

## Lost Dollars, Empty Plates

The full *Lost Dollars, Empty Plates* report (including statewide data is available at <http://cfpa.net/lost-dollars-empty-plates-2016>).

Contact Jared Call at [jared@cfpa.net](mailto:jared@cfpa.net) or 213.482.8200 ext. 201.

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### County Data Tables

The following tables describe the impact of low CalFresh utilization 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 percent of the federal poverty threshold, no participation in the Food Distribution Program on Indian Reservations (FDPIR), and no receipt of Supplemental Security Income (SSI) if income is below 125 percent of the federal poverty threshold.

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

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 that largely follows that of USDA.<sup>i</sup> 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.

<sup>i</sup> To read the detailed county PAI methodology, please visit: <http://cfpa.net/pai-2016>

**Table 1**

Columns B and C are derived from the 2014 PAI. For the purposes of this table, “income-eligible” individuals are those who have incomes below 125 percent of poverty, do not participate in FDPIR, and do not receive SSI if income is below 125 percent of the federal poverty threshold.

<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 of Income-Eligible Individuals Not Participating in CalFresh</b>
Alameda	123,614	232,174	108,561
Alpine	183	220	37
Amador	3,364	5,128	1,764
Butte	30,806	55,352	24,545
Calaveras	5,194	6,661	1,467
Colusa	1,689	4,620	2,931
Contra Costa	73,237	143,181	69,944
Del Norte	5,184	5,570	386
El Dorado	12,406	23,091	10,685
Fresno	225,899	299,561	73,663
Glenn	3,645	6,988	3,344
Humboldt	18,754	31,445	12,691
Imperial	39,677	47,106	7,429
Inyo	2,131	3,174	1,043
Kern	147,162	235,714	88,552
Kings	23,805	37,377	13,572
Lake	10,984	17,677	6,693
Lassen	3,188	4,243	1,055
Los Angeles	1,170,677	2,221,463	1,050,786
Madera	28,763	42,701	13,938
Marin	9,981	25,777	15,796
Mariposa	2,014	3,161	1,147
Mendocino	13,735	20,777	7,042
Merced	57,089	79,449	22,360
Modoc	1,005	2,185	1,180
Mono	855	1,856	1,001
Monterey	49,807	91,966	42,159
Napa	7,218	19,150	11,932
Nevada	7,710	14,100	6,390

**Table 1 (continued)**

Columns B and C are derived from the 2014 PAI. For the purposes of this table, “income-eligible” individuals are those who have incomes below 125 percent of poverty, do not participate in FDPIR, and do not receive SSI if income is below 125 percent of the federal poverty threshold.

<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 of Income-Eligible Individuals Not Participating in CalFresh</b>
Orange	253,950	496,417	242,467
Placer	18,448	41,280	22,832
Plumas	1,895	3,746	1,852
Riverside	288,685	480,802	192,117
Sacramento	214,999	302,031	87,032
San Benito	6,168	9,702	3,534
San Bernardino	389,907	473,821	83,914
San Diego	280,642	567,935	287,293
San Francisco	50,296	117,309	67,013
San Joaquin	116,825	159,333	42,508
San Luis Obispo	18,037	47,659	29,622
San Mateo	31,373	75,227	43,854
Santa Barbara	35,136	88,271	53,135
Santa Clara	110,800	226,581	115,781
Santa Cruz	24,016	48,179	24,163
Shasta	24,480	36,404	11,924
Sierra	300	498	198
Siskiyou	6,941	11,308	4,368
Solano	43,171	62,902	19,731
Sonoma	34,899	78,794	43,895
Stanislaus	91,990	126,343	34,353
Sutter	12,892	20,966	8,074
Tehama	10,752	15,232	4,480
Trinity	1,786	3,083	1,297
Tulare	125,055	152,405	27,350
Tuolumne	5,494	10,042	4,549
Ventura	73,599	119,538	45,939
Yolo	18,270	46,270	28,000
Yuba	13,258	18,370	5,112

**Table 2**

These data incorporate the 2014 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 percent of poverty, do not participate in FDPIR, and do not receive SSI if income is below 125 percent of the federal poverty threshold.

<b>County</b>	<b>Column A Estimated Additional Benefits Received if Participation Reached 100% of Income- Eligible Individuals (Annual Federal Benefits)</b>	<b>Column B Estimated Annual Increase in Economic Activity</b>
Alameda	\$126,698,258	\$226,789,882
Alpine	\$52,011	\$93,100
Amador	\$2,097,298	\$3,754,164
Butte	\$28,115,779	\$50,327,245
Calaveras	\$1,771,851	\$3,171,613
Colusa	\$2,822,917	\$5,053,022
Contra Costa	\$76,368,878	\$136,700,292
Del Norte	\$427,829	\$765,814
El Dorado	\$13,414,796	\$24,012,485
Fresno	\$71,017,313	\$127,120,990
Glenn	\$3,134,182	\$5,610,186
Humboldt	\$15,991,403	\$28,624,612
Imperial	\$6,749,965	\$12,082,437
Inyo	\$1,184,424	\$2,120,119
Kern	\$84,332,676	\$150,955,490
Kings	\$13,188,712	\$23,607,794
Lake	\$7,635,340	\$13,667,258
Lassen	\$1,163,941	\$2,083,454
Los Angeles	\$1,181,985,537	\$2,115,754,111
Madera	\$12,725,760	\$22,779,111
Marin	\$22,111,932	\$39,580,358
Mariposa	\$1,332,681	\$2,385,500
Mendocino	\$8,661,384	\$15,503,877
Merced	\$21,523,260	\$38,526,635
Modoc	\$1,237,640	\$2,215,376
Mono	\$1,407,056	\$2,518,631
Monterey	\$42,624,411	\$76,297,695
Napa	\$13,169,946	\$23,574,203
Nevada	\$7,861,985	\$14,072,954

**Table 2 (continued)**

These data incorporate the 2014 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 percent of poverty, do not participate in FDPIR, and do not receive SSI if income is below 125 percent of the federal poverty threshold.

<b>County</b>	<b>Column A Estimated Additional Benefits Received if Participation Reached 100% of Income- Eligible Individuals (Annual Federal Benefits)</b>	<b>Column B Estimated Annual Increase in Economic Activity</b>
Orange	\$251,877,608	\$450,860,919
Placer	\$25,956,593	\$46,462,302
Plumas	\$2,160,235	\$3,866,821
Riverside	\$188,074,015	\$336,652,486
Sacramento	\$92,793,856	\$166,101,001
San Benito	\$3,543,458	\$6,342,789
San Bernardino	\$84,316,835	\$150,927,135
San Diego	\$311,814,390	\$558,147,759
San Francisco	\$97,726,193	\$174,929,886
San Joaquin	\$41,408,679	\$74,121,535
San Luis Obispo	\$35,814,388	\$64,107,755
San Mateo	\$50,470,253	\$90,341,753
Santa Barbara	\$55,033,661	\$98,510,253
Santa Clara	\$128,837,745	\$230,619,564
Santa Cruz	\$28,658,389	\$51,298,515
Shasta	\$13,940,285	\$24,953,111
Sierra	\$251,427	\$450,054
Siskiyou	\$4,575,979	\$8,191,002
Solano	\$23,019,287	\$41,204,523
Sonoma	\$55,188,756	\$98,787,873
Stanislaus	\$36,210,338	\$64,816,505
Sutter	\$7,945,330	\$14,222,140
Tehama	\$4,615,016	\$8,260,879
Trinity	\$1,595,533	\$2,856,004
Tulare	\$25,265,919	\$45,225,996
Tuolumne	\$5,656,632	\$10,125,372
Ventura	\$49,706,989	\$88,975,511
Yolo	\$30,951,336	\$55,402,891
Yuba	\$5,247,729	\$9,393,435

**Table 3**

These data incorporate the 2014 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 percent of poverty, do not participate in FDPIR, and do not receive SSI if income is below 125 percent of the federal poverty threshold.

<b>County</b>	<b>Column A Annual Additional State Sales Tax (General Fund)</b>	<b>Column B Annual Additional State Sales Tax (non- General Fund)</b>	<b>Column C Annual Additional Local/County Tax</b>
Alameda	\$2,244,935	\$1,460,989	\$1,710,426
Alpine	\$922	\$600	\$234
Amador	\$37,162	\$24,184	\$14,157
Butte	\$498,176	\$324,210	\$126,521
Calaveras	\$31,395	\$20,432	\$7,973
Colusa	\$50,019	\$32,552	\$12,703
Contra Costa	\$1,353,161	\$880,629	\$687,320
Del Norte	\$7,581	\$4,933	\$2,407
El Dorado	\$237,693	\$154,689	\$60,367
Fresno	\$1,258,338	\$818,918	\$551,272
Glenn	\$55,534	\$36,141	\$14,104
Humboldt	\$283,348	\$184,401	\$107,942
Imperial	\$119,601	\$77,836	\$45,562
Inyo	\$20,987	\$13,658	\$7,995
Kern	\$1,494,270	\$972,461	\$379,497
Kings	\$233,687	\$152,082	\$59,349
Lake	\$135,289	\$88,045	\$34,359
Lassen	\$20,624	\$13,422	\$5,238
Los Angeles	\$20,943,306	\$13,629,771	\$13,297,337
Madera	\$225,485	\$146,744	\$85,899
Marin	\$391,796	\$254,978	\$199,007
Mariposa	\$23,613	\$15,367	\$8,996
Mendocino	\$153,469	\$99,877	\$43,848
Merced	\$381,365	\$248,190	\$96,855
Modoc	\$21,929	\$14,272	\$5,569
Mono	\$24,931	\$16,225	\$6,332
Monterey	\$755,251	\$491,513	\$215,786
Napa	\$233,355	\$151,866	\$88,897
Nevada	\$139,305	\$90,659	\$39,801
Orange	\$4,462,956	\$2,904,464	\$1,700,174

**Table 3 (continued)**

These data incorporate the 2014 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 percent of poverty, do not participate in FDPIR, and do not receive SSI if income is below 125 percent of the federal poverty threshold.

<b>County</b>	<b>Column A Annual Additional State Sales Tax (General Fund)</b>	<b>Column B Annual Additional State Sales Tax (non- General Fund)</b>	<b>Column C Annual Additional Local/County Tax</b>
Placer	\$459,918	\$299,312	\$116,805
Plumas	\$38,277	\$24,910	\$9,721
Riverside	\$3,332,436	\$2,168,728	\$1,269,500
Sacramento	\$1,644,191	\$1,070,029	\$626,359
San Benito	\$62,786	\$40,860	\$15,946
San Bernardino	\$1,493,989	\$972,279	\$569,139
San Diego	\$5,524,961	\$3,595,610	\$2,104,747
San Francisco	\$1,731,586	\$1,126,905	\$989,478
San Joaquin	\$733,710	\$477,494	\$279,509
San Luis Obispo	\$634,586	\$412,985	\$161,165
San Mateo	\$894,270	\$581,985	\$567,790
Santa Barbara	\$975,128	\$634,607	\$371,477
Santa Clara	\$2,282,844	\$1,485,660	\$1,304,482
Santa Cruz	\$507,791	\$330,467	\$225,685
Shasta	\$247,004	\$160,749	\$62,731
Sierra	\$4,455	\$2,899	\$1,131
Siskiyou	\$81,081	\$52,767	\$20,592
Solano	\$407,873	\$265,441	\$116,535
Sonoma	\$977,876	\$636,395	\$434,611
Stanislaus	\$641,602	\$417,550	\$183,315
Sutter	\$140,781	\$91,620	\$35,754
Tehama	\$81,772	\$53,217	\$20,768
Trinity	\$28,271	\$18,398	\$7,180
Tulare	\$447,681	\$291,348	\$170,545
Tuolumne	\$100,228	\$65,228	\$25,455
Ventura	\$880,746	\$573,184	\$223,681
Yolo	\$548,419	\$356,908	\$139,281
Yuba	\$92,983	\$60,513	\$23,615

## 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>1</sup> reports for January-December 2014. 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 2014 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 deemed "income-eligible" in the PAI 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 Supplemental Security Income (SSI) if income is below 125 percent of the federal poverty threshold.<sup>ii</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>2</sup> The formula used to calculate a county's PAI is:

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

<sup>ii</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.



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 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 an estimate of the average monthly CalFresh/SNAP benefits for *eligible* households in the 2015 fiscal year. “Eligible households” may or may not actually participate in CalFresh/SNAP. The estimate (\$190)<sup>iii</sup>, which was calculated by Mathematica Policy Research, Inc., is lower than the USDA’s calculation of the actual, national average household benefit (\$257) received by CalFresh/SNAP participants for the fiscal year 2015.<sup>3</sup>

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

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

Average household size is a county-specific statistic calculated with data from the 2014 CDSS DFA 256 reports<sup>4</sup> using the following calculation:

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

The value of “additional federal benefits received annually through CalFresh” if

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<sup>iii</sup> This estimate was calculated using the 2015 Baseline of the 2009 MATH SIPP+ model and provided directly to CFPA from Mathematica Policy Research, Inc.

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>5</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 Among 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>6</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>7</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>8</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>9</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>10</sup> These rates do not include and city- or district-specific taxes within each county.

## References

- <sup>1</sup> California Department of Social Services, *DFA 256 - Food Stamp Program Participation and Benefit Issuance Report*, January-December 2014. Accessed July 9, 2016. Available at: <http://www.cdss.ca.gov/research/PG352.htm>
- <sup>2</sup> Jared Call and Tia Shimada, California Food Policy Advocates, *Program Access Index: Measuring CalFresh Utilization by County*. October 2016. Available at: <http://cfpa.net/pai-2016>
- <sup>3</sup> United States Department of Agriculture Food and Nutrition Service, *SNAP Average Monthly Benefit per Household (FY 2015)*. Accessed July 8, 2016. Available at: <http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>
- <sup>4</sup> California Department of Social Services, *DFA 256 - Food Stamp Program Participation and Benefit Issuance Report*, January-December 2013. Accessed July 8, 2015. Available at: <http://www.cdss.ca.gov/research/PG352.htm>
- <sup>5</sup> Kenneth Hanson, United States Department of Agriculture Economic Research Service, Economic Research Report Number 103, *The Food Assistance National Input-Output Multiplier (FANIOM) Model and Stimulus Effects of SNAP*, October 2010. Available at: <http://www.ers.usda.gov/Publications/ERR103/ERR103.pdf>
- <sup>6</sup> Legislative Analyst's Office, *Analysis of the 2004-05 Budget Bill- Food Stamps Program*, February 2004. Available at: [http://www.lao.ca.gov/analysis\\_2004/health\\_ss/hss\\_20\\_foodstamps\\_anl04.htm](http://www.lao.ca.gov/analysis_2004/health_ss/hss_20_foodstamps_anl04.htm)
- <sup>7</sup> California State Board of Equalization, *California Sales and Use Tax Rates by County and City: Tax Rates as of July 1, 2016*. Accessed July 9, 2016. Available at: <https://www.boe.ca.gov/pdf/boe95.pdf>
- <sup>8</sup> California State Board of Equalization, *Detailed Description of the Sales & Use Tax Rate*. Accessed July 8, 2016. Available at: <http://www.boe.ca.gov/news/sp111500att.htm>
- <sup>9</sup> California State Board of Equalization, *California Sales and Use Tax Rates by County and City: Tax Rates as of July 1, 2016*. Accessed July 9, 2016. Available at: <https://www.boe.ca.gov/pdf/boe95.pdf>
- <sup>10</sup> California State Board of Equalization, *California Sales and Use Tax Rates by County and City: Tax Rates as of July 1, 2016*. Accessed July 9, 2016. Available at: <https://www.boe.ca.gov/pdf/boe95.pdf>