

Sacramento State University, Master in Public Policy and
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A Closer Look at Food Insecurity in California

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Executive Summary

This policy report provides an analysis and administrative evaluation of California's largest food assistance program, CalFresh also federally known as the Supplemental Nutrition Assistance Program. The COVID-19 pandemic has brought to light a long-standing inequality problem that too many residents face: food insecurity. Food insecurity has historically disproportionately affected Latinx and black households. Yet, California struggles with an under enrollment issue. The lengthy process in place by the U.S. Department of Agriculture has people falling into cracks like senior citizens and homeless individuals who are required to have a phone interview and certify income. Farm workers also face food high rates of food insecurity due to likely being undocumented therefore ineligible for the CalFresh program. This policy report summarizes some facing challenges at the administrative level and the enrollment process for individuals such as meeting enrollment deadlines and recertification process. Further, the report offers an overview of the benefits of having all eligible applicants enrolled in the program which produces \$3.2 in economic activity a year and helps fight poverty. The report will then offer four policy alternatives that the state can take to address unenrollment by lowering administrative barriers.

The alternatives are utilizing federal waivers to simplify the CalFresh application, permit telephone or electronic signatures, evaluate the California Department of Social Services application experience with sending text message reminders, and expand the California Food Assistance program eligibility for undocumented households. Policy makers in the state should consider its vast diverse population health and ensuring a future where all have access to food.

I. Introduction

As a state that flourishes in thriving agriculture, filled with access to fresh fruits and vegetables that other states cannot cultivate, California struggles to put food on the table for one in four of its residents (California Association of Food Banks, 2020). Using the supplemental poverty measure, California ranks as one of the states with the highest poverty level (CalMatters, 2019). At the same time, more than one in six Californians lives in poverty (California Budget and Policy Center, 2019). Without social safety nets, such as the state's food assistance program, CalFresh (federally known as Supplemental Nutritional Assistance Program (SNAP)), more Californians would fall into poverty (Public Policy Institute of California, 2020). If CalFresh reached all eligible individuals, California would receive an estimated \$1.8 billion in additional CalFresh dollars from the federal government each year. As a result, those benefits would improve food security (Nourish California, 2019).

Federal eligibility rules provide income and resource limits on eligibility but allow states a variety of options and waivers to vary those rules. Due to the pandemic, states are utilizing the waivers which streamlines the application process quicker and more efficiently. Unfortunately, the state was already facing challenges prior to the pandemic which only exacerbated the problem. For many households, the lengthy and tedious recertification process kept still eligible recipients keeping their CalFresh benefits.

Can we do better? This report examines that possibility. It examines the challenges around CalFresh enrollment that the Department of Social Services (DSS) face prior and during the COVID-19 pandemic. The report also offers an overview of options to reduce food insecurity in the state. Then it offers four alternatives that may help address food insecurity through policy and administrative reframing. The report ends with policy recommendations and implications.

II. Background

Funding

The federal government entirely funds the benefits provided under CalFresh. The federal government pays 100% for SNAP benefits while covering nearly over half of the administrative cost between states (Food Research & Action Center, 2021). The county administers the program where they pay 15% of administrative costs. Cal Fresh's funding is different from many other social services programs such as Temporary Assistance for Needy Families (TANF) and Medical. TANF also known as CalWORKS in California. TANF is a federal block grant that allows states to provide programs to help low-income families with economic mobility. California must spend 75% of their 1994 contribution to Aid to Families with Dependent Children (AFDC) (Center on Budget and Policy Priorities, 2021).

Administrative Framework

Prior to the pandemic one of the challenges that faced the DSS is the under enrollment of eligible CalFresh applicants. In 2018, the program enrolled nearly 3.9 million Californians but missed 1.5 million eligible for CalFresh benefits. California is one of the lowest SNAP participation rates in 2016 as it ranks fifth in participation rates, right behind Alaska, Utah, North Dakota, and Wyoming (USDA, 2019).

California is one of only 10 states that has its counties (58, in the case of California) manage CalFresh. As a result, there is no uniformed system across the counties which can lead to different rates of enrollment across the state. At the county level, more challenges can arise if departments are understaffed and cannot file cases quickly and grant people their benefits.

Challenge #1: Meeting Enrollment Deadlines

For any individual looking to enroll, the application process can take up to 10 minutes. The county is obligated to respond to an application 30 days after it is turned in. The county then needs to schedule an interview over the phone or in person. During the interview, staff will go over the application and may ask for proof of income. Applicants have within 10 days to show proof of identity such as submitting a copy of a license or birth certificate. Applicants may also need to provide proof of income and expenses such as pay stubs, utility bills, and social security numbers for everyone who is applying. This process alone can lower the amount of people applying for gig economy workers.

Challenge #2: Losing Applicants Who Fail to Complete Verification Process

A second challenge arises as there is a risk of losing applicants who do not complete the verification process. Many welfare programs such as CalFresh require verification to ensure eligibility and the continuation of assistance. Six months after the initial application and every year thereafter, households must provide recertification. Prior to October 2013, households were required to submit paperwork every three months. During this time, data reveals that participants are six times more likely to exit the program during the reverification month (California Policy Lab, 2021). Subsequently, after 2013 a new policy was introduced that extends the time between when households need to recertify their income. The three-month mark became a six-month mark. Households were no longer exiting the program at the former three-month mark but rather at the six-month mark where the new reverification occurs. The data reveals the unhidden paperwork cost onto the participants when needing to recertify their benefits.

Research reveals that most households who exit CalFresh are still eligible at the point of exiting the program. Over a five-year period between 2014 and 2019 at a 55% rate, majority of households were still income eligible in the month they left (California Policy Lab, 2021).

Unfortunately, the paperwork load is burdensome to the applicant experience. This is especially the case for households that face a language barrier or mixed immigrant households. Further, the stress of the pandemic may also lose more eligible applicants with the burdensome recertification process. For example, evidence reveals that during the recertification process, a later interview in the month leads to a decrease in program enrollment (Homonoff and Somerville, 2020). The same cases are also as needy as the average participant. Again, not only are there administrative challenges such as enforcing federal application guidelines and eligibility but there are challenges at the user journey experience. Given the evidence, 20% of recertification applicants are more likely to stay enrolled when having a closer phone interview date at the start of the month. As a result, policy alternatives need to not only lower paperwork requirements to enroll more eligible people but ensure people stay enrolled.

According to state data, in August of 2020 alone there was a total of 342,529 CalFresh applicants. Out of the total, 42,076 applications were denied for procedural reasons. Further, 9616 applications were withdrawn (DSS, 2021.) There were also 634 households' applications that failed to recertify their benefits. During the application process and recertification process on the user end, there is some difficulties that may arise. A burdensome application process may be hurting eligible CalFresh applicants.

III. Potential Benefits of Improving CalFresh Access

Providing access to food not only helps address the immediate issue of food insecurity but also creates external benefits that may aid society more generally. In this section I am going to discuss why it is important to provide further access. Research shows that providing people with CalFresh dollars has a positive relationship with increase economic activity. Also, providing food benefits helps reduce overall poverty.

Potential Economic Activity

In 2016, the state received \$8.9 billion in funding for CalFresh, and there was only a 72% CalFresh participation rate (Nourish California, 2019). An unintended consequence of not enrolling all eligible CalFresh applicants is the loss of economic activity. When people have supplemental income for purchasing groceries, they then can spend their remaining income elsewhere. Arguably, CalFresh beneficiaries would have more spending power and bolster state and local economies. For every \$5 of CalFresh dollars spent, \$9 of local economic activity is generated (California Association of Food Banks, 2020). California can see up to an additional \$3.2 billion in economic per year if all eligible applicants are enrolled in CalFresh (Nourish California, 2020).

Reduces Poverty

CalFresh creates more purchasing power for millions of Californians. As shown in Figure 1, between 2013 and 2015, 22.7% of Californians would have been impoverished without Cal Fresh but with CalFresh only 20.4% would be impoverished (California Budget & Policy Center, 2018). While 7.0% of Californians would have lived in deep poverty without CalFresh, only 5.8% of Californians fit that category with CalFresh. CalFresh does a better job of reducing deep poverty rather poverty alone and the program works better for kids than adults. Further, a

household with the average gross income of \$707 has an average of \$281 monthly CalFresh benefits (California Budget & Policy Center, 2018). The average CalFresh household had their resources increased by 40%.

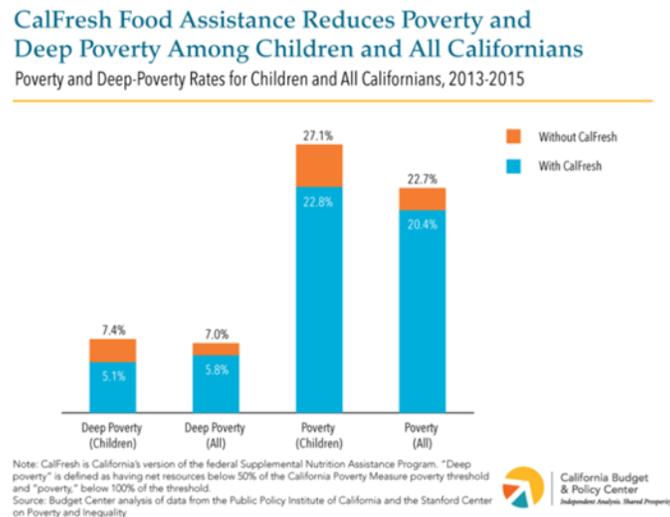


Figure 1 California Budget and Policy Center, CalFresh Poverty Rates (2013-2015).

Reduces Food Insecurity

In my prior research on food insecurity, one of my focuses was on how effective the program is in reducing food insecurity. My work built on research from others in this area. Other scholars' research investigates how different measurements of race, ethnicity, and immigration status help identify if SNAP is meeting their goals (Martin, Cook, Rogers, and Joseph, 2003; Chavez, Tellen, and Kim, 2007; Yu, Lombe, and Nebbitt, 2010; and Kaushal, Waldfogel, and Wight, 2013). One study focusing on Latino Urban households asked if the primary reason why the subject 'sometimes' or 'often' did not have enough food to eat was due to not having enough SNAP funds, WIC vouchers, or money (Chavez et al., 2007). The study concluded that one-third of families were classified as food insufficiency households and had higher rates of adults and children skipping meals due to the lack of funds. Also, one-third of participants reported more than severe hunger (Chavez et al., 2007). In a second study that

looked at informal food sources such as food pantries, African American households utilized informal food sources while still enrolled in SNAP (Yu et al., 2010). However, the studies are not uniformed in their findings.

IV. New Challenges from the Pandemic

During these unprecedented times, the country has arguably shifted its top policy priorities to addressing public health as well as economic and social well-being. As a result of the pandemic, more households are going without food each week. This is also true in California: In August of 2019, there was a total of 292,355 CalFresh applicants statewide. In the subsequent year there was a total of 342,529 Cal Fresh applicants, a 17% increase. For some counties such as Los Angeles there was 75% increase in the number of applicants.

The \$900 billion stimulus bill signed by former President Trump on December 27th allocates \$13 billion for the Supplemental Nutrition Assistance Program, or SNAP. The start of 2021, benefits increased by 15% a month for all recipients. That means that not only are all CalFresh recipients receiving the max amount of CalFresh dollars, but applicants are receiving 15% on top of the max amount.

The Families First Coronavirus Response Act gave the Department of Agriculture (USDA) authority to let states temporarily modify procedures to make it easier for families to continue participating in or apply for SNAP. The act also temporarily suspended, nationwide, SNAP's three-month time limit on benefits for unemployed adults under age 50 without children in their home. These two are examples that congress can further take in the future to ensure food security for the nation.

Equity Issue: Who is being affected by the problem?

Latinx and black Households

In California, food insecurity is disproportionately affecting Latinx and black households (California Budget and Policy Center, 2021). As shown in Figure 2, 21.9% of Latinx households and 20.2% of Black households sometimes or often did not have enough to eat. In comparison,

only 8.8 % of White households report not having enough to eat. It is evident that historically, racial discrimination and inequality still speaks volumes today in the well-being of racial-ethnic households. Studies have found that even a short-term food insecurity can lead to negative effects in emotional and behavioral health among children (W. Kinsey, Kinsey, and Rundle, 2020). Already with the quick shift to online learning, there is a growing education gap among school children. The DSS has already rolled out Pandemic EBT (P-EBT) which provides food benefits to families who have children that are eligible for the National School Lunch Program or School Breakfast programs. The P-EBT extension also covers undocumented students whose parents are not eligible to apply for CalFresh benefits.

Latinx and Black Households With Children Are More Likely to Lack Enough Food During the COVID-19 Pandemic

Share of California Households That Sometimes or Often Did Not Have Enough to Eat

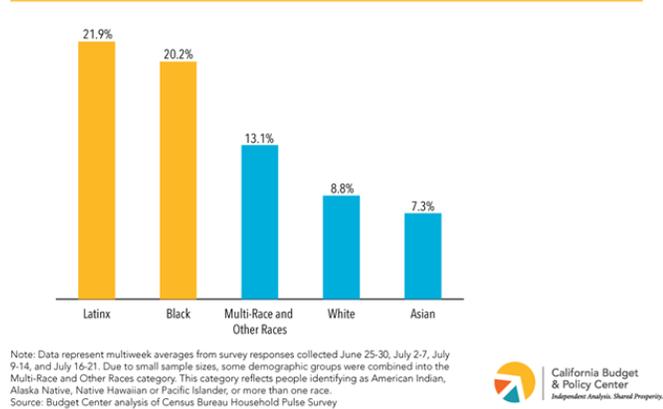


Figure 2 Latinx and Black Households Food Insecurity Rates, CB & PC, 2020.

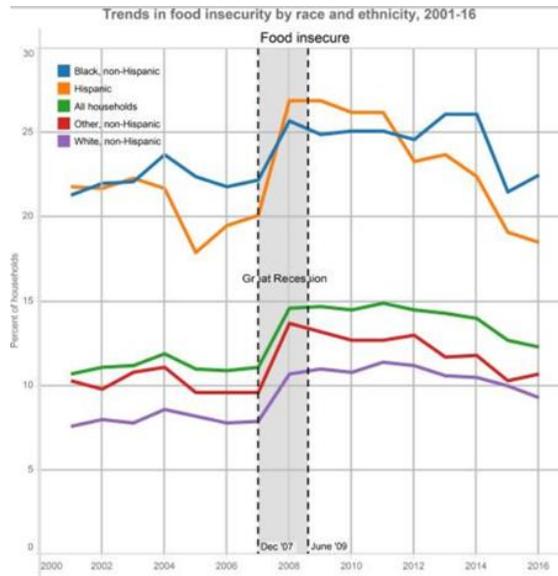


Figure 3 Trends in food insecurity by race and ethnicity, 2001-2016 (Odums-Young, 2018.)

As shown in Figure 3, historically the issue of food insecurity among Latinx and black households is persistent. Focusing events such as the COVID-19 pandemic only make the gap larger and can have long term effects on a child’s health and growth.

Senior Citizens and Disabled Households

There is a digital divide as senior citizens and disabled citizens apply for CalFresh benefits. First, senior citizens may not feel comfortable in sharing their personal information online. Second, senior citizens may not have access to reliable Internet access or have difficulty in applying online. Even with a paper application it is still 18-pages long which can be intimidating. There are also income questions that may not apply to senior citizens and disabled persons which can cause confusion.

The Elderly Simplified Application Project (ESAP) enables federal efforts to increase SNAP enrollment efforts among senior citizens. Under the ESAP, several federal waivers are combined that permits states to waive the recertification interview requirement, utilize data to reduce verifications, extend certification period to 36 months, and eliminating the collection of an Eligibility Status Report for senior and disabled persons with no income. The only part of the

waiver that California is not using is simplifying the application to two-pages. The state began participating the ESAP in 2017 where it was extended until September 2026.

Homeless Individuals

Code for America is a nonprofit that partners with governments to build digital services that enhance government capabilities. Code for America gathers information about the needs of vulnerable communities. For example, Data from Code for America reveals that homeless individuals do not have access to public transportation.

In 2019, Code for America published a report which revealed challenges that homeless individuals face as they apply for CalFresh. The report reveals that homeless individuals are also more likely to possess a mobile phone that connect to mobile Wi-Fi hotspots. Further, homeless individuals cannot reliably pick up phone calls. Applicants without a stable home struggled to access important documents like an ID. Transportation was also an issue as applicants did not have reliable transportation to get to their appointments. It is important to note that the CalFresh eligibility process was not made in mind with those experiencing homelessness.

Undocumented Individuals

California has one of the most diverse populations in the nation. The state is home to two million undocumented immigrants (PPIC, 2017). Undocumented individuals are federally categorically excluded from receiving CalFresh benefits due to their immigration status. The Personal Responsibility and Work Opportunity Act (PRWORA) in 1996 restricted federal aid to immigrant populations entering the country. To combat this restriction the state created the California Food Stamp program (CFAP) which provides state-funded food benefits for qualified non-citizens. Although the program does cover certain qualified non-citizens, undocumented

individuals do not qualify. Which means that two million undocumented immigrants are excluded from the state's largest food program.

Research has shown trends that farmworkers face food insecurity. According to the California Institute for Rural Studies (CIRS) (2016), in Yolo county 47% of farmworkers had insufficient access to food. Further, in Salinas, Monterey County and Fresno County, farm workers faced food insecurity at 66% and 44% respectively (CIRS, 2016). Most farmworkers are undocumented who are eligible to apply for CalFresh benefits or the CFAP. As farmworkers carry the state's harvest, it is imperative that they have access to the same food they are helping cultivate.

V. Policy Alternatives for Improving CalFresh Access

In this section of the report, I focus on possible administrative alternatives to improve CalFresh access. Before discussing specific possibilities, it is important to acknowledge that DSS is already taking some positive steps. The DSS just announced that, beginning April 28th, it will pilot a CalFresh delivery program for those unable to easily access groceries or those who face greater exposure risks. The minimum purchase requirement is \$35 as well as a delivery fee. However, although the pilot offers more grocery accessibility, there is still a need to address the greater issue of lowering administrative barriers to cover more eligible people.

Alternative #1 Pursue Federal Waivers and a Simplified Application Process

With the constraints of federal implementation and counties distributing the program, there is little to no flexibility in lowering the burdens of the current application process, absent regulatory changes. However, there are federal waivers that can help lower the burden on the user. The USDA offers waivers that can allow state agencies to adapt their programs to meet the unique needs of states. For instance, the USDA has allowed states to request over the phone interviews and telephone signatures. Also, the USDA created a Pandemic EBT that allows for school aged children who qualify for federal school meal programs to receive additional food benefits. In addition, the state was waived periodic reporting such as recertification of eligibility in the last year; however, the waiver is no longer in use.

The state's CalFresh branch division should utilize the COVID-19 waivers that best fit the needs of its constituents during the pandemic. For example, requesting to waive periodic reporting may help address the rates of applicants dropping benefits at the point of still being eligible. Further, if current proposed legislation SB 107 (Weiner) does not pass which requires counties to implement any method of an electronic signature then the state should continue to

request the interview and telephone signature waiver. However, the question still stands: what are to come of these waivers as we work towards a COVID-19 free future? There is an opportunity window to reevaluate the application process and requirements on the user experience.

Alternative #2 Simplify Application for Seniors, Disabled and Homeless Individuals

New legislation introduced by Senator Scott Weiner (SB 107) would require that counties implement any method of telephonic or electronic signature that is supported by county business practice and technology. The bill will also create a simplified application with easy-to-understand language under current flexible federal guidelines.

Prior to COVID-19, only 21 of 58 counties permitted telephone or electronic signatures for the application process. There are current plans to reconfigure counties' technology system known as SAWS which will guide electronic signatures throughout the state, but the project will not be completed until 2023. Under current California law, counties have the option but are not legally required to offer electronic signatures to applicants. Requiring counties to have a uniformed telephone option will not only benefit seniors but all applicants. Allowing applicants to complete forms that require a signature over the phone will improve streamlining the process and make it easier for people to enroll and receive their benefits.

SB 107 would no longer requires individuals to go in person for interviews which lowers an administrative barrier to receive CalFresh benefits. COVID-19 has allowed counties to offer alternative ways to get clearance for electronic signatures through federal waivers but without SB 107 counties might have to revert to in-person processes. As of the month of April 2021, SB 107 was heard in the Senate Human Services committee and ordered for a third reading.

Alternative 3: Evaluate DSS Experience with Sending Text Message Reminders

Code for America is in partnership with the DSS as they operate the website GetCalFresh. Code for America builds digital services that helps transform governments in the digital age. The nonprofit partnered with the DSS to take a user-center design to delivery government assistance. The application lowers the process to under 10-minutes to increase application rates. GetCalFresh is more than a website: it is an engine to help people get food. Not only does the website offer live assistance, but the website is built on an understanding of the barriers the user experiences and helps them overcome the barriers. The insights from the data offer a feedback loop that allows for the process to improve the user experience.

One of the digital tactics GetCalFresh is equipped with is sending text message reminders to upload verification forms or to be on the lookout for their interview phone call. Although there is no clear indicator on why CalFresh recipients do not recertify when still eligible, one can only infer it results from the burdensome recertification process. Therefore, having applicants sent a text reminder is a tactic to keep people from being denied. The text reminder is a nudge in the user experience on getting benefits and staying on benefits.

The DSS should compile data and see how many users opt into text message reminders. I would recommend doing more research on how the reminders are being used. Also, creating the digital capacity to allow users to ask questions through a text message capacity. Since applicants do not know when their phone interview is scheduled, they can share their availability via text to help coordination.

Alternative 4: Expand CFAP Eligibility for Undocumented Households

Although the state cannot expand federal eligibility for undocumented persons, it can expand eligibility guidelines under the state funded CFA program. Federal requirements exclude certain visa holders, Deferred Action for Childhood Arrivals (DACA) recipients, Temporary

Protected Status (TPS) holders, and ultimately undocumented immigrants. New legislation proposed by Senator Melissa Hurtado (SB 464) proposes to include all the above recipients. The piece of legislation will make noncitizens eligible for CFAP when they satisfy all eligibility requirements under CalFresh except requirements related to immigration status.

Currently the CFAP provides food benefits to approximately 35,000 individuals each month (LAO, 2021) Expanding noncitizen eligibility under the CFAP would cover the households that otherwise are not eligible for CalFresh. Research shows that children from mixed immigration status households who received CalFresh benefits versus similar households who do not receive Cal Fresh benefits are more likely to be food secure and in better health (Children's Health Watch, 2012). Although mixed immigration status households can apply for CalFresh if the person applying is a citizen, there are still entire immigrant families who do not qualify for CalFresh.

As of April 2021, SB 464 (Hurtado) legislation is set for hearing in May. The legislation can arguably provide food benefits to millions of undocumented households.

VI. Final Concluding Remarks

In this policy report, I highlighted the growing issue of food insecurity in the state and how the pandemic has exacerbated the issue. Food insecurity has disproportionately affected Latino and black households, senior citizens and disabled households, homeless individuals, and undocumented individuals. Although there has been federal relief programs and opportunities to address under enrollment and recertification process, more needs to be done. The policy alternatives presented in the paper highlight using a human-center design approach in improving the enrollment process. The paper also presented approaches to simplifying the application process by utilizing federal waivers and new legislation (Weiner, SB 107). There is also a potential policy window to expand eligibility for noncitizens for CFAP (Hurtado, SB 464).

Policy makers in the state should consider its vast diverse population health and ensuring a future where all have access to food. Improving access to CalFresh should be a part of this plan. As a state that flourishes with endless harvest, we need to make sure that the food meets the table.

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