

# Lost Dollars, Empty Plates

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The Impact of CalFresh Participation on  
State and Local Economies

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## California Food Policy Advocates

California Food Policy Advocates (CFPA) is a statewide public policy and advocacy organization dedicated to improving the health and well being of low-income Californians by increasing their access to nutritious, affordable food.

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## Introduction

According to the U.S. Department of Agriculture (USDA), California ranks second to last among all states for participation in the Supplemental Nutrition Assistance Program (SNAP).<sup>1</sup> The low rate of participation harms state and local economies as well as low-income Californians. The analysis described in this report examines the impact that increased participation in CalFresh, known federally as SNAP, would have on state, local, and household budgets.

Despite the general economic recovery and California's state budget surplus, millions of Californians struggle to make ends meet. For instance, at least four million low-income adults in California cannot consistently afford enough food.<sup>2</sup> Ensuring that CalFresh reaches all eligible individuals and families is an excellent means of bolstering economic activity while supporting Californians in need.

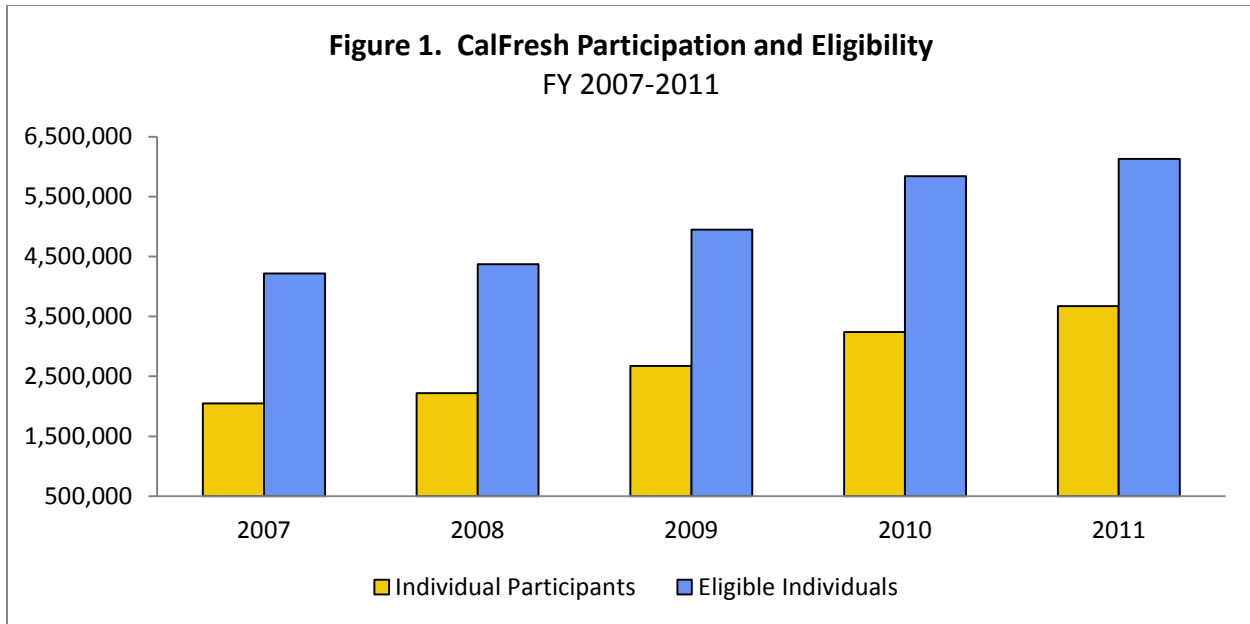
### CalFresh Overview

CalFresh/SNAP is the nation's largest source of nutrition assistance. CalFresh provides benefits to supplement household food budgets when individuals and families cannot afford enough to eat. By providing access to a nutritious, affordable diet, CalFresh benefits support productivity, promote health, and help prevent hunger.

CalFresh benefits are fully federally funded. The federal government also funds 50 percent of CalFresh administrative costs, with the State and counties contributing the remaining amount. CalFresh has federal entitlement status, which means that federal funding must be made available to provide all eligible applicants with benefits.

The most recent data from USDA show that 57 percent of all eligible individuals participated in CalFresh during fiscal year (FY) 2011.<sup>3</sup> As shown in Figure 1 (below), CalFresh enrollment has increased over the past several years, but this increase has not met the growing need for nutrition assistance.

As of December 2013, nearly 4.3 million Californians are enrolled in CalFresh.<sup>4</sup> This translates to more than \$615 million<sup>5</sup> in monthly nutrition assistance benefits for eligible children, adults, and seniors. Participating households received an average of \$330 in monthly CalFresh benefits during FY 2013.<sup>6</sup>



Sources: USDA State Activity Reports (FY 2007 & 2008), available at: <http://www.fns.usda.gov/pd/snapmain.htm>; USDA Annual State Level Data - Persons Participating (FY 2009-2011), available at: [www.fns.usda.gov/pd/snapmain.htm](http://www.fns.usda.gov/pd/snapmain.htm); USDA *Reaching Those In Need: State Supplemental Nutrition Assistance Participation Rates* (2007-2011 editions), available at <http://www.fns.usda.gov/ops/supplemental-nutrition-assistance-program-snap-research>. All data accessed February 12, 2014.

### Impact on State and Local Economies

CalFresh benefits support households by increasing their ability to purchase adequate amounts of nutritious food. But CalFresh benefits are not just a safety net for individual Californians. USDA has shown that every dollar in SNAP expenditures generates \$1.79 in economic activity.<sup>7</sup> In addition to helping households meet their nutritional needs, CalFresh benefits exert a multiplier effect that stimulates the economy at large.

### Impact on State and Local Budgets

The California Legislative Analyst's Office (LAO) asserts that CalFresh benefits help "generate revenue for the state and local governments."<sup>8</sup> Receiving CalFresh benefits can allow households to redistribute income that would normally be allocated to purchasing food. A portion of this redistributed income can be spent on taxable goods, which generates sales tax revenue for the state and counties. This revenue-generating effect occurs soon after CalFresh benefits are issued, as eligible households are, by necessity, more likely to spend (rather than save) any additional income within weeks of it being received.<sup>9</sup>

### Underutilization of CalFresh Means Lost Dollars for All

Underutilization of CalFresh means less for all Californians – less nutrition assistance for eligible households, less economic activity, and less sales tax revenue for the state and local governments.

## Analysis

### The Lost Dollars

If CalFresh reached 100 percent<sup>a</sup> of all eligible individuals, California would receive an estimated **\$3.5 billion** in additional federal nutrition benefits each year. Those benefits would generate an estimated **\$6.3 billion** in additional economic activity per year. (See Appendix A for details.)

Statewide Snapshot	
Eligible Non-Participants	<b>3.2 million</b>
Lost Federal Dollars (Benefits)	<b>\$3.5 billion</b>
Lost Economic Activity	<b>\$6.3 billion</b>
Lost State Tax Revenue (GF)	<b>\$62 million</b>
Lost County Tax Revenue	<b>\$29 million</b>

By applying CalFresh benefits to their household food costs, CalFresh participants may have more dollars to spend on taxable goods. Using a methodology adopted from the California Legislative Analyst's Office, CFPA calculates that these dollars would result in an estimated **\$62 million** of additional sales tax revenue for the state general fund (GF). Similarly, CalFresh participation among all eligible individuals would generate an estimated **\$29 million** for county budgets through additional state and county sales tax.

### Improving CalFresh Participation

As this report demonstrates, underutilization of CalFresh results in fewer federal dollars for California, hampers economic activity, and leaves low-income Californians without adequate access to food. Although CalFresh participation has grown in recent years, only 57 percent of eligible individuals receive benefits.

A multitude of factors, such as public awareness of the program, the application experience, and the processes of enrolling and maintaining benefits, likely impact CalFresh participation rates. The following recommendations describe a vision and strategies for improving CalFresh participation.

### Connecting Low-Income Californians to a Network of Resources

To optimize efficiency for clients and administrators, low-income Californians should be able to easily access multiple assistance programs through one application experience.

<sup>a</sup>An estimated 100 percent of eligible individuals receive SNAP benefits in Maine, Oregon, Washington, the District of Columbia, Michigan, Vermont, and Tennessee. Thirteen additional states have estimated SNAP participation rates at or above 85 percent.

Source: USDA, *Reaching Those in Need: State Food Stamp Participation Rates in 2011*.  
<http://www.fns.usda.gov/sites/default/files/Reaching2011.pdf>

For instance, many low-income Californians who are eligible for Medi-Cal are also likely eligible for CalFresh. National estimates<sup>10</sup> indicate that as of January 1, 2014:

- More than 6 in 10 Medi-Cal recipients under 65 are financially eligible for CalFresh.
- More than 9 in 10 CalFresh recipients under 65 are financially eligible for Medi-Cal.

California should solidify the connection between CalFresh and Medi-Cal in order to promote dual enrollment. In the past year, California established referral processes and other links between the programs. For example, when health coverage applicants use Covered California, California's new online health insurance application portal, they have the option of learning about additional public benefits for which they may be eligible, such as CalFresh and CalWORKs. Applicants who indicate interest in these programs are contacted by county social services staff within ten days. California can improve this process by requiring counties to pre-populate CalFresh applications using information provided by health coverage applicants, rather than requiring that a CalFresh application be started from scratch.

### **Aligning Program Eligibility**

In addition to streamlining enrollment processes between programs, more can be done to align program eligibility. Such alignment will help ensure that low-income households have access to multiple benefits, such as nutrition assistance and health care, that support overall health and well-being.

AB 191 (Bocanegra) *Strengthening the Connection between CalFresh and Medi-Cal*, introduced by Assemblymember Bocanegra and signed by Governor Brown in 2013, will streamline CalFresh eligibility for Medi-Cal recipients and their families. The law is in the early stages of implementation.

AB 191 removes a barrier to CalFresh by increasing the gross income limit for the TANF-funded service that confers categorical eligibility to 200% of the federal poverty level (FPL) for any household that includes a member who receives Medi-Cal. In effect, categorically eligible households (in this case, households with a Medi-Cal recipient) are subject to a gross income test of 200% FPL. The CalFresh net income test and other eligibility requirements would still apply for all households. Thorough implementation of this law, including automation and consistent application statewide, has the potential to increase CalFresh participation and the likelihood that low-income households have access to multiple benefit programs.



*SB 1002 (De León) Aligning Opportunities for Health*

SB 1002, introduced by Senator DeLeón in 2014, seeks to reduce churn<sup>b</sup> and improve alignment between Medi-Cal and CalFresh reporting by clarifying that counties may, under certain circumstances, align a household's Medi-Cal redetermination date with the household's CalFresh certification date. This change would reduce paperwork burdens for clients, enhance administrative efficiency, and increase the likelihood that eligible Californians will be enrolled in both Medi-Cal and CalFresh.

**Data-Driven Policymaking**

Robust program data is needed to better understand (and mitigate) California's low CalFresh participation rate. Program data is also needed to better evaluate the effects of CalFresh policy changes and outreach efforts. To meet these needs, California should develop a dynamic data management tool that makes timely information about the reach, administration, and operation of CalFresh readily available to the public. Statewide and county-specific data should be provided. The tool should, for example, provide indicators that describe multi-program enrollment, applications received through multiple channels, application and recertification outcomes, and reapplication rates.

The data management tool should be used to measure progress towards fulfilling statewide performance goals and customer service standards for CalFresh. Such criteria are needed to set the expectation that CalFresh processes will be effective, efficient, and consistent -- and to ensure that county-by-county differences in CalFresh administration do not impair access or participation.

*SB 1147 (DeSaulnier) CalFresh Performance Goals and Customer Service Standards*

SB 1147, introduced by Senator DeSaulnier in 2014, seeks to ensure that CalFresh enrollment and participation are straightforward, consistent experiences for individuals and families throughout California. The bill would:

- ➔ Establish, through a collaborative process that integrates stakeholder input, statewide performance goals and customer service standards for CalFresh.
- ➔ Require periodic monitoring of progress towards meeting the established goals and standards.
- ➔ Make timely, state- and county-level measures of CalFresh performance and service regularly available to the public through a dynamic data management tool.

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<sup>b</sup> "Churn" refers to clients cycling on and off of CalFresh as a result of procedural errors (e.g. incorrect completion/processing of paperwork) or factors other than a true change in financial circumstances that alters eligibility status. The "churning" of participants results in expensive inefficiencies for the state and a gap in benefits for clients in need of nutrition assistance.

## County Data Tables

The following tables describe the impact of CalFresh underutilization on California's local economies. As detailed in the Methodology section, these county-specific results incorporate the Program Access Index (PAI). The PAI is designed to estimate CalFresh utilization among individuals who meet three CalFresh eligibility criteria: income below 125% of the federal poverty threshold, no participation in the Food Distribution Program on Indian Reservations (FDPIR), and no receipt of Supplemental Security Income (SSI).

USDA calculates a state-specific PAI that is one measure used to assess states' administration of SNAP. The county-specific PAI used for this *Lost Dollars, Empty Plates* (LDEP) analysis was generated by CFPA using a methodology adapted from that of USDA. The county-specific PAI serves as the basis of the *Lost Dollars, Empty Plates* county-specific analysis because it helps describe county-by-county variation in CalFresh utilization.

Please note that an adjunct set of tables, based on USDA's statewide participation rate for CalFresh, is located in Appendix A. The methodology used to generate those tables can be found in Appendix B. Key differences in the two methodologies are summarized in the table below.

Differences in Data Used to Generate LDEP Tables		
Data Field	Tables 1, 2, and 3	Tables 4, 5, and 6 (Appendix A)
CalFresh Participants	Monthly average of participants for calendar year 2012	Most recent monthly participation data (December 2013)
Estimated Number of CalFresh-Eligible Individuals	CFPA's 2012 Program Access Index for each county	USDA's 2011 statewide participation rate applied to the state & each county
Estimated Number of Eligible Non-Participants	CFPA's 2012 Program Access Index for each county	USDA's 2011 statewide participation rate applied to the state & each county
Average Household Size for CalFresh Participants	Average household size from monthly data for calendar year 2012	Average household size from most recent monthly data (December 2013)

**Table 1**

Columns B and C are derived from the 2012 PAI. For the purposes of this table, “income-eligible” individuals are those who have incomes below 125% of poverty, do not participate in FDPIR, and do not receive SSI.

<b>County</b>	<b>Column A Average Monthly CalFresh Participants</b>	<b>Column B Estimated Number of Income-Eligible Individuals</b>	<b>Column C Estimated Number Income-Eligible Non- Participants</b>
Alameda	122,228	183,964	61,736
Alpine	146	167	21
Amador	3,241	3,839	598
Butte	29,068	45,718	16,650
Calaveras	4,971	5,249	278
Colusa	1,720	4,009	2,289
Contra Costa	67,999	116,074	48,075
Del Norte	5,367	4,458*	*
El Dorado	11,603	16,416	4,813
Fresno	214,072	246,731	32,659
Glenn	3,428	6,066	2,638
Humboldt	15,331	25,599	10,268
Imperial	35,780	40,485	4,705
Inyo	1,944	2,393	449
Kern	138,974	204,987	66,013
Kings	22,768	30,889	8,121
Lake	10,097	15,551	5,454
Lassen	2,943	3,913	971
Los Angeles	1,075,969	1,812,586	736,617
Madera	26,344	35,139	8,796
Marin	9,103	21,329	12,226
Mariposa	1,774	2,516	742
Mendocino	13,497	17,051	3,554
Merced	53,519	68,528	15,009
Modoc	1,006	2,165	1,159
Mono	694	2,083	1,389
Monterey	44,513	79,239	34,727
Napa	7,130	16,430	9,300
Nevada	7,012	12,260	5,248
Orange	214,882	400,630	185,748
Placer	17,827	32,871	15,045

**Table 1**

Columns B and C are derived from the 2012 PAI. For the purposes of this table, “income-eligible” individuals are those who have incomes below 125% of poverty, do not participate in FDPIR, and do not receive SSI.

<b>County</b>	<b>Column A Average Monthly CalFresh Participants</b>	<b>Column B Estimated Number of Income-Eligible Individuals</b>	<b>Column C Estimated Number Income-Eligible Non- Participants</b>
Plumas	1,636	3,059	1,423
Riverside	265,272	391,912	126,640
Sacramento	202,018	235,937	33,919
San Benito	6,125	8,968	2,843
San Bernardino	357,187	391,758	34,571
San Diego	243,796	471,327	227,531
San Francisco	49,110	93,567	44,457
San Joaquin	106,696	127,471	20,775
San Luis Obispo	17,457	39,899	22,442
San Mateo	27,220	63,679	36,459
Santa Barbara	32,021	75,481	43,460
Santa Clara	103,148	180,080	76,932
Santa Cruz	21,716	41,439	19,723
Shasta	24,656	30,924	6,268
Sierra	284	535	251
Siskiyou	5,602	8,613	3,011
Solano	39,870	48,465	8,595
Sonoma	33,366	65,178	31,812
Stanislaus	87,873	106,726	18,853
Sutter	11,862	18,408	6,546
Tehama	9,668	13,536	3,868
Trinity	1,559	2,620	1,061
Tulare	109,409	126,789	17,380
Tuolumne	5,148	7,950	2,803
Ventura	64,748	98,996	34,248
Yolo	16,539	40,620	24,081
Yuba	12,838	14,965	2,127

\*The average monthly number of CalFresh participants exceeds the estimated number of income-eligible individuals resulting in a negative calculation of income-eligible non-participants.

**Table 2**

These data incorporate the 2012 PAI as a measure of CalFresh utilization among low-income individuals. The table describes economic effects that would result if all income-eligible individuals participated in CalFresh. “Income-eligible” individuals are defined as those who have incomes below 125% of poverty, do not participate in FDPIR, and do not receive SSI.

<b>County</b>	<b>Column A Estimated Additional Federal Benefits Received Annually through CalFresh</b>	<b>Column B Estimated Resulting Increase in Annual Economic Activity</b>
Alameda	\$72,318,529	\$129,450,168
Alpine	\$27,809	\$49,778
Amador	\$728,923	\$1,304,771
Butte	\$18,651,471	\$33,386,133
Calaveras	\$326,950	\$585,241
Colusa	\$2,145,352	\$3,840,180
Contra Costa	\$54,011,963	\$96,681,414
Del Norte	*	*
El Dorado	\$5,907,751	\$10,574,874
Fresno	\$31,587,326	\$56,541,314
Glenn	\$2,487,047	\$4,451,814
Humboldt	\$12,620,907	\$22,591,424
Imperial	\$4,315,982	\$7,725,608
Inyo	\$519,626	\$930,131
Kern	\$63,615,146	\$113,871,111
Kings	\$7,967,136	\$14,261,174
Lake	\$6,364,197	\$11,391,913
Lassen	\$1,078,373	\$1,930,288
Los Angeles	\$819,662,999	\$1,467,196,769
Madera	\$8,108,843	\$14,514,829
Marin	\$17,182,382	\$30,756,464
Mariposa	\$843,081	\$1,509,116
Mendocino	\$4,358,685	\$7,802,047
Merced	\$14,316,289	\$25,626,158
Modoc	\$1,166,869	\$2,088,695
Mono	\$2,011,508	\$3,600,600
Monterey	\$35,374,233	\$63,319,876
Napa	\$10,300,874	\$18,438,565
Nevada	\$6,361,442	\$11,386,981
Orange	\$195,509,750	\$349,962,453
Placer	\$16,080,302	\$28,783,740

**Table 2**

These data incorporate the 2012 PAI as a measure of CalFresh utilization among low-income individuals. The table describes economic effects that would result if all income-eligible individuals participated in CalFresh. “Income-eligible” individuals are defined as those who have incomes below 125% of poverty, do not participate in FDPIR, and do not receive SSI.

<b>County</b>	<b>Column A Estimated Additional Federal Benefits Received Annually through CalFresh</b>	<b>Column B Estimated Resulting Increase in Annual Economic Activity</b>
Plumas	\$1,516,796	\$2,715,064
Riverside	\$121,182,085	\$216,915,932
Sacramento	\$35,315,559	\$63,214,850
San Benito	\$2,849,435	\$5,100,488
San Bernardino	\$33,958,341	\$60,785,429
San Diego	\$242,354,172	\$433,813,969
San Francisco	\$68,166,877	\$122,018,709
San Joaquin	\$19,738,375	\$35,331,692
San Luis Obispo	\$26,912,383	\$48,173,166
San Mateo	\$41,596,767	\$74,458,212
Santa Barbara	\$45,029,064	\$80,602,025
Santa Clara	\$84,107,563	\$150,552,537
Santa Cruz	\$23,106,027	\$41,359,788
Shasta	\$7,296,892	\$13,061,436
Sierra	\$303,373	\$543,037
Siskiyou	\$3,127,477	\$5,598,184
Solano	\$9,988,714	\$17,879,798
Sonoma	\$39,938,286	\$71,489,531
Stanislaus	\$19,854,795	\$35,540,082
Sutter	\$6,356,768	\$11,378,614
Tehama	\$3,858,249	\$6,906,266
Trinity	\$1,230,433	\$2,202,474
Tulare	\$16,354,595	\$29,274,725
Tuolumne	\$3,511,393	\$6,285,393
Ventura	\$38,208,321	\$68,392,895
Yolo	\$26,028,599	\$46,591,193
Yuba	\$2,207,482	\$3,951,392

\*The average monthly number of CalFresh participants exceeds the estimated number of income-eligible individuals resulting in a negative calculation of additional benefits received and resulting economic activity.

**Table 3**

These data incorporate the 2012 PAI as a measure of CalFresh utilization among low-income individuals. The table describes economic effects that would result if all income-eligible individuals participated in CalFresh. “Income-eligible” individuals are defined as those who have incomes below 125% of poverty, do not participate in FDPIR, and do not receive SSI.

<b>County</b>	<b>Column A Estimated Additional State Sales Tax Revenue (General Fund, Annual)</b>	<b>Column B Estimated Additional State Sales Tax Revenue (non-General Fund, Annual)</b>	<b>Column C Estimated Additional Sales Tax Revenue for Counties (Annual)</b>
Alameda	\$1,281,394	\$833,923	\$813,583
Alpine	\$493	\$321	\$125
Amador	\$12,916	\$8,405	\$4,920
Butte	\$330,481	\$215,075	\$83,932
Calaveras	\$5,793	\$3,770	\$1,471
Colusa	\$38,013	\$24,739	\$9,654
Contra Costa	\$957,024	\$622,825	\$486,108
Del Norte	*	*	*
El Dorado	\$104,678	\$68,124	\$26,585
Fresno	\$559,688	\$364,241	\$245,197
Glenn	\$44,067	\$28,679	\$11,192
Humboldt	\$223,627	\$145,535	\$56,794
Imperial	\$76,474	\$49,769	\$29,133
Inyo	\$9,207	\$5,992	\$3,507
Kern	\$1,127,181	\$733,562	\$286,268
Kings	\$141,168	\$91,871	\$35,852
Lake	\$112,766	\$73,387	\$28,639
Lassen	\$19,107	\$12,435	\$4,853
Los Angeles	\$14,523,404	\$9,451,739	\$9,221,209
Madera	\$143,679	\$93,505	\$54,735
Marin	\$304,450	\$198,134	\$154,641
Mariposa	\$14,938	\$9,722	\$5,691
Mendocino	\$77,230	\$50,261	\$22,066
Merced	\$253,667	\$165,085	\$64,423
Modoc	\$20,675	\$13,455	\$5,251
Mono	\$35,641	\$23,195	\$9,052
Monterey	\$626,787	\$407,909	\$159,184
Napa	\$182,519	\$118,782	\$69,531
Nevada	\$112,717	\$73,355	\$32,205
Orange	\$3,464,188	\$2,254,472	\$1,319,691

**Table 3**

These data incorporate the 2012 PAI as a measure of CalFresh utilization among low-income individuals. The table describes economic effects that would result if all income-eligible individuals participated in CalFresh. “Income-eligible” individuals are defined as those who have incomes below 125% of poverty, do not participate in FDPIR, and do not receive SSI.

<b>County</b>	<b>Column A Estimated Additional State Sales Tax Revenue (General Fund, Annual)</b>	<b>Column B Estimated Additional State Sales Tax Revenue (non-General Fund, Annual)</b>	<b>Column C Estimated Additional Sales Tax Revenue for Counties (Annual)</b>
Placer	\$284,923	\$185,426	\$72,361
Plumas	\$26,876	\$17,491	\$6,826
Riverside	\$2,147,195	\$1,397,381	\$817,979
Sacramento	\$625,748	\$407,233	\$238,380
San Benito	\$50,488	\$32,858	\$12,822
San Bernardino	\$601,699	\$391,582	\$229,219
San Diego	\$4,294,213	\$2,794,647	\$1,635,891
San Francisco	\$1,207,832	\$786,049	\$690,190
San Joaquin	\$349,739	\$227,608	\$133,234
San Luis Obispo	\$476,854	\$310,333	\$121,106
San Mateo	\$737,043	\$479,663	\$467,964
Santa Barbara	\$797,859	\$519,241	\$303,946
Santa Clara	\$1,490,281	\$969,865	\$851,589
Santa Cruz	\$409,410	\$266,441	\$181,960
Shasta	\$129,292	\$84,142	\$32,836
Sierra	\$5,375	\$3,498	\$1,365
Siskiyou	\$55,415	\$36,064	\$14,074
Solano	\$176,988	\$115,182	\$50,568
Sonoma	\$707,656	\$460,538	\$314,514
Stanislaus	\$351,802	\$228,951	\$100,515
Sutter	\$112,634	\$73,301	\$28,605
Tehama	\$68,363	\$44,490	\$17,362
Trinity	\$21,802	\$14,188	\$5,537
Tulare	\$289,783	\$188,589	\$110,394
Tuolumne	\$62,217	\$40,491	\$15,801
Ventura	\$677,004	\$440,590	\$171,937
Yolo	\$461,194	\$300,142	\$117,129
Yuba	\$39,114	\$25,455	\$9,934

\*The average monthly number of CalFresh participants exceeds the estimated number of income-eligible individuals resulting in a negative calculation of additional tax revenue.



## Methodology

The following is a description of the data sources and calculations used to complete the *Lost Dollars, Empty Plates* analysis. This methodology is organized according to the data tables above.

### Table 1

#### Column A: Average Monthly CalFresh Participation

Monthly CalFresh participation data were obtained from the California Department of Social Services' DFA 256<sup>11</sup> reports for January-December 2012. Monthly participation was averaged across the calendar year to account for any seasonal differences in CalFresh participation.

#### Columns B and C: Estimated Number of Income-Eligible Participants and Income-Eligible Non-Participants

CFPA's 2012 Program Access Index (PAI) analysis was used to identify the "estimated number of income-eligible individuals" and "estimated number of income-eligible non-participants." The PAI is a county-level estimate of CalFresh utilization among low-income individuals. The individuals included in the PAI calculation meet at least three CalFresh eligibility criteria: income below 125 percent of the federal poverty threshold, no participation in the Food Distribution Program on Indian Reservations (FDPIR), and no receipt of Supplement Security Income (SSI).<sup>c</sup> These individuals may or may not be fully eligible to receive CalFresh benefits.

CFPA's PAI methodology is detailed in the *Program Access Index: Measuring CalFresh Utilization by County* report.<sup>12</sup> The formula used to calculate a county's PAI is:

$$\text{PAI} = \frac{(\text{CalFresh Participants}) - (\text{Disaster CalFresh Program Participants})}{(\text{Individuals with Income} < 125\% \text{ poverty}) - (\text{FDPIR Participants}) - (\text{SSI Recipients})}$$

In iterations of the *Lost Dollars, Empty Plates* report published prior to 2009, the USDA-generated, statewide participation rate for CalFresh was applied to all counties to estimate the number of eligible non-participants. However, CalFresh participation can

<sup>c</sup> Due to limitations in data available from the US Census Bureau (American Community Survey), the income-eligible population is defined as those living below 125 percent of the federal poverty threshold, though CalFresh participants can have incomes up to 130 percent of the federal poverty guidelines. Individuals participating in FDPIR and individuals receiving SSI are ineligible to receive CalFresh benefits.

vary widely at the county level. Therefore, the statewide participation rate may not reflect the reality of CalFresh participation in many counties. Unfortunately, USDA does not calculate county-level participation rates. The PAI serves as the basis of the county-level *Lost Dollars, Empty Plates* analysis because, unlike the statewide participation rate, it helps describe county-by-county variation.

## Table 2

### Column A: Additional Federal Benefits Received Through CalFresh

To calculate the value of additional federal benefits that would be received through CalFresh if participation reached 100 percent of eligible individuals, it is necessary to estimate the average monthly CalFresh benefit for eligible individuals. The average benefit that current non-participants *would* receive may be significantly different than the average benefit that current participants *do* receive. To account for the potential discrepancy, this analysis uses a national estimate of the average monthly CalFresh/SNAP benefits for *eligible* households in the 2013 fiscal year. “Eligible households” may or may not actually participate in CalFresh/SNAP. The estimate (\$195)<sup>d</sup>, which was calculated by Mathematica Policy Research, Inc., is lower than the USDA’s calculation of the actual, national average household benefit (\$275) received by CalFresh/SNAP participants for the fiscal year 2013.<sup>13</sup>

Note: previous iterations of the *Lost Dollars, Empty Plates* analysis used a California-specific estimate of average monthly CalFresh benefits for *eligible* households. That state-specific estimate was not available for the 2013 fiscal year. The national estimate was used in its stead.

The average monthly benefit for eligible individuals was estimated from the average monthly benefit for eligible households using the following calculation:

$$\begin{aligned} &\text{Estimated Household Benefit for Eligible Households} \div \text{Average Household Size} \\ &= \text{Estimated Monthly Benefit for Eligible Individuals} \end{aligned}$$

Average household size is a county-specific statistic calculated with data from the 2012 CDSS DFA 256 reports<sup>14</sup> using the following calculation:

$$\begin{aligned} &\text{Total Individuals Receiving Federal Benefits from January through December} \div \\ &\text{Total Number of Households Receiving Federal Benefits or Federal and State} \\ &\text{Benefits from January through December} = \text{Average Household Size} \end{aligned}$$

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<sup>d</sup> This estimate was calculated using the 2013 Baseline of the 2009 MATH SIPP+ model and provided directly to CFPA from Mathematica Policy Research, Inc.

The value of “additional federal benefits received annually through CalFresh” if CalFresh reached 100 percent of income-eligible individuals was estimated with the following calculation:

Income-Eligible Individuals Not Receiving CalFresh Benefits x Average Monthly Benefit for Eligible Individuals x 12 = Additional Federal Benefits Received Annually through CalFresh with 100% Participation Among Income-Eligible Individuals

### **Column B: Resulting Increase in Economic Activity**

According to USDA, every federal dollar spent on SNAP expenditures generates \$1.79 in economic activity.<sup>15</sup> Applying this multiplier, the “resulting increase in annual economic activity” generated from the receipt of additional CalFresh benefits was estimated with the following formula:

Additional Federal Benefits Received Annually through CalFresh x \$1.79 = Increase in Economic Activity with 100% CalFresh Participation of Income-Eligible Individuals

The estimate of economic stimulus generated by SNAP expenditures is based on a national analysis that examined the impact of SNAP on Gross Domestic Product (a nationwide measure of economic activity). The estimate is applied at the state and local levels for this *Lost Dollars, Empty Plates* analysis because no state- or county-specific estimates are currently available.

### **Table 3**

#### **Columns A and B: Additional State Sales Tax Revenue**

The California Legislative Analyst’s Office (LAO) reports that CalFresh benefits positively impact the state economy by freeing up household dollars for food and non-food purchases, 45 percent of which will constitute taxable purchases:<sup>16</sup>

*Research shows that low-income individuals generally are not able to save money because their resources are spent on meeting their daily needs, such as shelter, food, and transportation. Therefore, for every dollar in food coupons that a low-income family receives, an additional dollar is available for the consumption of food or other items. Research done at the University of California and elsewhere indicates that individuals with income low enough to be eligible for food stamps would, on average, spend about 45 percent of their income on goods for which they would pay sales tax. The state General Fund receives about 5 cents for every dollar that is spent on a taxable good. Local*

*governments and special funds receive the remainder of the sales tax revenue (generally about 2.25 percent). Because additional food coupons would result in low-income families spending more of their other resources on taxable goods, the receipt of federal food coupons helps to generate revenue for the state and for local governments.*

Updating the LAO premise to reflect current sales tax rates and uses, the state general fund receives nearly four percent (\$0.039375) of every dollar spent on taxable goods.<sup>17</sup> Over two percent (\$0.025625) of each dollar spent on taxable goods is slated for non-general fund expenses that are under state jurisdiction.<sup>18</sup> Applying the LAO premise, the following calculations were used to estimate additional state sales tax revenue that would be generated if CalFresh participation included 100 percent of income-eligible individuals:

Additional Federal Benefits Received Annually through CalFresh x 45% x  
\$0.039375 Sales Tax = Additional State Sales Tax Revenue Generated  
Annually for the General Fund

Additional Federal Benefits Received Annually through CalFresh x 45% x  
\$0.025625 Sales Tax = Additional State Sales Tax Revenue Generated  
Annually for Non-General Fund Expenditures under State Jurisdiction

**Column C: Additional Sales Tax Revenue for Counties**

Because California counties/cities receive one percent of state sales tax (\$0.01 of every dollar spent on taxable goods),<sup>19</sup> the LAO premise can be applied to estimate the impact of CalFresh benefits on county budgets. To fully account for the impact of CalFresh benefits on local economies, county-specific sales tax rates must be included in any calculations. The following formula was used to estimate the “additional sales tax revenue for counties” that would be generated annually if CalFresh reached 100 percent of income-eligible individuals:

$[(\text{County sales tax rate} - \text{state sales tax rate}) + .01] \times (\text{Additional Federal Benefits Received Annually through CalFresh} \times 45\%) = \text{Additional Sales Tax Revenue Generated Annually for the County}$

County sales tax rates were taken from the California State Board of Equalization website.<sup>20</sup> These rates do not include and city- or district-specific taxes within each county.

## Appendix A: Alternate Analysis

The following tables describe the impact of CalFresh underutilization on California's state and local economies. These tables are based on the USDA-generated, **statewide participation rate** for CalFresh, not the county-specific PAI. The methodology used to generate these tables is detailed in Appendix B.

**Table 4**

The estimated number of individuals eligible for CalFresh is based on the most recent monthly count of participants and the statewide participation rate of 57 percent.

County	Column A Estimated Number of Eligible Individuals	Column B Individual CalFresh Participants (Dec. 13)	Column C Estimated Number of Eligible Non-Participants
<b>Statewide</b>	<b>7,535,881</b>	<b>4,295,452</b>	3,240,429
Alameda	222,621	126,894	95,727
Alpine	302	172	130
Amador	5,765	3,286	2,479
Butte	52,818	30,106	22,712
Calaveras	8,756	4,991	3,765
Colusa	2,923	1,666	1,257
Contra Costa	123,667	70,490	53,177
Del Norte	8,996	5,128	3,868
El Dorado	20,467	11,666	8,801
Fresno	394,895	225,090	169,805
Glenn	6,149	3,505	2,644
Humboldt	29,579	16,860	12,719
Imperial	67,225	38,318	28,907
Inyo	3,507	1,999	1,508
Kern	252,861	144,131	108,730
Kings	40,996	23,368	17,628
Lake	18,368	10,470	7,898
Lassen	5,425	3,092	2,333
Los Angeles	2,038,407	1,161,892	876,515
Madera	48,342	27,555	20,787
Marin	16,933	9,652	7,281
Mariposa	3,512	2,002	1,510
Mendocino	23,175	13,210	9,965
Merced	96,607	55,066	41,541
Modoc	1,654	943	711

**Table 4**

The estimated number of individuals eligible for CalFresh is based on the most recent monthly count of participants and the statewide participation rate of 57 percent.

<b>County</b>	<b>Column A Estimated Number of Eligible Individuals</b>	<b>Column B Individual CalFresh Participants (Dec. 13)</b>	<b>Column C Estimated Number of Eligible Non-Participants</b>
Mono	1,361	776	585
Monterey	84,246	48,020	36,226
Napa	12,012	6,847	5,165
Nevada	13,253	7,554	5,699
Orange	424,926	242,208	182,718
Placer	32,139	18,319	13,820
Plumas	3,032	1,728	1,304
Riverside	499,584	284,763	214,821
Sacramento	371,695	211,866	159,829
San Benito	10,811	6,162	4,649
San Bernardino	662,981	377,899	285,082
San Diego	477,116	271,956	205,160
San Francisco	86,940	49,556	37,384
San Joaquin	198,647	113,229	85,418
San Luis Obispo	31,514	17,963	13,551
San Mateo	54,811	31,242	23,569
Santa Barbara	58,468	33,327	25,141
Santa Clara	194,181	110,683	83,498
Santa Cruz	40,430	23,045	17,385
Shasta	41,025	23,384	17,641
Sierra	518	295	223
Siskiyou	11,884	6,774	5,110
Solano	74,556	42,497	32,059
Sonoma	60,711	34,605	26,106
Stanislaus	159,895	91,140	68,755
Sutter	21,516	12,264	9,252
Tehama	18,179	10,362	7,817
Trinity	2,853	1,626	1,227
Tulare	207,367	118,199	89,168
Tuolumne	9,244	5,269	3,975
Ventura	122,902	70,054	52,848
Yolo	30,570	17,425	13,145
Yuba	22,567	12,863	9,704

**Table 5**

This table describes economic effects that would result if all eligible individuals participated in CalFresh. These estimates incorporate the statewide CalFresh participation rate of 57 percent applied to each county.

<b>County</b>	<b>Column A Estimated Additional Federal Benefits Received Annually through CalFresh</b>	<b>Column B Estimated Resulting Increase in Annual Economic Activity</b>
<b>Statewide</b>	<b>\$3,519,149,195</b>	<b>\$6,299,277,059</b>
Alameda	\$113,245,162	\$202,708,840
Alpine	\$187,118	\$334,941
Amador	\$2,985,060	\$5,343,257
Butte	\$26,196,505	\$46,891,744
Calaveras	\$4,639,112	\$8,304,010
Colusa	\$1,240,980	\$2,221,354
Contra Costa	\$60,170,760	\$107,705,660
Del Norte	\$4,429,045	\$7,927,991
El Dorado	\$11,288,858	\$20,207,056
Fresno	\$166,556,109	\$298,135,436
Glenn	\$2,524,326	\$4,518,544
Humboldt	\$16,003,876	\$28,646,938
Imperial	\$26,768,451	\$47,915,526
Inyo	\$1,749,376	\$3,131,383
Kern	\$105,562,737	\$188,957,299
Kings	\$17,470,809	\$31,272,749
Lake	\$9,188,195	\$16,446,869
Lassen	\$2,598,467	\$4,651,257
Los Angeles	\$1,001,089,563	\$1,791,950,318
Madera	\$19,290,796	\$34,530,524
Marin	\$10,312,667	\$18,459,675
Mariposa	\$1,737,019	\$3,109,264
Mendocino	\$12,473,349	\$22,327,296
Merced	\$40,624,001	\$72,716,962
Modoc	\$744,941	\$1,333,444
Mono	\$857,918	\$1,535,673
Monterey	\$37,321,194	\$66,804,937
Napa	\$5,850,082	\$10,471,647
Nevada	\$6,990,442	\$12,512,891
Orange	\$197,550,600	\$353,615,574

**Table 5**

This table describes economic effects that would result if all eligible individuals participated in CalFresh. These estimates incorporate the statewide CalFresh participation rate of 57 percent applied to each county.

<b>County</b>	<b>Column A Estimated Additional Federal Benefits Received Annually through CalFresh</b>	<b>Column B Estimated Resulting Increase in Annual Economic Activity</b>
Placer	\$15,855,594	\$28,381,513
Plumas	\$1,504,004	\$2,692,168
Riverside	\$212,057,533	\$379,582,983
Sacramento	\$170,619,745	\$305,409,344
San Benito	\$4,711,487	\$8,433,562
San Bernardino	\$289,199,533	\$517,667,163
San Diego	\$226,573,292	\$405,566,192
San Francisco	\$56,714,375	\$101,518,731
San Joaquin	\$83,998,282	\$150,356,925
San Luis Obispo	\$16,446,957	\$29,440,053
San Mateo	\$27,735,815	\$49,647,108
Santa Barbara	\$26,265,351	\$47,014,977
Santa Clara	\$93,682,516	\$167,691,703
Santa Cruz	\$20,962,500	\$37,522,875
Shasta	\$20,665,936	\$36,992,025
Sierra	\$289,503	\$518,211
Siskiyou	\$5,452,898	\$9,760,687
Solano	\$37,963,749	\$67,955,112
Sonoma	\$33,241,671	\$59,502,590
Stanislaus	\$73,727,981	\$131,973,086
Sutter	\$9,227,031	\$16,516,385
Tehama	\$8,151,985	\$14,592,054
Trinity	\$1,491,647	\$2,670,049
Tulare	\$85,376,953	\$152,824,745
Tuolumne	\$5,046,887	\$9,033,928
Ventura	\$59,651,773	\$106,776,673
Yolo	\$14,642,858	\$26,210,716
Yuba	\$10,243,822	\$18,336,442



**Table 6**

This table describes economic effects that would result if all eligible individuals participated in CalFresh. These estimates incorporate the statewide CalFresh participation rate of 57 percent applied to each county.

<b>County</b>	<b>Estimated Additional State Sales Tax Revenue (General Fund, Annual)</b>	<b>Estimated Additional State Sales Tax Revenue (non- General Fund, Annual)</b>	<b>Estimated Additional Sales Tax Revenue for Counties (Annual)</b>
<b>Statewide</b>	<b>\$62,354,925</b>	<b>\$40,580,189</b>	<b>\$28,545,958</b>
Alameda	\$2,006,563	\$1,305,858	\$1,274,008
Alpine	\$3,315	\$2,158	\$842
Amador	\$52,892	\$34,421	\$20,149
Butte	\$464,169	\$302,078	\$117,884
Calaveras	\$82,199	\$53,495	\$20,876
Colusa	\$21,989	\$14,310	\$5,584
Contra Costa	\$1,066,151	\$693,844	\$541,537
Del Norte	\$78,477	\$51,072	\$19,931
El Dorado	\$200,024	\$130,175	\$50,800
Fresno	\$2,951,166	\$1,920,600	\$1,292,892
Glenn	\$44,728	\$29,109	\$11,359
Humboldt	\$283,569	\$184,545	\$72,017
Imperial	\$474,303	\$308,674	\$180,687
Inyo	\$30,997	\$20,172	\$11,808
Kern	\$1,870,440	\$1,217,270	\$475,032
Kings	\$309,561	\$201,460	\$78,619
Lake	\$162,803	\$105,951	\$41,347
Lassen	\$46,042	\$29,964	\$11,693
Los Angeles	\$17,738,056	\$11,543,814	\$11,262,258
Madera	\$341,809	\$222,447	\$130,213
Marin	\$182,728	\$118,918	\$92,814
Mariposa	\$30,778	\$20,030	\$11,725
Mendocino	\$221,012	\$143,833	\$63,146
Merced	\$719,807	\$468,446	\$182,808
Modoc	\$13,199	\$8,590	\$3,352
Mono	\$15,201	\$9,893	\$3,861
Monterey	\$661,285	\$430,360	\$167,945
Napa	\$103,656	\$67,459	\$39,488
Nevada	\$123,862	\$80,609	\$35,389
Orange	\$3,500,350	\$2,278,005	\$1,333,467

**Table 6**

This table describes economic effects that would result if all eligible individuals participated in CalFresh. These estimates incorporate the statewide CalFresh participation rate of 57 percent applied to each county.

<b>County</b>	<b>Estimated Additional State Sales Tax Revenue (General Fund, Annual)</b>	<b>Estimated Additional State Sales Tax Revenue (non- General Fund, Annual)</b>	<b>Estimated Additional Sales Tax Revenue for Counties (Annual)</b>
Placer	\$280,941	\$182,835	\$71,350
Plumas	\$26,649	\$17,343	\$6,768
Riverside	\$3,757,394	\$2,445,288	\$1,431,388
Sacramento	\$3,023,169	\$1,967,459	\$1,151,683
San Benito	\$83,482	\$54,329	\$21,202
San Bernardino	\$5,124,254	\$3,334,832	\$1,952,097
San Diego	\$4,014,596	\$2,612,673	\$1,529,370
San Francisco	\$1,004,908	\$653,988	\$574,233
San Joaquin	\$1,488,345	\$968,605	\$566,988
San Luis Obispo	\$291,420	\$189,654	\$74,011
San Mateo	\$491,444	\$319,829	\$312,028
Santa Barbara	\$465,389	\$302,872	\$177,291
Santa Clara	\$1,659,937	\$1,080,277	\$948,535
Santa Cruz	\$371,429	\$241,724	\$165,080
Shasta	\$366,175	\$238,304	\$92,997
Sierra	\$5,130	\$3,338	\$1,303
Siskiyou	\$96,619	\$62,879	\$24,538
Solano	\$672,670	\$437,769	\$192,191
Sonoma	\$589,001	\$383,318	\$261,778
Stanislaus	\$1,306,368	\$850,176	\$373,248
Sutter	\$163,491	\$106,399	\$41,522
Tehama	\$144,443	\$94,003	\$36,684
Trinity	\$26,430	\$17,201	\$6,712
Tulare	\$1,512,773	\$984,503	\$576,294
Tuolumne	\$89,425	\$58,197	\$22,711
Ventura	\$1,056,955	\$687,860	\$268,433
Yolo	\$259,453	\$168,850	\$65,893
Yuba	\$181,508	\$118,124	\$46,097

## Appendix B: Alternate Analysis Methodology

The following is a description of the data sources and calculations used to complete the *Lost Dollars, Empty Plates* analysis using the statewide CalFresh participation rate. The methodology is organized to reflect the data tables in Appendix A.

### Table 4

#### Columns A, B, and C: Eligible Individuals Participating and Not Participating

The U.S. Department of Agriculture (USDA) reports that 57 percent of eligible Californians participate in CalFresh/SNAP.<sup>21</sup> The following formula was used to estimate the number of individuals eligible for CalFresh:

$$(\text{Individuals Participating in CalFresh} \times 100) \div 57 = \text{Individuals Eligible for CalFresh}$$

The number of current CalFresh participants was determined using monthly CalFresh participation data from the CDSS report DFA 256<sup>22</sup>. Rather than averaging the monthly participation data over an entire year, the most recently available participation data were used for this determination. Data from December 2013 were available for all counties.

The following formula was used to estimate the number of eligible individuals not participating in CalFresh:

$$(\text{Individuals Participating in CalFresh} \div 0.57) \times 0.43 = \text{Eligible Individuals Not Participating in CalFresh}$$

### Table 5

#### Column A: Additional Federal Benefits Received Through CalFresh

The value of “additional federal benefits received annually CalFresh” if CalFresh reached 100 percent of eligible individuals was estimated with the following calculation:

$$\text{Eligible Individuals Not Participating in CalFresh} \times \text{Average Monthly Benefit for Eligible Individuals} \times 12 = \text{Additional Federal Benefits Received Annually through CalFresh with 100\% Participation Among Eligible Individuals}$$

For additional details on Column A and details on Column B, please see the methodology for Table 2. Note that for Table 5, average household size is a county-specific statistic calculated with data from the December 2013 CDSS DFA 256 report<sup>23</sup> using the following calculation:

Total Individuals Receiving Federal Benefits in December 2013 ÷ Total Number of Households Receiving Federal Benefits or Federal and State Benefits from in December 2013 = Average Household Size

**Table 6**

Please see the methodology for Table 3.

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<sup>22</sup> California Department of Social Services, *DFA 256 - Food Stamp Program Participation and Benefit Issuance Report*, December 2013. Accessed February 21, 2014. Available at: <http://www.cdss.ca.gov/research/PG352.htm>

<sup>23</sup> California Department of Social Services, *DFA 256 - Food Stamp Program Participation and Benefit Issuance Report*, January-December 2011. Accessed January 15, 2013. Available at: <http://www.cdss.ca.gov/research/PG352.htm>

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