

CalFresh

Characteristics Report

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California Food Policy Advocates

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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For more information about CFPA, please visit www.cfpa.net.

Introduction

The federal Supplemental Nutrition Assistance Program (SNAP), known as CalFresh in California, is the largest federal nutrition assistance program and a pivotal safety net benefit for low-income families and individuals. SNAP provides households with nutrition benefits to supplement their food budgets, increasing household purchasing power and access to nutritious, affordable food. Nationally, SNAP provides nutrition assistance for more than 44 million people each month.¹ In California, CalFresh benefits currently reach more than 3.6 million people each month.² With a participation rate of 55 percent, just over half of all eligible Californians participate in CalFresh.³

Understanding the changing characteristics of CalFresh-eligible households is necessary to ensure that these households can access the nutrition resources required to lead healthy, productive lives. Knowledge of household characteristics can inform policy changes and administrative improvements.

This report presents data on CalFresh household characteristics for fiscal year 2012. The data describe characteristics for both CalFresh-eligible households and eligible, participating households based on information gathered by Mathematica Policy Research, Inc. using the MATH SIPP+ simulation model. The report outlines selected characteristics from the simulation process.

Summary of Findings

Findings from these data include:

- Participating CalFresh households frequently include children and are less likely to include senior or disabled members. Nearly sixty two percent of participating CalFresh households include children, 4.8 percent include seniors, and 1.7 percent include adults with disabilities.
- Most CalFresh-eligible households and participating CalFresh households have gross incomes below 130 percent of the Federal Poverty Level (FPL). CalFresh eligibility rules set the maximum gross income at 130 percent of FPL, with some exceptions for households that are categorically eligible, households that include seniors, and households with allowable income deductions. Only six percent of CalFresh-eligible households (and one percent of participating CalFresh households) have gross incomes above 130 percent of FPL.
- Approximately 46 percent of CalFresh-eligible households (and 36 percent of participating CalFresh households) have income from earnings. The substantial portion of CalFresh-eligible households with income in the form of earnings suggests that outreach strategies and policy solutions targeting working families are particularly relevant.

- The dependent care and medical deductions are important yet widely underutilized components of the CalFresh benefit calculation. Households that claim deductions may be entitled to higher benefits. Unfortunately, only 1.8 percent of participating CalFresh households claimed the medical deduction and 2.1 percent claimed the dependent care deduction in FY 2012.

Statewide Data Tables

Note: Throughout this section estimates may not sum to 100 percent due to rounding.

Table 1a

Gross Income as a Percentage of the Federal Poverty Level: CalFresh-Eligible Households and Participating CalFresh Households

Gross Income as a Percentage of the Federal Poverty Level (FPL)	CalFresh-Eligible Households		Participating Households	
	Number	Percent of Total	Number	Percent of Total
No Income	489,000	16.6	427,000	28.2
1-100% FPL	1,548,000	52.6	1,000,000	65.9
101-130% FPL	685,000	23.3	75,000	5.0
131% FPL or greater	219,000	7.5	14,000	0.9
Total Households	2,940,000	100.0	1,518,000	100.0

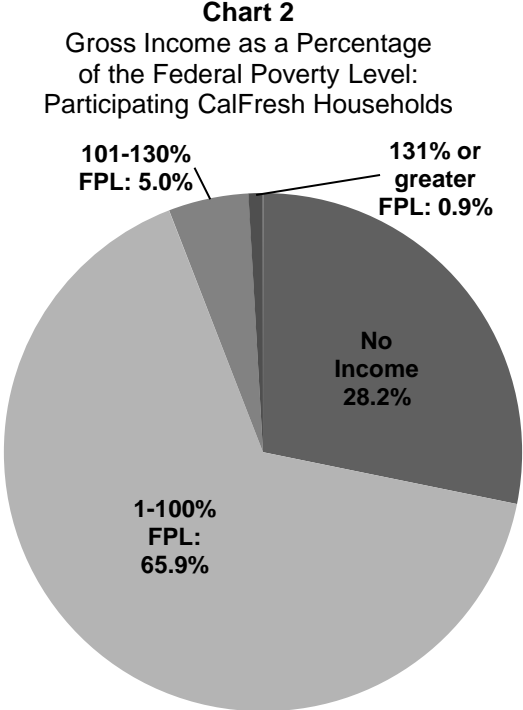
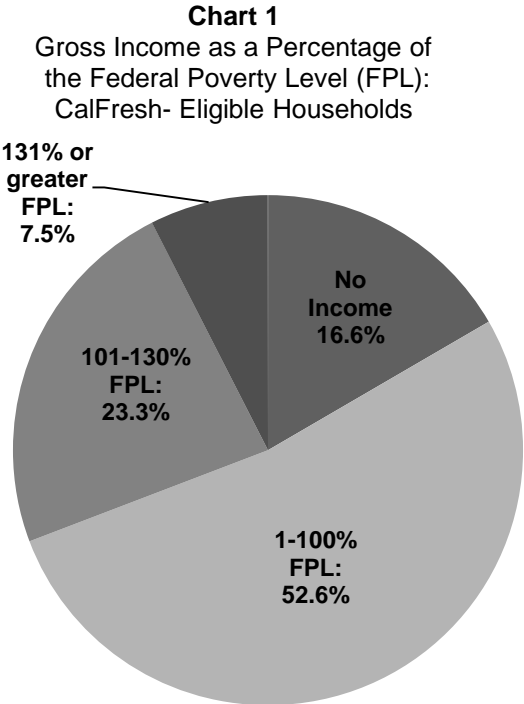
Table 1b

Gross Income as a Percentage of the Federal Poverty Level: Percent of CalFresh-Eligible Households that Participate

Gross Income as a Percentage of the Federal Poverty Level (FPL)	CalFresh-Eligible Households	Participating Households	Percent of Eligible Households That Participate
No Income	489,000	427,000	87.3
1-100% FPL	1,548,000	1,000,000	64.6
101-130% FPL	685,000	75,000	10.9
131% FPL or greater	219,000	14,000	6.4
Total Households	2,940,000	1,518,000	51.6

Charts 1 & 2

Gross Income as a Percentage of the Federal Poverty Level: CalFresh-Eligible Households (Chart 1) and Participating CalFresh Households (Chart 2)



These tables and charts describe CalFresh-eligible households and participating CalFresh households according to gross income as a percentage of the federal poverty level (FPL). For example, 489,000 (16.6 percent) of all CalFresh-eligible households have no income (Table 1a, Chart 1). Just over twenty eight percent of all participating households have no income (Table 1b, Chart 2). Among all CalFresh-eligible households with no income, 427,000 (87.3 percent), participate in CalFresh (Table 1b).

Table 2a

Source of Household Income: CalFresh-Eligible Households and Participating CalFresh Households

Source of Household Income	CalFresh-Eligible Households		Participating Households	
	Number	Percent of Total	Number	Percent of Total
Earnings	1,371,000	46.6	546,000	36.0
TANF	486,000	16.5	332,000	21.9
Social Security	529,000	18.0	79,000	5.2
SSI	0	0.0	0	0.0

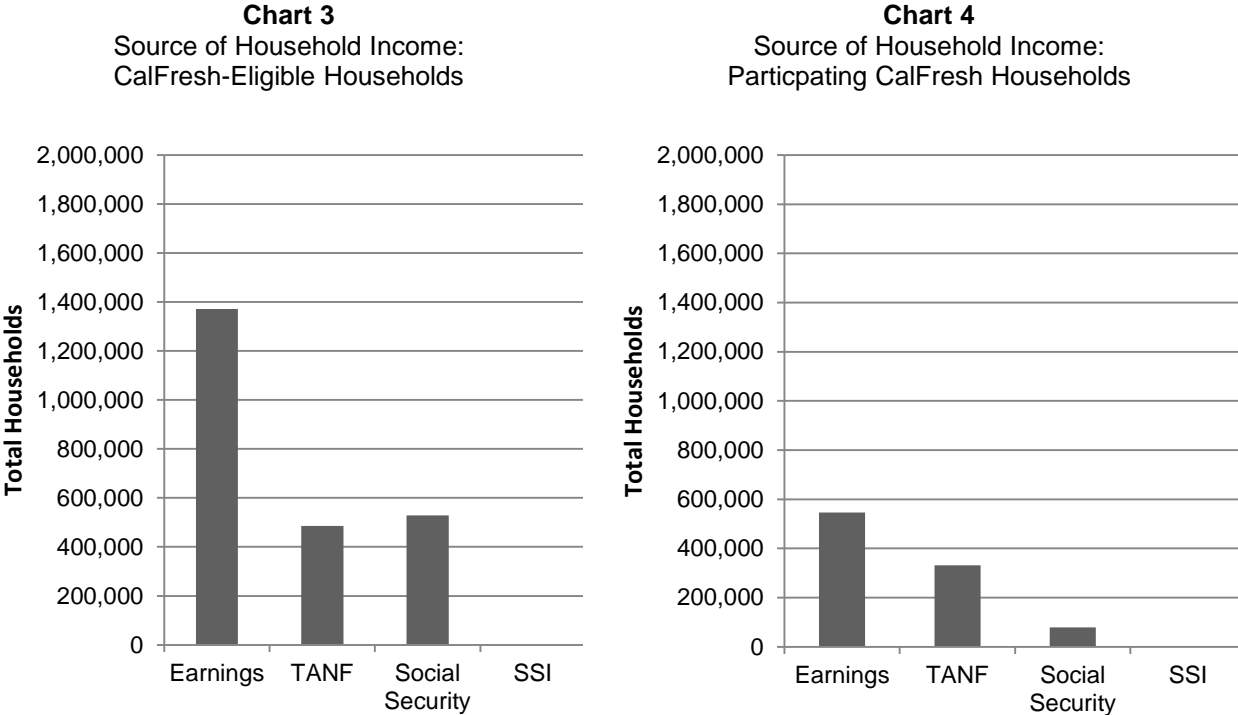
Table 2b

Source of Household Income: Percent of CalFresh-Eligible Households that Participate

Source of Household Income	CalFresh-Eligible Households	Participating Households	Percent of Eligible Households That Participate
Earnings	1,371,000	546,000	39.8
TANF	486,000	332,000	68.3
Social Security	529,000	79,000	14.9
SSI	0	0	0.0

Charts 3 & 4

Source of Household Income: CalFresh-Eligible Households (Chart 3) and participating CalFresh Households (Chart 4)



These tables and charts describe CalFresh-eligible households and participating CalFresh households according to the source(s) of household income. For example, 1,371,000 (46.6 percent) of all CalFresh-eligible households have income from earnings (Table 2a, Chart 3). Thirty six percent of all CalFresh participating households have income from earnings (Table 2a). Among all CalFresh-eligible households with income from earnings, 546,000 (39.8 percent), participate in CalFresh (Table 2b).

Table 3a

Eligibility for Maximum and Minimum Levels of Benefits: CalFresh-Eligible Households and Participating CalFresh Households

Eligibility for Maximum and Minimum Levels of Benefits	<i>CalFresh-Eligible Households</i>		<i>Participating Households</i>	
	Number	Percent of Total	Number	Percent of Total
Eligible for Minimum Benefit	332,000	11.3	15,000	1.0
Eligible for Maximum Benefit	956,000	32.5	755,000	49.8
Eligible for Other Level of Benefits	1,652,000	56.2	748,000	49.3
Total Households	2,940,000	100.0	1,518,000	100.1

Table 3b

Eligibility for Maximum and Minimum Levels of Benefits: Percent of CalFresh-Eligible Households that Participate

Eligibility for Maximum and Minimum Levels of Benefits	CalFresh-Eligible Households	Participating Households	Percent of Eligible Households That Participate
Eligible for Minimum Benefit	332,000	15,000	4.5
Eligible for Maximum Benefits	956,000	755,000	79.0
Eligible for Other Level of Benefits	1,652,000	748,000	45.3
Total Households	2,940,000	1,518,000	51

Charts 5 & 6

Eligibility for Maximum and Minimum Levels of Benefits: CalFresh-Eligible Households (Chart 5) and Participating CalFresh Households (Chart 6)

Chart 5
Eligibility for Maximum and Minimum Levels of Benefits: CalFresh Eligible Households

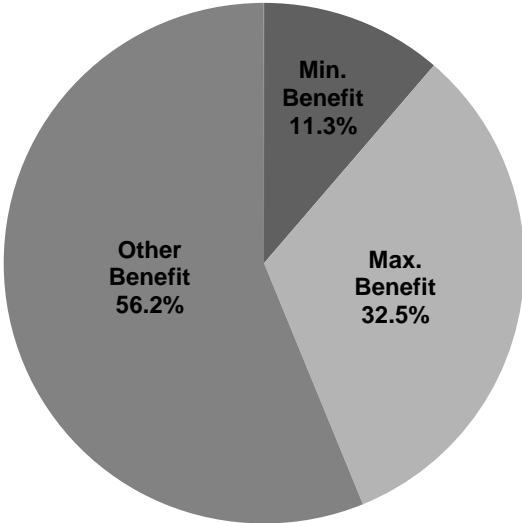
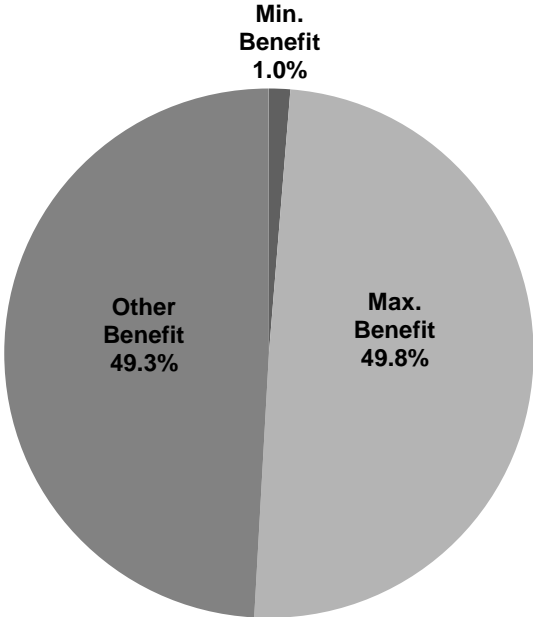


Chart 6
Eligibility for Maximum and Minimum Levels of Benefits: Participating CalFresh Households



These tables and charts describe CalFresh-eligible households and participating CalFresh households according to eligibility for maximum and minimum levels of benefits. For example, 332,000 (11.3 percent) of all CalFresh-eligible household are eligible for the minimum benefit level (Table 3a, Chart 5). One percent of all participating households receive the minimum benefit (Table 3a, Chart 6). Among all CalFresh-eligible households that are eligible for the minimum benefit, 15,000 (4.5 percent) participate in CalFresh (Table 3b).

Table 4a

Utilization of Household Income Deductions: CalFresh-Eligible Households and Participating CalFresh Households

Utilization of Household Income Deductions	CalFresh-Eligible Households		Participating Households	
	Number	Percent of Total	Number	Percent of Total
Excess Shelter	1,716,000	58.3	1,040,000	68.5
Medical	332,000	11.3	27,000	1.8
Dependent Care	55,000	1.9	31,000	2.1
Child Support Expense	39,000	1.3	28,000	1.9

Table 4b

Utilization of Household Income Deduction: Percent of CalFresh-Eligible Households that Participate

Utilization of Household Income Deductions	CalFresh-Eligible Households	Participating Households	Percent of Eligible Households That Participate
Excess Shelter	1,716,000	1,040,000	60.6
Medical	332,000	27,000	8.1
Dependent Care	55,000	31,000	56.4
Child Support Expense	39,000	28,000	71.8

Charts 7 & 8

Utilization of Household Income Deduction: CalFresh-Eligible Households (Chart 7) and Participating CalFresh Households (Chart 8)

Chart 7
Utilization of Household Income Deductions: CalFresh-Eligible Households

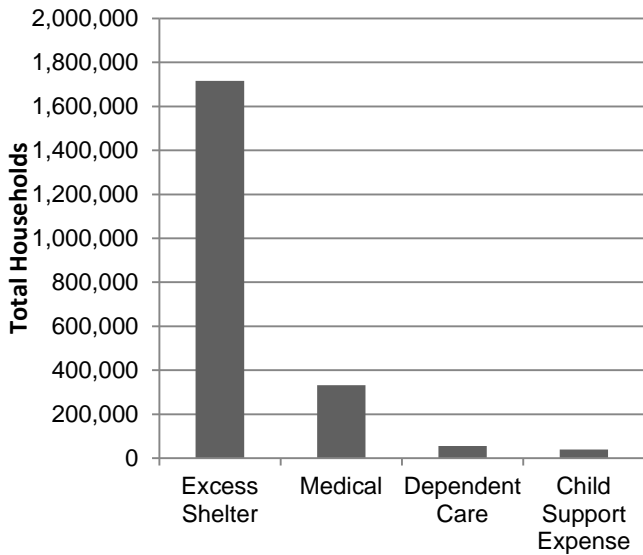
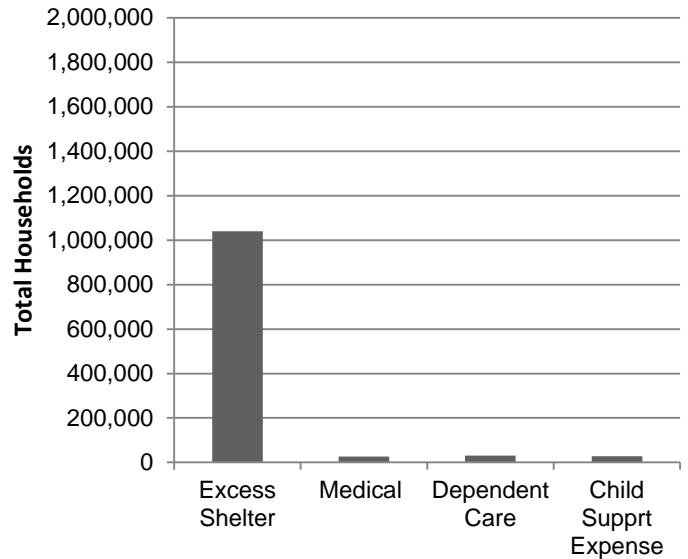


Chart 8
Utilization of Household Income Deductions: Participating CalFresh Households



These tables and charts describe CalFresh-eligible households and participating CalFresh households according to the utilization of household income deductions. For example, 1,716,000 (58.3 percent) of all CalFresh-eligible households would utilize the excess shelter deduction (Table 4a, Chart 7). The excess shelter deduction is utilized by 68.5 percent of all participating households (Table 4a). Among all CalFresh-eligible households that would utilize the excess shelter deduction, 1,040,000 (60.6 percent), participate in CalFresh (Table 4b, Chart 8).

Table 5a

Household Size: CalFresh-Eligible Households and Participating CalFresh Households.

Household Size	CalFresh-Eligible Households		Participating Households	
	Number	Percent of Total	Number	Percent of Total
One Person	1,273,000	43.3	592,000	39.0
Two People	669,000	22.7	343,000	22.6
More than Two People	999,000	34.0	583,000	38.4
Total Households	2,940,000	100.0	1,518,000	100.0

Table 5b

Household Size: Percent of CalFresh-Eligible Households that Participate

Household Size	CalFresh- Eligible Households	Participating Households	Percent of Eligible Households That Participate
One Person	1,273,000	592,000	46.5
Two People	669,000	343,000	51.3
More than Two People	999,000	583,000	58.4
Total Households	2,940,000	1,518,000	51.6

Charts 9 & 10

Household Size: CalFresh-Eligible Households (Chart 9) and Participating CalFresh Households (Chart 10)

Chart 9
Household Size: CalFresh-Eligible Households

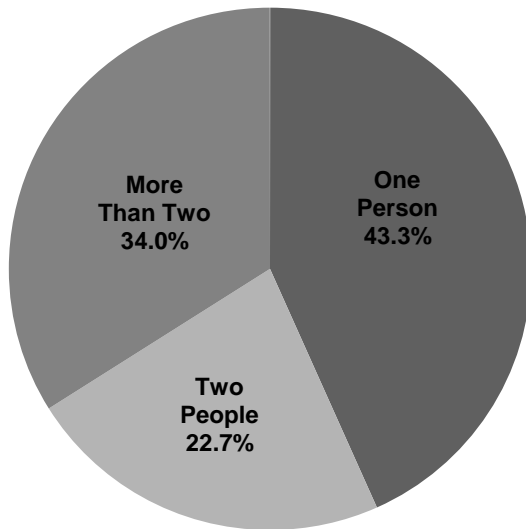
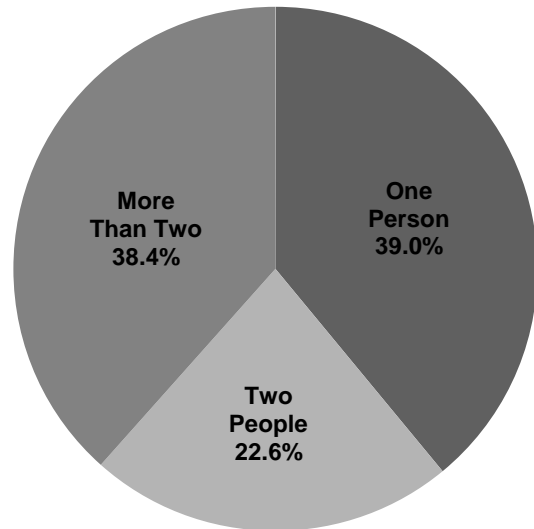


Chart 10
Household Size: Participating CalFresh Households



These tables and charts describe CalFresh-eligible households and participating CalFresh households according to household size. For example, 1,273,000 (43.3 percent) of all CalFresh-eligible households are one-person households (Table 5a, Chart 9). Thirty nine percent of all participating households are one-person households (Table 5a, Chart 10). Among all CalFresh-eligible households that are one-person households, 592,000 (46.5 percent), participate in CalFresh (Table 5b).

Table 6a

Household Composition: CalFresh-Eligible Households and Participating CalFresh Households

Household Composition	CalFresh-Eligible Households		Participating Households	
	Number	Percent of Total	Number	Percent of Total
Households with Elderly Adults	541,000	18.4	73,000	4.8
Households with Disabled Nonelderly Adults	122,000	4.2	25,000	1.7
Households with Children	1,559,000	53.0	934,000	61.6

Table 6b

Household Composition: Percent of CalFresh-Eligible Households that Participate

Household Composition	CalFresh-Eligible Households	Participating Households	Percent of Eligible Households That Participate
Households with Elderly Adults	541,000	73,000	13.5
Households with Disabled Nonelderly Adults	122,000	25,000	20.5
Households with Children	1,559,000	934,000	59.9

Charts 11 & 12

Household Composition: CalFresh-Eligible Households (Chart 11) and Participating CalFresh Households (Chart 12)

Chart 11
Household Composition:
CalFresh-Eligible Households

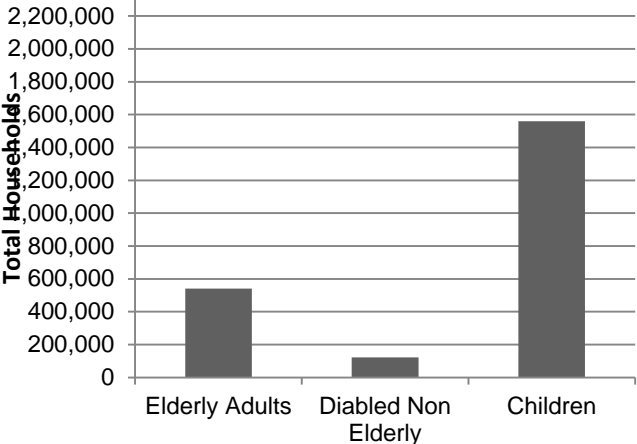
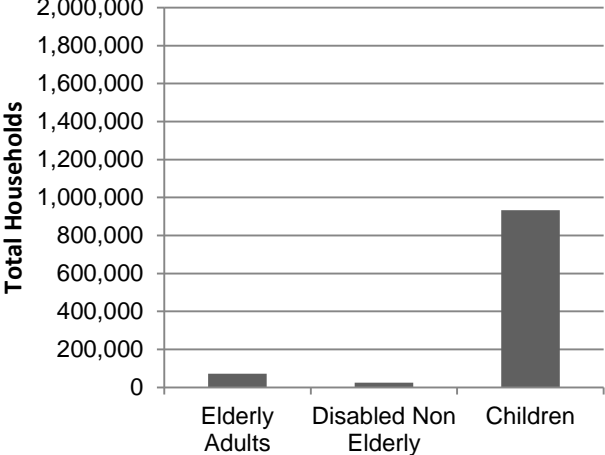


Chart 12
Household Composition:
Participating CalFresh Households



These tables and charts describe CalFresh-eligible households and participating CalFresh households according to household composition. For example, 541,000 (18.4 percent) of all CalFresh-eligible households include an elderly adult (Table 6a, Chart 11). Nearly five percent of all participating households include an elderly adult (Table 6a). Among all CalFresh-eligible households with an elderly adult, 73,000 (13.5 percent) participate in CalFresh (Table 6b).

Table 7

Total Monthly Benefits and Average Monthly Benefit by Household Characteristic:
CalFresh-Eligible Households and Participating CalFresh Households

Average Benefit by Household Characteristic	CalFresh-Eligible Households		Participating Households	
	Total (\$000s)	Average CalFresh Benefit (\$)	Total (\$000s)	Average CalFresh Benefit (\$)
Gross Income as Percentage of Poverty Level				
No Income	\$159,473	\$326	\$143,412	\$335
1-100%	\$480,937	\$311	\$359,927	\$360
101-130%	\$86,744	\$127	\$11,674	\$155
131% or greater	\$17,423	\$79	\$1,285	\$90
Source of Household Income				
Earnings	\$352,402	\$257	\$194,282	\$356
TANF	\$123,121	\$253	\$105,191	\$317
Social Security	\$68,858	\$130	\$25,335	\$323
SSI	\$0	\$0	\$0	\$0
Eligibility for Maximum and Minimum Level of Benefits				
Minimum Benefit	\$5,243	\$16	\$230	\$16
Maximum Benefit	\$309,832	\$324	\$254,931	\$338
Other Benefit	\$429,501	\$260	\$261,136	\$349
Utilization of Household Income Deduction				
Excess Shelter	\$502,009	\$293	\$371,909	\$358
Medical	\$43,360	\$130	\$7,019	\$259
Dependent Care	\$18,339	\$333	\$12,676	407
Child Support	\$12,681	\$326	\$10,207	360
Household Size				
One Person	\$159,194	\$125	\$107,059	\$181
Two People	\$156,819	\$234	\$104,178	\$304
More Than Two	\$428,564	\$429	\$305,061	\$524
Household Composition				
Elderly Adults	\$69,730	\$129	\$17,420	\$240
Disabled Nonelderly	\$25,280	\$207	\$10,762	\$428
Children	\$530,314	\$340	\$389,371	\$417
Total California Benefits	\$744,577	\$253	\$516,297	\$340

This table describes the total monthly benefit amounts and average monthly benefit amounts of CalFresh-eligible households and participating CalFresh households according to household characteristic. For example, all participating CalFresh households with no income receive a total of \$143,412 in monthly benefits with an average monthly benefit of \$335 per household (Table 7).

Table 8

Average Monthly Benefit, Income and Deductions of CalFresh-Eligible Households and Participating CalFresh Households

Average Monthly Benefit, Income, & Deductions	Average Value for Households (\$)	
	<i>CalFresh-Eligible Households</i>	<i>Participating Households</i>
Monthly Benefit	\$253	\$340
Monthly gross income among households with positive income	\$1,038	\$736
Monthly net income among households with positive new income	\$709	\$481
Average Monthly Income By Income Type		
Earnings	\$1,051	\$765
TANF	\$463	\$486
SSI	\$0	\$0
Social Security	\$913	\$688
Average Value of Deduction by Deduction Type		
Excess shelter deduction	\$367	\$331
Medical deduction	\$271	\$183
Dependent care deduction	\$210	\$236
Child support expense deduction	\$406	\$384

This table describes the average monthly benefits, income and value of deductions for CalFresh-eligible households and participating CalFresh households by type of income and deduction. For example, the average monthly benefit for all participating households is \$340 (Table 8). For all participating households with income, the average monthly gross income is \$736 and the average monthly new income is \$481 (Table 8).

Methodology

The report uses the MATH SIPP+ computer model developed by Mathematica Policy Research, Inc. in order to simulate CalFresh eligibility and participation. This model involves two components: a database and a computer program. The database tracks records of individual households and contains information about income, assets, and household demographic characteristics used to determine CalFresh eligibility. The computer program applies eligibility rules to each household in the database to determine whether a household would be eligible. If determined to be eligible, the program then determines the benefit a household would likely receive. The simulation model also predicts eligible household's participation in CalFresh. Using this prediction, the model shows eligible household's characteristics and potential benefit level.

Data

The MATH SIPP+ model uses data from the Survey of Income and Program Participation (SIPP) and incorporates state controls extracted from the Current Population Survey (CPS), both surveys are conducted by the US Census Bureau. CalFresh quality control data are used to calibrate the MATH SIPP+ model so that estimates of the number and characteristics of participating CalFresh households are similar to administrative data. Detailed data on state asset and categorical eligibility rules were also used to update the MATH SIPP+ model.

Overview of the Simulation Model

The 2012 baseline of the 2009 MATH SIPP+ model, which is the model used in this report, uses FY 2009 values for the income and asset thresholds, maximum benefits and deductions and simulates the federal and state asset and categorical eligibility rules. Because the model is based on 2009 data, the parameter values are adjusted from 2012 dollars to 2009 dollars. Rather than simply applying CalFresh eligibility rules to reported households or families, the model first divides household members into CalFresh units according to CalFresh rules about who must apply for CalFresh together.

Because the SIPP underreports program participation, the MATH SIPP+ model stimulates both TANF and SSI recipients. This is particularly important to CalFresh eligibility determination in California because of the state "cash-out" policy, which makes California SSI recipients categorically ineligible for CalFresh.

The MATH SIPP+ model uses an algorithm to select participants from the pool of households simulated to be eligible. The algorithm incorporates caseload and characteristic targets derived from CalFresh quality control data to ensure that the baseline simulated participant population is similar to the participant population in the administrative data.

Additional information and a detailed outline of the research tools used in this report are included in:

“Technical Working Paper: Creation of the September 2009 Baseline of the 2005 MATH SIPP+ Microsimulation Model and Database” (2010)

Available at:

http://www.mathematica-mpr.com/publications/PDFs/nutrition/MATH_SIPP.pdf

References

¹ Federal monthly participation based on USDA Food and Nutrition Service Supplemental Nutrition Assistance Program: Average Monthly Participation for FY 2011

² State monthly participation based on USDA Food and Nutrition Service Supplemental Nutrition Assistance Program: Average Monthly Participation by State for FY 2011

³ Estimated participation for Calfresh is based on the USDA Food and Nutrition Service report *Reaching Those in Need: State Supplemental Nutrition Assistance Program Participation Rates in 2010* (December 2012).

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