Lost Dollars, Empty Plates



What CalFresh Means for Individuals & the Economy

Poverty, Food Insecurity, and CalFresh

California has the highest rate of poverty in the nation¹ and ranks among the bottom five states when it comes to reaching eligible individuals through the Supplemental Nutrition Assistance Program (SNAP).² Across our state, 4.7 million adults and 2.0 million children live in households affected by food insecurity.³

More than 3.8 million Californians with low income rely on SNAP (known as CalFresh in California) to meet their basic food needs.⁴ As this analysis shows, an estimated 1.7 million Californians are eligible for CalFresh but not receiving benefits.

Why CalFresh Matters⁵



Mitigates poverty: CalFresh moves 800,000+ Californians out of poverty, including 360,000+ children



Protects against hunger: Nationwide, decreases food insecurity 30% for households with children



Supports health: + birth outcomes, ↑ medication adherence, ↑ report excellent or very good health, ↓ chronic disease

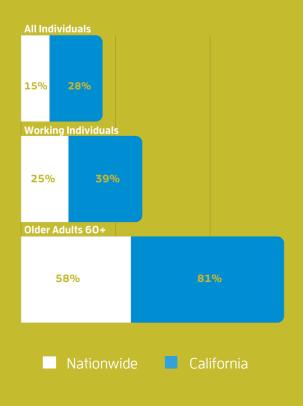
Failing to connect individuals and families with CalFresh nutrition assistance is a failure to safeguard the health and well-being of low-income Californians. The low reach of CalFresh also has substantial economic consequences for households and communities at large. This Lost Dollars, Empty Plates analysis examines the effect that increased participation in CalFresh would have on state, local, and household budgets.

Lost Dollars, Empty Plates

CalFresh benefits are fully funded by the federal government. By law, federal funding must be made available to provide all eligible applicants with benefits. CalFresh is intended to be responsive to need.⁶ That is, when the number of eligible applicants grows, the amount of available funding increases—and when the number of eligible applicants shrinks, the amount of available funding decreases. This responsive funding makes CalFresh especially critical during major economic downturns: the benefits help struggling households afford enough food while also providing economic stimulus.⁷

California lags far behind the national average for connecting low-income residents to CalFresh.

Percent of Eligible Individuals NOT Reached by CalFresh



If CalFresh reached all eligible individuals...

+ \$1.8 Billion Federal Dollars

+ \$3.3 Billion Economic Activity

"Not only do SNAP benefits support a household's food purchasing needs, benefits also augment the incomes and spending of others (such as farmers, retailers, food processors, and food distributors, as well as their employees); this, in turn, has ripple effects for other parties."

- USDA Economic Research Service

USDA has shown that every dollar in federal SNAP/CalFresh expenditures generates \$1.79 in economic activity.8 Participants are likely to spend, not save, CalFresh benefits. Research shows that 80 percent of SNAP/CalFresh benefits are spent within two weeks of being issued.9 Once spent, these dollars circulate throughout the economy, triggering a ripple effect.10

Low Reach of CalFresh

The most recent participation data from the US Department of Agriculture (USDA) shows that CalFresh misses more than one in four eligible individuals—and more than one third of our eligible working poor.¹¹ Among eligible older adults in California, more than four in five residents age 60 and up are not served by CalFresh.¹² (See summary chart at left.)

The low reach of CalFresh among eligible individuals and families means less for all Californians—less nutrition assistance for households with low income, and less economic activity for the state and local communities.

If CalFresh reached all eligible individuals,
California would receive an estimated \$1.8 billion in
additional CalFresh dollars from the federal
government each year. Those benefits would
improve food security, increase the spending power
of struggling Californians, and bolster state and local
economies, generating an additional \$3.3 billion
in economic activity per year. (See Methodology
section for details.)

Lost Dollars, Empty Plates: County Estimates

The table below shows county-level estimates of the additional federal dollars (nutrition benefits) that would be received if CalFresh reached all likely eligible individuals, as measure by the Program Reach Index (PRI) a metric developed by the California Department of Social Services (CDSS), the state administrators of CalFresh. The table also includes estimates of economic activity that would result from those additional federal dollars.

Multiple metrics are publicly available to assess the reach of CalFresh. Each of these metrics has inherent strengths and limitations. (See Appendix A for an overview of available metrics). The following estimates are based on the CDSS PRI because it is the only publicly available, county-level, metric currently published by any federal or state entity charged with administering CalFresh.

Please note the previous iterations of the Lost Dollars, Empty Plates analysis used a different county-level metric (the Program Access Index or PAI) to estimate the reach of CalFresh. The use of that metric means those analyses are not comparable to the one published here.

County	Additional Federal Dollars if CalFresh Reached All Eligible Individuals	Economic Activity Resulting from Additional Federal Benefits	
Alameda	\$73,400,000	\$131,000,000	
Alpine	\$99,000	\$177,000	
Amador	\$1,400,000	\$2,500,000	
Butte	\$22,900,000	\$40,900,000	
Calaveras	\$1,800,000	\$3,200,000	
Colusa	\$2,000,000	\$3,700,000	
Contra Costa	\$46,200,000	\$82,600,000	
Del Norte	\$187,000	\$335,000	
El Dorado	\$8,600,000	\$15,400,000	
Fresno	\$33,100,000	\$59,200,000	
Glenn	\$2,200,000	\$3,900,000	
Humboldt	\$16,500,000	\$29,500,000	
Imperial	\$4,300,000	\$7,800,000	
Inyo	\$219,000	\$391,000	
Kern	\$50,700,000	\$90,700,000	
Kings	\$2,800,000	\$5,100,000	
Lake	۸	۸	

County	Additional Federal Dollars if CalFresh Reached All Eligible Individuals	Economic Activity Resulting from Additional Federal Benefits	
Lassen	\$747,000	\$1,338,000	
Los Angeles	\$692,000,000	\$1,239,000,000	
Madera	\$2,500,000	\$4,500,000	
Marin	\$14,600,000	\$26,100,000	
Mariposa	\$1,500,000	\$2,600,00	
Mendocino	\$8,400,000	\$15,000,000	
Merced	\$3,200,000	\$5,800,000	
Modoc	\$565,000	\$1,011,000	
Mono	\$527,000	\$944,000	
Monterey	\$10,700,000	\$19,200,000	
Napa	\$11,000,000	\$19,600,000	
Nevada	\$10,600,000	\$19,000,000	
Orange	\$118,000,000	\$211,000,000	
Placer	\$20,900,000	\$37,500,000	
Plumas	\$926,000	\$1,658,000	
Riverside	\$139,000,000	\$248,000,000	
Sacramento	\$62,200,000	\$111,000,000	
San Benito	\$2,200,000	\$3,900,000	
San Bernardino	\$13,700,000	\$24,500,000	
San Diego	\$208,000,000	\$373,000,000	
San Francisco	\$42,700,000	\$76,300,000	
San Joaquin	\$9,800,000	\$17,500,000	
San Luis Obispo	\$21,700,000	\$38,900,000	
San Mateo	\$28,700,000	\$51,500,000	
Santa Barbara	\$28,700,000	\$51,300,000	
Santa Clara	\$90,500,000	\$162,000,000	
Santa Cruz	\$14,900,000	\$26,600,000	

County	Additional Federal Dollars if CalFresh Reached All Eligible Individuals	Economic Activity Resulting from Additional Federal Benefits	
Shasta	\$12,800,000	\$23,000,000	
Sierra	\$220,000	\$393,000	
Siskiyou	\$4,200,000	\$7,600,000	
Solano	\$19,700,000	\$35,200,000	
Sonoma	\$23,200,000	\$41,500,000	
Stanislaus	\$6,300,000	\$11,200,000	
Sutter	\$5,900,000	\$10,500,000	
Tehama	\$5,300,000	\$9,600,000	
Trinity	\$1,900,000	\$3,300,000	
Tulare	۸	۸	
Tuolumne	\$4,500,000	\$8,000,000	
Ventura	\$18,100,000	\$32,400,000	
Yolo	\$30,600,000	\$54,800,000	
Yuba	\$1,300,000	\$2,300,000	

[^] Estimates are not listed for counties with a PRI equal to or greater than 100%.

Rounding: Estimates at or above 100 million are rounded to the nearest million. All other estimates at or above one million are rounded to the nearest hundred thousand. Estimates below one million are rounded to the nearest thousand.

All Californians deserve meaningful access to CalFresh.

California can do the work to make it happen: we are not strangers to change. Our state has eliminated some harmful, long-standing barriers to CalFresh participation.^a More recently, the state has made incremental progress by focusing on senior enrollment, and through partnerships with innovative third-party outreach contractors like Code for America's GetCalFresh.org project.

There is much more to be done.

Improving access to CalFresh means reducing the overall burden of the enrollment process—and reducing burden at all stages of the process—from informing potential participants about CalFresh, to the initial application, verification, interview, reporting, and recertification.

We need systemic reform that translates into meaningful improvements for individuals and families.

Reaching More Californians in Need

The following recommendations describe a vision and strategies for maximizing the positive impact of CalFresh.

Set Statewide Goals for CalFresh Participation and Support Continuous Improvement

- Set ambitious, but achievable, statewide participation goals.
- Foster state-county partnerships to monitor progress and the effectiveness of improvements, and provide State support to underperforming counties.

Improve Access Across the Enrollment Process

- Target improvements based on the user experiences of CalFresh applicants, participants, front-line eligibility workers, and application assisters.
- Ensure that applicants can complete the CalFresh application without requiring an in-person visit to a county office or having a place to receive mail, by making phone, online, in-person, and mail applications available to all, regardless of their county of residence or lack of permanent address.

Integrate Program Enrollment

• Create a statewide, multi-application portal for major human services programs serving low-income Californians, including CalFresh, Medi-Cal, CalWORKS and WIC, to make accessing these programs easier and faster for applicants.

Meet the Needs of Specific Populations

- Improve access for older adults by (a) exercising flexibility under federal authority to create a simplified application through the Elderly Simplified Application Project and (b) seeking additional authority to waive the interim reporting requirement for households with an elderly or disabled member and no earned income.
- Ensure accurate translations of all CalFresh forms. Translations must be comprehensible to native speakers and provide adequate language access for all non-English speakers. Forms should be available in large print, Braille, and ASL in paper and digital formats.

California should be a state where every child, every family, every senior, and every community is well nourished and thrives. To make this reality, we must address persistent disparities that harm people across our state. Hunger is a solvable problem—and CalFresh is one of the most powerful, but currently underutilized, solutions we have.

^a Since 2011, state policy change in California has removed the CalFresh finger-imaging requirement and the asset test; repealing the lifetime ban for individuals with prior drug-related felony offenses; and increased the gross income limit to 200 percent of the federal poverty level

Methodology

The following is a description of the data sources and calculations used to complete the Lost Dollars, Empty Plates analysis.

Statewide Analysis

Eligible Individuals Not Reached by CalFresh

The estimated number of eligible individuals not reached by CalFresh is calculated as follows.

Statewide Average Monthly CalFresh Participation for 2016 ÷ Statewide Participation Rate for Federal FY 2016 = Statewide Estimated Number of Eligible Individuals

Statewide Estimated Number of Eligible Individuals - Statewide Average Monthly CalFresh Participation for 2016 = Statewide Estimated Number of Eligible Individual Not Reached by CalFresh

"Statewide Average Monthly CalFresh Participation for 2016" was calculated from CalFresh caseload data recorded in the California Department of Social Services' DFA 256 reports for January through December 2016.¹³ Monthly participation of all individuals in California receiving federally funded benefits was summed for the months January through December 2016 and then divided by 12.

At the time of this publication, the statewide participation rate for federal FY 2016 was the most recent statewide SNAP/CalFresh participation rate released by USDA.

Additional Federal Benefits

To calculate the value of additional federal benefits that would be received through CalFresh if the program reached all 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 2015 federal fiscal year. "Eligible households" may or may not actually participate in CalFresh/SNAP. The estimate (\$190), which was calculated by Mathematica Policy Research, Inc. and provided directly to CFPA, is lower than the USDA's calculation of the actual, national average household benefit received by CalFresh/SNAP participants for the federal fiscal year 2016, 2017, 2018, and 2019.

Estimated Household Benefit for Eligible Households ÷ Average Household Size = Estimated Monthly Benefit for Eligible Individuals

Average household size was calculated with data from the 2016 CDSS DFA 256 reports using the following calculation.

Statewide Total Individuals Receiving Federal Benefits from January through December 2016 ÷ Statewide Total Number of Households Receiving Federal Benefits or Federal and State Benefits from January through December 2016 = Statewide Average Household Size

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

Statewide Estimated Eligible Individuals Not Reached by CalFresh x Average Monthly Benefit for Eligible Individuals $\times 12 = \text{Statewide Additional Federal Benefits Received Annually}$

County Analysis

The county analysis is conducted as described above with the county-specific Program Reach Index (PRI) in place of the statewide participation rate and county-specific figures in place of any number deemed "statewide." All administrative data drawn from the CDSS DFA 256 report is available at the state and county levels.

The full methodology for the PRI is available by request from CDSS. An overview of the PRI (and other metrics for assessing the reach of CalFresh) is included in Appendix A

Appendix A: Comparing Metrics of Program Reach

Metric	USDA Participation Rate ¹⁵	USDA Program Access Index (PAI) ¹⁶	CFPA Program Access Index (PAI) ¹⁷	CDSS Program Reach Index (PRI) ¹⁸)	Medi-Cal & CalFresh Dual Enrollment Rate ¹⁹
Developed and/or Published By	Mathematica Policy Research for USDA	USDA Food and Nutrition Service	CFPA based on USDA methodology	CDSS Research Services Branch & CalFresh Branch	Developed by the Alliance to Transform CalFresh in partnership with CDSS & with guidance from CDHCS.
Overall Interpretation	An estimated rate of SNAP participation among eligible individuals.	A comparison (ratio) of SNAP participants to the number of individuals who meet or are likely to meet certain SNAP eligibility requirements	A comparison (ratio) of CalFresh participants to the number of individuals who meet or are likely to meet certain CalFresh eligibility requirements	A comparison (ratio) of CalFresh participants to the number of individuals who meet or are likely to meet certain CalFresh eligibility requirements	A rate of CalFresh utilization among Medi-Cal participants who are deemed likely eligible for CalFresh based on the parameters of Medi-Cal aid codes
Calculation	Based on a complex statistical model that incorporates population survey data and administrative data.	Based on calculations of population survey data and administrative data that are relatively straightforward to replicate.	Based on calculations of population survey data and administrative data that are relatively straightforward to replicate.	Calculations incorporate population survey data, administrative data, and data from other sources.	Based on calculations of CalFresh and Medi-Cal administrative data.
Timeliness	Generally a 2+ year lag from the year being reported (e.g. report on 2016 published in early 2019).	Generally, a 1+ year lag from the year being reported (e.g. report on 2016 published in early 2018). Relies on release of ACS data from the US Census Bureau	Generally, a 1+ year lag from the year being reported (e.g. data for 2015 available in early 2017). Relies on release of ACS data from the US Census Bureau	Generally, a 1+ year lag from the year being reported (e.g. data for 2015 available in early 2017). Relies on release of ACS data from the US Census Bureau	Likely a lag of 3-4 months or less from the month being reported
Geographic Bounds	Statewide only	Statewide only	Statewide and county-level	Statewide and county-level	Statewide and county-level
Application	Widely accepted as the definitive measure of SNAP participation rates.	Federally codified method used by USDA to assess state administrative performance.	Modeled on USDA's codified methodology.	Available on the CDSS CalFresh Data Dashboard.	Availability on the CalFresh Data Dashboard is pending. A similar metric is used in MA to assess SNAP reach in that state. ²⁰

Accounting for Aspects of CalFresh Eligibility ^b					
Metric	USDA Participation Rate	USDA Program Access Index (PAI)	CFPA Program Access Index (PAI)	CDSS Program Reach Index (PRI)	Medi-Cal & CalFresh Dual Enrollment Rate
Income	Yes: "people in households that pass all applicable federal SNAP income and resource tests or in which all members receive cash public assistance"	Yes: individuals with income <125% FPL	Yes: individuals with income <125% FPL	Attempts to extrapolate individuals with income <130% of FPL from those with income <125% FPL	Yes: individuals with income <138% FPL
FDPIR Participation ^c	No: "[FDPIR] served about 93,000 people in fiscal year 2016, so the effects of such adjustments would be negligible in almost all States." Note that the effect may not be negligible at the county level.	Yes	Yes	No	No
Receipt of SSI ^d	Yes	Yes	Yes	Yes	Yes
Immigration Status	Yes: attempts to account for "restrictions on participation by noncitizens" ²¹	No	No	By attempting to indirectly account for individuals who are ineligible due only to their status as unauthorized immigrants, the metric makes demographic assumptions which may vary in their accuracy.	Yes
Excludes Disaster CalFresh (D- CalFresh) ^e	Yes	Yes	Yes	Yes	Currently undetermined if Medi-Cal aid codes include D-CalFresh. Participation is tracked via county-level CalFresh administrative data.

b

^b There are extensive eligibility criteria for CalFresh, some of which vary for specific populations (e.g., students, individuals with disabilities, older adults). This table outlines each metric's ability to account for certain factors that affect an individual's eligibility for CalFresh.

^c Individuals who participate in the Food Distribution Program on Indian Reservations (FDPIR) are categorically ineligible for CalFresh.

^d Prior to June 2019, individuals who receive Supplemental Security Income (SSI) are categorically ineligible for CalFresh.

e Individuals affected by certain natural disasters may be eligible for Disaster CalFresh though they would not be eligible for CalFresh absent such as disaster. This table summarizes each metric's ability to account for individuals who receive only Disaster CalFresh.

Appendix B: Comparing Estimates of Program Reach from Metrics Used by CalFresh Administrators

Federal and state administrators of CalFresh currently publish three metrics that assess the reach of CalFresh: the USDA participation rate, the USDA Program Access Index (PAI), and the CDSS Program Reach Index (PRI). The chart below compares estimates calculated from each of those measures. Though estimates do vary between the different metrics (as expected given the differences in methodology), they do trend in the same direction over time. In illustrating this comparison between the three metrics, we acknowledge that making year-to-year comparisons of a given metric is not always advisable. Each metric entails its own caveats about comparing estimates over time.

Note that the USDA participation rate is reported per federal fiscal year while the USDA PRI and the CDSS PRI are reported per calendar year. To date, the USDA state participation rate is not available for 2017. Other details about the metrics are noted in Appendix A.

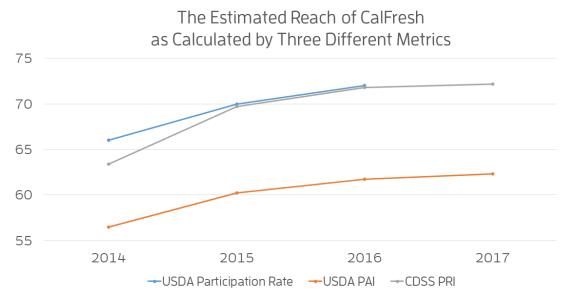


Chart Sources

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Acknowledgements

CFPA's work to improve CalFresh is supported by AARP Foundation, Archstone Foundation, The California Wellness Foundation, Kaiser Permanente Community Benefit, and MAZON: A Jewish Response to Hunger. Their generous support is gratefully acknowledged.