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SELECT COMMITTEE ON CALFRESH ENROLLMENT AND NUTRITION AND ASSEMBLY COMMITTEE ON HUMAN SERVICES

Informational Hearing

Wednesday, December 17, 2025 10 a.m. – Alameda City Hall

Hunger in California: Impacts of the Federal Shutdown & Passage of H.R. 1 on CalFresh

Executive Summary

California faces a significant food insecurity crisis, impacting millions of residents despite its abundant food supply. Food insecurity affects 13% of California households, with an even higher prevalence among households with children and marginalized communities. Economic pressures, including high housing costs and stagnant wages, further exacerbate the challenge, forcing families to make difficult choices between food and other necessities. As the state grapples with rising economic inequality, inflation, and shifting federal policies, the urgency to address food access and systemic barriers has never been greater. This paper will examine the root causes of food insecurity and assess the effectiveness of food assistance programs in mitigating hunger across diverse communities.

A critical component of this paper is the examination of the federal food assistance program, CalFresh, federally known as the Supplemental Nutrition Assistance Program or SNAP. While this program provides vital support, barriers such as complex enrollment processes, administrative burdens, and stigma contribute to underutilization. The recent shift in federal policies threaten to widen existing food insecurity gaps.

This paper also provides an overview of the 2025 federal government shutdown and examines its disruptions to CalFresh and overall food access. During the longest shut down in history, the USDA failed to fund SNAP benefits for the first time in the program's decades long history. This decision affected 5.5 million Californians and prompted emergency state and local responses, including food distribution programs and temporary financial assistance. Lastly, this paper provides an overview of H.R. 1, which was signed into law in July 2025 and introduced several major long-term changes to CalFresh. These changes include limiting access to CalFresh for Able-Bodied Adults Without Dependents and excluding certain immigrants. H.R. 1 also significantly shifts costs to the state and counties through payment error rate-based contributions and increased administrative cost shares. The law is expected to reduce CalFresh funding by roughly 20%, affecting over 97% of households, and will significantly increase the financial responsibility of California and its counties starting in 2026–2027.

Part I: Overview of Food Insecurity

Food insecurity is a multi-faceted issue that exists on a continuum, ranging from secure access to food to chronic and severe deprivation. Over the last 50 years, definitions of food security have evolved to reflect a broader understanding of economic, social, and environmental factors affecting food access. The United States (U.S.) Department of Agriculture (USDA), which monitors food insecurity and oversees the nation's largest food aid programs, defines food security as "access by all people at all times to enough food for an active, healthy life." It categorizes food security into four levels:

Ranges of Food Security

	LEVEL OF SECURITY	DEFINITION		
	High Food Security	Households had no problems, or anxiety about, consistently accessing adequate food		
Food Secure	Marginal Food Security	Households had problems or anxiety at times about accessing adequate food, but the quality, variety and quantity of food were not substantially reduced		
Food	Low Food Security	Households reduced the quality, variety and desireability of their diets, but the quantity of food intake and normal eating patterns were not substantially disrupted		
Insecure	Very Low Food Security	At times during the year, eating patterns of one or more household members were disrupted and food intake reduced because the household lacked money or other resources for food		

Sources: Feeding America, What is Food Insecurity? https://hungerandhealth.feedingamerica.org/understand-food-insecurity/ (Accessed March 1, 2020)

The distinction between "low food security" and "very low food security" is crucial, as very low security represents hunger and malnutrition, with severe consequences for physical and mental health. Food insecurity can lead to poor nutrition, reliance on low-cost processed foods, and psychological distress, as well as pose difficult trade-offs between buying healthy food and meeting other basic needs like housing, transportation, utilities, and medicine (*Artificial Intelligence*, 2024).

Despite producing nearly half of the nation's fruits and vegetables, data from the Food Security Supplement to the Census' Current Population Survey show that 1.8 million California (CA) households (13%) experienced food insecurity at some point in 2023. About one in six (17%) households with children experience food hardship, compared to about one in ten (11%) of those without children, with deep disparities for Black and Latino households. Specifically, Black and Latino households (18%) are more likely to experience food insecurity compared to white and Asian American households (7%). A 2019 study found even greater disparities among Native American households at 92% (Sowerine et al., 2019).

Socioeconomic Disparities and Poverty. Food insecurity is strongly correlated with low socioeconomic status, which includes factors such as low income, limited education, and unemployment. According to the California Poverty Measure, which calculates poverty rates after accounting for taxes and safety net resources, as well as variation in the state's cost of living, about 5 million Californians (13.2%) lived in poverty at the beginning of 2023. Without

nutrition safety net programs, that group would have increased by 1.5 million. Inflation has further strained household budgets, with the cost of essential goods rising 22% since 2021 while wages have not kept pace with inflation (Bohn & Duan, 2024).

Those living at or below the poverty line are most negatively impacted by a hike in food prices and high cost of living because these households spend 83% of their income on necessities like food, housing, transportation, and healthcare, leaving little room for nutritious choices (Bohn & Duan, 2024). In 2018-19, these households spent \$26,000 annually on basic needs; by 2024, that figure had risen to over \$32,000. As a result, many families are forced to rely on cheaper, processed foods, increasing the risk of diet-related health issues.

Food Deserts: Built Environment & Geographic Barriers. Food insecurity is not just about affordability; it is also about physical access to food. Many low-income urban and rural areas lack full-service grocery stores, leaving residents dependent on fast food chains, convenience stores, and gas stations for their daily nutrition. The USDA defines "food deserts" as areas where urban residents live more than one mile from a supermarket and rural residents live more than ten miles away. This lack of access forces households to rely on highly processed, high-calorie, and low-nutrient foods with long shelf lives, increasing the risk of diet-related diseases. The problem of "food swamps," which are neighborhoods oversaturated with fast food and convenience stores, worsens health outcomes. Residents in these areas often pay higher prices for groceries at independent stores, where fresh produce is scarce and costly, while fast food remains an affordable alternative. Limited public transportation further restricts access, especially for those without personal vehicles, who do not live close to public transit, or who travel by foot. Nearly one million Californians, 45% of whom are low-income, lack nearby supermarkets, making it harder to obtain fresh, nutritious food (Yoshida, 2016).

Federal Government Policies and Economic Systems. Food insecurity is not just a symptom of poverty; it is also shaped by broader economic policies. The strong influence of market-driven economic strategies, such as privatization, deregulation, and free trade, has weakened food security by prioritizing corporate profits over community food access.

- *Privatization* shifts public resources into private hands, making food assistance programs more fragmented and harder to access;
- Austerity measures reduce government funding for food and social safety-net programs, exacerbating economic hardships;
- Deregulation has kept wages stagnant. The federal minimum wage, unchanged for 27 years, has contributed to working-class struggles. Research shows that raising the minimum wage to \$15 per hour by 2025 could reduce food insecurity by 6.5% (Alaimo et al., 2020). As of January 1, 2025, the minimum wage in California is \$16.50 per hour for all employers, while some cities and counties may have higher minimum wages. Evidence demonstrates that the least healthy households buy more healthy foods in response to rising minimum wages (Palazzolo, 2022);

- Extractionism leads to environmental degradation by depleting land, forests, water, and soil for global markets while disrupting local food systems; and,
- *Free trade* agreements have further destabilized food systems. While wealthy nations protect their own agricultural industries, low- and middle-income countries are pressured to export food instead of producing for their populations. This dependency on global markets makes food prices unstable, further limiting access to affordable nutrition (Alaimo et al., 2020).

Psychological and Social Stressors. Beyond economic and political factors, social and psychological stressors play a crucial role in food insecurity. Households experiencing job loss, health crises, or violence are at an increased risk of food shortages. Research shows that:

- Job-related economic stress increases food insecurity by 54%;
- Personal hardships, such as the death of a parent or serious illness, raise food insecurity rates by 22%; and,
- Discrimination and social exclusion contribute to unequal food access, particularly for marginalized communities.

Food insecurity is not just about hunger, it is about power and control over food resources. Those most affected by food insecurity often lack access to land, economic stability, and the ability to make choices about their food sources. Addressing food insecurity requires not only short-term aid, but also long-term policies that empower people to access nutritious food with dignity and stability.

At its core, food insecurity is an experience of human suffering, with wide-ranging physical, psychological, and societal consequences. While the Food and Agriculture Organization of the United Nations defines hunger as the physical pain caused by insufficient caloric intake, referred to as "hunger of the body," food insecurity does not always result in outright hunger. Food insecurity affects physical, mental, and emotional health and cognitive well-being across the lifespan, with particularly severe consequences for children, pregnant individuals, and vulnerable populations. Limited access to nutritious food contributes to malnutrition, chronic diseases, developmental challenges, and psychological distress (Alaimo, et al., 2020).

Effects on Children: Development, Education and Long-Term Outcomes. Food insecurity begins affecting individuals even before birth. During pregnancy, it can lead to poor birth outcomes, impacting a child's physical and cognitive development. Young children with inadequate or interrupted food intake are at a higher risk of iron deficiency, respiratory illnesses, infections, and developmental delays. In school-aged children, food insecurity is associated with poor academic performance, attention difficulties, and behavioral issues. These children are more likely to repeat a grade, struggle in math and reading, and experience social difficulties. While parents may try to shield their children from food insecurity, research shows that school-aged children are aware of it and often feel helpless or angry when food is scarce. In adolescence, food insecurity is associated with risky sexual behaviors, drug and alcohol abuse, greater exposure to violence, high-risk pregnancy, and suicide ideation. Long-term, these disadvantages contribute to lower educational attainment, reduced job opportunities, and intergenerational cycles of poverty and food insecurity (Alaimo et al., 2020).

Physical Health Consequences: Diet-Related Diseases. Food insecurity increases the risk of chronic, diet-related diseases such as diabetes, obesity, hypertension, cardiovascular disease, and certain cancers, especially among urban Latino and Black communities and rural Indigenous populations living in food deserts. These health disparities are tied to supermarket redlining, low incomes, and neighborhood deprivation. Limited access to supermarkets leads to poor dietary choices, as people often rely on fast food and convenience stores, contributing to the obesity epidemic. Studies show that people without nearby supermarkets are 25-46% less likely to have a healthy diet. Diets in food deserts are typically high in fat, salt, and sugar, leading to higher rates of heart disease, hypertension, and diabetes. Conversely, access to healthy food can reduce blood pressure, which, for a patient with cardiovascular disease, can reduce their risk of stroke and heart failure by 39% (A Menu for Cultivating, 2024).

Beyond chronic diseases, food insecurity distorts eating patterns and household dynamics. Limited resources force individuals to skip meals, reduce portion sizes, or eat less frequently. Parents may sacrifice their own meals to feed their children, but in severe cases, child malnutrition and strained household food dynamics emerge, impacting the entire family's wellbeing. For adults, chronic food insecurity weakens immune function, increases hospitalizations, and raises healthcare costs. Seniors facing food insecurity are at greater risk of malnutrition, mobility issues, and deteriorating overall health.

"Hunger of the Mind": Mental and Emotional Well-Being. Beyond physical health, food insecurity leads to emotional and psychological distress, often referred to as "hunger of the mind." The stress of uncertain food access causes anxiety, depression, and social isolation. Feelings of shame, fear, and powerlessness are common, particularly among parents struggling to provide for their families. Adolescents experiencing food insecurity face higher risks of mental health struggles, suicidal ideation, and risky behaviors.

Food insecurity and hunger is not just about food availability, but stems from inequitable distribution and access to social, economic, physical, cultural, and agricultural support, not scarcity or inadequate production. Finally, food insecurity affects entire communities and economies. Poor nutrition weakens workforce productivity, increases health care expenses, and worsens educational disparities. For example, health care costs associated with food insecurity cost California more than \$7 billion annually, more than any other state in the nation (*A Menu for Cultivating*, 2024). Families often face impossible choices, sacrificing food to afford rent, healthcare, or other essentials.

Part II: SNAP/CalFresh Program Overview

While California has a number of state food-assistance programs, SNAP (formerly known as the Food Stamp Program) is the largest federal food safety-net program that serves as the first line of defense against hunger and food insecurity. Overseen by the California Department of Social Services (CDSS) and administered locally by county human services departments, CalFresh serves a large caseload, with substantial shares comprising low-income working families with children, elderly and disabled people, and very low-income individuals with significant barriers to employment. Participants use Electronic Benefits Transfer (EBT) cards to purchase eligible

food items such as fruits and vegetables, meat, dairy products, and seeds and plants that produce food at authorized retailers, including grocery stores, supermarkets, and farmers' markets.

Eligibility & Benefits

The USDA sets eligibility requirements for SNAP programs across the country, including gross and net income, household size, assets, and certain expenses. The basic rules to qualify are gross monthly income below 130% of the federal poverty line, with different eligibility rules for households with a member 60 years of age or older or who has a disability who are not subject to gross income criteria (Bauer & East, 2023). Effective October 1, 2025, through September 30, 2026, these gross income limits for a household of three in the U.S. is currently \$2,888 per month, or \$34,656 annually (USDA). Additionally, broad-based categorical eligibility gives states the option (that most states take, including California) to increase the gross income eligibility threshold up to 200% of the poverty line for SNAP recipients receiving support from other government programs. Unlike many other states, California does not check people's savings, bank accounts, or property (like cars and homes) to decide if they qualify for SNAP benefits (Cox et al., 2024). When determining a family's net monthly income, housing costs, and in some cases, childcare and medical expenses are deducted (Schanzenback, 2023).

As of October 1, 2025, the minimum CalFresh benefit in California was \$24 per month for a household of one or two. Recognizing the inadequacy of the minimum benefit, the 2023 Budget Act allocated \$15 million one-time funding and established the California Minimum Nutrition Benefit pilot program. Under this pilot, beginning January 1, 2026, eligible CalFresh households will receive a state-funded supplement to increase their minimum benefit to \$50 for a 12-month period.

The USDA's Thrifty Food Plan (Thrifty), which estimates the cost of purchasing a nutritious diet at a minimal cost, determines the maximum monthly SNAP benefit. From 2021 up until the passage of the Budget Reconciliation Act (H.R. 1) that was signed into law on July 4, 2025 (more information in Part III on page 11), the Thrifty annually adjusted the benefit amount to reflect changes in food prices. Effective October 1, 2025, to September 30, 2026, the maximum CalFresh benefit for a household of one was \$298 per month, while a household of three could receive up to \$785 per month. However, most households do not receive the maximum benefit. In 2024, the average monthly benefit in California was \$189 per person.

One limitation of the current benefit calculation is that it does not account for regional cost differences, such as transportation costs. This can make it difficult for some households, particularly those in rural or remote areas, to access affordable groceries or comparison shop for lower prices.

The figure below shows the relationship between a family's income, SNAP benefits, and food spending. The horizontal axis represents a family's income, while the vertical axis shows both SNAP benefits and total food spending. Families with no income receive the maximum SNAP benefit for their household size. However, as income increases, SNAP benefits gradually decrease due to a 30% benefit reduction rate. This means that for every \$1 increase in net income, SNAP benefits decrease by \$0.30. For example, in 2022, a three-person household with no income would receive approximately \$658 per month in SNAP benefits. If the same household had \$1,000 in income, their monthly SNAP benefit would decrease to around \$358.

The graph also shows that as a household's income increases, total food spending, including both SNAP benefits and out-of-pocket expenses, tends to increase. Most families spend more on food than their SNAP benefits alone, supplementing their grocery budget with personal funds. While some families fully utilize their SNAP benefits each month, others report spending less than the maximum benefit amount. As income grows, SNAP benefits accounts for a smaller proportion of a family's total food spending because benefits decline while food spending increases. This reflects the program's design to provide greater assistance to families with the greatest financial need while gradually reducing support as household income rises (Schanzenback, 2023; Bauer & East, 2023).

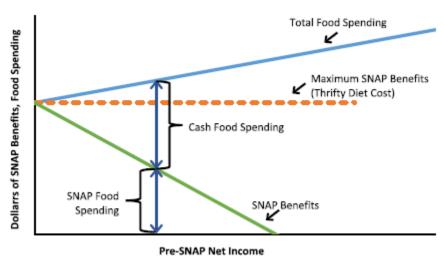


Fig. 2. Stylized Relationship Among Income, SNAP and Food Spending. Notes: Adapted from Hoynes et al. (2016).

Is CalFresh Effective? CalFresh plays a critical role in reducing poverty and food insecurity in California. In early 2023, participation in CalFresh helped keep approximately 1.1 million Californians out of poverty (A Menu for Cultivating, 2024). Research also shows that SNAP benefits significantly reduce food insecurity among participating households. Specifically, SNAP reduces overall food insecurity by about 20% and reduces food insecurity among children by approximately 33% (Bauer & East, 2023; Schanzenbach, 2023).

In addition to reducing poverty and food insecurity, access to CalFresh benefits have been shown to improve long-term health, economic, and social outcomes for individuals and families across different stages of life (Schanzenbach, 2023; Bauer & East, 2023). Among adults, participation in SNAP has been shown to lower the risk of developing chronic health conditions such as obesity, diabetes, and heart disease. It is also associated with fewer doctor visits, which can help reduce overall health care costs. For pregnant individuals, access to CalFresh during pregnancy has been shown to reduce the likelihood of low birthweight by 5-11%, which is a key indicator of infant health. Babies born with low birthweight face higher risks of health complications and economic challenges later in life, and improving birth outcomes can contribute to long-term health and economic stability. For young children, receiving CalFresh benefits in early childhood has been shown to improve health, educational, and labor market outcomes later in life. Children with access to CalFresh are more likely to have better educational performance, higher future earnings, and lower involvement in the criminal justice system. Research suggests that investing

in food assistance during early childhood is particularly cost-effective, as the long-term benefits to individuals and society often far exceed the cost of providing benefits.

While CalFresh provides critical support, research has shown that the purchasing power of SNAP benefits is often inadequate to fully meet household food needs throughout the entire month. This is commonly referred to as the SNAP benefits cycle, where food spending tends to be high immediately after benefit receipt but declines sharply toward the end of the month; and, households often run out of food or have limited access to nutritious meals as their benefits are depleted toward the end of the benefits cycle (Schanzenbach, 2023).

This benefit cycle has been shown to negatively impact various outcomes:

- Student Performance. Among low-income high school students, those who took the SAT around the time they received SNAP benefits scored higher on the test and had higher rates of college attendance compared to those who took the test weeks after receiving benefits, when their household may have run low on food. This suggests that food insecurity at the end of the benefit cycle may directly impact academic performance.
- *Emergency Department Utilization*. Among adults over 55 years of age, research found that emergency department visits increased toward the end of the benefit cycle, suggesting that food shortages lead to worsened health outcomes and higher health care utilization (Schanzenbach, 2023).
- Reduced Food Consumption and Preparation. Research also shows that food consumption and grocery shopping decrease significantly toward the end of the month when CalFresh benefits are nearly depleted. Additionally, CalFresh participants spend less time preparing meals at home due to limited resources, impacting overall nutrition and food security.

Addressing the benefits cycle, either by increasing monthly benefit levels or by providing benefits more frequently throughout the month, could help mitigate these negative outcomes. Furthermore, expanding resources similar to CalFresh has been shown to reduce food hardship and, in some cases, improve nutrition intake among children (Schanzenbach, 2023).

Challenges

Barriers to Access. Despite broad-based categorical eligibility, CalFresh participation rates have historically been lower than eligibility rates, which means that many eligible individuals and households do not successfully enroll in the program. According to USDA data from 2022, California ranks 38th in SNAP participation, with only 81% of eligible individuals enrolled in CalFresh. This is significantly lower than the national average of 88% and participation rates in other states such as Alabama (90%), Georgia (92%), and Illinois (100%). Certain populations, including college students, formerly incarcerated people, older adults, and noncitizens, face even lower participation rates, highlighting persistent barriers to access.

Participation rates also vary widely at the county level. For example, in 2017, Fresno County had a 97% participation rate among eligible individuals while Contra Costa County had only 52% participation. These disparities within the state contribute to an underutilization of critical resources and missed opportunities to address food insecurity and hunger in California.

Systemic challenges contribute to lower CalFresh participation rates, which include, but are not limited to:

- 1) *Lack of Awareness*. Many eligible individuals are unaware of their eligibility or unfamiliar with the benefits offered by CalFresh;
- 2) *Stigma*. Some individuals may avoid applying for CalFresh due to the stigma associated with receiving public assistance especially among older adults and working families;
- 3) *Complex Application Process*. The application process can be complex and difficult to navigate, requiring individuals to submit documents, complete interviews, and meet reporting requirements. This can deter people from applying or result in incomplete applications;
- 4) Language Barriers. Non-English speaking applicants may face challenges due to limited access to translated materials or multilingual staff, limiting their ability to complete the application process;
- 5) Limited Internet Access. Many low-income individuals may lack reliable internet access, making it difficult to submit applications or upload documents online through BenefitsCal; and,
- 6) Fear of Losing Benefits. Some immigrants or mixed-status families may fear losing access to other public benefits, such as Medi-Cal or housing assistance, if they apply for CalFresh, despite state policies protecting immigrant households (Herd & Moynihan, 2025).

Research shows that programs serving low-income, racially marginalized, and disabled populations often place greater administrative burdens on individuals to prove eligibility, unlike benefits for higher-income, white, and able-bodied individuals, which reinforces inequality. For instance, Social Security retirement benefits have minimal administrative hurdles, as the government automates eligibility and benefit calculations, leading to nearly 100% participation. In contrast, CalFresh requires extensive paperwork and documentation, resulting in a much lower participation rate (81%) among eligible low-income households (Herd & Moynihan, 2025).

Categories of Administrative Burden

Learning costs	Time and effort expended to learn about the program or service, ascertaining eligibility status, the nature of benefits, conditions that must be satisfied, and how to gain access.
Compliance costs	Provision of information and documentation to demonstrate standing; financial costs to access services (such as fees, legal representation, travel costs); avoiding or responding to discretionary demands made by administrators; the amount of time spent on these processes.
Psychological costs	Stigma arising from applying for and participating in an unpopular program; loss of autonomy that comes from intrusive administrative supervision; frustration at dealing with learning and compliance costs, unjust or unnecessary procedures; stresses that arise from uncertainty about whether a citizen can negotiate processes and compliance costs; fear about the coercive face of state power.

Source: Adapted from Herd and Moynihan (2018).

In addition to applicant-level barriers, county-level capacity constraints also affect CalFresh participation. When individuals apply for CalFresh, county workers are responsible for processing applications, verifying documents, and conducting interviews. Large counties, like Los Angeles County, processed at least 1.4 million applications in 2020 alone, creating significant administrative strain. This can result in long processing times, delays in benefit receipt, and insufficient support for applicants, particularly in counties with higher demand.

Churn. Another major barrier to continued CalFresh participation is churn, which occurs when households temporarily exit the program and then re-enroll within four months or less. Research shows that administrative burdens, such as complicated recertification processes, contribute to high churn rates due to challenges navigating those burdens successfully to access benefits (Herd & Moynihan, 2025). Churn often occurs at key reporting points, such as at six-month reporting periods when participants are required to report changes in income and at 12-month recertification periods when participants must submit paperwork to maintain eligibility. In many cases, households fail to complete paperwork or miss deadlines, resulting in temporary loss of benefits, even if they are still eligible. Research indicates that many participants who miss deadlines do not intend to exit the program but instead face administrative challenges. This pattern creates: interrupted access to food assistance for participants; increased administrative costs for county agencies, as staff must reprocess applications and verifications when individual re-enroll; and, higher economic insecurity for families who temporarily lose benefits (Schanzenbach, 2023).

Reducing churn by streamlining renewal processes, reducing paperwork burdens, and simplifying verification requirements could significantly reduce food insecurity and lower administrative costs (Schanzenbach, 2023; Herd & Moynihan, 2025).

Economic Impact of Low CalFresh Participation.

In addition to addressing food insecurity, increasing CalFresh participation could significantly boost California's economy. According to the USDA, every \$1 in federally funded CalFresh benefit generates approximately \$1.50 in economic activity (Nchako, 2025). Furthermore, every \$1 billion in CalFresh benefits generates over 10,000 jobs across sectors such as agriculture, transportation, and retail. If California increased its CalFresh participation to 100%, it could secure up to \$3.5 billion more annually in federally funded food benefits, resulting in an estimated \$5.3 billion in total annual economic activity (*A Menu for Cultivating*, 2024).

Conversely, low CalFresh participation imposes significant economic costs. Food insecurity has been linked to higher health care costs, particularly due to increased rates of chronic illnesses, hospitalizations, and nursing home stays. According to research, hunger costs the U.S. economy at least \$77.5 billion annually in health care costs alone. However, expanding CalFresh access could reduce health care costs by an estimated \$1,400 per low-income adult per year and generate substantial savings for state Medicaid programs by preventing avoidable hospitalizations and chronic health conditions.

SNAP Linked to Better Health, Lower Care Costs SNAP improves food security, reduces the stress of not getting enough to eat, helps participants afford more nutritious food, and frees up money for them to buy medicine and engage in other healthy activities. Studies link SNAP to improvements in such areas as: SNAP participants report better health than Current health low-income non-participants and have fewer sick days. Pregnant mothers with SNAP access have improved birth outcomes. SNAP participation Long-term health in early childhood is linked to better health in adulthood. SNAP participants are less likely to forgo Medical needed medical care, while elderly SNAP care participants forgo medicine due to cost less than similar non-participants. SNAP may help low-income seniors live Hospitalization independently and avoid hospitalization. Adults in SNAP incur \$1,400 — nearly 25 Health care percent — less per year in medical care costs costs than low-income non-participants. Note: SNAP = Supplemental Nutrition Assistance Program (formerly food stamps). Results generally adjust for differences in demographic, socioeconomic, and other characteristics between SNAP participants and non-participants. Source: Steven Carlson and Brynne Keith-Jennings, "SNAP Is Linked with Improved Nutritional Outcomes and Lower Health Care Costs." CBPP CENTER ON BUDGET AND POLICY PRIORITIES I CBPP.ORG

Part III: Impacts of Federal Government Shutdown and H.R. 1 on CalFresh

Although California has flexibility in how it administers CalFresh, the program remains heavily reliant on federal funding. The majority of CalFresh benefits are funded through federal dollars, and California's state budget plays a critical role in determining the program's reach and effectiveness.

Federal Government Shutdown Impacts on CalFresh.

The nation recently faced the longest federal government shutdown in U.S. history, which began on October 1, 2025, when Congress failed to pass a federal budget or continuing resolution. In response to the government shutdown, on October 10, 2025, the USDA Food and Nutrition Service (FNS) issued a memo to state agencies which indicated that currently available federal funds would be insufficient to fully fund November 2025 SNAP benefits nationwide (see All County Letter [ACL] No. 25-75). This memo directly applied to the approximately 5.5 million Californians receiving CalFresh.

The USDA further directed states to pause sending November benefit issuance files with beneficiaries' information and benefit amounts to EBT vendors. Consequently, CDSS instructed the California Statewide Automated Welfare System (CalSAWs) to delay sending these files to the state's EBT contractor, Fidelity Information Services, until further notice from FNS. Notably, CDSS confirmed that they did have the funds to cover the state and federal share of the CalFresh administrative costs through December 2025 (*see* ACL No. 25-75). The government shutdown continued into October. CDSS put out a CalFresh update that stated that if the federal government persisted through October 23rd, CalFresh would be delayed in November.

On November 1, 2025, the USDA failed to fund SNAP benefits for the first time in the program's six-decade history, despite the existence of \$5 billion in contingency funds. Several states across the country filed lawsuits against the USDA, including California who co-led a coalition of at least 23 states who sued the federal government over the failure to fund SNAP. These states argued in their lawsuits that the USDA's claim that they could not fund SNAP with contingency funds violated the text of congressional appropriations law and was a drastic change from its own policy. They pointed to USDA guidance during the last shutdown in 2019 that indicated that the limited funding available from the contingency *could* be used to provide benefits.

Two federal judges in Massachusetts and Rhode Island separately ruled that freezing SNAP payments was unlawful, and that the federal government was required to use the fund to pay for the program, at least in part. The order allowed the Trump administration the option of using additional money to fully fund the program as soon as practical or provide partial funding by a specified deadline. In response, the Trump administration announced it would use the contingency fund, but only to restore partial benefits since the fund was insufficient to cover the full \$8 billion monthly SNAP cost. According to the USDA, no funds would be available for new applicants certified in November or disaster assistance. The administration also shared that providing SNAP benefits would result in weeks, if not months, of delays.

In response, a federal judge in Rhode Island ordered the administration to fully fund November benefits, asserting that the Trump administration intended to defy the earlier court order requiring the administration to either make full payments or making partial payments by a specified timeframe. The administration appealed to the First Circuit Court of Appeals. The USDA then ordered states to stop issuing full benefits for November and to "immediately undo" any issuance of the full allotments, after a Supreme Court justice paused a lower court order requiring the agency to fully fund the program. The USDA told states to instead proceed with issuing partial benefits, which would provide 65% of the maximum allotments, as ordered by the same lower court judge. California was one of a handful of states that fully paid beneficiaries before the U.S. Supreme Court issued a temporary administrative stay on lower court orders.

On November 9, 2025, the First Circuit of Appeals issued a decision upholding the lower court's ruling that the Trump administration is required to issue full SNAP benefits, but a temporary hold remained in place until November 13. On November 12, 2025, the President signed the FY 2026 Continuing Appropriations Act, fully funding SNAP through September 2026. Despite relief being provided, numerous families experienced a week without food benefits, adding to the stress faced by CalFresh beneficiaries due to H.R. 1 uncertainties.

State and Local Response Efforts.

In response to the federal shutdown, Governor Newsom launched Operation Feed California on November 2, 2025, deploying the California Service Corps and the California National Guard to

support emergency food distribution statewide. The Governor also fast-tracked up to \$80 million in state support to stabilize food access.

Counties and local government also stepped up during the federal shutdown to help provide resources to families. For example, the city of San Francisco, with the help of private donations, provided gift cards to CalFresh members to help fully fund their November food benefits. Contra Costa County also offered gift cards to their more than 65,000 households who rely on CalFresh. In the Bay Area, Alameda County has the highest share of people using Cal-Fresh, 176,133. Local officials in Alameda County raised \$1.5 million in additional emergency food assistance and approved \$10 million for emergency food assistance. The Alameda County Community Food Bank received more than \$8 million of this \$10 million in emergency funding, which expected to serve an additional 13,000 to 19,000 people on top of the 60,000 they usually serve. The remainder went to senior meal programs. On November 1, 2025, when nearly 180,000 Alameda County residents did not receive their SNAP benefits, the Alameda County Community Food Bank launched emergency pop-up pantries and served over 630 households.

H.R. 1 Impacts on CalFresh.

The recently enacted H.R. 1, signed into law on July 4, 2025, introduces sweeping long-term changes to CalFresh. The new law is expected to increase the deficit by trillions. To help account for this increase, the law scales back eligibility and federal funding for food assistance programs like SNAP. Over the next ten years, H.R. 1 will make almost \$200 billion in SNAP cuts, with California amounting to a \$1.7 to \$3.7 billion cut annually. According to the California Budget and Policy Center, the law imposes a roughly 20% reduction to the program's total budget and is expected to impact more than 97% of CalFresh households. Additionally, CDSS estimates up to 395,000 Californians could lose their food benefits. H.R. 1 changes CalFresh in three major categories: 1) limits eligibility; 2) reduces benefits and services; and, 3) shifts costs from the federal government to the states and counties.

Limits Eligibility.

Able-Bodied Adults without Dependents. As the LAO laid out in a recent report on H.R.1, the most significant eligibility change is the expansion of the Able-Bodied Adults Without Dependents (ABAWD) work requirement. ABAWDs are limited to CalFresh benefits for only three months in a three-year period unless they meet work or activity requirements of at least 20 hours per week.

H.R. 1 makes several changes to ABAWD eligibility. It expands the ABAWD time limits to adults through age 64, as compared to age 54. Additionally, it applies the three-month time limit to adults with children whose youngest child is 14 years or older, rather than 18 years or older. H.R. 1 also eliminates exemptions for veterans, certain former foster youth, and people experiencing homelessness, while also creating a new exemption for Native Americans and individuals eligible for Indian Health Services. It also restricts time-limit waivers to areas with unemployment rates above 10% and eliminates the waiver based on a finding of insufficient jobs. Consequently, California's statewide waiver ended as of November 2, 2025, which allowed more ABAWDs to receive CalFresh benefits longer than three months without work requirements. According to the LAO, only Colusa, Imperial, and Tulare counties have received temporary waivers. CDSS estimates that 610,000 ABAWDs are not exempt, with approximately 495,000 individuals at risk of losing benefits. The average monthly CalFresh benefit per person

is about \$190, but individuals who are discontinued could lose up to about \$300 in CalFresh assistance per month, depending on certain factors, like household size and income.

According to the Congressional Budget Office, the new ABAWD rules are projected to reduce SNAP participation by about 2.4 million people per month nationwide between 2025 and 2034. This includes approximately 800,000 ABAWDs up to age 64, 300,000 able-bodied adults ages 18 to 64 living with children age 14 or older, and about 1 million ABAWDs ages 18 to 54 (or 18 to 49 starting in 2031) who would otherwise have qualified for a waiver under prior projections.

Immigrant Eligibility. H.R. 1 also restricts the definition of "qualified" immigrants, resulting in a narrowing of immigrant eligibility for CalFresh. Now, vulnerable groups such as asylees, refugees, parolees, survivors of domestic violence, and trafficking victims will be ineligible for CalFresh. According to CDSS estimates, 73,900 lawfully present noncitizens will lose eligibility. This number represents a loss of \$133 million annually.

Reduces Benefits and Services.

Thrifty Food Plan. H.R. 1 also introduces restrictions to the Thrifty Food Plan. Since 1975, the USDA has developed food plans to show how people can eat a healthy diet at home using nutritious meals and snacks at different budget levels. The USDA maintains four plans from lowest to highest costs: Thrifty, Low-Cost, Moderate-Cost, and Liberal. The food plan at the Thrifty cost level is used to determine the maximum levels of a SNAP benefit.

H.R. 1 requires future reevaluations of the Thrifty Food Plan to be cost-neutral. This change now prevents any increases to the Thrifty Food Plan based on factors beyond food price inflation. Additionally, benefit amounts are capped for households of 18 or more people. The Thrifty Food Plan took effect on October 1, 2025, and cannot be reevaluated again until at least October 1, 2027. According to the California Budget and Policy Center this change represents an estimated loss of federal funds of \$12 million annually.

Standard Utility Allowance and Internet Expenses. As previously mentioned, CalFresh benefits decrease as household income increases, after certain expenses are deducted. Utility costs are one such deduction, meaning households with higher utility expenses generally receive higher benefits. In some cases, states use a standard utility allowance (SUA) instead of actual utility costs, which can result in higher benefits for some households.

Prior to H.R. 1, households receiving a state or federally funded utility assistance payment automatically qualified for the SUA. California provides such payments to allow CalFresh households to use the SUA when it results in a higher monthly benefit. H.R. 1 limits this practice to households with elderly or disabled members. CDSS estimates this change will reduce benefits for about 444,000 individuals and eliminate eligibility for 18,000 individuals, resulting in approximately \$180 million in annual benefit losses. This provision took effect on October 31, 2025. H.R. 1 also eliminates the requirement that states consider internet expenses when calculating the SUA. Because California had not implemented an SUA that included internet costs, this change does not affect current CalFresh benefits.

Nutrition Education Funding. Prior to H.R. 1., California received annual federal funding to support nutrition education through the California Department of Public Health, the California

Department of Aging, higher education institutions, and nonprofit organizations. H.R. 1 eliminates this funding beginning in federal FY 2026 starting October 2025, though states may continue using prior-year funds through September 2026. California's nutrition education program funding had grown over time, reaching \$132 million in the most recent year.

Shifts in Costs to the State and Counties.

Payment Error Rate. State and counties will be taking on more of the burden of both administrative and benefits costs with the new changes related to the state's payment error rate (PER). Currently, CalFresh benefits are fully paid for by the federal government, while administrative costs are shared among federal, state, and local governments. H.R. 1 would change this structure by requiring states to cover a portion of benefit costs, with the amount tied to each state's PER.

Starting in October 2027, California will have to pay a portion of the cost of benefits based on its PER. Each year, a sample of CalFresh cases is reviewed to determine whether households received the correct benefit amount based on their circumstances. The PER reflects how often benefits are paid incorrectly, including overpayments or underpayments, in relation to benefits received. In 2024, California's PER was 10.98%. The below chart shows a breakdown of the changes below. Using the 2024 numbers, the cost to California with these new requirements would be \$2.1 billion, comprising 15% of the state cost share.

Payment Error Rate (PER)	Cost Share	Annual Cost to California		
>6%	0%	\$0		
6% - 8%	5%	\$700 million		
8% – 10%	10%	\$1.4 billion		
> 10%	15%	\$2.1 billion		

Administrative Costs. Relatedly, H.R. 1 increases state and county share of administrative costs. The federal government currently pays 50% of the costs to run the CalFresh program, with the state and counties covering the other 50%. H.R. 1 would lower the federal share to 25%, meaning the state and counties would pay 75% of the costs, starting in October 2026. The counties' share will, as a result, increase given that they are responsible for 30% of CalFresh administrative costs that are not reimbursed by the federal government. With state and counties paying 75%, their administrative share will go up to 22.5%, and the remaining state amount would be 52.5%.

The below chart from the California Budget and Policy Center provides a helpful overview of implementation timelines. In future hearings, we will take a deeper look into these changes and the impact these changes will have on workers, families, and the state as a whole.

Impact of Federal Funding Cuts to SNAP (CalFresh) on California

Over 5 million Californians' food assistance at risk due to policy changes in H.R. 1, signed into law by President Trump in July 2025

Policy Change	Implementation Date	Impact on Californians	Estimated Loss in Federal Funds to California	Policy Change	Implementation Date	Impact on Californians	Estimated Loss in Federal Funds to California
Requirement for California to pay a portion of annual CalFresh benefit costs based on payment error rate*	October 1, 2027	Potentially affects entire caseload, currently 5.5 million	Up to \$2 billion annually	Restrictions to the Thrifty Food Plan (TFP) Elimination of SNAP-Ed program	October 1, 2025	People in households with 18+ members will see benefit reductions. All CalFresh recipients will also see the value of their benefits decrease with time as future revisions are costneutral	\$12 million annually
Requirement for			\$685 million annually (\$474				
California to pay 75%, up from 50%, of annual CalFresh administrative costs	October 1, 2026	Potentially affects entire caseload, currently 5.5 million	million general fund and \$211 million county); \$15 million reduction for outreach		October 1, 2025	Families will no longer be connected to nutrition resources and services as part of this obesity	\$178 million annually
Elimination of CalFresh food assistance for many lawfully present immigrants	Effective upon enactment — implementation date pending guidance from US Food and Nutrition Service	74,000 lawfully present noncitizens such as asylees, refugees, parolees, and trafficking victims will no longer be eligible for SNAP	\$133 million annually			prevention program	
				Limitation on Standard Utility Allowance (SUA) that allows the maximum deduction from benefit calculation for utility expenses	Effective upon enactment — implementation date pending guidance from US Food and Nutrition Service	18,000 people will lose their entire benefit and 444,000 will see reductions	\$183 million annually
Expansion of restrictive 3- month time limit to additional CalFresh enrollees	Effective upon enactment — implementation date pending guidance from US Food and Nutrition Service	303,000 adults who are veterans, former foster youth, experiencing homelessness, ages 55-64, and/or caregivers of children over 13 could lose CalFresh benefits	\$499 million annually	Restriction on internet expenses as allowable deductions for grant calculations	Effective upon enactment — implementation date pending guidance from US Food and Nutrition Service	CalFresh recipients will continue to receive limited benefits because they cannot count their true utility costs in their benefit calculations	No direct impact
				Total		At least 754,000 people could lose their entire monthly benefit, with over 3	\$2.5 to \$4.5 billion
Restriction on time limit waivers to areas with unemployment rates over 10%	Effective upon enactment — implementation date pending guidance from US Food and Nutrition Service	359,000 adults would be subject to time limits and at risk of losing CalFresh benefits	\$814 million annually			with over 3 million households facing reductions	annually
				error rate from three years 2025 or FFY 2026 rate may I	ysis of CA Department of Soc	FFY) 2028, the FFY	California Budg & Policy Center

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