

Barriers to CalFresh for Applicants Experiencing Homelessness

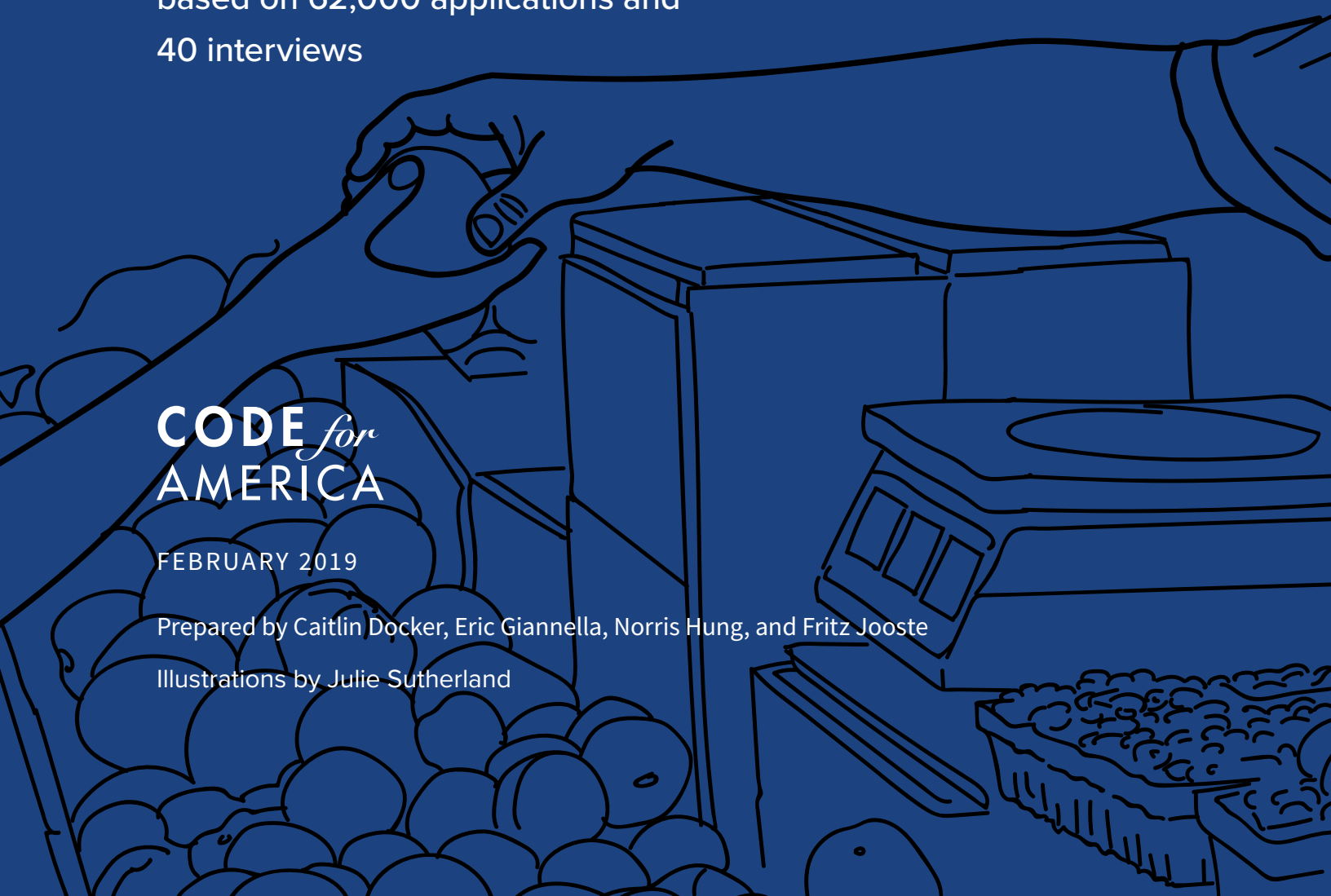
The challenges people experiencing homelessness face in CalFresh enrollment based on 62,000 applications and 40 interviews

CODE *for*
AMERICA

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About Code for America

Code for America believes government must work for the people, and by the people, in the digital age, starting with those who need it most. Our goal: a 21st century government that effectively and equitably serves all Americans. We aim to transform the way government delivers services to those in need of food access.

Key examples of our work include: GetCalFresh, an online service that helps Californians through the process of getting CalFresh benefits with a friendly and respectful experience, and the Integrated Benefits Initiative, which simplifies how Americans access safety net services when they need them most.

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Key learnings from our research

CalFresh applicants can be pushed into homelessness by many different factors. The GetCalFresh team at Code for America reviewed data available from 62,000 applicants who indicated that they did not have stable housing and applied for CalFresh in 2018, and interviewed approximately 40 of these individuals.

Based on this research, we'd like to share the following insights and recommendations:

Barriers in the enrollment process

Getting to appointments and picking up mail is a challenge for those without a fixed address or reliable transportation.

Applicants without stable housing often lack access to important documents like an ID. They are 24% more likely to be denied for missing documents than those with stable housing.

Applicants experiencing homelessness are often unable to receive calls and, like others, unlikely to pick up calls from blocked or unknown numbers.

Recommendations

Encourage self-attestation when applicants struggle to obtain documents.

Explore using a Release of Information to assist applicants who are experiencing situational homelessness.

Explore an Authorized Representative model for direct service providers to assist applicants who are experiencing chronic homelessness.

Why focus on people experiencing homelessness?

GetCalFresh helps Californians check their eligibility and apply for CalFresh benefits. Because our outreach is online, it is important to understand the needs of the hardest to reach populations like people experiencing homelessness. When reviewing applicant data, we were surprised to see that over 30% of the people we assist indicated that they do not have stable housing. This led us to investigate the barriers these applicants encounter when applying for food assistance. Getting help shouldn't be so difficult that the people who need it the most don't seek it out or give up during the process.

The team reviewed the data available from more than 62,000 applicants who indicated that they did not have stable housing and applied for benefits in 2018 through GetCalFresh. The data review included household composition, income and work situation, interview completion rates, verification submissions, and overall outcomes.

We also interviewed roughly 40 applicants experiencing homelessness to gain a deeper understanding of their circumstances and explore how we might tailor the enrollment process to improve outcomes while reducing county workload. This report provides an overview of the challenges faced by GetCalFresh applicants experiencing homelessness and opportunities to improve their outcomes in the year ahead.

Definitions

Homelessness

Someone is experiencing homelessness if they have no fixed, regular place to sleep at night; live in a shelter, an armory, or a welfare hotel; live in a half-way house; live for less than 90 days in someone else's home; live somewhere that people do not usually live, such as a doorway, a lobby, a bus station, a hallway, a car, or a subway.

SOURCE: calfresh.guide/homeless-rights-in-the-cal-fresh-program

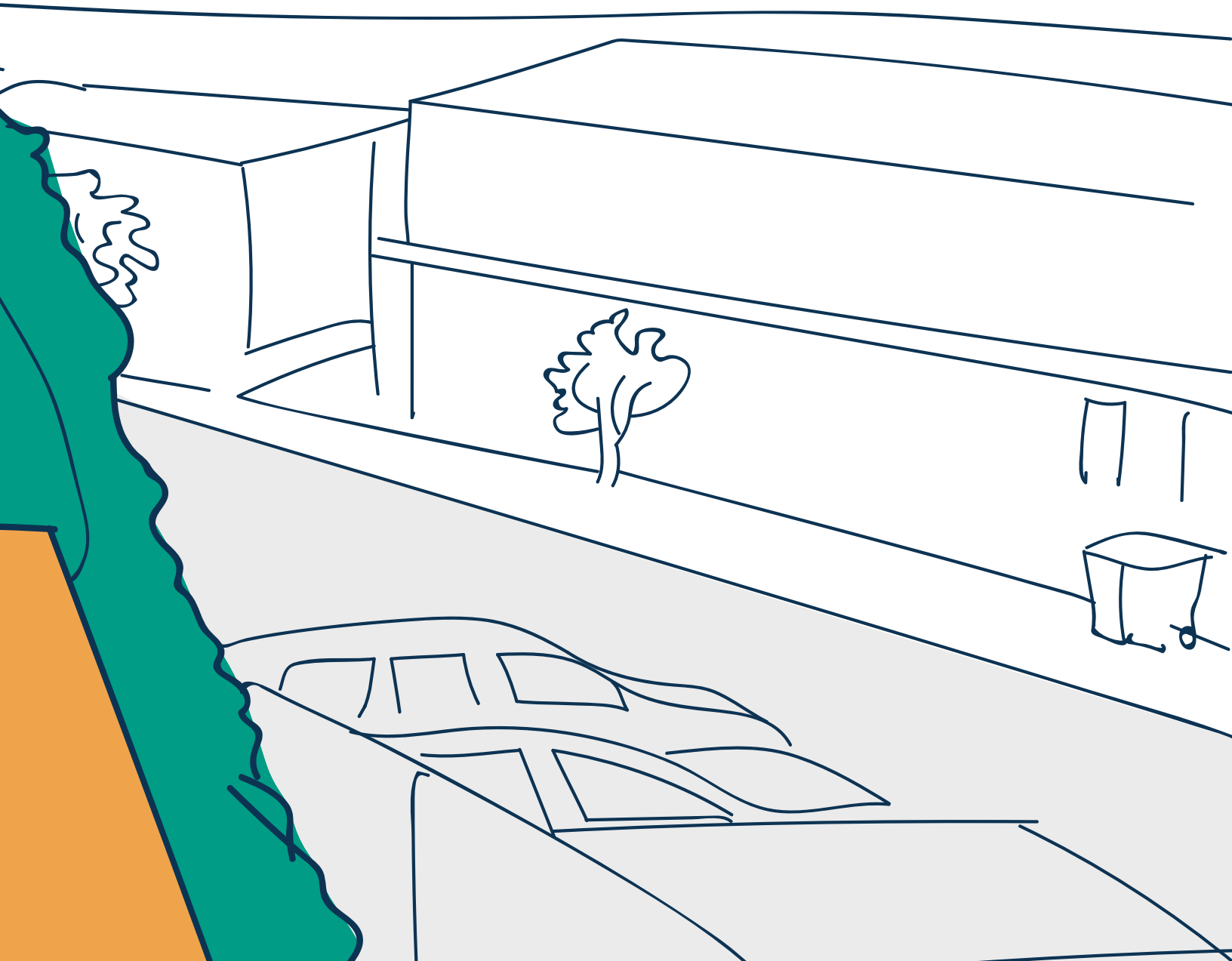
Situational versus chronic homelessness

Situational homelessness is defined as not having stable housing for less than 90 days. For example, a person may be crashing with friends or temporarily living in their car.

For individuals to be considered **chronically homeless**, they have been homeless for more than six months, have been homeless more than once in the last year, or say they are unable to meet their basic needs. Common among the chronically homeless are mental illnesses, physical disabilities, or substance abuse that prevent them from obtaining employment or transitioning into more stable housing.



Research Insights



LIVING SITUATION

Most GetCalFresh applicants experiencing homelessness are staying with friends and family.

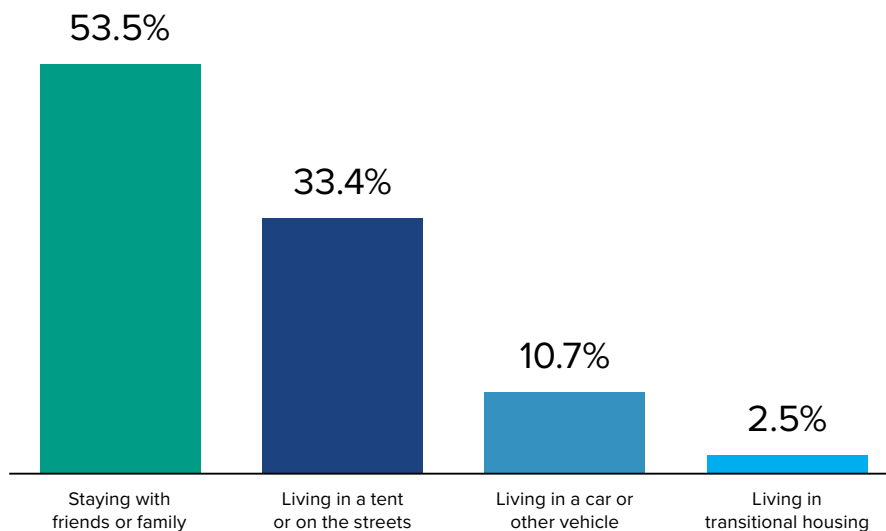
Overall, 31% of GetCalFresh applicants do not have stable housing (or 62,000 of 203,000 applications in 2018). Of applicants who indicated their living situation, our data shows that 53.5% are staying with friends or family, 33.4% are outside or on the streets, 10.7% are living in a vehicle, and 2.5% are staying in shelters.

According to HUD, which defines an individual as chronically homeless after twelve months (instead of six for the CalFresh program), 23% of individuals experiencing homelessness in California are chronically homeless.¹ In our forty phone interviews, twelve individuals were chronically homeless according to the CalFresh definition, which is about what we'd expect given HUD's estimates.

FIGURE 1

Living situations reported by 2018 applicants without stable housing

Based on 27,061 applications, excluding 'other'



In their own words: living situation

Excerpts from client interviews

“I stay with friends when they offer. I don’t want to be a burden on them, though, so I’m usually in my car.”

“I’m living with my girlfriend and at a couple of places. Trying to stay off the streets. Haven’t had a place for three years.”

“I’ve been living in a temporary studio for the last two months. I can probably stay for another 1 or 2 months because being kicked out. I’m looking for other places but it’s hard because I have a large dog.”

“There’s an organization that helps domestic abuse victims. They are temporarily paying my rent until I can get back on my feet.”

“I’m living at my ex-husband’s house. I have to leave in 60 days and I’m not sure where I’ll be after that.”

“I’m between my daughter’s house, my friend’s house, and my son’s house.”

HOMELESSNESS

CalFresh applicants without stable housing face similar challenges to the greater California homeless population.

Homelessness is a systemic problem. Losing one's housing is often the result of compounded challenges. Losing a job, recently relocating, a criminal record, illness, separation, fleeing domestic violence, untreated illness or trauma may combine to leave an individual without financial or social support.² Homelessness in an area rises with rental prices and individuals whose rent is a larger share of their income are the most at risk.³

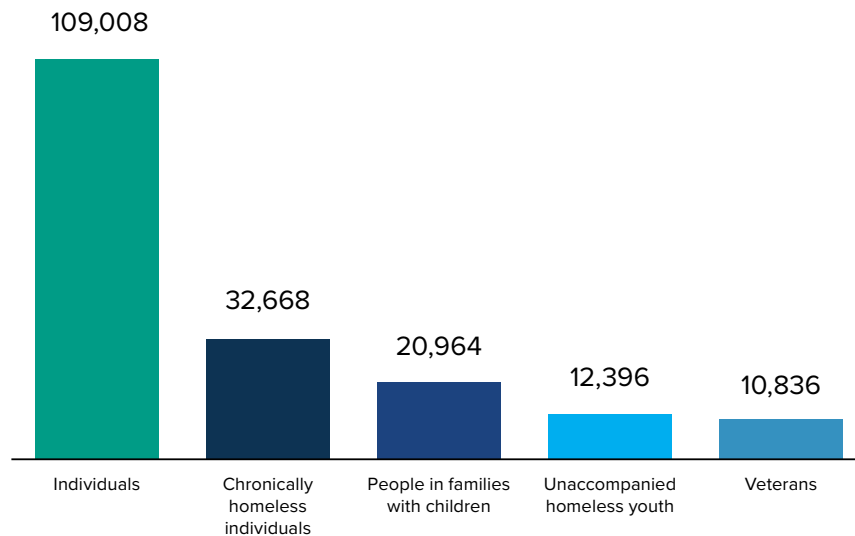
When asked, most individuals experiencing homelessness consider lacking employment to be the main cause of their homelessness, though dissolution of a support network was also key.^{4, 5, 6}

Each set of adverse events or risk factors presents different challenges. To be truly user-centric, more research is required to understand the demands facing homeless applicants in each scenario.

FIGURE 2

Estimates of California homelessness in 2018

Source: www.wpr.org/sites/default/files/2018-ahar-part-1-compressed.pdf



In their own words: homelessness

Excerpts from client interviews

"I was in a bad car accident a year and a half ago, and I haven't been able to work since then. I have fibromyalgia. I get a lot of migraines and it makes it hard to work. I was in the hospital last week and they told me to rest for three days. It's hard to find a job that will work with you on that so I haven't really been looking."

"I'm graduating from SF State in a week. I have a place right now, but I don't think I'll be able to afford to live in San Francisco. I'll probably have to move but I don't know where I'm going yet."

"I just got out of foster care. My boyfriend wants me to pay rent but I don't have income because I'm going to school full-time."

"I was just released from prison a week ago and don't have housing."

"I'm 20 years old. I don't want to live at home because my dad and I don't really get along."

"I'm a seasonal employee and my job recently ended."

Missing verification documents account for a large share of denials among applicants experiencing homelessness.

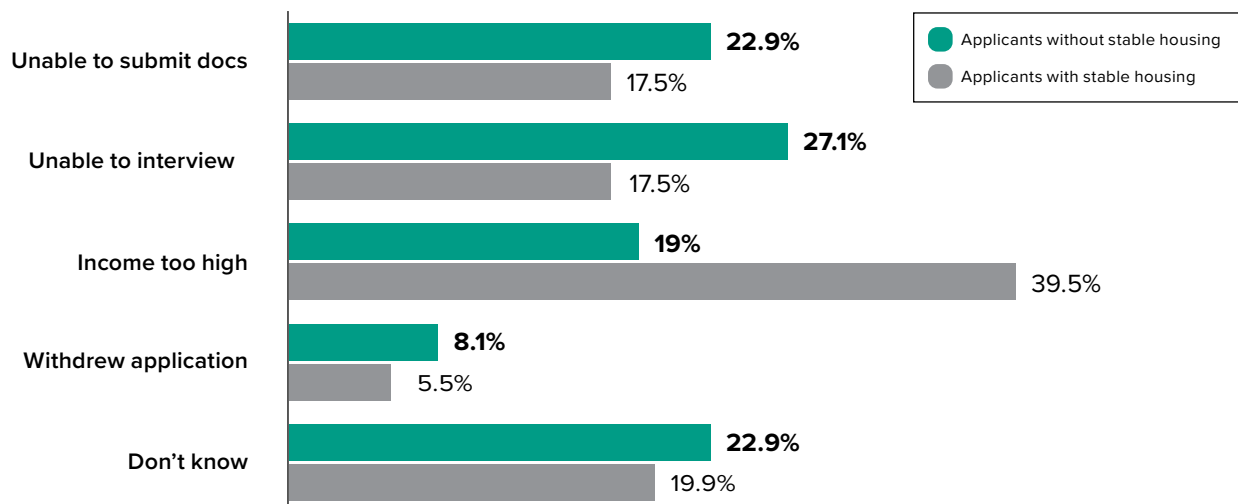
The average person experiencing homelessness submits about 40% fewer documents compared to an applicant with stable housing. The proportion of denials due to missing verifications is 31% higher for applicants who are experiencing homelessness (22.9%) compared to those who have stable housing (17.5%). Put another way, applicants experiencing homelessness are about 31% more likely to be denied for missing documents than are other applicants.

In the field, for example, we've encountered the mistaken belief that individuals need an ID to begin CalFresh enrollment. Many people who have experienced homelessness for an extended period of time don't have any type of verification documents.

FIGURE 3

Self-reported reasons for CalFresh denial

Based on GetCalFresh's 35-day follow-up survey (332 denial reasons among applicants lacking stable housing, 1,813 among applicants with stable housing)



In their own words: verification documents

Excerpts from client interviews

"I submitted my documents on time but was denied because they claimed I didn't send them to the county on time. I tried leaving a message but have not gotten any calls back."

"I uploaded all the documents that were requested and got a letter in the mail saying I was denied. They did not get one of the documents that I definitely uploaded."

"It's difficult to get all my verifications and I didn't have money to get them all."

"All my documents were destroyed in the Camp Fire."

RECEIVING MAIL

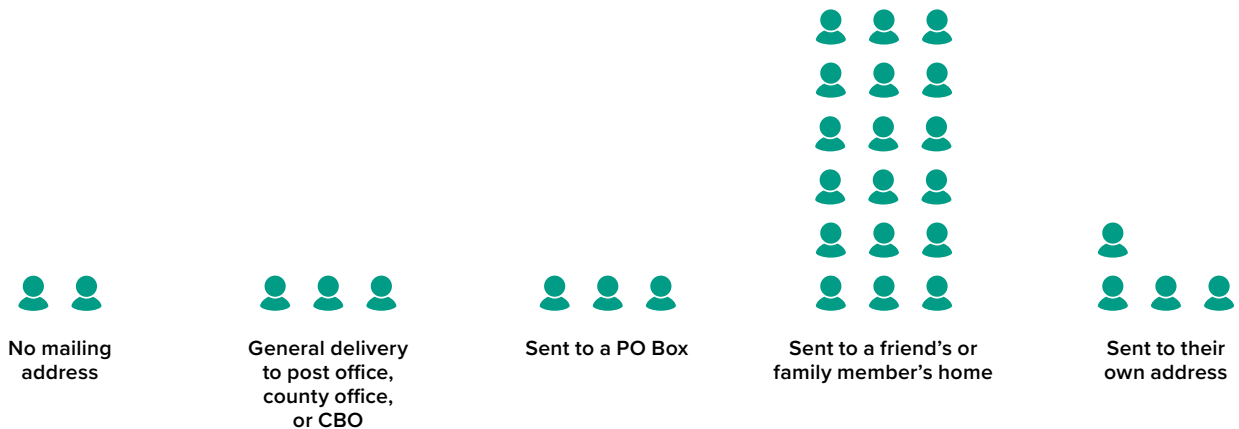
People who lack stable housing have to travel to pick up their mail.

Among people we interviewed, most received mail at a friend or family member's home and relied on a phone call to find out they received important mail. They mentioned that it typically takes them several days to pick it up.

Among 2018 GetCalFresh applicants, 78% of those lacking stable housing gave a mailing address that was different than their physical address, compared to 6% of applicants who told us that they have stable housing.

FIGURE 4

Primary means of receiving mail reported by interviewees



In their own words: receiving mail

Excerpts from client interviews

"I stay with a couple of people. I actually don't remember what address I put on my application so I'm not sure where the notices are going."

"I'm currently on the streets. Every Sunday, I take a shower and get mail at my sister's home. I can't stay with her because she has a family and doesn't have room for me."

"I have my mail sent to my mom's house. I check it about twice a week."

"I receive mail at the post office, but no one tells me that I have something to pick up. I try to go once a month."

"I generally get my mail sent to the Salvation Army or a specific post office in my county."

"I have a PO Box and will check that for mail every once in a while."

TRANSPORTATION

Lack of reliable transportation can be a major barrier to enrollment.

People who lack stable housing often don't have their own vehicles. Instead, they walk, bike, use public transportation, or rely on friends for rides. County offices can be far away and travel can take hours. Lack of transportation is a barrier to navigating the CalFresh enrollment process—from getting an appointment notification at a P.O. box to making it to the interview.

Some counties are exploring transportation services to help residents experiencing homelessness get CalFresh, medical care, and other services. Representative quantitative data on transportation as a barrier to services remains hard to come by.

Contra Costa CommunityConnect, a Whole Person Care program, found that 35% of their homeless clients say transportation is a barrier to getting the help they need. They shared quotes from their case managers, like this one, that illustrate the extra hurdle transportation represents in obtaining services.

“I have a homeless client suffering from cataracts. Working with her assigned case manager, cataracts surgery was scheduled, but the hospital cancelled the surgery after learning that her only means of transportation to and from surgery was a taxi, citing an inadequate post-operation care plan. The case manager scrambled to determine a new plan. Weeks passed and multiple transportation plans were rejected by the hospital before the client was able to find a friend willing to ride with her in the taxi following surgery.”

In their own words: transportation

Excerpts from client interviews

“I don’t have a car. Mainly, I rely on my friends to give me rides. If they can’t, I’ll just walk. I’m trying to get my license back but can’t afford the fees.”

“The county office is about a 10-15 minute bike ride. Walking is about 30 minutes. I mainly just walk and bike. When I go to the county office, sometimes they give me a bus token.”

“I mainly just walk. The county office is pretty far away, it takes me an hour to walk there. There are buses but I don’t have money on me. My friends are generally too busy to give me rides.”

“I just walk everywhere. I don’t live close to the HSA office but if I have to, I can get there. It’s about an hour walk.”

“I use public transportation or ask friends to get a ride. Usually, it’s public transportation.”

“I own a car and always have access to it, but gas is expensive.”

PHONE CALLS

Applicants experiencing homelessness often can't reliably pick up calls, especially from blocked numbers.

Reviewing GetCalFresh outcomes data, 27.1% of applicants experiencing homelessness who were denied cited missing the interview as one of the reasons. Of those that we talked to, 20 applicants reported having their own phone that they always have access to, and 12 applicants had a phone, but said it's not always accessible. Common issues we've heard from other clients include needing WiFi for service, limited access to a power source for charging, and lacking a secure place to store their phone.

Many indicated that they borrow a friend's phone when they need to make a call. Across all applicant groups, respondents mentioned that they do not pick up calls from blocked/unknown numbers and do not answer "scam likely" calls.

The instability caused by unstable housing affects a client's ability to complete the interview. GetCalFresh follows up with clients 12 days after they've submitted an application to ask whether they've had their interview. Only 43% of people living outside had their interview, compared to 56% of people who rent or own their own home.

FIGURE 6

Percentage of GetCalFresh users unreachable via text message after seven months

Based on bounced SMS messages sent to 1,458 individuals to invite them to a survey

Difference is significant at $p < .001$

WITHOUT STABLE HOUSING:

15.7%
unreachable

WITH STABLE HOUSING:

9.1%
unreachable

In their own words: phone calls

Excerpts from client interviews

“I provided my mother’s phone number because I have a WiFi-only phone (my mother kicked me out of the house).”

“My phone is pretty crappy—it’s the Straight Talk from Walmart. I try and pick up all calls but sometimes it just doesn’t ring. I don’t know why.”

“I keep my phone on all the time and always answers unless it tells me that it says ‘scam likely.’”

“My dad pays for the phone plan because he wants to be able to communicate with me.”

“I have a free Lifeline phone with unlimited calls and text. Got the phone two weeks ago. My phone probably changes once a year and it’s a different number each time. There are days where I can’t turn it on at all because I couldn’t find a place to charge it the night before. That probably happens 2-3 times a week.”

“I charge my phone every day at the homeless resource library. I just got this phone a week ago when the other one got stolen. It’s a new number now. It’s one of those AT&T prepaid phones. I just get a new one when the old one is stolen.”

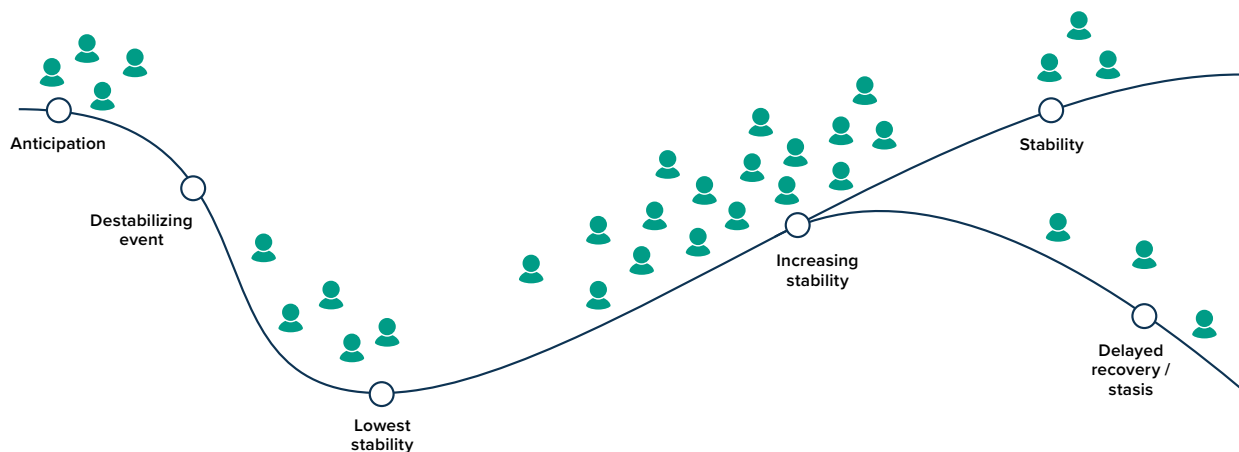
People apply for CalFresh after the period of lowest stability.

During our interviews, GetCalFresh learned that applicants experiencing homelessness did not apply for benefits during a period of lowest stability. Instead, it appears they applied for CalFresh as one of the steps they were taking to regain stability in their lives.

While this account is based on interviews with forty individuals and is therefore only preliminary, we hope it spurs thinking about when people seek out help.

FIGURE 7

Visual representation of level of stability reported by interviewees



Anticipation

Some people know ahead of time that a destabilizing event is coming (e.g., leaving prison, moving due to divorce, a rent increase). Others have no warning (e.g., injury or accident, losing a job).

Destabilizing event

A change that drastically affects multiple aspects of a person's life (e.g., housing, income, support/care, physical/mental ability).

Lowest stability

A person can't yet manage the new demands or changes they're facing, as they struggle to find stability.

Increasing stability

An applicant may not have a permanent place to live but they are starting to take steps to improve their long-term situation.

Stability

A person may have transitioned into a short-term home or identified a longer-term solution.

Delayed recovery or stasis

Some applicants face additional challenges that may lead them into experiencing chronic homelessness.

“

My story is this: I had a great job, went out on a surgery to fix an injury that occurred from work. Then they laid me off after 14 years of service. I took from my 401(k) to continue my house payments, only to drain my retirement and still end up losing my home. Upon losing my job, my home, and my retirement, I was left with nothing but a vehicle and I turned to the street.

I am grateful to the folks at CalFresh. I can literally say I was starving and have never experienced that before. Not only did it open my eyes to the homeless and less fortunate, but

I actually used a service that was there for people in my situation. You saw it as an emergency to get me my card. Wow—the system worked in my favor for a change! Although I’m saddened by having learned that the less fortunate are invisible to so many people. I’ve now been on the other side of the fence, and I am still in shock how badly people treat others who don’t have anything, like we are not there. Bitter and grateful at same time. A full stomach or warm coffee made the world a better place to look at.

— GetCalFresh user in San Diego



Conclusion and recommendations



CalFresh eligibility processes were not designed with a person experiencing homelessness in mind, making it more difficult for them to enroll in benefits.

Applicants experiencing homelessness particularly struggle with receiving mail, scheduling and completing phone interviews, and obtaining basic forms of verification. The instability of both their addresses and access to a working phone may also be prime drivers of churn for this population.

Among GetCalFresh applicants, homeless individuals are 15% more likely to apply for benefits using their mobile phone. They are 9% more likely to opt-into receiving text reminders (stable housing: 68.4%), but 14.5% less likely to opt-into email reminders (stable housing: 48.6%). Clear reminders are especially critical for clients coping with housing instability.

RECOMMENDATIONS

RECOMMENDATION 1

Encourage self-attestation when clients struggle to obtain documents

Homeless clients often lack a place to safely store their documents, and many are missing documents as basic as an ID. With limited transportation options, it can be difficult to obtain new verifications within the 30-day eligibility window. For chronically homeless applicants, eligibility staff could encourage self-attestation sooner in the process.

The GetCalFresh team is developing experiments that will ask applicants if they have the documentations county staff requested during their interview. If not, we can help applicants complete self-attestation from their mobile device and review whether this has a positive impact on outcomes.

RECOMMENDATION 2

Explore using a Release of Information to assist applicants who are experiencing situational homelessness

A Release of Information allows a trusted person to help an applicant complete the CalFresh application process. By signing a Release of Information, this individual can receive all information related to a CalFresh application.

This includes status, pending/missing verifications, interview appointments, ongoing eligibility concerns, and copies of related notices.

RECOMMENDATION 3

Explore an Authorized Representative model for service providers to assist applicants who are experiencing chronic homelessness

On behalf of a household, an authorized representative can apply for benefits, attend the CalFresh interview, and provide the county office with necessary information.

An applicant can choose anyone to represent them throughout the application and renewal processes.

In the field, we've observed that service providers are trusted by individuals facing chronic homelessness and can provide the extra assistance needed to complete the enrollment process. Policy guidance from the state is needed to explore an AR model that allows for direct service providers to assist this population when applying for benefits.

RECOMMENDATION 4

Determine an SSI cash-out strategy to increase enrollment

When conducting CalFresh outreach in the field, we found that many people facing chronic homelessness knew that they were not eligible because they were receiving Supplemental Security Income (SSI). In the summer of 2019, the State of California will end the SSI cashout policy and increase the economic security of nearly 370,000 Californians by allowing them to receive CalFresh benefits.

Some of the critical verification data for SSI recipients are already available to county staff. What can GetCalFresh do to simplify the enrollment of individuals experiencing homelessness who are on SSI?

GetCalFresh has identified opportunities to improve the outcomes for people who lack stable housing. Moving forward, we will also explore how to improve our service to better meet their needs.

Would you be interested in partnering with us to research these topics in the year ahead?

Email research@getcalfresh.org

Endnotes

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- 3** Chris Glynn, *Homelessness Rises Faster Where Rent Exceeds a Third of Income*, 2018. <https://www.zillow.com/research/homelessness-rent-affordability-22247>
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- 6** Guy Johnson, Rosanna Scutella, Yi-Ping Tseng, and Gavin Wood, *Entries and exits from homelessness: a dynamic analysis of the relationship between structural conditions and individual characteristics*, 2015. <https://researchbank.rmit.edu.au/view/rmit:33299/n2006055386.pdf>