CalFresh Expansion to SSI Recipients:  
A Case Study on SNAP Accessibility

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Executive Summary

This report examines the CalFresh expansion to SSI recipients in California as a case study to understand best practices that can increase SNAP accessibility in times of high need, such as during the COVID-19 pandemic. We interviewed county human services agencies and Code for America staff to learn about the strategies they used to enroll SSI recipients in CalFresh when SSI recipients first became eligible for CalFresh in June 2019. Our interviews as well as a review of the literature reveal four trends in CalFresh administration that reduce administrative barriers to enrollment: strategic communication, reducing compliance costs, leveraging community and government partnerships, and building trust in government. We recommend specific actions SNAP administrators can take in each of these four areas that can support in reaching those in need of food assistance. These best practices have the potential to increase the efficacy of state and local government efforts to make SNAP – a critical source of support for individuals and families facing poverty in the United States and an economic stabilizer in times of recession – available to everyone who needs it.

In the case of CalFresh, it was the combination of approaches that supported the success of the expansion effort thus far. The following page contains a table with a summary of the strategies we recommend SNAP administrators use to increase enrollment for populations in need of food assistance benefits.
# Best Practices for Increasing CalFresh Enrollment

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<td>1. Supplement outreach strategies that include print and media messaging with direct, in-person outreach and application assistance.</td>
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<td>3. Use demographic, geographic, and administrative data, when available, to help guide outreach strategies and plans.</td>
<td>3. Adopt the “one and done” policy for phone applications.</td>
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## Leverage Partnerships

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<td>1. Partner with community-based organizations and government agents that already serve the population in need of SNAP benefits.</td>
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<td>2. Provide partners with comprehensive resources that enable consistent messaging across agencies and equip partners with tools to support applicants on their own.</td>
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<td>1. Manage and actively address misinformation and reduce incidence of denials due to bureaucratic or administrative reasons.</td>
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<td>2. Work to reduce stigma and perceived costs of enrollment by making getting the maximum benefit as easy as possible. This could include strengthening training for caseworkers or employing strategic communications methods.</td>
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Introduction

Food Insecurity and COVID-19

As of May 7, 2020, over 33 million Americans have filed for unemployment since COVID-19 was declared a national emergency in the United States on March 13, 2020. Food banks across the nation have been overwhelmed with demand – some seeing lines of cars over a mile long waiting for food. Parents whose children usually receive breakfast and lunch at school are scrambling to figure out how to suddenly provide them with an extra two meals a day. We ask in this time of crisis, when SNAP and its efficacy as a program to support economic resiliency is more important than ever: What factors ensure that state and local SNAP administrators can support fluctuations in demand for SNAP when there is an influx of need?

Since the COVID-19 pandemic has caused all non-essential work and activities to shut down, many Americans have lost their jobs and are facing significant financial difficulties. We have seen a large increase in food insecurity in tandem with these events. In April, California saw the number of CalFresh (California’s implementation of SNAP) applications more than double when compared to the same period in 2019.

Figure 1: Data on weekly CalFresh Applications, Feb-May 2019 and 2020, from California Statewide Automated Welfare System (CalSAWS).

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1 Schwartz, Casselman, and Koeze, 2020
2 Advocates for CalSAWS
While we cannot yet know the long term implications of the current crisis, one thing is clear: more people are leaning on the social safety net, and SNAP in particular, than ever before. This is not necessarily surprising, as SNAP is one of the closest approximations to a universal safety net that we have in the United States, and it was critically important in responding to the Great Recession.

**SNAP’s Multiplier Effect and Benefits for Recipients**

There are many factors that contribute to the importance of SNAP when responding to economic crises. First, SNAP is a near universal entitlement, meaning all US citizens whose income falls below a certain threshold are eligible to receive benefits. People who face a sudden loss of income are able to immediately apply and receive their benefits in less than a month. Studies have shown that recipients spend these benefits very quickly, which demonstrates both the need and the broader economic effects. Eighty percent of all benefits are spent within two weeks of receipt, and 97% of benefits are spent within one month. This near total and immediate spending of benefits leads to a multiplier effect in the broader economy. The United States Department of Agriculture (USDA) estimates that during an economic recession, $1 billion in SNAP benefits generates an additional $0.5 billion in GDP. Furthermore, each $1 billion in benefits spent supports approximately 13,560 new jobs.

There was an even larger multiplier effect seen during the Great Recession. The American Recovery and Reinvestment Act (ARRA) provided a temporary 13.6% increase in the maximum monthly SNAP benefit. This led to an additional $42.8 billion of benefits provided between 2009 and 2014. Every $1.00 of additional SNAP benefits in the first quarter of 2009 generated $1.74 of economic activity. This was the most cost efficient way the government was able to stimulate the economy during the Great Recession. It is estimated that the extra benefits kept an additional one million people out of poverty in 2010 alone. Given the success of SNAP as an economic stabilizer during the Great Recession and the fact that more than 30 million Americans have filed for unemployment benefits in the first month since COVID-19 shut down the nation, it is clear that SNAP will once again serve a major role in protecting Americans.

There is also significant evidence of SNAP’s importance when the country is not facing an economic crisis. In 2018, 40.3 million people, or one in eight Americans, across 20 million households received SNAP benefits. These benefits lifted 3.4 million people, 1.5 million of whom

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3 Hoynes and Schanzenbach, 2019  
4 Canning and Stacy, 2019  
5 Bernstein and Spielberg, 2016  
6 Schwartz, 2020
were children, above the poverty line. Children who have access to benefits in utero and in the first five years of life see a large and statistically significant reduction in conditions including obesity, high blood pressure, heart disease, and diabetes. Women who have access to benefits at a young age also see greater economic sufficiency later in life compared to their peers who do not receive SNAP benefits.

Threats to SNAP Accessibility

Despite its many benefits, the program has been under attack from the current administration. First proposed as a part of the 2018 Farm Bill, the Trump Administration has targeted cutting SNAP benefits in three places. The first cut included limiting states’ abilities to waive work requirements for childless adults. It is estimated that if this rule goes into effect, 700,000 people will lose benefits. The second cut would come in the form of rolling back broad-based categorical eligibility, which enables states to raise income and asset eligibility limits for households with high costs in other areas such as housing or childcare. It is estimated that three million people, including one million children, would lose benefits under this new rule. The final cut would prohibit states from setting their own Standard Utility Allowances that are deducted from income when determining eligibility and instead set a national level. An estimated seven million people would see a decrease in benefits under this rule.

The first cut was set to take effect on April 1, 2020. A district court in Washington DC issued a temporary injunction on the rule, saying it would be “arbitrary and capricious” to move forward with cuts to the program during a pandemic. At first the Trump Administration seemed poised to appeal the decision, but they have since changed their mind. SNAP is essential now more than ever as millions are losing their jobs and unable to meet work requirements. Food banks have been overwhelmed with demand, as demonstrated by Feeding America – the country’s largest network of food banks – projecting a $1.4 billion budget shortfall in the next six months. While they are helping many people in need right now, they estimate under normal circumstances that for every meal they provide, SNAP provides nine.

Although there is a large amount of uncertainty at this time, one thing is clear: SNAP will be a critical piece of the government response to the pandemic as economic conditions worsen. It is in this context that we embarked upon a research effort to better understand the lessons learned from the significant expansion of CalFresh benefits to Supplemental Security Income (SSI) recipients in

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7 Hoynes and Schanzenbach, 2019
8 Hoynes, Schanzenbach, and Almond, 2016
9 Rosenbaum and Neuberger, 2020
10 Khalil, 2020
11 Kulish, 2020
12 Fadulu, 2020
2019. While this effort initially intended to extract best practices for enrolling seniors and individuals with disabilities, it has the potential to reflect more broadly on what it takes to ensure that all who are eligible for SNAP are able to enroll and that this program can continue to support Americans through times of economic turmoil.
Purpose

The underlying purpose of this report is to provide an analysis of the expansion of CalFresh eligibility to SSI recipients in California almost one year after that expansion was implemented and to provide recommendations for how counties can improve takeup. We are centering this case study in our analysis because we believe that it highlights the key strategies used to ensure that all who are eligible during times of high need – such as the COVID-19 pandemic outbreak – are able to receive support. In order to support this analysis, we made use of data from CDSS, qualitative interviews, and peer-reviewed literature on best practices for social safety net provision. Our analysis contextualizes the trends that we see in California in the literature and puts forward a set of best practices associated with each trend, towards the goal of improving uptake and helping support efforts to ensure that all who are eligible for SNAP are able to access it.
Background and Problem

The last time California saw a significant surge in CalFresh applications was in June 2019 when Supplemental Security Income (SSI) recipients became eligible for CalFresh for the first time. Based on California Department of Social Services (CDSS) estimates from 2018, approximately 490,000 Californians became eligible for CalFresh on that day. Before the outbreak of COVID-19 in 2020, this was the largest increase in the CalFresh eligible population California had seen since the program’s inception. This exclusion of SSI recipients from CalFresh benefits was a major gap in the social safety net in California that in part explained the low-rates of CalFresh enrollment among the elderly population in California. SSI recipients were previously ineligible for CalFresh because California adopted a Cashout policy in 1974 in which state legislators elected to increase SSI benefits by $10 instead of making SSI recipients eligible for CalFresh. California was the last state to overturn the Cashout policy. The scale and recency of the CalFresh expansion makes it a relevant case study to understand how California government responds to an influx in CalFresh eligibility.

Led by CDSS, county-level CalFresh administrators were tasked with reaching out to and enrolling thousands of SSI recipients in the second half of 2019. California administers CalFresh at the county level, meaning that each county has its own processes for reaching and enrolling SSI recipients. As evidenced in the County Readiness Plans submitted to CDSS in May 2019, there is

![Figure 2: CalFresh applications approved with at least one SSI recipient by month. Data from CDSS Data Dashboard.](image)

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13 California Department of Social Services
14 Birnbach, 2011
significant variation among California's 58 counties in strategies for responding to the influx in applications from SSI recipients.\textsuperscript{15} This case study is an analysis of five California counties to uncover best practices for enrolling many CalFresh beneficiaries in a short time as well as reaching seniors and individuals with disabilities.

On the whole, California's expansion of CalFresh eligibility to SSI recipients has largely been a success. As a whole, 45% of the estimated newly eligible population in California was enrolled in SNAP within three months of the expansion. As of March 2020, 70% of the estimated eligible population was enrolled.\textsuperscript{16} However, just as there was significant variation among county's strategies, there was also significant variation in take-up rates across counties in the eight months following the expansion. Take-up rates range from 42% in Colusa County to 95% in San Francisco County, with a majority of counties having take-up rates between 50% and 80%.\textsuperscript{17} This variation suggests that counties have seen varying levels of success in implementing the plans laid out in their County Readiness Plans.

![Figure 3: Take-up rates by county. Data from CDSS Data Dashboard.](image)

It is important to note that population sizes and estimated eligible SSI population sizes vary widely across California. For example, Colusa County only had an estimated 234 eligible individuals. With a take-up rate of 42%, that leaves 135 individuals to enroll. On the other hand, the largest county, Los Angeles, is estimated to have over 157,000 eligible individuals, nearly one third of the entire state's eligible population.

\textsuperscript{15} County Readiness Plans
\textsuperscript{16} California Department of Social Services, 2020
\textsuperscript{17} Ibid
Reaching Everyone Who is Eligible

The SSI population is diverse, and strategies aimed at reaching out to and enrolling the remaining eligible population will require a deeper understanding of their diverse needs and barriers to enrollment. However, there are shared characteristics among individuals who receive SSI that reinforce the critical fact that anyone who is eligible should be enrolled. Indeed, for many seniors and individuals with disabilities, SSI is a critical source of income support. In 2020, the maximum SSI benefit amount in California is approximately $974. If recipients have any additional sources of income, SSI benefits are reduced, making it difficult for individuals to live above the poverty line.\textsuperscript{18} As the cost of living increases, SSI recipients may struggle to cover the cost of basic necessities, including food. Efforts to enroll remaining SSI recipients in CalFresh are necessary to address the high levels of food insecurity this population faces. Furthermore, increasing the number of SSI recipients enrolled in CalFresh can help decrease the gaps in SNAP enrollment rates between California and the rest of the nation. In 2019, California’s enrollment rate was 72\% compared to 85\% at the national level.\textsuperscript{19}

Aside from overall gaps in enrollment, there are also differences in enrollment for English-speakers and individuals whose primary language is not English. The gap is particularly wide when comparing English and Spanish-speaking communities.\textsuperscript{20} Crucially, this suggests that there may be barriers present for SSI recipients who have limited English proficiency. These barriers may have substantial socioeconomic implications for those individuals who have fallen into this enrollment gap. Targeted strategies to enroll these populations can also help address language barriers for non-SSI recipients and reduce overall enrollment gaps.

\textsuperscript{18} Cohens, 2017
\textsuperscript{19} Call, 2019
\textsuperscript{20} Moon, 2019
SSI Expansion: Case Study Trends

Efforts to increase take-up of social programs often center around reducing administrative burden. Administrative burden refers to costs incurred when individuals interact with the government. These costs fall into three categories: learning, compliance, and psychological. In the case of SNAP, learning costs refer to individuals knowing if they are eligible and how to enroll. Compliance costs refer to things people need to do in order to comply with rules and regulations. For SNAP, this means filling out the application, providing necessary documents, and completing an interview. Psychological costs refer to stigmas that may be associated with participating in SNAP and negative emotions individuals have when enrolling. For example, individuals may not want to enroll in SNAP for fear of other people knowing they are receiving welfare. In the following sections we will discuss how California counties reduced all three forms of administrative burden using strategic communication, reducing barriers to enrollment, leveraging partnerships, and building trust in government in order to enroll SSI recipients in CalFresh.

Trend 1: Strategic Communication

The CDSS, counties, and stakeholders used mass outreach strategies, along with more targeted outreach approaches as part of their strategic communication plans. Given that SSI recipients were newly eligible for CalFresh, both types of communication methods were key for reducing learning costs. Mass outreach strategies were important for providing SSI recipients, their caregivers, and family members with information about the CalFresh policy change, eligibility requirements, and methods for applying. Targeted outreach strategies were necessary to reach and enroll specific communities, households, or individuals who were known to be eligible or likely eligible for CalFresh.

Leading up to the expansion, CDSS launched the state-wide “Click, Call, Come In” campaign that included multiple forms of mass outreach methods in various languages including media messaging, print outreach materials, press releases, and mailers to SSI recipients. Counties were instrumental in further developing outreach strategies aimed at enrolling the newly eligible SSI population. Since counties were more attuned to the localized needs of their clients and communities, they were able to create effective targeted outreach plans. Counties increased CalFresh enrollment among SSI recipients by using multiple outreach methods, tailoring their outreach strategies, and having flexible, data-informed outreach plans.

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21 Moynihan, Herd, and Harvey, 2014
Multiple Outreach Methods

Research shows that using multiple types of outreach and communication strategies is an effective way for increasing enrollment in social safety net programs. Outreach initiatives aimed at increasing enrollment in California’s public health insurance programs found that strategies were most effective when counties used a mix of outreach methods ranging from media advertising to direct outreach through community health workers.\(^22\)

All of the counties we interviewed used multiple forms of ongoing outreach strategies to target the SSI population. The outreach methods that counties highlighted as being most successful were intended to raise awareness about the policy change and its impact or to directly encourage individuals and households to apply for CalFresh. Different methods worked best for different counties, but it was clear that all counties used a mix of outreach strategies to successfully inform and enroll SSI recipients.

Research also emphasizes the importance of direct outreach and application assistance, aside from communicating information through media messaging and print outreach materials.\(^23\) In Rhode Island, SNAP outreach initiatives targeted toward low-income individuals, immigrants, seniors, and individuals with disabilities were most effective through in-person contact and direct application assistance.\(^24\) Similarly, a study on SNAP enrollment in Pennsylvania found that mailers were most effective for increasing enrollment among likely eligible applicants when they were also offered application assistance.\(^25\)

Code for America estimated that 48% of the eligible SSI population would have a representative payee who helps them receive and manage their SSI benefits. Since many representative payees would provide assistance during the CalFresh application process, Code for America added features to GetCalFresh.org that fully brought them into the process and allowed SSI recipients to designate a representative that could act on their behalf.\(^26\) Representative payees understand the needs of the SSI recipients they care for and can provide direct application assistance, so it is important to also target them in outreach efforts.

Application assistance and direct, in-person contact were important components of counties’ outreach strategies. Counties supplemented outreach efforts with on-site application assistance at locations frequented by SSI recipients and places where individuals accessed other social services. Outreach through In-Home Supportive Service (IHSS) workers was also key for providing eligible SSI recipients with individualized, in-person support. Our interviews showed that extending application assistance...
assistance outside of county offices was an important strategy for enrolling SSI recipients who were unable to apply online or travel to their county office.

**Tailored Outreach Strategies**

Counties across California are all different, and strategies to reach a target population should be tailored accordingly. Best practices for increasing CalFresh enrollment among Medi-Cal participants suggests that outreach messaging can be most effective when it is strategically tailored to a targeted subpopulation. Tailored messaging can also have a more profound effect depending on who is conducting outreach with the targeted subpopulation. A report focused on increasing CalFresh accessibility by addressing language barriers suggests that outreach strategies can be informed by behavioral science ideas such as the messenger effect where the identity of the person delivering information can impact how a person receives the information. Tailored messaging and strategic outreach to specific subpopulations of SSI recipients may be effective for reaching individuals that are not yet enrolled in CalFresh.

Counties used varying levels of tailored outreach methods and we found that counties constantly came into contact with subpopulations of SSI recipients through community centers and events such as senior centers, senior residential facilities, and health and nutrition events. Most of the counties interviewed gave presentations at community spaces and equipped community organizations that serve SSI recipients with toolkits to conduct their own outreach and provide support. Community-based spaces were important sites for engaging with subpopulations, developing trust, and gaining a better understanding of additional barriers individuals faced when accessing CalFresh.

SSI recipients who have limited English proficiency can benefit from tailored messaging and assistance in the language they speak, along with outreach methods that are culturally relevant. Aside from language barriers, cultural barriers may also be present, indicating that outreach strategies would require more than just translated outreach materials. Best practices aimed at increasing enrollment in the Women, Infants, and Children (WIC) program suggest that culturally relevant media messaging and outreach in the appropriate community spaces can make individuals and families feel more comfortable accessing services.

We found that counties were aware of language barriers and actively tried to address them through culturally relevant media messaging, providing print outreach materials in multiple languages, hiring bilingual staff, and making translation services available within county offices or while conducting on-site outreach. Two counties expressed that they faced challenges reaching

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27 Jensen, 2017
28 Moon, 2019
20 Ibid
30 Henchy, 2019
particular communities with limited English proficiency; however, one county highlighted challenges reaching English-speaking communities as well. Gaining a better understanding of the specific language and cultural barriers SSI recipients face can help enhance current outreach efforts.

Data-Informed Outreach Plans

Data can be used as a tool to revise outreach strategies and tailor efforts toward SSI recipients who have not been reached. A study on outreach efforts to increase Earned Income Tax Credit (EITC) take-up rates found that one-time mailers, letters, and informational text messages were ineffective for increasing the number of households who filed their taxes and claimed the credit. The study concluded that outreach alone may not be enough to reach households and that having a better understanding of who is not claiming the credit can be beneficial for outreach efforts. Recommendations for increasing CalFresh enrollment among Medi-Cal recipients suggest that any available geographic, demographic, or administrative data can help guide tailored outreach strategies.

For counties, mailers and text messages were just two components of a broader comprehensive outreach and communication plan following the SSI expansion. Text messages were used to follow-up with SSI recipients interested in applying for CalFresh or who were already involved in the application process. These outreach methods were effective in the SSI context because counties used them in conjunction with other targeted strategies rather than as one-time messaging. As the EITC study highlighted above suggests, additional efforts may be needed to reach certain populations. Data can be used to develop a better understanding of any shared characteristics among the SSI recipients that are not yet enrolled in CalFresh.

Most of the counties interviewed implemented at least one outreach strategy that was informed by either administrative records on SSI recipients, demographic data, or geographic data. Counties used this information to identify areas where there were high concentrations of SSI recipients and to make decisions about where and how to conduct outreach or provide application assistance. One county used data to develop a phased and multi-tiered outreach strategy, which allowed them to target different SSI subpopulations and re-strategize as needed. As outreach efforts are well underway across counties in California, data analysis can be an effective tool for evaluating outreach strategies and revising them in response to community needs.

Best Practices and Recommendations

We recommend counties consider three practices to reduce learning costs and reach eligible populations:

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31 Linos et al, 2020
32 Jensen, 2017
1. Supplement outreach strategies that include print and media messaging with direct, in-person outreach and application assistance.
2. Continue developing culturally relevant and tailored messaging to target subpopulations of SSI recipients.
3. Use demographic, geographic, and administrative data, when available, to help guide outreach strategies and plans.

**Trend 2: Reducing Compliance Costs**

As mentioned earlier, compliance costs refer to things individuals must do in order to comply with rules and regulations surrounding CalFresh eligibility. Counties across California used three primary methods to reduce compliance costs and increase take up. They provided multiple avenues through which individuals could apply, enhanced their phone application method, and eased the interview process.

*Multiple Avenues*

Prior to the SSI expansion, CDSS identified Sacramento County’s use of an outreach method called “Click, Call, Come In.” The idea of this method was to provide individuals with three methods to apply for benefits: over the phone, online, or in person. CDSS promoted this campaign across the state, encouraging counties to prepare for applications across all three mediums. The ordering of the three methods was important, as they hoped to capture as many people as possible in online applications because it required the fewest additional staff. Then they hoped applicants would turn to the phone for help. Some counties also used this to emphasize that applicants do not need to leave their house to apply. It is estimated that one in five seniors have a physical disability that makes it difficult for them to be mobile.\(^{33}\) Prior research from Mathematica shows that enabling seniors to apply for SNAP from home dramatically increased take up in a pilot program in Pennsylvania.\(^{34}\)

A critical component of expanding ways for individuals to apply was the use of GetCalFresh.org, a website created by Code For America. Prior to Code For America’s involvement, it took an average of 45 minutes to apply for CalFresh online and there was no central site for individuals across the entire state. Their newly created site reduces the application process to eight minutes on average and has been implemented in every county.\(^{35}\) It also includes a live chat feature should applicants have questions. The reduction in time to complete an application removes a

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\(^{33}\) Herd, 2015  
\(^{34}\) Kauff et al, 2014  
\(^{35}\) Code for America, 2020
critical barrier for the elderly population, as they are more likely to experience cognitive decline and be unable to complete something that takes a significant amount of time.\textsuperscript{36} It is estimated that between ten and twenty percent of the elderly population have mild cognitive impairment.\textsuperscript{37} In preparing for the launch of GetCalFresh.org, Code for America estimated that 71\% of the newly eligible population would have a disability, 47\% would be older than 65, and that half of those with a disability would have a cognitive or vision disability.\textsuperscript{38} These statistics were front of mind as they worked to design a user-friendly site with a streamlined process.

Individuals were also able to apply for CalFresh through the Social Security Administration (SSA). Once an individual applied for SSI, the SSA would submit an online CalFresh application on their behalf. The individual did not have to take any further action to receive their benefits, as the SSI application process counted as meeting the SNAP interview requirement. Counties reported this process was utilized by many of the applicants.

**Enhanced Phone Application**

We found that counties had success when they modified their phone interview process such that applicants could apply and be approved in just one call; they call this the “one and done” philosophy. Applicants were able to apply, count the phone call as their interview, and provide their signature all in one call. Counties added specific phone software that allowed them to securely accept over-the-phone signatures.

We also found that some counties created a special phone line for SSI applicants. This dramatically reduced wait times for SSI applicants. One county that implemented this approach saw an average wait time of ninety seconds for SSI applicants as compared to nineteen minutes on the general phone line. Again, this is a helpful way to limit the amount of time seniors must spend going through the application process.

**Eased Interview Process**

The interview requirement has historically been one of the largest barriers individuals face when applying for SNAP benefits. Applicants are typically required to complete an in-person interview with little or no say in the day or time it takes place. We saw two main approaches counties took to easing the interview process: allowing for flexible scheduling and conducting phone interviews. Under flexible scheduling, individuals who miss their pre-assigned interview receive a mailer informing them of the option of calling the county at any time to complete it. This allows applicants to choose a time that they know works for them and complete the interview over the

\textsuperscript{36} Herd, 2015  
\textsuperscript{37} Ibid  
\textsuperscript{38} Sutherland and Rappin, 2019
phone rather than in-person. Similarly, many counties instituted processes such that phone applicants could complete their interview at the same time they apply over the phone, as described above.

**Enduring Barriers**

Despite the many actions that counties have taken, they still face challenges in encouraging individuals to apply for CalFresh. Counties and Code for America believe that psychological costs associated with enrolling in CalFresh have hindered take up. California is home to eleven million immigrants, 25% of whom are on green cards or visas and 23% of whom are undocumented.\(^{39}\) They believe some eligible applicants fear the Public Charge rule, which looks negatively on people applying for citizenship who are likely to rely on social safety net benefits in the future. In reality, receiving SNAP benefits has no impact on citizenship applications. Furthermore, only citizens or lawful permanent residents of at least five years are eligible for SNAP.\(^{40}\)

Code for America also reported that some of the eligible population has elected not to apply because they believe they will receive only a small benefit, such as the minimum of $15/month. Individuals do not see this small amount as being worth the time and effort they must go through to enroll. Counties are working to overcome this myth, as the average monthly benefit for the SSI population in California is $150. We found that counties are making significant efforts to ensure applicants receive the maximum benefit they are eligible for. Many SSI recipients have out of pocket medical expenses that are deductible from their income, thus increasing benefit amounts. Staff in local county offices underwent training before the expansion date on the various types of deductions applicants may be able to take. County offices also shared information with applicants about medical deductions via flyers, social media, and local partners.

Finally, applicants continue to be denied benefits because they miss their interviews. While this is an issue we know counties are addressing, there is still work to be done. Unless applicants are able to schedule their own interviews or the interview requirement is waived, as it has been temporarily during COVID-19, we expect people will continue to be denied due to missed interviews.

**Best Practices and Recommendations**

We recommend counties use a combination of methods to reduce compliance costs for applicants. Three steps we suggest taking first are:

1. Promote the use of GetCalFresh.org, especially during the COVID-19 pandemic when in-person activities are prohibited.

\(^{39}\) Johnson and Sanchez, 2019

\(^{40}\) My CalFresh
2. Continue to look for ways to improve interview scheduling such that fewer applicants miss their interview.
3. Adopt the “one and done” policy for phone applications.

Trend 3: Leveraging Partnerships

When CalFresh became available to SSI recipients for the first time, county CalFresh administrators had to figure out how they would find this population of approximately 490,000 seniors and individuals with disabilities who they had never served before. A portion of the newly eligible CalFresh recipients already lived in households with members who were receiving CalFresh. However, the remaining eligible individuals lacked a direct connection to CalFresh administering agencies. It takes coordination and planning to close the gap between those who are eligible for services and those who receive services. Our findings demonstrate that counties relied heavily on partnerships with community-based organizations (CBO) and other government agencies who are already in contact with the SSI population to close this gap. Such partnerships were critical in reducing learning costs for those in need of food assistance.

While government agencies are responsible for implementing the social safety net, the community plays a critical role in connecting people with government services. Furthermore, the social safety net landscape is made up of multiple government agencies responsible for different services, but often serving similar populations. Therefore, there is a clear opportunity for cross-agency partnership in social safety net provision. Management researchers call this coordinated approach to government “collaborative public management.” Studies in this field confirm that collaborative behavior in program implementation is associated with better program outcomes.\(^{41}\)

**Partnerships with the Community**

Partnerships with non-governmental organizations lead to higher SNAP participation. A national qualitative study of SNAP outreach workers employed in both CBOs and government agencies found that strong collaboration and coordinated messaging between CBOs and SNAP administrators helps increase SNAP participation. The study found that both government agencies and community organizations report challenges associated with resource scarcity, and the opportunity to share outreach resources aided both organizations in reaching their goals.\(^{42}\) Furthermore, there is value in providing eligible CalFresh recipients more places to find out how to apply and do so. A quantitative analysis of 21,000 households found a five to six percentage point

\(^{41}\) McGuire, 2006
\(^{42}\) Fricke et al, 2015
increase in the likelihood of SNAP enrollment when agencies made SNAP applications available at food pantries.\textsuperscript{43}

In addition, as discussed in the section on strategic communication, CBOs are uniquely placed to provide culturally competent services to high need subpopulations who can be difficult for government agencies to reach. One county attributed high enrollment rates among one language population to community outreach efforts. Community organizations can be a trusted source of information and services for populations who lack connections to or trust in government agencies.

All counties we interviewed worked with community-based organizations to expand their CalFresh outreach efforts. We found that counties partnered with CBOs that serve the population of interest for the CalFresh SSI expansion: seniors, individuals with disabilities, and those facing food insecurity. The most common partnerships that existed across all counties were with senior centers, senior residential facilities, and food banks. AARP was a key partner in one high enrollment county due to AARP’s vast communication network in the elderly population. Counties reported sharing outreach materials with community partners such as flyers and social media posts. They also reported hosting in person training in the community and conference calls where potential applicants could learn about CalFresh application and eligibility requirements. Some counties reported that community partners were doing their own outreach campaigns that were unprompted by the county.

Two counties stood out in this area for providing community partners with a comprehensive toolkit of resources. Toolkits included sample social media posts to be posted on a specified timeline to lined up with CalFresh implementation. They also included resources for application assisters in the community about eligibility requirements and the enrollment process. Application assisters are employees or volunteers at CBOs who help people navigate the CalFresh application process. This additional level of coordination in messaging and applicant support seems to have contributed to the exceptional success rate in high enrollment counties. Snapshots from these toolkits, and links to the full toolkits, can be found in Appendix B.

\textit{Intergovernmental Partnerships}

Collaboration between government agencies is also a pathway to greater SNAP participation. A 2011 USDA study of SNAP participants nationwide found that people enrolled in multiple government programs, such as Temporary Assistance for Needy Families (TANF), WIC, and Medicaid were more likely to be enrolled in SNAP. The study also found that those who were enrolled in multiple programs tended to maintain their SNAP benefit for a longer period of time. Researchers hypothesized that this result was caused by information networks that exist between social safety

\textsuperscript{43} Mabli, 2015
net beneficiaries about what benefits are available. They also posit that participation increases when
government agencies provide an opportunity to enroll in multiple benefits at once.\textsuperscript{44}

The most consistent intergovernmental partnership we observed was between CalFresh
administrators and the SSA. As explained in the previous section on reducing compliance costs, all
interviewed counties reported providing SSI recipients with the option to apply for CalFresh through
the SSA. Given that the SSA administers SSI, it is logical that they would be a key partner in reaching
SSI recipients for the CalFresh expansion. Counties reported that the option to apply through the
SSA made CalFresh much more accessible to SSI recipients.

Another common intergovernmental partnership was with IHSS. IHSS is a program that is
available to individuals with disabilities or seniors who are homebound and require assistance to
complete day-to-day tasks such as grocery shopping, meal preparation, laundry, and other personal
care services.\textsuperscript{45} Like CalFresh, IHSS is a state-run program that is administered at the county level.
There are many SSI recipients who are eligible for CalFresh and who receive services from IHSS.
Counties provided IHSS social workers with outreach materials that social workers used to inform
SSI recipients about the new benefit during home visits. One high enrollment county divided their
target population into three outreach groups: one for SSI recipients who receive services from IHSS,
one for SSI recipients who live in a household with people who already receive CalFresh, and
everyone else. This county tailored their outreach efforts to each specific group.

In addition, multiple counties partnered with county offices on aging to reach elderly
residents who may be newly eligible to enroll in CalFresh. As discussed in the section on reducing
compliance costs, one high enrollment county also established outstations for CalFresh enrollment
in five Aging and Disability Resource Centers throughout the county. These outstations enable
seniors and individuals with disabilities to access all government resources in one place.

While the SSI expansion provided a particularly clear target demographic, individuals in need
regularly obtain services from governments and CBOs that signal their potential eligibility for
CalFresh. For example, during the COVID-19 pandemic, CalFresh administrators could partner with
the California Employment Development Department that administers unemployment insurance to
reach those who may be eligible for CalFresh for the first time. At the federal level, the USDA Food
and Nutrition Service has temporarily granted authority to states to provide SNAP benefits to
families who are unable to receive benefits from the school lunch program due to school closures
during COVID-19.\textsuperscript{46} This is a significant example of a targeted government partnership that will
reduce food insecurity for thousands of children and families.

\textsuperscript{44} Mabli et al, 2011
\textsuperscript{45} California Department of Social Services
\textsuperscript{46} U.S. Department of Agriculture: Food and Nutrition Services, 2020
Best Practices and Recommendations

1. Target partnerships with government agencies and community-based organizations that already serve the population SNAP administrators are trying to reach. In the case of the SSI expansion, counties partnered with organizations that serve the low-income seniors and individuals with disabilities who may already receive SSI.

2. Provide community and government partners with comprehensive resources that provide for coordinated messaging and support for potential applicants. This approach will enable more individuals in need of services to find out about SNAP benefits, even if they are not currently within SNAP administrator’s reach. Furthermore, we believe this approach will ensure applicants have consistent information, which will limit confusion and reduce the likelihood of avoidable errors that may lead to denial of services to those who are eligible.

Trend 4: Trust in Government

Mitigating the impact of administrative burden in the context of social service uptake is not only related to the logistics of whether citizens are able to access services with ease. It is also influenced by how people experience government from a psychological perspective. Concepts like dignity and respect matter and can impact whether individuals are willing to interface with government touchpoints.\textsuperscript{47} Furthermore, accessing social services that might already be associated with stigma or require providing burdensome amounts of documentation can be psychologically taxing.\textsuperscript{48} This can influence program uptake and institutional trust.\textsuperscript{49} Finally, being asked to prove a need or provide a great deal of documentation in order to receive a service can in some circumstances be stigmatizing in itself.\textsuperscript{50} On the whole, the experience of interacting with the state is a signal to citizens of what they should expect when they interface with the government.\textsuperscript{51} Researchers hypothesize that these experiences then frame individual willingness to engage with government in the future.\textsuperscript{52} Thus, if citizens attempt to access services and fail, this directly undermines the efficacy of that service.\textsuperscript{53}

It follows that maintaining awareness of the delicate nature of trust towards the government can support efficacy of government programs, reduce the psychological costs of administrative barriers, and make strategic communication more effective for potentially eligible populations. This

\textsuperscript{47} Moynihan, Herd, and Harvey, 2014
\textsuperscript{48} Currie, 2004
\textsuperscript{49} Yang and Holzer, 2006
\textsuperscript{50} Currie, 2004
\textsuperscript{51} Moynihan, Herd, and Harvey, 2014
\textsuperscript{52} Ibid
\textsuperscript{53} Ibid
can encourage uptake of the program, support the maintenance of trust in government, and help address shortfalls in government trust where it exists.

**Low Performance and Institutional Trust**

Moynihan, Herd, and Harvey put forward evidence to suggest that trust in government is shaped by the burdens citizens encounter when engaging with government institutions.\(^{54}\) Yang and Holzer specifically note that citizens are more likely to notice low performance by the government compared to high performance.\(^{55}\) In contrast, when government-provided programs run smoothly, citizens are less likely to take note. During the lead up to the expansion of CalFresh to SSI recipients, key implementing partners were acutely aware that information was circulating in the community regarding the expansion. In this period of time, there was a concern that individuals who are enrolled in SSI might attempt to apply before the expansion was set to take place. Therefore, Code for America specifically sought to identify any SSI recipient who expressed interest in CalFresh via the online application by adding a question to their platform which asked whether the person was an SSI recipient. If the individual selected yes, they were automatically given a notification that while they may not currently be eligible for CalFresh, they would be eligible starting on June 1, 2019 and that they could sign up to receive a message when they were eligible to apply.

Indeed, while this approach did not actually prevent SSI recipients from submitting an application before the expansion was implemented, it did significantly reduce the probability that SSI recipients would be preemptively rejected and thus be disincentivized to apply once the application was actually open. This feature saw a very high level of engagement, and half of all people who signed up to receive the notification completed applications. This effort to ensure that potentially eligible individuals did not apply early and get rejected reflected an awareness that being rejected from receiving the benefit might result in applicants feeling skeptical towards or deceived by the government. This safeguard helped ensure that preemptive rejections would not damage trust and actively brought in potentially eligible individuals.

**Perceived Stigma and Transaction Costs**

In the context of institutional trust, high transaction costs (long applications, interview requirements, and providing a variety of documents) can make applicants feel stigmatized and can result in a lower willingness to engage with the government in the future.\(^{56}\) This experience varies for different individuals and can be influenced by a wide variety of contextual, social, and economic factors that influence one’s life. Currie (2000) provides evidence to support the idea that transaction

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\(^{54}\) Moynihan, Herd, and Harvey, 2014  
\(^{55}\) Yang and Holzer, 2006  
\(^{56}\) Currie, 2004
costs and stigma play a role in enrollment rates, noting that enrollment rates in Medicaid increase for families with more children. This finding suggests that the benefit size relative to the effort of the transaction influences uptake of social safety net programs. In addition, there is other research suggesting that increasing benefit size can improve enrollment and reduce the impact of perceived stigma and transaction cost.57

Indeed, we found while conducting our qualitative interviews that one of the issues involving enrollment of SSI recipients in CalFresh approximately nine months after the expansion was implemented is that there are some SSI recipients who are potentially eligible that have expressed unwillingness to apply. While there are many reasons why an SSI recipient might be unwilling to apply, there were reports that this unwillingness in some cases was based on misinformation regarding the size of the benefit – that it would be too small – and that the application process would be too burdensome given the size of the benefit. We also received some reports that beneficiaries had expressed concern that they might not be treated with respect during the application process. This suggests that there is reason to believe that enrollment of some portions of the CalFresh eligible population is being hindered by misunderstandings regarding the amount of benefit that individuals might be eligible for and concerns regarding stigmatization through the application process.

Indeed, while there is room for progress in terms of addressing this issue, we noted some actions were taken in the context of this expansion to address these concerns, and we believe these efforts should be strengthened. We saw that Code for America, the state, and many counties were able to provide several different types of services to mitigate the impact of this misinformation and mistrust. The first was a mobile-responsive, easily accessible platform for online access to the application which included a live-chat feature in case the individual completing the application required assistance at any time. The second is related to the state-wide campaign entitled “Click, Call, Come In”, which emphasized that there were multiple welcoming doors through which interested individuals could access the CalFresh benefit. This effectively communicated the idea that there was no wrong entry point, and that access was possible in multiple convenient ways.

We also saw that several counties indicated that they had made efforts to ensure that eligible recipients were able to deduct medical expenses from their total income so that those recipients would be able to receive the maximum benefit. Counties reported specifically including this information in their case worker training. Going forward, we see this as a particularly important realm in which progress is possible. Targeted communication and outreach for communities that helps to make this information more readily available to potential recipients might help improve understanding that medical expenses can be deducted in order to increase the total amount of

57 Blank and Ruggles, 1996
CalFresh benefit received. Leveraging strategic communication to ensure that communities are aware of the ways that they can maximize their benefit – particularly among those that might be more acutely impacted by stigma and/or misinformation – have the potential to bring in groups that could reap significant benefits from access to CalFresh.

**Best Practices and Recommendations**

Overall, it was clear throughout the interview and research process that the majority of the key stakeholders we interviewed were acutely aware of the importance of maintaining the trust of SSI recipients throughout the expansion. This awareness informed their expansion strategy and we believe played a central role in the success of the uptake of CalFresh by SSI recipients. Going forward, it will be crucial to find ways to mitigate the issue of misinformation regarding benefit size, and ensure that recipients understand how deducting medical expenses could increase their benefit size. While best practices highlighted below constitute a reframing of some of the techniques that have already been mentioned, this is in part because working to foster trust in government in any given population of interest cannot inherently be disentangled from efforts to improve uptake of a program and the experience of enrollment.

1. **Manage and actively address misinformation and reduce incidence of denials due to bureaucratic or administrative reasons by ensuring that individuals who express interest in the program receive proactive follow-up.** Text reminders to SSI recipients who have expressed interest have a demonstrated record of working well in this regard.

2. **Work to reduce stigma and perceived costs of enrollment by making getting the maximum benefit as easy as possible.** This could include strengthening training for caseworkers, employing strategic communications methods that raise awareness among potential and current beneficiaries regarding the medical deduction, and making those processes easy to interface with.
Summary Recommendations

In the case of CalFresh, it was the combination of approaches that supported the success of the expansion effort thus far. Below is a summary of the strategies we recommend SNAP administrators use to increase enrollment for populations in need of food assistance benefits. These recommendations are based on our findings from interviews with California counties and the existing literature on administrative barriers. Greater analysis on the motivation behind these recommendations can be found in the SSI Expansion: Case Study Trends section of this report.

Strategic Communication
1. Supplement outreach strategies that include print and media messaging with direct, in-person outreach and application assistance.
2. Continue to develop culturally relevant and tailored messaging to target subpopulations of SSI recipients.
3. Use demographic, geographic, and administrative data, when available, to help guide outreach strategies and plans.

Reducing Barriers to Enrollment
1. Promote the use of GetCalFresh.org, especially during the COVID-19 pandemic when in-person activities are prohibited.
2. Continue to look for ways to improve interview scheduling such that fewer applicants miss their interview.
3. Adopt the “one and done” policy for phone applications.

Leveraging Partnerships
1. Partner with community-based organizations and government agents that already serve the population in need of SNAP benefits.
2. Provide partners with comprehensive resources that enable consistent messaging across agencies and equip partners with tools to support applicants on their own.

Trust in Government
1. Manage and actively address misinformation and reduce incidence of denials due to bureaucratic or administrative reasons by ensuring that individuals who express interest in the program receive proactive follow-up.
2. Work to reduce stigma and perceived costs of enrollment by making getting the maximum benefit as easy as possible. This could include strengthening training for caseworkers or employing strategic communications methods.
Conclusion

SNAP is a near-universal entitlement for American citizens that was instrumental in responding to the Great Recession. In order for SNAP to continue to be effective, everyone who is eligible should be enrolled. By expanding CalFresh to SSI recipients in 2019, California took another step towards ensuring all who need SNAP are able to access it. Counties were largely successful in expanding enrollment to SSI recipients in CalFresh by leveraging strategic communication, reducing administrative burden, leveraging partnerships, and by building and maintaining institutional trust. This addressed a serious and long standing gap in access to the program.

The context in which this report was written cannot be ignored – and the proliferation of the COVID-19 virus around the world has served to underscore the critical importance of a strong social safety net. Indeed, changes have already been made to CalFresh and SNAP in response to COVID-19. In the state of California, interview requirements were temporarily waived and an Online Pilot Program that approved the use of EBT cards for ordering groceries from online services was added, supporting food security while social distancing is in place. Furthermore, families whose children receive free or reduced price lunch at school are receiving additional money on EBT cards. However, there is still work to be done. Advocates are pushing for a 15% increase in benefits and a suspension of the three-month time limit for unemployed, childless adults. It is clear, particularly given the global pandemic, that having a strong SNAP program and ensuring everyone who needs the benefit can receive it is critical. Reducing barriers to access and ensuring additional barriers to access are not levied against Americans have never been more important to ensure that SNAP will continue to be an effective source of support for Americans.
Appendices

Appendix A - Methodology

We began our analysis first by collecting data on CalFresh and SSI enrollment rates at the county level throughout California. We sought to gain a deeper understanding both of the expansion, the rates of enrollment, and the different strategies that countries used to support enrollment. We then completed a literature review to better understand the best practices for social safety net provision that are supported by evidence. In tandem with this research effort, we interviewed several counties as well as Code for America regarding CalFresh provision and expansion of CalFresh to SSI recipients. We were able to complete interviews with a total of five counties, plus representatives from the Code for America staff. We then identified trends and best practices by first transcribing interviews, summarizing the responses by question category, categorizing the practices by trend, and tabulating the most frequently and effectively used practices across the counties. For each trend we highlighted a set of best practices that are supported both by our research and by the interviews and data analysis. We believe that these best practices both supported the success of the SSI expansion, and could contribute to improving the rate of uptake, in order to ensure that all who are eligible for CalFresh are able to access it.
Appendix B - Community Partner Toolkits

Los Angeles County

Below are snapshots of marketing tools Los Angeles County provided its outreach partners. The full toolkit can be found [here](#).
San Francisco County

Below are snapshots of marketing tools San Francisco County provided its outreach partners. The full toolkit can be found here.
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