.00	\$ 269,354.00
Changes of Assumptions	2,470,894.00	31,891,196.00
Net Difference between Projected and Actual Earnings on Pension Plan Investments	2,603,396.00	-
Changes in Proportion and Differences between CCBSS Contributions and Proportionate Share of Contributions	726,081.00	5,484,686.00
CCBSS Contributions Subsequent to the Measurement Date	2,554,707.00	-
	<u>\$ 9,741,926.00</u>	<u>\$ 37,645,236.00</u>

Deferred outflows of resources in the amount of \$2,554,707.00 will be included as a reduction of the net pension liability during the year ending December 31, 2021. This amount was based on an estimated April 1, 2022 contractually required contribution, prorated from the pension plan's measurement date of June 30, 2020 to the CCBSS' year end of December 31, 2020.

Note 7: PENSION PLANS (CONT'D)**Pension Liabilities, Pension (Benefit) Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Cont'd)**

Deferred Outflows of Resources and Deferred Inflows of Resources (Cont'd) - The CCBSS will amortize the other deferred outflows of resources and deferred inflows of resources related to pension over the following number of years:

	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>
Differences between Expected and Actual Experience		
Year of Pension Plan Deferral:		
June 30, 2015	5.72	-
June 30, 2016	5.57	-
June 30, 2017	5.48	-
June 30, 2018	-	5.63
June 30, 2019	5.21	-
June 30, 2020	5.16	-
Changes of Assumptions		
Year of Pension Plan Deferral:		
June 30, 2014	6.44	-
June 30, 2015	5.72	-
June 30, 2016	5.57	-
June 30, 2017	-	5.48
June 30, 2018	-	5.63
June 30, 2019	-	5.21
June 30, 2020	-	5.16
Net Difference between Projected and Actual Earnings on Pension Plan Investments		
Year of Pension Plan Deferral:		
June 30, 2016	5.00	-
June 30, 2017	5.00	-
June 30, 2018	5.00	-
June 30, 2019	5.00	-
June 30, 2020	5.00	-
Changes in Proportion and Differences between CCBSS Contributions and Proportionate Share of Contributions		
Year of Pension Plan Deferral:		
June 30, 2014	6.44	6.44
June 30, 2015	5.72	5.72
June 30, 2016	5.57	5.57
June 30, 2017	5.48	5.48
June 30, 2018	5.63	5.63
June 30, 2019	5.21	5.21
June 30, 2020	5.16	5.16

Note 7: PENSION PLANS (CONT'D)**Pension Liabilities, Pension (Benefit) Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Cont'd)**

Deferred Outflows of Resources and Deferred Inflows of Resources (Cont'd) - Other amounts included as deferred outflows of resources and deferred inflows of resources related to pension will be recognized in future periods as follows:

<u>Year Ending Dec 31,</u>	
2021	\$(10,930,309.00)
2022	(9,956,503.00)
2023	(6,273,068.00)
2024	(2,754,252.00)
2025	(543,885.00)
	<u><u>\$(30,458,017.00)</u></u>

Actuarial Assumptions

The net pension liability was measured as of June 30, 2020, and the total pension liability used to calculate the net pension liability was determined by an actuarial valuation as of July 1, 2019. The total pension liability was calculated through the use of updated procedures to roll forward from the actuarial valuation date to the measurement date of June 30, 2020. This actuarial valuation used the following actuarial assumptions, applied to all periods included in the measurement:

Inflation Rate:	
Price	2.75%
Wage	3.25%
Salary Increases: ⁽¹⁾	
Through 2026	2.00% - 6.00%
Thereafter	3.00% - 7.00%
Investment Rate of Return	7.00%
Period of Actuarial Experience	
Study upon which Actuarial Assumptions were Based	July 1, 2014 - June 30, 2018

⁽¹⁾ based on years of service

Note 7: PENSION PLANS (CONT'D)**Actuarial Assumptions (Cont'd)**

Pre-retirement mortality rates were based on the Pub-2010 General Below-Median Income Employee mortality table with an 82.2% adjustment for males and 101.4% adjustment for females, and with future improvement from the base year of 2010 on a generational basis. Post-retirement mortality rates were based on the Pub-2010 General Below-Median Income Healthy Retiree mortality table with a 91.4% adjustment for males and 99.7% adjustment for females, and with future improvement from the base year of 2010 on a generational basis. Disability retirement rates used to value disabled retirees were based on the Pub-2010 Non-Safety Disabled Retiree mortality table with a 127.7% adjustment for males and 117.2% adjustment for females, and with future improvement from the base year of 2010 on a generational basis. Mortality improvement is based on Scale MP-2020.

In accordance with State statute, the long-term expected rate of return on Plan investments (7.00% at June 30, 2020) is determined by the State Treasurer, after consultation with the Directors of the Division of Investments and Division of Pensions and Benefits, the board of trustees and the actuaries. The long-term expected rate of return was determined using a building block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension Plan investment expense and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. Best estimates of arithmetic rates of return for each major asset class included in PERS' target asset allocation as of June 30, 2020 are summarized in the table that follows:

<u>Asset Class</u>	<u>Target Allocation</u>	<u>Long-Term Expected Real Rate of Return</u>
U.S. Equity	27.00%	7.71%
Non-US Developed Markets Equity	13.50%	8.57%
Emerging Market Equity	5.50%	10.23%
Private Equity	13.00%	11.42%
Real Assets	3.00%	9.73%
Real Estate	8.00%	9.56%
High Yield	2.00%	5.95%
Private Credit	8.00%	7.59%
Investment Grade Credit	8.00%	2.67%
Cash Equivalents	4.00%	0.50%
U.S. Treasuries	5.00%	1.94%
Risk Mitigation Strategies	3.00%	3.40%
	<u>100.00%</u>	

Note 7: PENSION PLANS (CONT'D)**Actuarial Assumptions (Cont'd)**

Discount Rate - The discount rate used to measure the total pension liability was 7.00% as of June 30, 2020. This single blended discount rate was based on the long-term expected rate of return on pension plan investments of 7.00% and a municipal bond rate of 2.21% as of the June 30, 2020 measurement date based on the Bond Buyer Go 20-Bond Municipal Bond Index, which includes tax-exempt general obligation municipal bonds with an average rating of AA/Aa or higher. The projection of cash flows used to determine the discount rate assumed that contributions from Plan members will be made at the current member contribution rates and that contributions from employers would be based on 78% of the actuarially determined contributions for the State and 100% of actuarially determined contributions for the local employers. Based on those assumptions, the Plan's fiduciary net position was projected to be available to make projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on Plan investments was applied to all projected benefit payments to determine the total pension liability.

Sensitivity of CCBSS' Proportionate Share of Net Pension Liability to Changes in the Discount Rate

Public Employees' Retirement System (PERS) - The following presents the CCBSS' proportionate share of the net pension liability as of the June 30, 2020 measurement date, calculated using a discount rate of 7.00%, as well as what the CCBSS' proportionate share of the net pension liability would be if it were calculated using a discount rate that is 1% lower or 1% higher than the current rates used:

	1% Decrease (6.00%)	Current Discount Rate (7.00%)	1% Increase (8.00%)
CCBSS' Proportionate Share of the Net Pension Liability	<u>\$ 95,879,602.00</u>	<u>\$ 76,165,455.00</u>	<u>\$ 59,437,463.00</u>

Pension Plan Fiduciary Net Position

For purposes of measuring the net pension liability, deferred outflows of resources and deferred inflows of resources related to pensions, and pension (benefit) expense, information about the respective fiduciary net position of the PERS and additions to/deductions from PERS' fiduciary net position have been determined on the same basis as they are reported by PERS. Accordingly, benefit payments (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

Note 7: PENSION PLANS (CONT'D)**Supplementary Pension Information**

In accordance with GASBS 68, the following information is also presented for the PERS pension plan. These schedules are presented to illustrate the requirements to show information for 10 years; however, until a full 10-year trend is compiled, this presentation will only include information for those years for which information is available.

Schedule of the CCBSS' Proportionate Share of the Net Pension Liability - Public Employees' Retirement System (PERS) (Last Eight Plan Years)

	Measurement Date Ended June 30,			
	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>
CCBSS' Proportion of the Net Pension Liability	0.4670611260%	0.4825858709%	0.0000000000%	0.5019945089%
CCBSS' Proportionate Share of the Net Pension Liability	\$ 76,165,453.00	\$ 86,954,653.00	\$ 96,382,812.00	\$ 116,856,298.00
CCBSS' Covered Payroll (Plan Measurement Period)	\$ 33,392,060.00	\$ 33,829,304.00	\$ 33,864,108.00	\$ 34,330,636.00
CCBSS' Proportionate Share of the Net Pension Liability as a Percentage of Covered Payroll	228.09%	257.04%	284.62%	340.38%
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability	58.32%	56.27%	53.60%	48.10%
	Measurement Date Ended June 30,			
	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>
CCBSS' Proportion of the Net Pension Liability	0.4896632079%	0.5086022152%	0.5149686164%	0.4914500834%
CCBSS' Proportionate Share of the Net Pension Liability	\$ 145,024,197.00	\$ 114,171,006.00	\$ 96,416,209.00	\$ 93,925,876.00
CCBSS' Covered Payroll (Plan Measurement Period)	\$ 33,598,960.00	\$ 34,731,352.00	\$ 35,339,168.00	\$ 33,579,488.00
CCBSS' Proportionate Share of the Net Pension Liability as a Percentage of Covered Payroll	431.63%	328.73%	272.83%	279.71%
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability	40.14%	47.93%	52.08%	48.72%

Note 7: PENSION PLANS (CONT'D)**Supplementary Pension Information (Cont'd)*****Schedule of the CCBSS' Contributions - Public Employees' Retirement System (PERS) (Last Eight Years)***

	<u>Year Ended December 31,</u>			
	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>
CCBSS' Contractually Required Contribution	\$ 5,109,413.00	\$ 4,694,139.00	\$ 4,869,080.00	\$ 4,650,443.00
CCBSS' Contribution in Relation to the Contractually Required Contribution	(5,109,413.00)	(4,694,139.00)	(4,869,080.00)	(4,650,443.00)
CCBSS' Contribution Deficiency (Excess)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
CCBSS' Covered Payroll (Calendar Year)	\$ 33,004,269.00	\$ 33,201,670.00	\$ 33,748,789.00	\$ 33,876,188.00
CCBSS' Contributions as a Percentage of Covered Payroll	15.48%	14.14%	14.43%	13.73%
	<u>Year Ended December 31,</u>			
	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>
CCBSS' Contractually Required Contribution	\$ 4,350,098.00	\$ 4,372,615.00	\$ 4,245,327.00	\$ 3,702,976.00
CCBSS' Contribution in Relation to the Contractually Required Contribution	(4,350,098.00)	(4,372,615.00)	(4,245,327.00)	(3,702,976.00)
CCBSS' Contribution Deficiency (Excess)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
CCBSS' Covered Payroll (Calendar Year)	\$ 34,272,899.00	\$ 33,318,013.00	\$ 34,507,029.00	\$ 35,142,010.00
CCBSS' Contributions as a Percentage of Covered Payroll	12.69%	13.12%	12.30%	10.54%

Note 7: PENSION PLANS (CONT'D)**Supplementary Pension Information (Cont'd)****Other Notes to Supplementary Pension Information*****Public Employees' Retirement System (PERS)*****Changes in Benefit Terms**

The June 30, 2020 measurement date included two changes to the plan provisions. Chapter 157, P.L. 2019 expanded the definition of regular or assigned duties for purposes of accidental disability. The Division of Pension and Benefits (DPB) also adopted a new policy regarding the crediting of interest on member contributions for the purpose of refund of accumulated deductions.

Changes in Assumptions

The discount rate used as of June 30 measurement date is as follows:

<u>Year</u>	<u>Rate</u>	<u>Year</u>	<u>Rate</u>
2020	7.00%	2016	3.98%
2019	6.28%	2015	4.90%
2018	5.66%	2014	5.39%
2017	5.00%		

The long-term expected rate of return used as of June 30 measurement date is as follows:

<u>Year</u>	<u>Rate</u>	<u>Year</u>	<u>Rate</u>
2020	7.00%	2016	7.65%
2019	7.00%	2015	7.90%
2018	7.00%	2014	7.90%
2017	7.00%		

The mortality assumption was updated upon direction from the DPB.

Note 8: POSTEMPLOYMENT BENEFITS OTHER THAN PENSIONS (OPEB)**BOARD OF SOCIAL SERVICES POSTEMPLOYMENT BENEFIT PLAN**

Plan Description and Benefits Provided - The CCBSS provides postretirement health care benefits through a health plan for retirees, which includes a medical, dental, and prescription plan. The CCBSS provides a single employer post-employment healthcare plan, which is not administered through a trust that meets the criteria in paragraph 4 of the GASB Statement No. 75, *Accounting and Financial Reporting for Postemployment Benefits other than Pensions*, and covers the following retiree population: (a) eligible retirees who retire from active employment with the CCBSS who have at least twenty-five (25) years of service with the CCBSS. The Plan is administered by the CCBSS; therefore, premium payments are made directly to the insurance carriers. Reimbursements by the retirees are paid in monthly installments after the CCBSS provides the retirees with a detailed accounting of the costs.

Employees Covered by Benefit Terms - As of December 31, 2020, the most recent actuarial valuation date, the following employees were covered by the benefit terms:

Inactive Employees or Beneficiaries Currently Receiving Benefit Payments	661
Inactive Employees Entitled to but Not Yet Receiving Benefit Payments	-
Active Employees	420
	<hr/>
	1,081
	<hr/>

Total OPEB Liability

The CCBSS' total OPEB liability of \$182,085,642.00 was measured as of December 31, 2020 and was determined by an actuarial valuation as of this same date.

Actuarial Assumptions and Other Inputs - The following actuarial assumptions and other inputs, applied to all periods included in the measurement, unless otherwise specified:

Inflation	2.50% Annually
Salary Increases	2.50% Annually
Discount Rate	2.12%
Healthcare Cost Trend Rates	Medical: 5.6% in 2020, reducing by 0.1% per annum, leveling at 5% per annum in 2026 Drug: 9.0% in 2020, reducing by 0.5% per annum to 2022 and 1.0% per annum thereafter, leveling at 5% per annum in 2026 Dental: 3.5% per annum
Retirees' Share of Benefit-Related Costs	Contribution rates in effect at retirement

The discount rate was based on the Bond Buyer 20 Index.

Note 8: POSTEMPLOYMENT BENEFITS OTHER THAN PENSIONS (OPEB) (CONT'D)**BOARD OF SOCIAL SERVICES POSTEMPLOYMENT BENEFIT PLAN (CONT'D)****Total OPEB Liability (Cont'd)****Actuarial Assumptions and Other Inputs (Cont'd)** - Mortality rates were based on the following:

Pre-Retirement, Post-Retirement, Disabled - RP 2000 Combined Healthy Male Mortality Rates Set Forward One Year and Adjusted for Generational Improvement

An experience study was not performed on the actuarial assumptions used in the December 31, 2020 valuation since the Plan had insufficient data to produce a study with credible results. Mortality rates, termination rates and retirement rates were based on standard tables issued by the Society of Actuaries. The actuary has used their professional judgement in applying these assumptions to this Plan.

Changes in Total OPEB Liability

Balance at December 31, 2019		\$ 168,282,583.00
Changes for the Year:		
Service Cost	\$ 2,056,380.00	
Interest Cost	4,599,554.00	
Benefit Payments	(4,944,087.00)	
Changes in Assumptions	12,091,212.00	
Difference between Expected and Actual Experience	-	
Net Changes		<u>13,803,059.00</u>
Balance at December 31, 2020		<u><u>\$ 182,085,642.00</u></u>

Changes of benefit terms reflect no increase in the retirees' share of health insurance premiums.

Changes of assumptions and other inputs reflect a change in the discount rate from 2.74% at December 31, 2019 to 2.12% at December 31, 2020.

Sensitivity of Total OPEB Liability to Changes in Discount Rate - The following presents the total OPEB liability of the CCBSS, as well as what the CCBSS' total OPEB liability would be if it were calculated for using a discount rate that is 1-percentage -point lower or 1-percentage-point higher than the current discount rate:

	December 31, 2020		
	1.00% Decrease (1.12%)	Current Discount Rate (2.12%)	1.00% Increase (3.12%)
Total OPEB Liability	<u>\$ 203,127,976.00</u>	<u>\$ 182,085,642.00</u>	<u>\$ 166,048,011.00</u>

Note 8: POSTEMPLOYMENT BENEFITS OTHER THAN PENSIONS (OPEB) (CONT'D)**BOARD OF SOCIAL SERVICES POSTEMPLOYMENT BENEFIT PLAN (CONT'D)**

Sensitivity of Total OPEB Liability to Changes in Healthcare Cost Trend Rates - The following presents the total OPEB liability of the CCBSS, as well as what the CCBSS' total OPEB liability would be if it were calculated using healthcare cost trend rates that are 1-percentage-point lower or 1-percentage-point higher than the current healthcare cost trend rates:

	<u>December 31, 2020</u>		
	<u>1.00% Decrease</u>	<u>Healthcare Cost Trend Rates</u>	<u>1.00% Increase</u>
Total OPEB Liability	<u>\$ 163,846,038.00</u>	<u>\$ 182,085,642.00</u>	<u>\$ 205,799,741.00</u>

OPEB (Benefit) Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB - For the year ended December 31, 2020, the CCBSS recognized OPEB (benefit) expense of \$452,405.00. As of December 31, 2020, the CCBSS reported deferred outflows of resources and deferred inflows of resources related to OPEB from the following sources:

	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>
Changes of Assumptions	\$ 11,224,053.00	\$ -
Difference Between Expected and Actual Experience	<u>-</u>	<u>-</u>
	<u>\$ 11,224,053.00</u>	<u>\$ -</u>

Amounts reported as deferred outflows of resources and deferred inflows of resources related to OPEB will be recognized in OPEB (benefit) expense as follows:

<u>Year Ending Dec 31,</u>	
2021	\$ 867,159.00
2022	867,159.00
2023	867,159.00
2024	867,159.00
2025	867,159.00
Thereafter	<u>6,888,258.00</u>
	<u>\$ 11,224,053.00</u>

Note 8: POSTEMPLOYMENT BENEFITS OTHER THAN PENSIONS (OPEB) (CONT'D)**BOARD OF SOCIAL SERVICES POSTEMPLOYMENT BENEFIT PLAN (CONT'D)****Supplementary OPEB Information**

In accordance with GASB No. 75, the following information is also presented for CCBSS' OPEB Plan. These schedules are presented to illustrate the requirements to show information for 10 years; however, until a full 10-year trend is compiled, this presentation will only include information for those years for which information is available.

Schedule of Changes in the CCBSS' Total OPEB Liability and Related Ratios (Last Year)

	<u>Plan Measurement Date December 31,</u>
	<u>2020</u>
Total OPEB Liability	
Service Cost	\$ 2,056,380.00
Interest Cost	4,599,554.00
Benefit Payments	(4,944,087.00)
Changes in Assumptions	12,091,212.00
Difference Between Expected and Actual Experience	-
	<hr/>
Net Change in Total OPEB Liability	13,803,059.00
	<hr/>
Total OPEB Liability - Beginning of Year	168,282,583.00
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Total OPEB Liability - End of Year	\$ 182,085,642.00
	<hr/> <hr/>
Covered-Employee Payroll	\$ 33,004,269.00
	<hr/>
Total OPEB Liability as a Percentage of Covered Payroll	551.70%

Other Notes to Supplementary OPEB Information**Changes in Benefit Terms**

None.

Changes in Assumptions

Changes of assumptions and other inputs reflect the effects of changes in the discount rate each period. The following are the discount rates used in each period:

<u>Year</u>	<u>Rate</u>
2020	2.12%
2019	2.74%

Note 9: CONTINGENCIES

Grantor Agencies - Amounts received or receivable from grantor agencies could be subject to audit and adjustment by grantor agencies. Any disallowed claims, including amounts already collected, may constitute a liability of the applicable funds. The amount, if any, of expenditures which may be disallowed by the grantor cannot be determined at this time, although the CCBSS expects such amount, if any, to be immaterial.

Litigation - The CCBSS is periodically involved in various lawsuits arising in the normal course of business. It is believed that the outcome, or exposure to the CCBSS, from such litigation is either unknown or potential losses, if any, would not be material to the financial statements.

Note 10: CONCENTRATIONS

The CCBSS depends on financial resources flowing from, or associated with, both the federal government and the State of New Jersey. As a result of this dependency, the CCBSS is subject to changes in specific flows of intergovernmental revenues based on modifications to federal and State laws and federal and State appropriations.

Note 11: SUBSEQUENT EVENTS

COVID-19 - On January 30, 2020, the World Health Organization ("WHO") announced a global health emergency because of a new strain of coronavirus originating in Wuhan, China (the "COVID-19 outbreak") and the risks to the international community as the virus spreads globally beyond its point of origin. In March 2020, the WHO classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally.

The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. As such, it is uncertain as to the full magnitude that the pandemic will have on the CCBSS' financial condition, liquidity, and future results of operations. Management is actively monitoring the global situation on its financial condition, liquidity, operations, suppliers, industry, and workforce.

SUPPLEMENTAL EXHIBITS

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
ASSISTANCE FUND
Schedule of Receipts, Disbursements and Changes in Fund Balance
For the Year Ended December 31, 2020

RECEIPTS

State Treasurer	\$ 4,500,000.00
County Treasurer	2,156,090.40
Clearing Fund - County Reimbursement	1,260.00
Clearing Fund - State Reimbursement	23,940.00
Child Support and Paternity Fund - Disregards	<u>341,280.78</u>
 Total Receipts	 <u>7,022,571.18</u>
 <u>NET DISBURSEMENTS BY PROGRAMS</u>	
Assistance to SSI Recipients	1,899,642.65
Temporary Assistance to Needy Families	8,504,038.59
Child Support and Paternity Disregards	<u>341,280.78</u>
 Total Net Program and Fund Disbursements	 <u>10,744,962.02</u>
 Funds Returned to the County	 300,021.00
Funds Returned to the State	252,345.00
Electronic Benefit Transfer	<u>(8,499,952.26)</u>
 Total Disbursements	 <u>2,797,375.76</u>
 Excess Receipts over (under) Disbursements and Transfers	 4,225,195.42
 Fund Balance, December 31, 2019	 <u>8,554,840.00</u>
 Fund Balance, December 31, 2020	 <u><u>\$ 12,780,035.42</u></u>

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
ADMINISTRATION FUND
Schedule of Receipts, Disbursements and Changes in Fund Balance
For the Year Ended December 31, 2020

RECEIPTS

Funds Received from State Treasurer:

Division of Family Development:

Earned Grant Subsidy	\$ 38,984,295.00
Food Stamp Fraud Incentives	83,484.62
HEA Reimbursements	49,743.00

Division-Medical Assistance and Health Services:

Medical Assistance Program (MAP)	705,493.00
Medically Needy Program (MNP)	142,849.00
UNISYS - MOS	101,512.61

Other Grants:

Other Grant	309,416.00
Special Grants	769,306.04

Funds Received from the County Treasurer:

Appropriation Funds	18,125,837.25
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Other Additions:

Child Support Incentives	3,228,480.70
Interest on Investments - Non-Child Support	66,523.16
Interest on Investments - Child Support	2,468.50
Insurance Dividend	63,016.00

Total Receipts

	62,632,424.88
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(Continued)

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
ADMINISTRATION FUND
Schedule of Receipts, Disbursements and Changes in Fund Balance
For the Year Ended December 31, 2020

DISBURSEMENTS

Operating Disbursements:

Personal Services Expense	\$ 35,275,031.60
Employee Benefit Plans	20,693,976.29
Travel Expense	65,744.18
Office Expense	517,702.14
Major Equipment Purchases	15,362.44
Office Space, Rental, Repairs and Alterations	655,200.37
Staff Development and Training	25,089.95
Purchased Services for Clients	12,150.00
Miscellaneous Matchable Expense	103,057.46
Child Support and Paternity Expense	195,251.04
Electronic Data Processing Expense	528,811.52
Miscellaneous Non-Matchable Expense	<u>1,090,218.72</u>

Total Disbursements	<u>59,177,595.71</u>
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Excess Receipts over Disbursements	3,454,829.17
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Fund Balance, December 31, 2019	<u>20,383,865.00</u>
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Fund Balance, December 31, 2020	<u><u>\$ 23,838,694.17</u></u>
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CAMDEN COUNTY BOARD OF SOCIAL SERVICES
ADMINISTRATION FUND
Schedule of Net Disbursements
Budget and Actual
For the Year Ended December 31, 2020

<u>OPERATING DISBURSEMENTS</u>	<u>BUDGET (1)</u>	<u>ACTUAL NET OPERATING DISBURSEMENTS</u>	<u>VARIANCE (OVER) UNDER</u>
Personal Service Expense	\$ 40,207,220.00	\$ 35,275,031.60	\$ 4,932,188.40
Employee Benefit Plans	23,695,662.00	20,693,976.29	3,001,685.71
Travel Expense	130,000.00	65,744.18	64,255.82
Office Expense	792,200.00	517,702.14	274,497.86
Major Equipment Purchases	51,000.00	15,362.44	35,637.56
Office Space, Rental, Repairs and Alterations	870,000.00	655,200.37	214,799.63
Staff Development and Training	75,000.00	25,089.95	49,910.05
Purchased Services for Clients	27,000.00	12,150.00	14,850.00
Miscellaneous Matchable Expense	185,850.00	103,057.46	82,792.54
Food Stamp Program Expense	26,000.00	-	26,000.00
Child Support and Paternity Expense	227,000.00	195,251.04	31,748.96
Electronic Data Processing Expense	650,031.00	528,811.52	121,219.48
Miscellaneous Non-Matchable Expense	1,015,862.00	1,090,218.72	(74,356.72)
Totals	<u>\$ 67,952,825.00</u>	<u>\$ 59,177,595.71</u>	<u>\$ 8,775,229.29</u>

(1) Budget data represents the approved State of New Jersey, Division of Family Development budget inclusive of any modification letters and any amounts reserved from the prior year's budget to be included in the current budget.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
WFNJ GENERAL ASSISTANCE FUND
Schedule of Receipts, Disbursements and Changes in Fund Balance
For the Year Ended December 31, 2020

RECEIPTS

State Aid Payments Received	\$ 2,754,021.42
SSI Initial Retro Checks (GA-31)	566,007.38
Refunds - Reported Assist. (GA-12)	38,589.04
Other (Automatic Recoupments)	2,571.68
Other	<u>(289.50)</u>

Total Receipts	<u>3,360,900.02</u>
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DISBURSEMENTS

GA Expenditures (Eligible)-(GA-6A)	6,676,935.32
Prior Month Void Checks (Subtract)	(3,785.00)
Other	129.00
ZBA Debits	604,561.42
Net EBT Disbursements	<u>(3,841,333.22)</u>

Total Disbursements	<u>3,436,507.52</u>
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Excess Receipts over Disbursements	<u>(75,607.50)</u>
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Due from the State of New Jersey, December 31, 2019	25,426.00
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Due from the State of New Jersey, December 31, 2020	<u>101,033.50</u>
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Net Due From State of New Jersey	<u>75,607.50</u>
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Excess Receipts over Disbursements and Net Due From State of New Jersey	<u>-</u>
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Fund Balance, December 31, 2019	<u>-</u>
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Fund Balance, December 31, 2020	<u><u>\$ -</u></u>
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CAMDEN COUNTY BOARD OF SOCIAL SERVICES
CLEARING FUND
Schedule of Receipts, Disbursements and Changes in Fund Balance
For the Year Ended December 31, 2020

RECEIPTS

Pending Claims	\$ 64,967.98
Other Refunds of Overpayments	20,635.90
Food Stamp Recoupment for Overissuances	42,992.16
Medical Assistance	20,492.40
Other Collections	1,516.93
	<hr/>
Total Receipts	150,605.37
	<hr/>

DISBURSEMENTS

Cash to Clients	24,034.22
State Treasurer - Food Stamp Recoupments	35,373.57
State Treasurer - Medical Assistance	17,366.63
Administration Account - County Share Medical Assistance	5,788.88
Reimbursement to Assistance Funds - TANF & Adult Programs	85,578.99
Other Disbursements	9,750.57
	<hr/>
Total Disbursements	177,892.86
	<hr/>
Excess Receipts over Disbursements	(27,287.49)
Fund Balance, December 31, 2019	(5,999.00)
	<hr/>
Fund Balance, December 31, 2020	\$ (33,286.49)
	<hr/> <hr/>

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
CHILD SUPPORT AND PATERNITY FUND
Schedule of Receipts, Disbursements and Changes in Fund Balance
For the Year Ended December 31, 2020

RECEIPTS

Regular Collections	\$ 7,339,996.68
Interest/Dividends	2,244.17
Other	<u>9,026.27</u>
Total Receipts	<u>7,351,267.12</u>

DISBURSEMENTS

Refunds to Assistance Fund	3,407,455.29
Disregard Payments to Assistance Fund	353,040.02
Adjustments	3,407,455.37
Interest	<u>2,186.37</u>

Total Disbursements	<u>7,170,137.05</u>
---------------------	---------------------

Excess Receipts over Disbursements	181,130.07
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Fund Balance, December 31, 2019	<u>237,680.00</u>
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Fund Balance, December 31, 2020	<u><u>\$ 418,810.07</u></u>
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CAMDEN COUNTY BOARD OF SOCIAL SERVICES
REACH ACCOUNT
Schedule of Receipts, Disbursements and Changes in Fund Balance
For the Year Ended December 31, 2020

RECEIPTS

Assistance Fund Reimbursement	\$ 8,340.00
Other	40,563.82
	<hr/>
Total Receipts	48,903.82
	<hr/>

DISBURSEMENTS

Assistance Expenditures	43,190.28
Other - Cancellations	(4,263.78)
	<hr/>
Total Disbursements	38,926.50
	<hr/>

Excess Receipts over Disbursements	9,977.32
Fund Balance, December 31, 2019	(7,563.00)
	<hr/>
Fund Balance, December 31, 2020	\$ 2,414.32
	<hr/> <hr/>

PART II
SINGLE AUDIT
FOR THE YEAR ENDED DECEMBER 31, 2020

**REPORT ON COMPLIANCE FOR EACH MAJOR PROGRAM AND REPORT ON INTERNAL CONTROL
OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE AND
STATE OF NEW JERSEY CIRCULAR 15-08-OMB**

INDEPENDENT AUDITOR'S REPORT

The Honorable Director
Members of the Camden County
Board of Social Services
Camden, New Jersey 08102

Report on Compliance for Each Major Federal and State Program

We have audited the Camden County Board of Social Services', a component unit of the County of Camden, State of New Jersey (the "Camden County Board of Social Services") compliance with the types of compliance requirements described in the *OMB Compliance Supplement* and the *New Jersey State Grant Compliance Supplement* that could have a direct and material effect on each of the Camden County Board of Social Services' major federal and state programs for the year ended December 31, 2020. The Camden County Board of Social Services' major federal and state programs are identified in the *Summary of Auditor's Results* section of the accompanying *Schedule of Findings and Questioned Costs*.

Management's Responsibility

Management is responsible for compliance with the federal and state statutes, regulations, and the terms and conditions of its federal and state awards applicable to its federal and state programs.

Auditor's Responsibility

Our responsibility is to express an opinion on compliance for each of the Camden County Board of Social Services' major federal and state programs based on our audit of the types of compliance requirements referred to above. We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; audit requirements as prescribed by the County Welfare Agency Accounting Manual, Ruling 12, published by the Division of Family Development, Department of Human Services, State of New Jersey; Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance); and State of New Jersey Circular 15-08-OMB, *Single Audit Policy for Recipients of Federal Grants, State Grants and State Aid*. Those standards, the Uniform Guidance, and State of New Jersey Circular 15-08-OMB, require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal or state program occurred. An audit includes examining, on a test basis, evidence about the Camden County Board of Social Services' compliance with those requirements and performing such other procedures as we considered necessary in the circumstances.

We believe that our audit provides a reasonable basis for our qualified and unmodified opinions on compliance for each major federal and state program. However, our audit does not provide a legal determination of the Camden County Board of Social Services', a component unit of the County of Camden, State of New Jersey, compliance.

Basis for Qualified Opinion on Temporary Assistance to Needy Families (TANF)

As described in the accompanying *Schedule of Findings and Questioned Costs*, the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, did not comply with requirements regarding *Assistance Listing No. 93.558 Temporary Assistance to Needy Families* as described in finding number 2020-003 for Reporting. Compliance with such requirements is necessary, in our opinion, for the Camden County Board of Social Services to comply with the requirements applicable to that program.

Qualified Opinion on Temporary Assistance to Needy Families (TANF)

In our opinion, except for the noncompliance described in the “*Basis for Qualified Opinion on Temporary Assistance for Needy Families (TANF)*” paragraph, the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on Temporary Assistance to Needy Families (TANF) for the year ended December 31, 2020.

Basis for Qualified Opinion on Title XIX, Medical Assistance Program - Medicaid Cluster

As described in the accompanying *Schedule of Findings and Questioned Costs*, the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, did not comply with requirements regarding *Assistance Listing No. 93.778 Medicaid Cluster* as described in finding number 2020-004 for Reporting. Compliance with such requirements is necessary, in our opinion, for the Camden County Board of Social Services to comply with the requirements applicable to that program.

Qualified Opinion on Title XIX, Medical Assistance Program - Medicaid Cluster

In our opinion, except for the noncompliance described in the “*Basis for Qualified Opinion on Title XIX, Medical Assistance Program - Medicaid Cluster*” paragraph, the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on Title XIX, Medical Assistance Program - Medicaid Cluster for the year ended December 31, 2020.

Basis for Qualified Opinion on Title XX, Social Services Block Grant

As described in the accompanying *Schedule of Findings and Questioned Costs*, the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, did not comply with requirements regarding *Assistance Listing No. 93.667 Title XX, Social Services Block Grant* as described in finding number 2020-005 for Cash Management. Compliance with such requirements is necessary, in our opinion, for the Camden County Board of Social Services to comply with the requirements applicable to that program.

Qualified Opinion on Title XX, Social Services Block Grant

In our opinion, except for the noncompliance described in the “*Basis for Qualified Opinion on Title XX, Social Services Block Grant*” paragraph, the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on Title XX, Social Services Block Grant for the year ended December 31, 2020.

Basis for Qualified Opinion on Work First New Jersey / General Assistance

As described in the accompanying *Schedule of Findings and Questioned Costs*, the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, did not comply with requirements regarding *GMIS No. 100-054-7550-121 Work First New Jersey / General Assistance* as described in finding number 2020-006 for Reporting. Compliance with such requirements is necessary, in our opinion, for the Camden County Board of Social Services to comply with the requirements applicable to that program.

Qualified Opinion on Work First New Jersey / General Assistance

In our opinion, except for the noncompliance described in the “*Basis for Qualified Opinion on Work First New Jersey / General Assistance*” paragraph, the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on Work First New Jersey / General Assistance for the year ended December 31, 2020.

Basis for Qualified Opinion on Supplemental Security Income

As described in the accompanying *Schedule of Findings and Questioned Costs*, the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, did not comply with requirements regarding *GMIS No. 100-054-7550-125 Supplemental Security Income* as described in finding number 2020-007 for Reporting. Compliance with such requirements is necessary, in our opinion, for the Camden County Board of Social Services to comply with the requirements applicable to that program.

Qualified Opinion on Supplemental Security Income

In our opinion, except for the noncompliance described in the “*Basis for Qualified Opinion on Supplemental Security Income*” paragraph, the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on Supplemental Security Income for the year ended December 31, 2020.

Unmodified Opinion on Each of the Other Major Federal Programs

In our opinion, the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its other major federal programs identified in the *Summary of Auditor’s Results* section of the accompanying *Schedule of Findings and Questioned Costs* for the year ended December 31, 2020.

Report on Internal Control over Compliance

Management of the Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, is responsible for establishing and maintaining effective internal control over compliance with the types of compliance requirements referred to above. In planning and performing our audit of compliance, we considered the Camden County Board of Social Services’ internal control over compliance with the types of requirements that could have a direct and material effect on each major federal and state program to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for each major federal and state program and to test and report on internal control over compliance in accordance with the Uniform Guidance and State of New Jersey Circular 15-08-OMB, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of the Camden County Board of Social Services’ internal control over compliance.

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal and state program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal and state program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal and state program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies and therefore, material weaknesses or significant deficiencies may exist that were not identified. We did identify certain deficiencies in internal control over compliance, as described in the accompanying *Schedule of Findings and Questioned Costs* as *Findings No. 2020-003, 2020-004, 2020-005, 2020-006 and 2020-007*, that we consider to be material weaknesses.

The Camden County Board of Social Services, a component unit of the County of Camden, State of New Jersey, response to the internal control over compliance findings identified in our audit is described in the accompanying *Schedule of Findings and Questioned Costs*. The Camden County Board of Social Services' response was not subjected to the auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance and State of New Jersey Circular 15-08-OMB. Accordingly, this report is not suitable for any other purpose.

Respectfully submitted,



BOWMAN & COMPANY LLP
Certified Public Accountants
& Consultants



Michael D. Cesaro
Certified Public Accountant
Registered Municipal Accountant

Voorhees, New Jersey
August 30, 2022

**CAMDEN COUNTY BOARD OF SOCIAL SERVICES
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
FOR THE YEAR ENDED DECEMBER 31, 2020**

Federal Grantor/ Pass - through Grantor/ Program Title/Cluster Title	Federal Assistance Listing Number	Amount Provided to Subrecipients	Expenditures
U.S. Department of Health and Human Services (USDHHS)			
Passed through NJ Department of Human Services (NJDHS)			
NJ Division of Family Development			
Temporary Assistance to Needy Families (TANF)			
Public Assistance:			
Temporary Assistance for Needy Families (TANF)	93.558	\$	11,218,436
Administrative cost relating to Public Assistance:			
Temporary Assistance for Needy Families (TANF)	93.558		6,469,239
Program Total / Temporary Assistance for Needy Families (TANF)		-	17,687,675
Administrative cost relating to Public Assistance:			
Title IV-D, Child Support and Paternity Program	93.563		2,979,009
Title XX, Social Services Block Grant	93.667		1,986,394
State Children's Health Insurance Program	93.767		41,459
Program Total / Administrative cost relating to Public Assistance		-	5,006,862
Medicaid Cluster			
NJ Division of Family Development:			
Title XIX, Medical Assistance Program	93.778		6,429,001
NJ Division of Medical Assistance and Health Services:			
Administrative costs relating to Public Assistance			
Title XIX, Medical Assistance Program	93.778		705,493
Title XIX, Medically Needy Program	93.778		142,849
Program Total / Medicaid Cluster		-	7,277,343
Social Security Administration, Passed through County of Camden			
Disability Insurance / SSI Cluster			
Supplemental Security Income	96.006		566,007
Program Total / Disability Insurance / SSI Cluster Total		-	566,007
U.S. Department of Agriculture (USDA)			
Passed through NJ Department of Human Services (NJDHS)			
NJ Division of Family Development			
SNAP Cluster			
State Administrative Matching Grants for the Supplemental Nutrition Assistance Program (SNAP)	10.561		17,436,720
Program Total / SNAP Cluster		-	17,436,720

(Continued)

**CAMDEN COUNTY BOARD OF SOCIAL SERVICES
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
FOR THE YEAR ENDED DECEMBER 31, 2020**

Federal Grantor/ Pass - through Grantor/ Program Title/Cluster Title	Federal Assistance Listing Number	Amount Provided to Subrecipients	Expenditures
U.S. Department of Treasury Passed through NJ Department of Human Services (NJDHS) NJ Division of Family Development			
COVID-19-Coronavirus Relief Fund	21.019	\$ 735,094	
Program Total		-	735,094
Total Federal Awards		\$ -	\$ 48,709,701

The accompanying notes to financial statements and notes to schedules of expenditures of federal awards and state financial assistance are an integral part of this schedule.

**CAMDEN COUNTY BOARD OF SOCIAL SERVICES
SCHEDULE OF EXPENDITURES OF STATE FINANCIAL ASSISTANCE
FOR THE YEAR ENDED DECEMBER 31, 2020**

<u>State Grantor / Program Title</u>	<u>State GMIS Number</u>	<u>Amount Provided to Subrecipients</u>	<u>Expenditures</u>	<u>Cumulative Expenditures</u>
NJ Department of Human Services (NJDHS)				
Division of Family Development				
Work First New Jersey / General Assistance				
WFNJ General Assistance (GA)	100-054-7550-121		\$ 6,110,928	\$ 6,110,928
WFNJ GA Administration Costs	100-054-7550-121		240,946	240,946
Program Total		-	6,351,874	6,351,874
Supplemental Security Income	100-054-7550-125		876,482	876,482
Program Total		-	876,482	876,482
Total State Financial Assistance		-	\$ 7,228,356	\$ 7,228,356

The accompanying notes to financial statements and notes to schedules of expenditures of federal awards and state financial assistance are an integral part of this schedule.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
Notes to Schedules of Expenditures of Federal Awards and State Financial Assistance
For the Year Ended December 31, 2020

Note 1: BASIS OF PRESENTATION

The accompanying schedules of expenditures of federal awards and state financial assistance (the "schedules") include federal and state award activity of the Camden County Board of Social Services (hereafter referred to as the "CCBSS") under programs of the federal government and state government for the year ended December 31, 2020. The CCBSS is defined in note 1 to the financial statements. The information in these schedules is presented in accordance with the requirements of Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance) and State of New Jersey Circular 15-08-OMB, *Single Audit Policy for Recipients of Federal Grants, State Grants and State Aid*. All federal and state awards received directly from federal and state agencies, as well as federal awards and state financial assistance passed through other government agencies, are included on the schedules. Because these schedules present only a selected portion of the operations of the CCBSS, it is not intended to and does not present the financial position and changes in operations of the CCBSS.

Note 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Expenditures reported on the schedules are reported on the cash basis of accounting as promulgated by the Division of Family Development, Department of Human Services, State of New Jersey. This basis of accounting is described in note 1 to the financial statements. Expenditures are reported for the year ended December 31, 2020 except for Temporary Assistance for Needy Families (TANF) Public Assistance (Assistance Listing No. 93.558) which are reported on a December 1 fiscal year end basis consistent with the basic financial statements. Such expenditures are recognized following the cost principles contained in Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, and State of New Jersey Circular 15-08-OMB, *Single Audit Policy for Recipients of Federal Grants, State Grants and State Aid*, wherein certain types of expenditures are not allowed or are limited as to reimbursement.

Note 3: CLASSIFICATION OF FEDERAL AND STATE AWARD SPLIT

Certain grant agreements and other communications from grantor indicates that the source of the funds include both federal and state awards. However, the awarding agency has not provided CCBSS with the amount of federal funds included. Because the state portion of the expenditures is not known, the full amount is included in the accompanying schedule of expenditures of federal awards.

Note 4: INDIRECT COST RATE

The CCBSS has elected not to use the 10-percent de minimis indirect cost rate allowed under the Uniform Guidance.

Note 5: RELATIONSHIP TO FEDERAL AND STATE FINANCIAL REPORTS

Amounts reported in the accompanying schedules agree with the amounts reported in the related federal and state financial reports.

Note 6: MAJOR PROGRAMS

Major programs are identified in the *Summary of Auditor's Results* section of the *Schedule of Findings and Questioned Costs*.

PART III
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
FOR THE YEAR ENDED DECEMBER 31, 2020

CAMDEN COUNTY BOARD OF SOCIAL SERVICES

Schedule of Findings and Questioned Costs
For the Year Ended December 31, 2020

Section 1- Summary of Auditor's Results**Financial Statements**

Type of auditor's report issued Qualified

Internal control over financial reporting:

Material weakness(es) identified? x yes no

Significant deficiency(ies) identified? yes x none reported

Noncompliance material to financial statements noted? x yes no

Federal Awards

Internal control over major programs:

Material weakness(es) identified? x yes no

Significant deficiency(ies) identified? yes x none reported

Type of auditor's report issued on compliance for major programs Qualified and Unmodified

Any audit findings disclosed that are required to be reported in accordance with Section 516 of Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance)? x yes no

Identification of major programs:

Assistance Listing Number(s)**Name of Federal Program or Cluster**

10.561

Supplemental Nutrition Assistance Program - SNAP Cluster

93.558

Temporary Assistance to Needy Families (TANF)

93.563

Title IV-D, Child Support and Paternity Program

93.667

Title XX, Social Services Block Grant

93.778

Title XIX, Medical Assistance Program - Medicaid Cluster

Dollar threshold used to distinguish between type A and type B programs: \$1,461,291

Auditee qualified as low-risk auditee? yes x no

CAMDEN COUNTY BOARD OF SOCIAL SERVICES

Schedule of Findings and Questioned Costs

For the Year Ended December 31, 2020

Section 1- Summary of Auditor's Results (Cont'd)

State Financial Assistance

Internal control over major programs:

Material weakness(es) identified?

x	yes	no
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Significant deficiency(ies) identified?

yes x none reported

Type of auditor's report issued on compliance for major programs

Qualified

Any audit findings disclosed that are required to be reported in accordance with New Jersey Circular 15-08-OMB?

x	yes	no
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Identification of major programs:

GMIS Number(s)

Name of State Program

100-054-7550-121

Work First New Jersey / General Assistance

100-054-7550-125

Supplemental Security Income

Dollar threshold used to distinguish between type A and type B programs:

\$750,000

Auditee qualified as low-risk auditee?

yes x no

CAMDEN COUNTY BOARD OF SOCIAL SERVICES

Schedule of Findings and Questioned Costs
For the Year Ended December 31, 2020

Section 2 - Schedule of Financial Statement Findings

This section identifies the significant deficiencies, material weaknesses, fraud, noncompliance with provisions of laws, regulations, contracts, and grant agreements related to financial statements for which *Government Auditing Standards* and financial reporting provisions as prescribed by the County Welfare Agency Accounting Manual, Ruling 12, published by the Division of Family Development, Department of Human Services, State of New Jersey, requires.

Finding No. 2020-001**Criteria or Specific Requirement**

New Jersey Department of Human Services County Welfare Agency Accounting Manual (Ruling 12), Chapter 1, Section 1330 requires all unidentified differences on the bank reconciliations should be resolved.

Condition

The Assistance and Clearing Fund bank reconciliations prepared through December 31, 2020 contained significant unidentified adjustments on the reconciliation that should be identified and the necessary adjustments should be made on the corresponding Division of Family Development reports.

Context

As required by New Jersey Department of Human Services County Welfare Agency Accounting Manual (Ruling 12), Chapter 1, Section 1330, all unidentified differences on the bank reconciliations should be resolved.

Effect or Potential Effect

Errors or irregularities could develop and go undetected. In addition, the required monthly reporting may be incorrect.

Cause

Internal control weakness.

Recommendation

The Board of Social Services should research all unidentified adjustments on the bank reconciliations and make the necessary adjustments on the corresponding reports submitted to the Division of Family Development.

View of Responsible Officials and Planned Corrective Action

The responsible officials agree with the finding and will address the matter as part of their corrective action plan.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
Schedule of Findings and Questioned Costs
For the Year Ended December 31, 2020

Section 2 - Schedule of Financial Statement Findings (Cont'd)

Finding No. 2020-002

Criteria or Specific Requirement

Pursuant to Governmental Accounting Standards Board Statement No. 16, the Board of Social Services is required to disclose the compensated absence balance for the year ended December 31, 2020 in the notes to the financial statements.

Condition

The Board of Social Services did not determine the compensated absence balance in the notes to the financial statements.

Context

A schedule detailing the compensated absence balance as of December 31, 2020 was unable to be provided.

Effect or Potential Effect

Non-compliance with Governmental Accounting Standards Board Statement No. 16.

Cause

Unknown.

Recommendation

The Board of Social Services should prepare a compensated absence balance analysis at year end to comply with Governmental Accounting Standards Board Statement No. 16.

View of Responsible Officials and Planned Corrective Action

The responsible officials agree with the finding and will address the matter as part of their corrective action plan.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES

Schedule of Findings and Questioned Costs
For the Year Ended December 31, 2020

Section 3 - Schedule of Federal Award Findings and Questioned Costs

This section identifies the significant deficiencies, material weaknesses, material instances of noncompliance, including questioned costs, and significant instances of abuse related to the audit of major Federal programs, as required by Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance).

Finding No. 2020-003**Information on the Federal Program**

U.S. Department of Health and Human Services (USDHHS)
Passed through NJ Department of Human Services (NJDHS)
Temporary Assistance to Needy Families (TANF) – Assistance Listing Number # 93.558

Criteria or Specific Requirement

Compliance Requirement L – Reporting
New Jersey Department of Human Services County Welfare Agency Accounting Manual (Ruling 12), Chapter 1, Section 1330 requires all unidentified differences on the bank reconciliations should be resolved and the required monthly reports should be corrected.

Condition

The Assistance and Clearing Fund bank reconciliations prepared through December 31, 2020 contained significant unidentified adjustments on the reconciliation that should be identified and the necessary adjustments should be made on the corresponding Division of Family Development reports.

Questioned Costs

None.

Context

As required by New Jersey Department of Human Services County Welfare Agency Accounting Manual (Ruling 12), Chapter 1, Section 1330, all unidentified differences on the bank reconciliations should be resolved.

Effect or Potential Effect

Errors or irregularities could develop and go undetected. In addition, the required monthly reporting may be incorrect.

Cause

Internal control weakness.

Identification as a Repeat Finding

Yes.

Recommendation

The Board of Social Services should research all unidentified adjustments on the bank reconciliations and make the necessary adjustments on the corresponding reports submitted to the Division of Family Development.

View of Responsible Officials and Planned Corrective Action

The responsible officials agree with the finding and will address the matter as part of their corrective action plan.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
Schedule of Findings and Questioned Costs
For the Year Ended December 31, 2020

Section 3 - Schedule of Federal Award Findings and Questioned Costs (Cont'd)

Finding No. 2020-004

Information on the Federal Program

U.S. Department of Health and Human Services (USDHHS)

Passed through NJ Department of Human Services (NJDHS)

Title XIX, Medical Assistance Program - Medicaid Cluster Assistance Listing Number # 93.778

Criteria or Specific Requirement

Compliance Requirement L – Reporting

New Jersey Department of Human Services County Welfare Agency Accounting Manual (Ruling 12), Chapter 1, Section 1330 requires all unidentified differences on the bank reconciliations should be resolved and the required monthly reports should be corrected.

Condition

The Assistance and Clearing Fund bank reconciliations prepared through December 31, 2020 contained significant unidentified adjustments on the reconciliation that should be identified and the necessary adjustments should be made on the corresponding Division of Family Development reports.

Questioned Costs

None.

Context

As required by New Jersey Department of Human Services County Welfare Agency Accounting Manual (Ruling 12), Chapter 1, Section 1330, all unidentified differences on the bank reconciliations should be resolved.

Effect or Potential Effect

Errors or irregularities could develop and go undetected. In addition, the required monthly reporting may be incorrect.

Cause

Internal control weakness.

Identification as a Repeat Finding

Yes.

Recommendation

The Board of Social Services should research all unidentified adjustments on the bank reconciliations and make the necessary adjustments on the corresponding reports submitted to the Division of Family Development.

View of Responsible Officials and Planned Corrective Action

The responsible officials agree with the finding and will address the matter as part of their corrective action plan.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES

Schedule of Findings and Questioned Costs
For the Year Ended December 31, 2020

Section 3 - Schedule of Federal Award Findings and Questioned Costs (Cont'd)**Finding No. 2020-005****Information on the Federal Program**

U.S. Department of Health and Human Services (USDHHS)
Passed through NJ Department of Human Services (NJDHS)
Title XX, Social Services Block Grant – Assistance Listing Number # 93.667

Criteria or Specific Requirement

Compliance Requirement C – Cash Management
New Jersey Department of Human Services County Welfare Agency Accounting Manual (Ruling 12), Chapter 1, Section 1330 requires all unidentified differences on the bank reconciliations should be resolved.

Condition

The Assistance and Clearing Fund bank reconciliations prepared through December 31, 2020 contained significant unidentified adjustments on the reconciliation that should be identified and the necessary adjustments should be made on the corresponding Division of Family Development reports.

Questioned Costs

None.

Context

As required by New Jersey Department of Human Services County Welfare Agency Accounting Manual (Ruling 12), Chapter 1, Section 1330, all unidentified differences on the bank reconciliations should be resolved.

Effect or Potential Effect

Errors or irregularities could develop and go undetected. In addition, the required monthly reporting may be incorrect.

Cause

Internal control weakness.

Identification as a Repeat Finding

Yes.

Recommendation

The Board of Social Services should research all unidentified adjustments on the bank reconciliations and make the necessary adjustments on the corresponding reports submitted to the Division of Family Development.

View of Responsible Officials and Planned Corrective Action

The responsible officials agree with the finding and will address the matter as part of their corrective action plan.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
Schedule of Findings and Questioned Costs
For the Year Ended December 31, 2020

Section 4 - Schedule of State Financial Assistance Findings and Questioned Costs

This section identifies the significant deficiencies, material weaknesses, material instances of noncompliance, including questioned costs, and significant instances of abuse related to the audit of major State programs, as required by State of New Jersey Circular 15-08-OMB.

Finding No. 2020-006

Information on the State Program

NJ Department of Human Services (NJDHS), Division of Family Development
Work First New Jersey / General Assistance (GMIS No. 100-054-7550-121)

Criteria or Specific Requirement

Compliance Requirement D – Reporting
New Jersey Department of Human Services County Welfare Agency Accounting Manual (Ruling 12), Chapter 1, Section 1330 requires all unidentified differences on the bank reconciliations should be resolved.

Condition

The Assistance and Clearing Fund bank reconciliations prepared through December 31, 2020 contained significant unidentified adjustments on the reconciliation that should be identified and the necessary adjustments should be made on the corresponding Division of Family Development reports.

Questioned Costs

None.

Context

As required by New Jersey Department of Human Services County Welfare Agency Accounting Manual (Ruling 12), Chapter 1, Section 1330, all unidentified differences on the bank reconciliations should be resolved.

Effect or Potential Effect

Errors or irregularities could develop and go undetected. In addition, the required monthly reporting may be incorrect.

Cause

Internal control weakness.

Identification as a Repeat Finding

Yes.

Recommendation

The Board of Social Services should research all unidentified adjustments on the bank reconciliations and make the necessary adjustments on the corresponding reports submitted to the Division of Family Development.

View of Responsible Officials and Planned Corrective Action

The responsible officials agree with the finding and will address the matter as part of their corrective action plan.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES

Schedule of Findings and Questioned Costs
For the Year Ended December 31, 2020

Section 4 - Schedule of State Financial Assistance Findings and Questioned Costs (Cont'd)**Finding No. 2020-007****Information on the State Program**

NJ Department of Human Services (NJ DHS), Division of Family Development
Supplemental Security Income (GMIS No. 100-054-7550-125)

Criteria or Specific Requirement

Compliance Requirement D – Reporting

New Jersey Department of Human Services County Welfare Agency Accounting Manual (Ruling 12), Chapter 1, Section 1330 requires all unidentified differences on the bank reconciliations should be resolved.

Condition

The Assistance and Clearing Fund bank reconciliations prepared through December 31, 2020 contained significant unidentified adjustments on the reconciliation that should be identified and the necessary adjustments should be made on the corresponding Division of Family Development reports.

Questioned Costs

None.

Context

As required by New Jersey Department of Human Services County Welfare Agency Accounting Manual (Ruling 12), Chapter 1, Section 1330, all unidentified differences on the bank reconciliations should be resolved.

Effect or Potential Effect

Errors or irregularities could develop and go undetected. In addition, the required monthly reporting may be incorrect.

Cause

Internal control weakness.

Identification as a Repeat Finding

Yes.

Recommendation

The Board of Social Services should research all unidentified adjustments on the bank reconciliations and make the necessary adjustments on the corresponding reports submitted to the Division of Family Development.

View of Responsible Officials and Planned Corrective Action

The responsible officials agree with the finding and will address the matter as part of their corrective action plan.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
Summary Schedule of Prior Year Audit Findings
and Questioned Costs as Prepared by Management

This section identifies the status of prior year findings related to the financial statements and federal awards and state financial assistance that are required to be reported in accordance with *Government Auditing Standards*, Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance), and State of New Jersey Circular 15-08-OMB.

FINANCIAL STATEMENT FINDINGS

Finding No. 2019-001

Condition

There were no bank reconciliations prepared for the entire year ended December 31, 2019, as of the first day of audit fieldwork in August 2020, for the following funds: Clearing Fund, Child Support and Paternity (CSP) Fund, and Assistance Fund. Additionally, investment account reconciliations were not prepared for statements received as a result of investment activity in the Administration Fund. The Agency did prepare bank reconciliations for the Clearing and CSP funds through December 31, 2019 during audit fieldwork. However, the Agency did not prepare any bank reconciliations for the Assistance Fund and Administration Fund investment account as of the end of fieldwork in November 2020. The last bank reconciliation prepared for the Assistance Fund was as of October 31, 2018 and no prior bank reconciliations at all were available for the Administration Fund investment account.

Current Status

The reconciliations prepared through December 31, 2020 contained significant unidentified adjustments on the reconciliation that should be identified and the necessary adjustments should be made on the corresponding Division of Family Development reports. See finding number 2020-001.

Planned Corrective Action

The unidentified adjustments on the bank reconciliations will be cleared in a timely manner.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
Summary Schedule of Prior Year Audit Findings
and Questioned Costs as Prepared by Management

FEDERAL AWARDS**Finding No. 2019-001****Program**

Title IV-D Child Support Program (CSP) – CFDA # 93.563

Title XX Social Services Grant – CFDA # 93.667

Supplemental Nutrition Assistance Program (SNAP) – CFDA # 10.561

Condition

There were no bank reconciliations prepared for the entire year ended December 31, 2019, as of the first day of audit fieldwork in August 2020, for the following funds: Clearing Fund, Child Support and Paternity (CSP) Fund, and Assistance Fund. Additionally, investment account reconciliations were not prepared for statements received as a result of investment activity in the Administration Fund. The Agency did prepare bank reconciliations for the Clearing and CSP funds through December 31, 2019 during audit fieldwork. However, the Agency did not prepare any bank reconciliations for the Assistance Fund and Administration Fund investment account as of the end of fieldwork in November 2020. The last bank reconciliation prepared for the Assistance Fund was as of October 31, 2018 and no prior bank reconciliations at all were available for the Administration Fund investment account.

Current Status

This has been corrected for the Child Support and Paternity Fund and Administration Fund bank accounts. See finding numbers 2020-003, 2020-004 and 2020-005.

Planned Corrective Action

The unidentified adjustments on the bank reconciliations will be cleared in a timely manner.

STATE FINANCIAL ASSISTANCE PROGRAMS**Finding No. 2019-001****Program**

Work First New Jersey / General Assistance (GMIS No. 100-054-7550-121)

Condition

There were no bank reconciliations prepared for the entire year ended December 31, 2019, as of the first day of audit fieldwork in August 2020, for the following funds: Clearing Fund, Child Support and Paternity (CSP) Fund, and Assistance Fund. Additionally, investment account reconciliations were not prepared for statements received as a result of investment activity in the Administration Fund. The Agency did prepare bank reconciliations for the Clearing and CSP funds through December 31, 2019 during audit fieldwork. However, the Agency did not prepare any bank reconciliations for the Assistance Fund and Administration Fund investment account as of the end of fieldwork in November 2020. The last bank reconciliation prepared for the Assistance Fund was as of October 31, 2018 and no prior bank reconciliations at all were available for the Administration Fund investment account.

Current Status

See finding number 2020-006.

Planned Corrective Action

The unidentified adjustments on the bank reconciliations will be cleared in a timely manner.

CAMDEN COUNTY BOARD OF SOCIAL SERVICES
Officials in Office

The following officials were in office during the period under audit:

<u>Name</u>	<u>Title</u>
James H. Rhodes	Board Chairperson
Virginia Betteridge	Board Vice Chairperson
Sharrae Morman	Board Secretary/Treasurer
Dr. Leonard Krivy, PhD	Board Vice Secretary/Treasurer
Gwen DeVera	Board Member
Christine Hentisz	Director – Board of Social Services
Lauwana Martin	Deputy Director – Board of Social Services
Paulette Konopka	Fiscal Officer
Martin F. McKernan Jr., Esquire	Board Council
Edward Hill, Esquire	Chief Legal Officer

APPRECIATION

I express my appreciation for the assistance and courtesies rendered by the Camden County Board of Social Services officials during the course of the audit.

Respectfully submitted,

A handwritten signature in black ink that reads "Bowman & Company LLP". The script is fluid and cursive.

BOWMAN & COMPANY LLP
Certified Public Accountants
& Consultants

A handwritten signature in black ink that reads "Michael D. Cesaro". The script is fluid and cursive.

Michael D. Cesaro
Certified Public Accountant
Registered Municipal Accountant

