Accessing Benefits during a Public Health Crisis

MAY 2020

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That morning, half our team began responding in real time to an unprecedented volume of client questions. At the same time, we at GetCalFresh’s qualitative research team worked to understand the needs of the clients applying and the barriers they were facing. Clients are defined as individuals who have interacted in some capacity with SNAP. This can include those currently enrolled in the SNAP program, those who have previously participated in the program, or those who are considering applying to the program.

The vast majority of clients were sharing how COVID-19 was affecting their lives and posed questions about the application process. Those questions were our first indication that shelter-in-place was going to affect everyone and that our social safety net was not equipped to help them.

Since mid-March, our qualitative research team has analyzed nearly 5,000 messages from clients. The following is an analysis of those messages.

This report is intended to describe the lived experience of our clients as they struggle to deal with the unexpected impacts that COVID-19 has had on their lives. The goal of this document is to provide us a comprehensive depiction of how this pandemic has amplified the already existing complexities and difficulties of the benefits system.
In early April, the themes began to shift from “return to work” and “temporary laid off” to “scared/stressful situation,” “urgent/emergency,” “survival/struggle,” “not a temporary situation.”

- Many of our clients already live with a high degree of uncertainty. For them, COVID-19 has amplified that uncertainty.
- The pandemic is disproportionately affecting communities who have been made vulnerable, such as those with disabilities, single parents, and individuals impacted by the criminal justice system.
- Many households have long faced financial problems as a result of major structural inefficiencies, including a lack of access to well-paying jobs and insufficient social services. Many households now applying to GetCalFresh were never provided with the means to create a safety net for themselves.
- We’re continuing to see stigma manifesting in the language that clients used.
- People are being denied for Unemployment Insurance (UI) and other benefit programs. If they are approved, benefit amounts are not adapting to the realities of the pandemic.

The benefits system was not designed to meet this level of need. As a result, clients have been struggling to receive the help they need.
ACCESSING BENEFITS DURING A PUBLIC HEALTH CRISIS

1. Survival

The analysis of messages from mid-March to the end of April indicates a rise in severity, stress, and urgency. In the first few weeks of the stay at home order, messages indicated uncertainty, as clients were unsure of when they might return to work. Clients mentioned that they had been temporarily laid off, while still emphasizing that they would have a job to go back to when the shelter-in-place ended.

“This is only temporary during the Covid-19 pandemic. I have lost all my jobs, some of which I had an employer, some of which I was an independent contractor. I’m hoping to be back to work by May. Fingers crossed. Meanwhile I am looking for jobs and have filled out many applications.”

In April, client messages revealed an increase in uncertainty and stress. Clients began messaging that they were running out of food and running low on savings. This reality meant they would not have enough money to pay their rent and other vital bills.

“Due to the coronavirus my restaurant has closed and I do not know when it will reopen or if it will. There was no button that represented this unique situation. Also, eventually I will receive unemployment but I haven’t received anything yet and I’m not sure when it will arrive.”

“I am furloughed at my job at the airport since April 9, 2020 due to Covid-19 pandemic. I don’t know when I will be back to work yet. I haven’t received any payment from EDD yet, I live by myself so now I’m worried how I will survive to pay by bills and still have extra money to buy for my food.”

“Hello, please help us. My partner and I both lost our jobs due to Covid-19. Our kids need food. Thank you god bless you”

“I’m a single father struggling to keep my son fed and keep basic essentials we need to survive during this Pandemic. We are starving and homeless please help”

“Husband has a job, hasn’t worked since quarantine started, we haven’t received any help and need food to survive please help us with anything thanks”
ACCESSING BENEFITS DURING A PUBLIC HEALTH CRISIS

2. Jobs

Since the beginning of California’s shelter-in-place order, the majority of messages GetCalFresh has received indicate job loss. 88% of the messages analyzed in the first 2 days were about a client’s sudden job loss due to COVID19.

“I am in dire need of help due to my financial situation and loss of job as a result of the COVID-19 crisis”

“Well after being laid off I’m not gonna be able to afford where I’m staying and I’m gonna be homeless again. I will be back on the streets. I don’t have a car anymore so I can’t live in that but I’ll make it somehow. I lost my job because of COVID-19.”

Multiple Jobs Are Affected (i.e. Lost, Reduced Hours)

Clients have reported relying on multiple jobs to make ends meet. Due to the pandemic, their jobs have been affected by a reduction in hours, the furloughing of employees, and the closing down of businesses.

“My husband lost one of his jobs two weeks ago due to the store closing, and his remaining job is suspended until the COVID-19 virus is contained. We will be homeless within the next two months without help.”

Temporary Job Loss

Since the start of the shelter-in-place, clients have consistently messaged about their temporary job loss. However, since mid-April, we’ve seen a dramatic decrease in clients’ belief that they can gain new employment or go back to a previous job. Clients who were temporarily laid off are now messaging that their place of employment has shut down completely. Therefore, their temporary unemployment is now permanent.

“Just need temporary help due to coronavirus. Both me and my boyfriend lost our jobs as he is in the restaurant business and I’m in the beauty industry.”

Searching for Work Is Difficult

Clients are still trying to find other jobs to fulfill payments. However, with more businesses shutting down everyday, the number of potentially available jobs also decreases. This creates further hurdles for clients trying to find new jobs.

“I am a student at the [name of school] and I have been living off my savings while in the program. The program is about to end and I was planning to go back to my festival/event work for the summer but given the coronavirus I won’t be able to go back to that work. I am looking for other work but it has been difficult during quarantine.”
Directly Impacted by COVID-19

In April, we started to receive our first messages from clients who were directly impacted by COVID-19.

“I usually work at a hair salon. It closed 3/18/2020 due to Covid-19. So I got a part time job while the salon reopened, then I tested positive for Covid-19 so I had to stop working there as well. I only need help temporarily.”

Every Industry Is Affected

The pandemic is affecting every worker, and no industry has been left untouched.

“I am a substitute teacher who is out of work for approximately 1 or more months due to closure of schools because of coronavirus. I have no income other than social security as noted.”

“I lost my job due to COVID19. I work in event marketing and there are no events in our industry for at least another year.”

Here are the impacted industries we’ve seen:

<table>
<thead>
<tr>
<th>Salon/Cosmetology</th>
<th>Delivery Services</th>
<th>Medical Field</th>
<th>Small Businesses</th>
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<tbody>
<tr>
<td>Event Planning</td>
<td>Daycare</td>
<td>Hospitality Work</td>
<td>Airport/Airline Worker</td>
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<td>Food Service</td>
<td>Dental Field</td>
<td>Health/Fitness</td>
<td>Volunteer</td>
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<td>Teacher/School Worker</td>
<td>Rideshare</td>
<td>Car Washing</td>
<td>Retail</td>
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<td>Hairdresser/Barber</td>
<td>Real Estate</td>
<td>Sales</td>
<td>Actor/Entertainment Industry</td>
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3. Financial Hardship

Without constant income from working, low-income individuals are most facing financial burdens.

No Income, No Savings

There are also many clients who had no safety net at the start of the pandemic.

“I am an hourly wage employee in the hair industry. Due to the coronavirus pandemic my workplace has reduced my hours to 3.5 hours. I have 54 dollars to my name at the moment and I'm struggling to purchase food for my son and myself.”

Loss of Single Income

For households who rely on a single income, a job loss for that client affects the rest of the household.

“My husband is the only one working and he’s only receiving his minimum pay since he lost 60% of his income due to the COVID-19 virus. He works in a restaurant and they are currently struggling as well. We've been struggling keeping up with bills and rent at this time and we have a baby to feed and take care of.”

Having to Borrow Money, Going Into Debt

In the first messages we received right after the shelter-in-place order, clients were worried about depleting their savings. Once savings started to run low, clients began to mention relying on borrowed money or going into debt.

“I am a nursing student that was working as a waitress part time while full time in school. My partner worked full time and was able to pay for the rent and other expenses such as car insurance, electricity and internet. Now he doesn’t have any job lined up indefinitely due to closing of all the studios due to COVID-19. I have lost my job and due to not working as much and having lots of debt in order to cover for my spendings I am in serious need of help. Currently getting the money for groceries would help us a lot since we do not know how long this will be happening.”

Limited Help from Others

Clients who used to rely on family and friends for help cannot do so anymore. Their previous channels of assistance can no longer provide relief because they are themselves affected by the pandemic.

“I am on SSDI and I no longer can afford to buy food. I stopped receiving EBT last year. Now i need to restart the program because i can afford to eat.. I have no help from friends now because of the covid-19. They can't help anymore. I have no food.. I need this to ASAP. I have no money to buy food and I have severe health issues.”
4. Basic Needs

The pandemic is affecting people’s access to basic necessities like housing, food, and care.

Clients indicate that they are having to leave their current housing and find temporary living situations. This change includes moving in with their families, sleeping on a friend’s couch, or staying in their cars. The loss of housing is increasing housing insecurity.

Moving In with Family & Friends

Clients still have to pay rent. But since they are laid off and have no income, making rent is impossible. Therefore, clients are moving in with their family and friends.

However, the family and friends that clients are moving in with are also suffering from job loss. Therefore, many clients are paying rent at their temporary living place to help contribute to the household expenses.

“We were supposed to move out of state, but because of this coronavirus my husband is temporarily not able to work and we have to stay with family members because we no longer have a home to stay…. My husband was the only one who was working at this time, as i stayed at home full time to care for our children and now we don’t have our own home either. the only income we have at this point is $437 child support a month.”

Almost Homeless

People are near experiencing homelessness. In April, we started coding messages such as “evicted,” “on the couch,” “living in a vehicle,” and “different places everyday.”

“Hi, I lost my job due to coronavirus. I have no income right now and I am going to be homeless soon.”

Lack of Access to Food

Another frequently coded theme is access to food. Due to losing income, clients do not have access to funds to purchase food.

“Due to the coronavirus my husband lost his job, he was terminated on March 16, 2020. Because the restaurant was mandated to close. I do not have food for my kids to eat.”
**Lack of Access to Safe Food**

Clients who are already made vulnerable cannot use their usual means of accessing food. Some clients who rely on finding their food in dumpsters cannot anymore because of fears about COVID-19 spreading through human or food contact. Others at shelters are finding that shelter food doesn’t reflect their dietary restrictions. Many who are living with health conditions are finding it difficult to access the food they need to survive.

"We are suffering because it’s super dangerous to get food in the normal dumpsters because of the COVID-19 virus. God bless you and keep you well as well thank you"

“My daughter is a Type 1 Diabetic. She is insulin dependent to survive. She needs to eat very healthy, lots of fruit and vegetables, seeds, nuts, vitamins, juices and water, etc. It would be great if you can help and expedite this process as soon as you can. It would be greatly appreciated. I am a single mom and I have not received any stimulus money yet from the Covid-19 relief program, still waiting. Thank you so much”

**Postponed Healthcare Due to Strain on the Healthcare Field**

The current strain on healthcare services is causing the cancellation or postponement of appointments for those with preexisting health conditions. As a result, patients have had their surgeries canceled. These cancellations are further delaying their return back to work. In addition, the lack of available healthcare has postponed the ability for some households to find work because their current health condition makes it impossible to work.

“I am currently in quarantine with family members as my 90-day inpatient treatment program has closed due to COVID-19”
5. Stigma

It is well documented that stigma plays a role when people apply for benefits. We’re continuing to see stigma manifest in the language that clients use to describe their situations.

Clients are mentioning they’ve “never needed help,” that they “didn’t want to ask for help,” and are “only asking for what they need.” Clients feel that they need to explain their situations and the lengths to which they have gone before applying for CalFresh.

Clients also mention that their situation is “like everyone else” to demonstrate that they are not alone in this situation.

“Normally we do not like to take advantage of this type of service or benefit unless it is absolutely necessary. I believe we do qualify for the expedited benefits, right now, though. We also do not intend to continue using CalFresh benefits once the coronavirus pandemic has stopped negatively impacting our businesses and sources of income. Thank you for your time and help.”

"After 30 years of hard work for the company and never had the need for this. I see myself and my family in desperate need of any help. This COVID-19 is the cause of my work termination."

“I have never had to ask for help like this before and I know the middle of a pandemic is probably not the best time but I had a ton of health issues this last year and spent my savings paying for it all, plus put much of it on a credit card. I am a musician and voice over actor and though I am constantly doing auditions for voice over work, I haven’t gotten any new jobs in quite a while which is why money is so tight for me now. I’d love any help I can get during this time of uncertainty. Thank you.”

GetCalFresh applications submitted by first-time applicants

46.9% → 62.8%
6. Communities made Vulnerable

Clients are dealing with multiple, complex situations. The pandemic is disproportionately affecting communities who have been made vulnerable.

Experiencing Homelessness

Clients who experience homelessness don’t have access to precautions that prevent COVID-19.

“We’re technically homeless at the moment. We’ve been staying in motels full time since January. The husband is going to be losing a day and some hours at work due to current COVID-19 issues.”

Immunocompromised

Many clients are sheltering-in-place for health reasons. They cannot work because they or their family members are immunocompromised.

“Hello, I am a senior citizen. I have been on quarantine due to the corona virus for 2 months now, since my doctor has requested I do so. I am in need of calfresh assistance and I have not heard back. I normally shop for myself but I am not able to do so and food has been very expensive. How much longer do I have to wait? I filed electronically on April 25.”

Immigrants

Immigration status can affect people’s eligibility for benefits. Many people are worried and wondering how applying for SNAP will affect their path to citizenship.

“We are unemployed immigrants due to coronavirus and we can’t apply for unemployment benefits.”

Students

Students have to meet complicated eligibility rules in order to receive CalFresh, such as enrolling in a certain number of units and/or working specific hours. Many students had to move back home or find new housing because their schools have closed. Harsh eligibility rules, coupled with household changes, are making it even more difficult for students to be eligible for CalFresh.

“I am a nursing student that was working as a waitress part time while full time in school. My partner worked full time and was able to pay for the rent and other expenses such as car insurance, electricity and internet. Now he doesn’t have any job lined up indefinitely due to closing of all the studios due to COVID-19.”
Parents

Since schools and daycares have closed, children are staying at home. Parents struggle to meet a new childcare demand and have to stay at home as well, which prevents many of them from working.

“Due to this Covid-19, being a single mother to my son. We’re going through a rough time right now, especially with my job being closed. I have no idea how long we would be closed for. I want to be sure I’ll have money for food for us. We live with roommates and split bills. Please help my son and I. Hope to hear from you guys soon. Be safe!”

“My job that I worked part time at is closed due to Coronavirus. My kids are home from school and I have no daycare for them. They are on the school lunch program and that is a financial issue to provide what they need at this time.”

Just Had a Baby

Clients who just had a baby were on a leave of absence when the pandemic started. Many had or are about to have their work and disability insurance end.

“I am 2 months postpartum, and currently out on a leave of absence. My doctor has extended my leave due to the coronavirus, and in doing so I have run out of job protected leave. I am not sure when I will be able to return to work if at all, nor do I know if I am going to continue receiving disability or paid family leave benefits.”

Pregnant

The struggles that clients who are pregnant can face are exacerbated because of the pandemic.

“I am currently pregnant. I have tried to apply for WIC but they are not taking enrollment appointments until mid April. I have an appointment scheduled. I work as a makeup artist and server. Both of these income sources have been affected by the Corona situation so the income reported is likely to decrease in the coming weeks.”
7. Benefits System

Clients often have to apply for multiple benefits. However, clients can face uncertainty around how one benefit affects the eligibility for or amount received from other benefits.

**Asking about Resources**

Clients are asking about other available resources that they can access such as Medi-Cal, housing vouchers, and Temporary Assistance for Needy Families (TANF).

“*I am a gig worker and have lost all possibility for work due to Covid-19. I’m living from unemployment and borrowed money from my family currently. I would like to see if I apply for Calfresh to lighten my financial burden during this epidemic and lockdown.*”

**Applying to Multiple Benefits**

Clients are often unsure how long it will take to receive benefits. As a result, they are applying for everything they can, especially unemployment insurance.

The pandemic calls for more urgent relief, but the structure of the safety net is not set up to provide immediate support. Applying for benefits includes filling out an application, interviewing with county workers, and providing proof of their situation. If they are approved, they have to wait for an EBT card and pin to access SNAP. This process can take up to 30 days. Therefore, relief often takes up to a month.

Approximately half of clients who have mentioned they have applied for unemployment benefits also write that they have not had any contact with the unemployment office nor do they know how much they will receive in unemployment benefits. This uncertainty adds to the overwhelming stress that is looming over clients.

“I had two bartending jobs and both restaurants closed their doors because of the Coronavirus 19. I used up all my savings and don’t have money for food or rent. I applied for Unemployment but I don’t know if I will receive it or if I do, how much I will receive. I am very worried about being evicted.”

**Harsh Eligibility Requirements**

Each benefit has different eligibility requirements. For instance, self-employed individuals cannot apply for unemployment benefits. There are income thresholds for CalFresh. And students have to meet certain class units to qualify.

“I am a student in a pandemic who got furloughed. I was not approved because I wasn’t working 20 hrs a week. Exact reason I need CalFresh”
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Over Income Limit
Clients are messaging that they are over the income limit for CalFresh. However, as a result of the pandemic, they’ve lost their jobs and have no way to make rent or fulfill their other obligations. They’re still hoping that they can qualify for some type of benefit.

“I don’t understand how my income is too high if I don’t have much income. Yes before the pandemic we would never ask for help but with my husband out of work I don’t know why they think his unemployment and my little check is enough to live with 2 children. Our combined current income is enough to pay rent, our internet (which I need for work) and car insurance. PgE also said we don’t qualify for help and our water bill is so high now we can’t pay our bills or even feed our children decent food.”

Denied Benefits
Clients are being denied benefits because they don’t meet strict eligibility requirements.

“Being a full-time student should not disqualify someone from Calfresh! This is when people need it the most, and definitely during a pandemic!”

Applying to Multiple Benefits Is Not Enough
For many clients, applying to multiple benefits is not enough to cover their cost of living. We recently started hearing from clients who were able to get through the unemployment insurance process. Unfortunately, the benefit amount they had been sent was not enough to cover monthly expenses.

“I have lost my job due to coronavirus. I am receiving unemployment but know this will run out. I worked at a restaurant but do not think I will have a job to return to because of coronavirus. It is a very small family owned restaurant where I worked. My husband is undocumented so he is not eligible for unemployment and we did not get a stimulus check because he doesn’t have a social security number, he is not working either.”

Benefits Almost Ended
Clients who were receiving disability or unemployment benefits prior to COVID-19 are nearing the termination of their benefits. However, these clients have no job to go back to because their workplace has shut down.

“My husband was laid off last year, but hasn’t secured a job yet. Unfortunately, the Covid virus has limited his job finding opportunities. His unemployment has run out which resulted in use selling our house. Currently, we have no cash income and are living off the money from selling the house. Thanks for any help.”
Existing clients aren’t sure of how the pandemic will affect their current relationship with CalFresh. Clients have to report any changes and keep up with periodic paperwork to stay on benefits.

“So my food stamp got discontinued last weekend not sure if there’s a way I can keep having the food stamp active. I had an issue with my phone normally I send documents through text messages but my phone had an issue with the screen. I wanted to go to the office but the coronavirus situation was not possible anyways, if you can help me. I don’t want to reapply again. I still have the medical though at this moment I don’t have paychecks because I am not working because of the coronavirus. I don’t have pay checks to show I receive child support and unemployment which is $90 weekly that’s all what I receive and not sure what else you need me to send. Please if you can help me I appreciate it.”

No Easy Way to Report Change

People’s situations are changing rapidly. As mentioned before, many people had to move in with family and friends. Therefore, they need to report changes to their address. However, there is no simplified or accessible way to report changes to people’s rapidly shifting situations.

“I need to change my employment status... When I first applied I was still employed, but now I’m unemployed completely due to COVID-19.”

Benefit Amount is Not Enough to Cover Expenses

In some cases, clients have said that while CalFresh approved their application, their approved benefits of $16 a month was simply not enough to make an impact on their grocery bills. Existing clients are also wondering if their allotted benefit amount will ever rise to meet the additional hurdles they’re facing as a result of the pandemic.

“I was granted $16, did not get the extra grant that CalFresh gave to help with the Covid 19. My friend applied the same time I did and he was granted the extra $194 on top of the original $16.”
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9. CalFresh Process

The process of applying for SNAP is difficult, and clients struggle navigating the different barriers on their own.

Needing Many Documents to Prove Situation

The application requires clients to prove their circumstances. For example, clients have to prove they lost a job, provide pay stubs, and even upload their class schedules to confirm the number of units they are taking. However, those documents are not always easily accessible.

“They said that I needed to provide proof of utilities but I don’t have that. Because I’m partially homeless and I got fired the day of the lockdown due to the coronavirus very unfortunate circumstance I have proof of all of it. I just need to reopen my case and I can provide the layoff letter given by my boss. I can show pay stuff records... it’s really serious and I can’t even get food stamps. Unemployment is totally down still months later and I didn’t get a stimulus check so I’m just trying to eat right now”

Reporting Job and Income

We’re receiving messages on how to report job loss. Clients ask if they should enter information about their last job even if they are not working there anymore. In addition, clients are asking how they should report their income. For example, the pay stubs that clients have from their previous month of pay does not accurately represent their current income. In addition, clients need to know what verification they need to submit as proof of their situations.

“I have been temporarily laid off due to the covid-19 pandemic. My position will be held and I will be allowed to return to work as soon as possible. The numbers I’ve submitted here reflect income from this job, but as of 3/16/2020, I have no source of income until further notice.”

Hard to Answer Questions About Unemployment Insurance

Many clients are asking if applying for unemployment benefits will affect their chances of receiving CalFresh. In addition, they are unclear on how to answer the section titled “Money from other sources” because they don't know how much unemployment benefits they are going to receive.

“I was furloughed today. The dollar amount I put as income is what I expect to receive in unemployment benefits - the maximum allotment including the additional pandemic unemployment stimulus of $600/week. I just applied today for unemployment, so I won’t know for sure until I hear back. Thank you.”
ACCESSING BENEFITS DURING A PUBLIC HEALTH CRISIS

“Firstly, I’m not sure about how to report the unemployment I’m getting vs. the covid emergency money I’m getting. It won’t last much longer in any case.... My business goes away as we finish up the last of the physical-copy building plan submittals and switch to all digital work. I expect my income to decrease until I find another job.”

County Support Is Overwhelmed

Clients had many questions that are going unanswered. Some clients wonder if they can reapply to CalFresh. Others wanted to know if they are allowed to go to a county office while shelter-in-place is in effect.

Counties are drowning in an influx of applications, while doing their best to cope. Counties are moving staff remotely as quickly as they can and shifting around job responsibilities to meet increased need. County health and human service workers are deemed essential employees, but some offices are managing with only 50% of their normal staff.

“It took them over two months to finally get me an interview. I sent in my application circa last week of Jan or first week of February. This was a month before COVID-19, which understandably delayed things. I do not blame the employees whatsoever, but I hope this can serve as a representative case of how much more funding CalFresh needs. Solidarity to my fellow workers. Thank you for your service.”

On the client level, this impact means long wait times and sometimes tense conversations with overworked county staff. Some clients also haven’t received any information on who their caseworker is, or have difficulty getting in touch with their caseworkers. Many clients have been waiting by their phones for their scheduled call time but don’t receive any calls.

“I had a missed call from a case worker but they didn’t leave a message for me to call back. I attempted many times to call the customer service line but due to extreme call volume I wasn’t able to hold. Now a week or so later due to COVID-19 the customer service dept is closed.”

Both caseworkers and clients are going through high stress situations, and these circumstances are leaving them feeling upset and frustrated.

“I applied online and was eligible for a 3 day expedited. I was informed that I would be contacted and to watch for restricted, but never got a call. I checked and found out that I needed to set up an interview. So I scheduled, the problem was that the restricted call was unable to get through even though I was sitting by the phone waiting. Then I found out because I missed the call, the emergency status was dropped. At the time I was very sick and waiting for virus results. I could not get food. I was told that I could not get another interview for 7 days. I was in tears, as I am 67, living alone ... it was terribly emotional. Then the same thing happened regarding the phone, this time I called right away and they changed the phone line to get through for the interview. It was after 14 days had passed that I received food help. It was a horrible delay, when I needed health food to get through the respiratory crisis I was experiencing. I am thankful for friends who brought me healthy food. I cannot eat anything but organic foods. It was a nightmare.”
Conclusion

We created the above analysis to highlight and understand our clients’ day to day struggles. By understanding their lived realities, we can advocate for people-centered policy and product changes for GetCalFresh.

Nearly 65% of clients we assisted in March turned out to be first-time CalFresh clients. Application volume quadrupled in a matter of days. On April 11th, GetCalFresh received 11,000 applications, by far the most ever for a single day.

These clients represent only a small fraction of the hundreds of thousands of applications that have been submitted through GetCalFresh alone. Every state in the country is facing similar challenges.

We are committed to being people-centered and will continue pushing the ways in which we can do equitable and sustainable work. For more on our research practices, check out our Qualitative Research Practice Guide.

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