

Lost Dollars, Empty Plates

The Impact of CalFresh on State and Local Economies

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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).¹ 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 are struggling to make ends meet. For instance, more than four million low-income households in California cannot consistently afford enough food.²

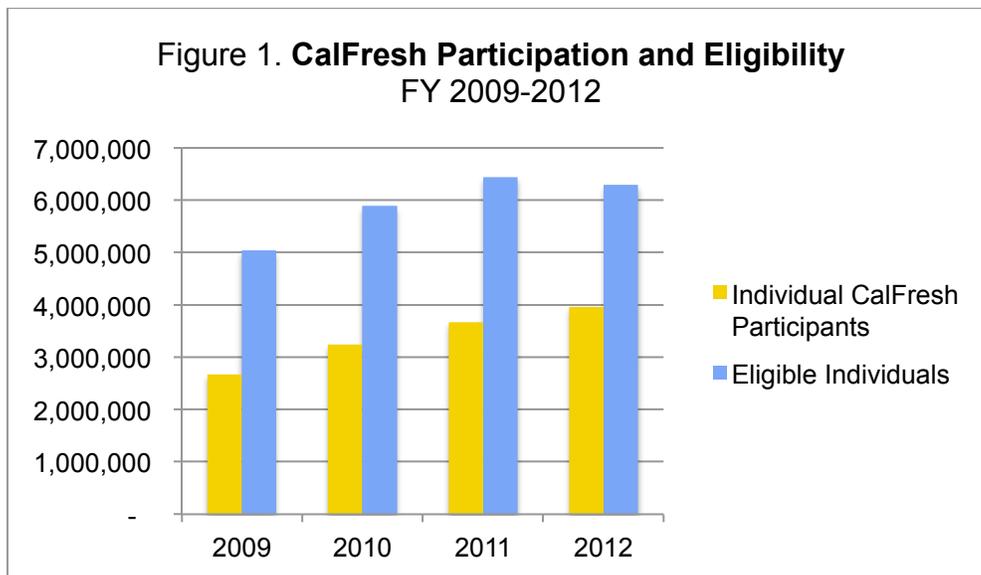
Ensuring that CalFresh reaches all eligible individuals and families is an excellent means of bolstering economic activity while supporting Californians in need.

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 CalFresh reached 63 percent of all eligible individuals during fiscal year (FY) 2012.³ As shown in Figure 1 (below), CalFresh enrollment has increased over the past several years, but this increase has not met the need for nutrition assistance.



Sources: USDA State Activity Reports (FY 2009-2012), available at: <http://www.fns.usda.gov/pd/snapmain.htm>; USDA Annual State Level Data - Persons Participating (FY 2009-2012), available at: www.fns.usda.gov/pd/snapmain.htm; USDA *Reaching Those In Need: State Supplemental Nutrition Assistance Participation Rates* (2007-2012 editions), available at <http://www.fns.usda.gov/ops/supplemental-nutrition-assistance-program-snap-research>. All data accessed February 21, 2014

As of May 2015, nearly 4.4 million Californians are enrolled in CalFresh.⁴ This translates to more than \$624 million⁵ in monthly nutrition assistance benefits for eligible children, adults, and seniors.

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.⁶ 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."⁷ 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.⁸

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 percentⁱ of all eligible individuals, California would receive an estimated **\$2.9 billion** in additional federal nutrition benefits each year. Those benefits would generate an estimated **\$5.2 billion** in additional economic activity per year. (See Appendix A for details.)

Statewide Snapshot	
Eligible Non-Participants	3 million
Lost Federal Dollars (Benefits)	\$2.9 billion
Lost Economic Activity	\$5.2 billion
Lost State Tax Revenue (GF)	\$58 million
Lost County Tax Revenue	\$29 million

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 **\$58 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

In recent years, California has eliminated several long-standing barriers to CalFresh participation by removing the finger-imaging requirement and the asset test, repealing the lifetime ban for individuals with prior drug-related felony offenses, and enacting modified categorical eligibility. (The change in categorical eligibility resulted in a de facto increase of the gross income limit to 200% of the federal poverty level). These changes, among others, have improved the statewide CalFresh participation rate.

The most recently available data shows that CalFresh reached 63 percent of eligible Californians in 2012, compared to 57 percent in 2011. While state and local administrators are to be commended for their progress toward simplifying and improving

ⁱ An estimated 100 percent of eligible individuals receive SNAP benefits in Maine, Oregon, and Michigan. Twenty four additional states have estimated SNAP participation rates at or above 85 percent. Source: USDA *Reaching Those in Need: State Supplemental Nutrition Assistance Participation Rates in 2012*, available at: <http://www.fns.usda.gov/sites/default/files/ops/Reaching2012.pdf>

the CalFresh program, California still ranks second to last among states for this measure. Future efforts should continue to build on recent successes and focus on improving access to CalFresh, particularly through administrative actions at the local and state levels.

A multitude of factors likely impact CalFresh participation, including significant administrative barriers that keep CalFresh-eligible households from applying for and receiving benefits in a timely, consistent, and equitable manner. The following recommendations describe a vision and strategies for improving CalFresh participation.

Connecting Nutrition and Health Benefits for Low-income Californians

Fully integrating the application and reporting processes for CalFresh and Medi-Cal will promote dual enrollment in the programs, giving low-income Californians access to two resources – food and healthcare – that are essential to leading healthy, productive lives. An integrated system would increase efficiency for clients and administrators.

With the recent expansion of Medi-Cal via implementation of the Affordable Care Act (ACA), the state Office of Horizontal Integration anticipated a significant increase in dual enrollment. California has established a state-level referral process through Covered California and local administrators have taken steps to develop links between CalFresh and Medi-Cal. However, the state's dual enrollment rate remains 60 percent,⁹ much lower than the top-performing county at 70 percent.¹⁰ This is a strong indication that state-level dual enrollment efforts could be improved. California should pursue the staff training, information technology improvements, and other changes needed to create a seamless, simultaneous enrollment process for CalFresh and Medi-Cal. That process would eliminate inefficiencies, such as the redundant collection and handling of client information, and thereby decrease the enrollment burden on administrators and applicants.

Modernizing the CalFresh Customer-Service Experience

Modernizing customer service for CalFresh clients will increase participation and retention among eligible Californians. More specifically, statewide implementation of telephonic signatures, electronic signatures, on-demand telephone interview scheduling, self-service kiosks, and similar practices would improve the client experience and increase administrative efficiency. These modernizations are the backbone of two critical CalFresh goals: same-day service and reduced churn.

The same-day service model dictates that when an eligible individual applies through any available portal (e.g. in-person, online, by phone), benefits are provided within one business day. With same-day service, administrative systems would enable individuals to complete an application, participate in an interview, provide required verifications,

receive an eligibility determination, and if determined eligible, obtain an EBT card that's loaded with CalFresh benefitsⁱⁱ – all over the course of one business day. Though the same-day service model may not be applicable to all applicants, the back-end process improvements that are necessary to implement this model would benefit all clients. Those process improvements would result in increased consistency, speed of service, and overall customer satisfaction.

While same-day service will help ensure that eligible Californians get enrolled in CalFresh, reducing churn will help ensure that eligible Californians can continue to access CalFresh. Churn occurs when a client inadvertently loses benefits, without a loss of eligibility, and returns to the program shortly thereafter. Reducing churn will increase the number of eligible households that have consistent access to CalFresh benefits and will reduce administrative workload by eliminating the re-enrollment of inadvertently dropped clients.

Mitigate the Impending Loss of Benefits for ABAWDs

As a result of 1996 welfare reform, able-bodied adults without dependents (ABAWDs) are limited to 3 months of CalFresh benefits within a 36-month period unless they satisfy the 20-hours-per-week work or training requirement, are deemed unfit for work, or are granted a 15 percent exemption.ⁱⁱⁱ The 3-month provision even applies to ABAWDs who want to work but are unable to find a job or a position in a work or training program. In this sense, this rule serves as a punitive time limit rather than an incentive to work.

In states or sub-state areas experiencing high unemployment, the ABAWD work requirement (time limit) can be waived. USDA has approved California's most recent request for a one-year extension of its statewide waiver through December 31, 2017. Beginning January 1, 2018, state administrators and local caseworkers will likely implement the ABAWD rules for the first time in eight years. With that in mind, 2016-17 will be a critical time for state and county administrators to issue guidance and implement procedures to minimize negative effects on CalFresh participants.

Once the statewide waiver expires, ABAWDs will be at risk of losing their benefits. That loss of benefits stands to do great harm to this vulnerable population, among which, according to national estimates, 4 out of 5 individuals have incomes below the poverty line, more than 40 percent are women, and one-third are over the age of 40.¹¹

ⁱⁱ CalFresh applicants not applying in-person would be mailed an EBT card loaded with benefits.

ⁱⁱⁱ For a list of exemptions, see United States Department of Agriculture, Food and Nutrition Service, *Guide to Serving ABAWDs Subject to Time-Limited Participation*, 2015. Available at http://www.fns.usda.gov/sites/default/files/Guide_to_Serving_ABAWDs_Subject_to_Time_Limit.pdf

To mitigate unnecessary harm, the State should seek local and regional waivers for all areas experiencing high unemployment. ABAWDs residing outside of these areas should be notified of their potential loss of benefits well in advance so that they can plan accordingly. State and local administrators should prepare to strategically apply individual exemptions by targeting the most vulnerable ABAWDs, particularly homeless individuals. These proactive steps will reduce the number of CalFresh participants who lose access to essential nutrition assistance come 2017.

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.

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

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.^{iv} 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.

^{iv} To read the detailed county PAI methodology, please visit: <http://cfpa.net/pai-2015>

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 2013	Most recent monthly participation data (May 2015)
Estimated Number of CalFresh-Eligible Individuals	CFPA's 2013 Program Access Index for each county	USDA's 2012 statewide participation rate applied to the state & each county
Estimated Number of Eligible Non-Participants	CFPA's 2013 Program Access Index for each county	USDA's 2012 statewide participation rate applied to the state & each county
Average Household Size for CalFresh Participants	Average household size from monthly data for calendar year 2013	Average household size from most recent monthly data (May 2015)

Table 1

Columns B and C are derived from the 2013 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.

County	Column A Average Monthly CalFresh Participants	Column B Estimated Number of Income-Eligible Individuals	Column C Estimated Number of Income-Eligible Individuals Not Participating in CalFresh
Alameda	124,972	220,830	95,858
Alpine	157	219	62
Amador	3,279	5,031	1,752
Butte	29,969	51,492	21,523
Calaveras	4,966	6,139	1,173
Colusa	1,733	4,131	2,398
Contra Costa	68,562	141,234	72,672
Del Norte	5,120	5,559	439
El Dorado	11,744	20,078	8,334
Fresno	219,724	279,800	60,076
Glenn	3,521	6,700	3,179
Humboldt	16,198	30,186	13,989
Imperial	36,640	47,545	10,905
Inyo	2,041	2,975	934
Kern	143,608	230,422	86,814
Kings	23,354	34,361	11,007
Lake	10,310	17,620	7,310
Lassen	2,990	4,329	1,339
Los Angeles	1,134,467	2,139,107	1,004,640
Madera	26,892	40,678	13,786
Marin	9,432	24,718	15,286
Mariposa	1,867	3,166	1,300
Mendocino	13,162	19,282	6,119
Merced	55,180	76,610	21,430
Modoc	946	2,553	1,607
Mono	649	2,156	1,507
Monterey	46,992	88,821	41,829

County	Column A Average Monthly CalFresh Participants	Column B Estimated Number of Income-Eligible Individuals	Column C Estimated Number of Income-Eligible Individuals Not Participating in CalFresh
Napa	6,821	18,699	11,878
Nevada	7,393	14,420	7,028
Orange	231,008	475,050	244,041
Placer	17,805	40,053	22,248
Plumas	1,678	3,650	1,972
Riverside	277,934	452,064	174,130
Sacramento	208,715	289,556	80,842
San Benito	6,192	9,416	3,224
San Bernardino	371,925	460,894	88,969
San Diego	259,287	544,328	285,042
San Francisco	48,894	117,332	68,438
San Joaquin	112,013	148,481	36,467
San Luis Obispo	17,542	43,893	26,351
San Mateo	29,014	74,106	45,092
Santa Barbara	32,929	85,188	52,259
Santa Clara	108,645	228,656	120,011
Santa Cruz	22,980	46,335	23,355
Shasta	23,446	35,397	11,951
Sierra	303	667	364
Siskiyou	6,532	9,896	3,365
Solano	41,339	61,830	20,491
Sonoma	34,875	73,059	38,184
Stanislaus	90,792	124,728	33,937
Sutter	12,300	21,143	8,843
Tehama	9,888	15,303	5,415
Trinity	1,561	3,189	1,628
Tulare	114,901	144,508	29,607
Tuolumne	5,218	9,900	4,682
Ventura	67,619	116,296	48,677
Yolo	16,728	43,265	26,537
Yuba	12,818	17,929	5,111

Table 2

These data incorporate the 2013 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.

County	Column A Additional Federal Benefits Received Annually if CalFresh Reached 100% of Income-Eligible Individuals	Column B Annual Increase in Economic Activity
Alameda	\$113,136,530	\$202,514,389
Alpine	\$81,661	\$146,173
Amador	\$2,123,481	\$3,801,032
Butte	\$24,532,620	\$43,913,390
Calaveras	\$1,421,865	\$2,545,138
Colusa	\$2,302,194	\$4,120,926
Contra Costa	\$82,306,665	\$147,328,931
Del Norte	\$505,676	\$905,160
El Dorado	\$10,557,145	\$18,897,290
Fresno	\$58,674,971	\$105,028,197
Glenn	\$3,009,601	\$5,387,186
Humboldt	\$17,471,980	\$31,274,844
Imperial	\$10,122,522	\$18,119,314
Inyo	\$1,090,402	\$1,951,819
Kern	\$83,937,143	\$150,247,485
Kings	\$10,905,545	\$19,520,926
Lake	\$8,563,433	\$15,328,544
Lassen	\$1,498,078	\$2,681,560
Los Angeles	\$1,145,373,677	\$2,050,218,883
Madera	\$12,758,565	\$22,837,832
Marin	\$21,561,849	\$38,595,709
Mariposa	\$1,509,653	\$2,702,279
Mendocino	\$7,584,249	\$13,575,806
Merced	\$20,733,849	\$37,113,590
Modoc	\$1,672,754	\$2,994,230
Mono	\$2,092,490	\$3,745,557
Monterey	\$42,909,299	\$76,807,645

County	Column A Additional Federal Benefits Received Annually if CalFresh Reached 100% of Income-Eligible Individuals	Column B Annual Increase in Economic Activity
Napa	\$13,287,494	\$23,784,615
Nevada	\$8,624,739	\$15,438,284
Orange	\$261,265,355	\$467,664,986
Placer	\$24,935,015	\$44,633,677
Plumas	\$2,207,425	\$3,951,290
Riverside	\$170,242,416	\$304,733,924
Sacramento	\$85,584,281	\$153,195,863
San Benito	\$3,249,614	\$5,816,809
San Bernardino	\$89,291,164	\$159,831,184
San Diego	\$313,297,119	\$560,801,843
San Francisco	\$103,887,303	\$185,958,273
San Joaquin	\$35,540,481	\$63,617,461
San Luis Obispo	\$31,804,486	\$56,930,029
San Mateo	\$52,586,219	\$94,129,332
Santa Barbara	\$54,453,669	\$97,472,067
Santa Clara	\$133,436,088	\$238,850,598
Santa Cruz	\$28,006,269	\$50,131,221
Shasta	\$14,047,480	\$25,144,990
Sierra	\$446,255	\$798,796
Siskiyou	\$3,535,440	\$6,328,437
Solano	\$24,131,799	\$43,195,920
Sonoma	\$49,085,382	\$87,862,834
Stanislaus	\$36,269,210	\$64,921,886
Sutter	\$8,712,291	\$15,595,000
Tehama	\$5,541,299	\$9,918,925
Trinity	\$1,924,269	\$3,444,441
Tulare	\$28,140,720	\$50,371,889
Tuolumne	\$5,977,265	\$10,699,304
Ventura	\$54,831,270	\$98,147,972
Yolo	\$29,350,588	\$52,537,553
Yuba	\$5,337,723	\$9,554,525

Table 3

These data incorporate the 2013 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.

County	Column A Annual Increase in State Sales Tax Revenue for the General Fund	Column B Annual Increase in State Sales Tax Revenue: Non- General Fund	Column C Annual Increase in Local/County Tax Revenue
Alameda	\$2,004,638	\$1,304,606	\$1,527,343
Alpine	\$1,447	\$942	\$367
Amador	\$37,625	\$24,486	\$14,334
Butte	\$434,687	\$282,892	\$110,397
Calaveras	\$25,194	\$16,396	\$6,398
Colusa	\$40,792	\$26,547	\$10,360
Contra Costa	\$1,458,371	\$949,099	\$740,760
Del Norte	\$8,960	\$5,831	\$2,844
El Dorado	\$187,059	\$121,737	\$47,507
Fresno	\$1,039,647	\$676,596	\$455,464
Glenn	\$53,326	\$34,704	\$13,543
Humboldt	\$309,582	\$201,474	\$117,936
Imperial	\$179,358	\$116,725	\$68,327
Inyo	\$19,321	\$12,574	\$7,360
Kern	\$1,487,261	\$967,900	\$377,717
Kings	\$193,233	\$125,755	\$49,075
Lake	\$151,733	\$98,747	\$38,535
Lassen	\$26,544	\$17,275	\$6,741
Los Angeles	\$20,294,590	\$13,207,590	\$12,885,454
Madera	\$226,066	\$147,122	\$86,120
Marin	\$382,049	\$248,635	\$194,057
Mariposa	\$26,749	\$17,408	\$10,190
Mendocino	\$134,383	\$87,456	\$38,395
Merced	\$367,378	\$239,087	\$93,302
Modoc	\$29,639	\$19,289	\$7,527
Mono	\$37,076	\$24,129	\$9,416

County	Column A Annual Increase in State Sales Tax Revenue for the General Fund	Column B Annual Increase in State Sales Tax Revenue: Non- General Fund	Column C Annual Increase in Local/County Tax Revenue
Monterey	\$760,299	\$494,798	\$217,228
Napa	\$235,438	\$153,221	\$89,691
Nevada	\$152,820	\$99,454	\$43,663
Orange	\$4,629,296	\$3,012,716	\$1,763,541
Placer	\$441,817	\$287,532	\$112,208
Plumas	\$39,113	\$25,454	\$9,933
Riverside	\$3,016,483	\$1,963,108	\$1,149,136
Sacramento	\$1,516,446	\$986,894	\$577,694
San Benito	\$57,579	\$37,472	\$14,623
San Bernardino	\$1,582,128	\$1,029,639	\$602,715
San Diego	\$5,551,233	\$3,612,707	\$2,114,756
San Francisco	\$1,840,753	\$1,197,950	\$1,051,859
San Joaquin	\$629,733	\$409,826	\$239,898
San Luis Obispo	\$563,536	\$366,745	\$143,120
San Mateo	\$931,762	\$606,385	\$591,595
Santa Barbara	\$964,851	\$627,919	\$367,562
Santa Clara	\$2,364,321	\$1,538,685	\$1,351,040
Santa Cruz	\$496,236	\$322,947	\$220,549
Shasta	\$248,904	\$161,985	\$63,214
Sierra	\$7,907	\$5,146	\$2,008
Siskiyou	\$62,644	\$40,768	\$15,909
Solano	\$427,585	\$278,270	\$122,167
Sonoma	\$869,732	\$566,016	\$386,547
Stanislaus	\$642,645	\$418,229	\$183,613
Sutter	\$154,371	\$100,464	\$39,205
Tehama	\$98,185	\$63,898	\$24,936
Trinity	\$34,096	\$22,189	\$8,659
Tulare	\$498,618	\$324,498	\$189,950
Tuolumne	\$105,910	\$68,925	\$26,898
Ventura	\$971,542	\$632,273	\$246,741
Yolo	\$520,056	\$338,449	\$132,078
Yuba	\$94,578	\$61,551	\$24,020

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 256¹² reports for January-December 2013. 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 Individuals and Income-Eligible Individuals Not Participating in CalFresh

CFPA's 2013 Program Access Index (PAI) analysis was used to identify the "estimated number of income-eligible individuals" and the "estimated number of income-eligible individuals not participating in CalFresh." 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.^v 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.¹³ The formula used to calculate a county's PAI is:

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

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

^v 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.

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 if CalFresh 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)^{vi}, 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 2014.¹⁴

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:

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

^{vi} This estimate was calculated using the 2013 Baseline of the 2009 MATH SIPP+ model and provided directly to CFPA from Mathematica Policy Research, Inc.

Average household size is a county-specific statistic calculated with data from the 2013 CDSS DFA 256 reports¹⁵ using the following calculation:

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

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

$$\text{Income-Eligible Individuals Not Receiving CalFresh Benefits} \times \text{Average Monthly Benefit for Eligible Individuals} \times 12 = \text{Additional Federal Benefits Received Annually if CalFresh Reached 100\% of Income-Eligible Individuals}$$

Column B: Increase in Economic Activity

According to USDA, every federal dollar spent on SNAP expenditures generates \$1.79 in economic activity.¹⁶ Applying this multiplier, the increase in annual economic activity generated from the receipt of additional CalFresh benefits was estimated with the following formula:

$$\text{Additional Federal Benefits Received Annually through CalFresh} \times \$1.79 = \text{Increase in Economic Activity if CalFresh Reached 100\% of Income-Eligible Individuals}$$

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:¹⁷

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.¹⁸ Over two percent (\$0.025625) of each dollar spent on taxable goods is slated for non-general fund expenses that are under state jurisdiction.¹⁹ 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),²⁰ 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.²¹ 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 63 percent.

County	Column A Estimated Number of Eligible Individuals	Column B Individual CalFresh Participants	Column C Estimated Number of Eligible Individuals Not Participating in CalFresh
Statewide	7,017,486	4,421,016	2,596,470
Alameda	186,757	117,657	69,100
Alpine	270	170	100
Amador	5,473	3,448	2,025
Butte	50,625	31,894	18,731
Calaveras	8,732	5,501	3,231
Colusa	2,702	1,702	1,000
Contra Costa	112,637	70,961	41,676
Del Norte	8,108	5,108	3,000
El Dorado	21,056	13,265	7,791
Fresno	362,600	228,438	134,162
Glenn	5,717	3,602	2,115
Humboldt	33,173	20,899	12,274
Imperial	66,768	42,064	24,704
Inyo	3,241	2,042	1,199
Kern	251,056	158,165	92,891
Kings	39,057	24,606	14,451
Lake	19,044	11,998	7,046
Lassen	5,141	3,239	1,902
Los Angeles	1,843,635	1,161,490	682,145
Madera	47,456	29,897	17,559
Marin	16,263	10,246	6,017
Mariposa	3,381	2,130	1,251
Mendocino	20,495	12,912	7,583
Merced	93,341	58,805	34,536

County	Column A Estimated Number of Eligible Individuals	Column B Individual CalFresh Participants	Column C Estimated Number of Eligible Individuals Not Participating in CalFresh
Modoc	1,603	1,010	593
Mono	1,351	851	500
Monterey	84,814	53,433	31,381
Napa	11,883	7,486	4,397
Nevada	12,244	7,714	4,530
Orange	397,497	250,423	147,074
Placer	28,867	18,186	10,681
Plumas	3,205	2,019	1,186
Riverside	459,029	289,188	169,841
Sacramento	345,140	217,438	127,702
San Benito	9,829	6,192	3,637
San Bernardino	630,424	397,167	233,257
San Diego	456,600	287,658	168,942
San Francisco	78,771	49,626	29,145
San Joaquin	192,730	121,420	71,310
San Luis Obispo	29,535	18,607	10,928
San Mateo	49,492	31,180	18,312
Santa Barbara	59,340	37,384	21,956
Santa Clara	173,292	109,174	64,118
Santa Cruz	41,690	26,265	15,425
Shasta	39,997	25,198	14,799
Sierra	517	326	191
Siskiyou	11,270	7,100	4,170
Solano	69,348	43,689	25,659
Sonoma	56,938	35,871	21,067
Stanislaus	147,186	92,727	54,459
Sutter	20,837	13,127	7,710
Tehama	16,554	10,429	6,125
Trinity	2,876	1,812	1,064
Tulare	196,689	123,914	72,775
Tuolumne	8,829	5,562	3,267
Ventura	118,932	74,927	44,005
Yolo	32,057	20,196	11,861
Yuba	21,394	13,478	7,916

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 63 percent applied to each county.

County	Column A Additional Federal Benefits Received Annually if CalFresh Reached 100% of Income-Eligible Individuals	Column B Annual Increase in Economic Activity
Statewide	\$2,903,596,354	\$5,197,437,474
Alameda	\$83,687,129	\$149,799,960
Alpine	\$138,803	\$248,457
Amador	\$2,498,451	\$4,472,228
Butte	\$22,715,569	\$40,660,868
Calaveras	\$4,017,037	\$7,190,496
Colusa	\$986,737	\$1,766,259
Contra Costa	\$48,350,120	\$86,546,715
Del Norte	\$3,410,977	\$6,105,649
El Dorado	\$10,135,357	\$18,142,289
Fresno	\$134,680,000	\$241,077,200
Glenn	\$2,065,551	\$3,697,337
Humboldt	\$16,499,674	\$29,534,417
Imperial	\$23,257,037	\$41,630,096
Inyo	\$1,427,883	\$2,555,910
Kern	\$91,411,989	\$163,627,460
Kings	\$14,559,183	\$26,060,937
Lake	\$8,475,220	\$15,170,644
Lassen	\$2,156,254	\$3,859,695
Los Angeles	\$797,760,489	\$1,427,991,275
Madera	\$16,676,957	\$29,851,753
Marin	\$8,844,903	\$15,832,376
Mariposa	\$1,536,451	\$2,750,248
Mendocino	\$9,523,800	\$17,047,602
Merced	\$34,696,591	\$62,106,899
Modoc	\$641,791	\$1,148,807
Mono	\$720,126	\$1,289,025
Monterey	\$32,871,540	\$58,840,057

County	Column A Additional Federal Benefits Received Annually if CalFresh Reached 100% of Income-Eligible Individuals	Column B Annual Increase in Economic Activity
Napa	\$5,031,260	\$9,005,955
Nevada	\$5,829,720	\$10,435,199
Orange	\$165,436,514	\$296,131,361
Placer	\$12,758,869	\$22,838,375
Plumas	\$1,551,569	\$2,777,308
Riverside	\$174,295,160	\$311,988,336
Sacramento	\$142,591,763	\$255,239,256
San Benito	\$3,817,766	\$6,833,801
San Bernardino	\$245,239,911	\$438,979,441
San Diego	\$194,497,160	\$348,149,916
San Francisco	\$44,969,377	\$80,495,185
San Joaquin	\$72,922,349	\$130,531,004
San Luis Obispo	\$13,823,940	\$24,744,853
San Mateo	\$22,064,157	\$39,494,841
Santa Barbara	\$23,691,311	\$42,407,447
Santa Clara	\$75,205,037	\$134,617,016
Santa Cruz	\$19,062,717	\$34,122,264
Shasta	\$18,004,517	\$32,228,086
Sierra	\$241,874	\$432,955
Siskiyou	\$4,513,154	\$8,078,546
Solano	\$31,275,994	\$55,984,030
Sonoma	\$27,706,974	\$49,595,484
Stanislaus	\$59,850,143	\$107,131,756
Sutter	\$7,800,446	\$13,962,798
Tehama	\$6,564,963	\$11,751,284
Trinity	\$1,379,783	\$2,469,811
Tulare	\$72,213,217	\$129,261,659
Tuolumne	\$4,320,754	\$7,734,150
Ventura	\$50,818,337	\$90,964,823
Yolo	\$13,850,051	\$24,791,592
Yuba	\$8,521,946	\$15,254,283

Table 6

This table describes fiscal effects that would result if all eligible individuals participated in CalFresh. These estimates incorporate the statewide CalFresh participation rate of 63 percent applied to each county.

County	Column A Annual Increase in State Sales Tax Revenue for the General Fund	Column B Annual Increase in State Sales Tax Revenue: Non- General Fund	Column C Annual Increase in Local/County Tax Revenue
Statewide	\$51,448,098	\$33,482,095	\$23,571,090
Alameda	\$1,482,831	\$965,017	\$1,129,776
Alpine	\$2,459	\$1,601	\$625
Amador	\$44,269	\$28,810	\$16,865
Butte	\$402,491	\$261,939	\$102,220
Calaveras	\$71,177	\$46,321	\$18,077
Colusa	\$17,484	\$11,378	\$4,440
Contra Costa	\$856,704	\$557,537	\$435,151
Del Norte	\$60,438	\$39,333	\$19,187
El Dorado	\$179,586	\$116,873	\$45,609
Fresno	\$2,386,361	\$1,553,029	\$1,045,454
Glenn	\$36,599	\$23,818	\$9,295
Humboldt	\$292,354	\$190,262	\$111,373
Imperial	\$412,086	\$268,183	\$156,985
Inyo	\$25,300	\$16,465	\$9,638
Kern	\$1,619,706	\$1,054,094	\$411,354
Kings	\$257,971	\$167,886	\$65,516
Lake	\$150,170	\$97,730	\$38,138
Lassen	\$38,206	\$24,864	\$9,703
Los Angeles	\$14,135,319	\$9,199,176	\$8,974,805
Madera	\$295,495	\$192,306	\$112,569
Marin	\$156,721	\$101,993	\$79,604
Mariposa	\$27,224	\$17,717	\$10,371
Mendocino	\$168,750	\$109,821	\$48,214
Merced	\$614,780	\$400,095	\$156,135
Modoc	\$11,372	\$7,401	\$2,888
Mono	\$12,760	\$8,304	\$3,241
Monterey	\$582,443	\$379,050	\$166,412

County	Column A Annual Increase in State Sales Tax Revenue for the General Fund	Column B Annual Increase in State Sales Tax Revenue: Non- General Fund	Column C Annual Increase in Local/County Tax Revenue
Napa	\$89,148	\$58,017	\$33,961
Nevada	\$103,295	\$67,224	\$29,513
Orange	\$2,931,328	\$1,907,690	\$1,116,696
Placer	\$226,071	\$147,126	\$57,415
Plumas	\$27,492	\$17,892	\$6,982
Riverside	\$3,088,292	\$2,009,841	\$1,176,492
Sacramento	\$2,526,548	\$1,644,261	\$962,494
San Benito	\$67,646	\$44,024	\$17,180
San Bernardino	\$4,345,345	\$2,827,923	\$1,655,369
San Diego	\$3,446,247	\$2,242,795	\$1,312,856
San Francisco	\$796,801	\$518,553	\$455,315
San Joaquin	\$1,292,093	\$840,886	\$492,226
San Luis Obispo	\$244,943	\$159,407	\$62,208
San Mateo	\$390,949	\$254,427	\$248,222
Santa Barbara	\$419,780	\$273,190	\$159,916
Santa Clara	\$1,332,539	\$867,208	\$761,451
Santa Cruz	\$337,768	\$219,817	\$150,119
Shasta	\$319,018	\$207,615	\$81,020
Sierra	\$4,286	\$2,789	\$1,088
Siskiyou	\$79,967	\$52,042	\$20,309
Solano	\$554,172	\$360,651	\$158,335
Sonoma	\$490,933	\$319,496	\$218,192
Stanislaus	\$1,060,470	\$690,147	\$302,991
Sutter	\$138,214	\$89,949	\$35,102
Tehama	\$116,323	\$75,702	\$29,542
Trinity	\$24,448	\$15,911	\$6,209
Tulare	\$1,279,528	\$832,709	\$487,439
Tuolumne	\$76,558	\$49,824	\$19,443
Ventura	\$900,437	\$585,999	\$228,683
Yolo	\$245,406	\$159,708	\$62,325
Yuba	\$150,998	\$98,269	\$38,349

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 63 percent of eligible Californians participate in CalFresh/SNAP.²² The following formula was used to estimate the number of individuals eligible for CalFresh:

$$(\text{Individuals Participating in CalFresh} \times 100) \div 63 = \text{Individuals Eligible for CalFresh}$$

The number of current CalFresh participants was determined using monthly CalFresh participation data from the CDSS report DFA 256²³. Rather than averaging the monthly participation data over an entire year, the most recently available participation data were used for this determination. Data from May 2015 were available for all counties.

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

$$(\text{Individuals Participating in CalFresh} \div 0.63) \times 0.37 = \text{Eligible Individuals Not Participating in CalFresh}$$

Table 5

Column A: Additional Federal Benefits Received Through CalFresh

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

$$\text{Eligible Individuals Not Participating in CalFresh} \times \text{Average Monthly Benefit for Eligible Individuals} \times 12 = \text{Additional Federal Benefits Received if CalFresh Reached 100\% of Eligible Individuals}$$

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 May 2015 CDSS DFA 256 report²⁴ using the following calculation:

$$\text{Total Individuals Receiving Federal Benefits in May 2015} \div \text{Total Number of Households Receiving Federal Benefits or Federal and State Benefits from in May 2015} = \text{Average Household Size}$$

Table 6

Please see the methodology for Table 3.

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Lost Dollars, Empty Plates
The Impact of CalFresh Participation on State and Local Economies

For more information about this report, or other aspects of CFPA's work on CalFresh, please contact Jared Call at jared@cfpa.net or 213.482.8200 ext. 201.

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