

Upfront: Come out, come out, wherever you are

by Peter Seidman | Posted: Friday, March 14, 2014 9:00 am

Marin is missing out on an estimated \$17.2 million in CalFresh benefits that remain on the table unused every year.

That's an assessment included in a new report California Food Policy Advocates released that shows Marin ranks 55th out of 58 counties in the state on a CalFresh program access index. California ranks near the bottom of all states in disbursing the benefits of the federal Supplemental Nutrition Assistance program. It used to be called the food stamp program, but the name was loaded with such negative connotations in the political arena that program administrators changed it. CalFresh, an even more positive-version of the moniker, is California's name for the federal SNAP program.

According to the Food Advocates report, only 57 percent of eligible Californians participated in CalFresh in 2011. That low number is not because people in the state are in such good shape they need no assistance. CalFresh qualifies recipients based on income. Participants can receive CalFresh benefits if they earn a gross income of 125 percent or less of the federal poverty level. The low participation rate in the state means that California loses out on an estimated \$3.5 billion a year in federal nutrition benefits.

The money that gets disbursed through the nutrition program creates an economic multiplier effect because people who have more money to spend on food can spend more money on goods and services after they meet their food needs. That stimulates local economies, state economies and the national economy. The nutrition program creates that economic benefit while it improves the health of participants through healthy eating, which in turn yields additional economic benefits because the program results in a healthier population.

Looking at just the raw first-line numbers (minus the health implications) that the nutrition program would produce in California, Food Policy Advocates estimates that the nutrition-program money that stays on the table would generate \$6.3 billion in additional economic activity in the state.

A seemingly endemic low CalFresh participation rate in Marin remains despite county health and human service administrators trying to boost the numbers. But the county hasn't been without some success, proof that it's not impossible to reach residents who need supplemental nutrition assistance.

According to a letter the county Health and Human Services Department sent to the state in 2012, "The number of people enrolled in the CalFresh program in Marin increased dramatically from 2009 to 2011. Despite this growth, there are still eligible residents who are not benefitting from the program."

That letter was sent in part to notify the state that Marin was developing strategies to increase participation. The state required all counties to create strategic plans to increase utilization in 2013-2015.

The increase in Marin was noted through 2011, the year tabulated in the utilization numbers in the Food Policy Advocates report. It states there was a monthly average of 9,103 Marin residents participating in CalFresh. There also was a total monthly average of 21,329 residents who were eligible for CalFresh benefits. That means there were 12,226 Marin residents who were eligible for CalFresh but did not avail themselves of the benefits for a variety of reasons. If all eligible residents had received the benefit, an additional \$30.8 million would have flowed into Marin in economic activity.

According to the Food Policy Advocates report, as of December 2013, "Nearly 4.3 million Californians were enrolled in CalFresh. This translates to more than \$615 million in monthly nutrition assistance benefits for eligible children, adults and seniors. Participating households received an average of \$330 in monthly CalFresh benefits during fiscal year 2013.

Marty Graff, social services program manager for Marin, says that in 2014 Marin issued \$1,275,918 in CalFresh benefits. Households received an average of \$243 per month. Individuals received an average of \$150 per month. The county disbursed benefits to 5,020 households that included a total of 8,494 individuals. That number of individuals in 2014 is lower than the average number of individuals who received benefits in 2011, according to the Food Policy Advocates study.

The causes for the low utilization in the state and in Marin are complex. Kerry Birnbach, nutrition policy advocate at Food Policy Advocates, says, "Stigma, complex application processes and confusion about program eligibility, among other factors, can contribute to low CalFresh enrollment. State and local leaders have taken important steps to bolster CalFresh access and participation by mitigating these factors. Some changes to CalFresh have been implemented statewide, such as removing the finger-imaging requirement and establishing stronger connections between CalFresh and Medi-Cal.

Those stronger connections between CalFresh and Medi-Cal are part of a strategy called horizontal integration. An estimated 95 percent of the state's residents who qualify for Medi-Cal also qualify for CalFresh, but the number of CalFresh participants who also receive Medi-Cal

benefits is much lower than that 95 percent potential.

In addition to integrating a CalFresh enrollment procedure with a Medi-Cal enrollment process, the arrival of the Affordable Care Act should prove to be a boost for CalFresh enrollment.

"Horizontal integration is a goal that should help us in both directions [health and nutrition]," says Graff, increasing CalFresh and Med-Cal and ACA participation. "Eligibility workers are trained in all programs." When a potential client comes in and applies for one benefit, say Medi-Cal, an eligibility worker can say to them they also are eligible for other programs and ask them if they would like to apply for CalFresh, for example. In addition, says Graff, "We are partnering more with the community."

One of those partnerships is with the San Francisco-Marin Food Bank. "That is a growing partnership," says Graff. "We are delighted to have their help. Sometimes they can be more successful in the outreach component because they are not viewed as the government reaching in to someone's life."

With all the effort the county has mustered to increase CalFresh participation, the question remains: Why do the participation numbers remain so anemic? The county hopes that its outreach programs and the horizontal integration approach will yield increased participation numbers in the next few years. But a large component that could increase the participation rate rests on the desks of legislators in Sacramento. A perennial problem for county eligibility workers in Marin and other counties has been non-standardization in the CalFresh application process. And despite the state declaration that it was instituting plans for 2013-2015 to increase participation, severe impediments to increasing participation still exist.

One of the recurrent mentions as the cause of underutilization is an application process that potential recipients can view as overly complicated. Simplifying the application process, streamlining it, making it easier to apply, would seem to be the simple answer. But SNAP is a federal program and CalFresh is a state program and Marin must abide by bureaucracy. "CalFresh is a state administered program," says Graff, "we process applications; we have to follow state regulations. As simplifications become available, we implement them as promptly as we can."

State Senator Mark DeSaulnier, D-Concord, has introduced SB 1147, which would require the state, in collaboration with stakeholders, to establish statewide customer service standards. It also would set performance standards, including setting annual goals and make the standards and goals available to the public. The bill also would require the state to develop a data management tool that could track CalFresh applications that also would be available to the public. Birnbach says Food Policy Advocates is sponsoring the DeSaulnier bill.

Taking a snapshot of the details in the CalFresh program isn't an easy task for administrators in the

Marin CalFresh program. In the 3-year statewide plan released in 2012 to improve CalFresh participation, one of Marin's goals was to determine why benefits for Marin beneficiaries were discontinued. Entering and exiting the CalFresh program is call "churn." High churn rates are bad. Part of the problem is that twice a year, CalFresh beneficiaries must routinely recertify their participation. In addition, if participants have any changes in income, they must update the information with the CalFresh program. Administrators believe the recurrent rules and procedures contribute to the high churn rate, but precise data is lacking. Streamlining the recertification and reporting procedure could reduce the churn rate.

Marin isn't "very far along" in collecting the pertinent information and why beneficiaries drop out of CalFresh, says Graff. "The implementation of the Affordable Care Act has really taken center stage." Marin just doesn't have enough personnel to handle the crunch that came with ACA enrollment and also deal with CalFresh numbers. Part of the problem rests with the inability of the county to dedicate office power to collecting information for a CalFresh database. Funds that come for the CalFresh program go to providing benefits to residents. The first ACA open enrollment period is ending, however, and the county may be in more of a position to look at the Cal Fresh churn rate and other impediments to CalFresh participation.

Graff notes that things like churn rates can sometimes be influenced by fairly straightforward factors—such as people failing to respond to notices sent that it's time for recertification. And the fear that some potential beneficiaries hold in applying for a government program is real. In Marin, the CalFresh application landscape is complicated by an immigrant population that remains deeply distrustful of the government. He's heard that some people think that if they apply for CalFresh, "their children will be the first to be drafted," despite the fact, of course, that there is no draft.

Seniors sometimes are hesitant to enroll in CalFresh because they think their need is less than that of others. Seniors who are close to the cutoff point on the beneficiary income scale may not apply because their benefit may be close to the minimum allotment of \$15 a month, and they think it's not worth the trouble and the risk of the government meddling in their financial affairs. Although those situations exist in Marin, they don't account for the fact that more than 12,000 residents could be receiving CalFresh benefits but aren't in the program. It's not that the need doesn't exist.

The county used its outreach resources last year to mount a CalFresh Awareness month. The plan is to hold an awareness month every year. This year's month is in May. The outreach events are one way the county tries to combat myths surrounding CalFresh that may pose an impediment for potential clients. Among the myths is the assumption that residents must apply in person for benefits. Actually potential participants can apply by phone, mail and online. Applying for and receiving CalFresh doesn't affect immigration status, schooling or military service. Recipients can work. The stigma factor has been greatly reduced through the use of cards that look like credit

cards and are used in the same way in stores. Gone are the days of food stamp booklets with stamps looking vaguely like Monopoly money, a sure indication at the checkout line that someone is a food stamp recipient.

Single Marin residents qualify for CalFresh if they have a monthly gross income of \$1,211 or less. A couple qualifies with a gross monthly income of \$1,640 or less. Three people qualify with a household income of \$2,069 or less. And a four-person household must earn \$2,498 or less. There are additional participation criteria for households with a greater number of residents.

More information and applications for CalFresh, Medi-Cal and the California Work and Opportunity program are available at www.c4yourself.com.

Potential clients also can apply for CalFresh at West Marin Health and Human Services in Point Reyes Station, 415-663-8271; at Marin County Health and Human Services in San Rafael, 415-473-3400; and at Marin County WIC (Women, Infants & Children), also in San Rafael, 415-473-6889.