

# ***Public Service Made Public:*** **San Francisco County's Trail Blazing Initiative**

**SUSAN P. NAYLOR**

## **EXECUTIVE SUMMARY**

### **Recommendation**

*Expedite the provision of web-based online access to basic need services as an alternative option for vulnerable and at-risk residents of San Mateo County.*

Did you know that one in eight people living in America buy their food with Food Stamps? This indicates an increase of 8 million persons living with food insecurity since December 2008. Did you know that more than 41,000 people living in San Mateo County are living with hunger or are at risk of hunger, and that close to 13,000 of these individuals are children? Living under these extreme conditions takes a high human and economic toll and affects the mental and emotional wellbeing of children, adults, and families. As a result of the current unyielding recession, it is estimated there are 40 million Americans living with hunger across the nation. According to the 2010 County Nutrition and Food Insecurity Profiles, San Mateo County ranks 57th in the state for Food Stamp participation among eligible residents. This is an improvement from 2002 when the county was ranked 58th.

In July 2009, San Francisco County's Human Services Agency launched a new online initiative now known as [www.benefitsSF.org](http://www.benefitsSF.org). The web-based online system provides San Francisco residents with 24/7 access to Food Stamp and Medi-Cal applications and other critical resources for individuals and families in need. BenefitsSF has already proven to be a successful outreach tool and an exceptional customer service tool. Within the first seven months of the project's kick-off, 3,000 applications were submitted online: 64 percent of the applications were new to the "welfare" system and approximately 37 percent were submitted during evening hours or on the weekend. This data suggests that the online system is reaching individuals and families previously unaware of social service programs and/or the online system is helping to address the myriad of barriers people face when they attempt to apply for services through the traditional venues. Through technology, public service entities are in a position to make public social services accessible to the people they serve. Isn't it time for San Mateo County to SNAP online?

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## **Introduction**

More than 41,000 individuals making San Mateo County their home live with or at risk of hunger. Thirteen thousand of these individuals are children. With the unemployment rate at 12% and 100 people or more, it seems, applying for any part-time minimum wage job that becomes available, it is no wonder a family's food budget quickly becomes discretionary funds. But it does not have to be this way, particularly with the new technology that allows web-based access to basic need services such as Food Stamps and Medi-Cal. Government agencies are often thought of as being "behind the times" when it relates to implementing the latest technology. Yet, at least half the states and many counties across the United States are now onboard with the most efficient way to provide such life-sustaining services to their residents.

San Francisco City and County is well-known for its innovation and is, once again, leading the way for change. In 2006, San Francisco County received a \$1 million grant from the United States Department of Agriculture (USDA) to develop and implement an innovative online initiative now known as BenefitsSF. BenefitsSF provides easy, convenient, 24/7 access to programs such as Food Stamps, Medi-Cal, and other important safety net programs and services such as Women, Infant and Children (WIC). The online service provides San Francisco residents with an opportunity to learn about basic need services they may be eligible to receive, to pre-screen for program eligibility, to apply for services, to attach required verifications to their application, to maintain approved case status by submitting required periodic reporting forms on-time, and to discover a myriad of other critical community resources and referrals.

On-line applications can be completed and submitted from the privacy and comfort of one's home, a local school, library, community center, or anywhere there is access to the World Wide Web. BenefitsSF is proving to be a successful web-based program helping San Francisco's most vulnerable residents get the assistance they are seeking without having to encounter the many barriers experienced when the only point of entry is the traditional "welfare" office site.

The Food Stamp Program (FSP), once scorned as a failed welfare initiative, now helps feed one in eight adults and one in four children. Because of the domino effect of the ongoing recession, Food Stamps are not only being utilized to help people in need; they are fast-becoming an important income stream for large warehouse industry retailers such as Costco and WalMart.

## **"Hunger Amidst Harvest"**

San Mateo County is located south of San Francisco County along the San Francisco Peninsula. It is among twenty of the most affluent counties in the United States. Like its neighbor to the north, San Mateo County is rich in cultural diversity and can boast a highly-educated population. It is home to some of the giants in the advanced technology and biotechnology industries, such as Oracle and Genentech. Before the impact of the economic downturn, the median income for a San Mateo County family was \$97,137. Per capita income was \$43,239. The median home price was close to \$750,000. Yet, despite its wealth and abundance, San Mateo County residents and local government agencies are suffering deeply from the most unrelenting and unprecedented reces-

sion of our time. Today, the median housing price in San Mateo County is around \$649,000, perhaps less. Notices of Default and ensuing foreclosures on family homes rose significantly at the beginning of the recession and continue to this day. In fact, San Mateo County is the only Bay Area county that experienced continuous increases in the number of Notices of Default recorded.

### **Demand vs. Supply**

Today, more than 770,000 people reside in San Mateo County. Of this number, more than 46,000 live in poverty. Sadly, close to 13,000 of these individuals are children. Research shows that children are especially vulnerable to the effects of recession. Failure to meet their basic needs could put them at a greater risk for behavioral and socio-economic problems and could impede their learning, with potentially lifelong consequences. A critical component of safety net services for low-income residents is the Food Stamp Program. Statistics show that more than 75 percent of all Food Stamp recipients are families with children. Remarkably, Food Stamp Program benefits in the state of California are highly underutilized. Surprisingly, San Mateo County ranks next to last (57th of 58 California counties) for eligible individuals not participating in the anti-hunger program. According to the 2010 San Mateo County Nutrition and Food Insecurity Profile, close to 51,000 income-eligible individuals live in San Mateo County; however, less than 10,000 individuals receive Food Stamps.

### **Administrative, Social and Psychological Barriers**

There are several barriers that can deter eligible households or person(s) from applying for basic needs services. Research suggests administrative policies and practices of local government offices can often adversely influence the decision of individuals and households to participate. For example, inconvenient office hours, complicated application and recertification processes, a lack of access to knowledgeable office staff, unwelcoming office environments, long lines and wait times, and poor customer service are all potential deterrents. In addition, potential appli-

cants experience personal barriers such as conflicts with their strongly held cultural beliefs, language barriers, physical and mental illness, transportation needs, and deeply entrenched social stigmas. Perhaps the most fundamental reason for low participation rates can be linked to the public's lack of knowledge about government benefits programs and services.

Another factor that may negatively impact people applying for basic need services was highlighted in a report in 2008. A Missouri university poverty expert found that emotional distress associated with food insufficiency is higher among Food Stamp participants. "Our hypothesis was that participation in the Food Stamp Program would have a positive impact on participants' mental and emotional health, but the results were not what we expected," said Colleen Heflin, Assistant Professor with the MU Truman School of Public Affairs.

*The results suggest the opposite, the negative mental health aspects of participating in the Food Stamp Program seem to outweigh the positive mental health aspects. The negative mental health effects primarily occurred during the participants' application process and transition into the program. The process can be time consuming and emotionally draining. Possible negative effects on emotional health include the stigma associated food stamp participation, association with welfare culture and difficulty meeting eligibility requirements. Based on the findings, modifications to the Food Stamp Program are needed to improve the overall well-being among new participants (Heflin, C.).*

Ms. Heflin suggests implementing a web-based application system that eliminates the face-to-face interview process and allows clients to choose the time and place they submit their applications.

### **benefitsSF.org—A Portal to the New Frontier**

According to recent state and federal reports, access to benefit programs online is proving to be a successful means for increasing enrollment in the highly underutilized Food Stamp Program. The first county

agency in California to launch this exciting new initiative was San Francisco County's Human Services Agency (HSA).

San Francisco County is home to over 808,000 residents, which includes some of the wealthiest families in the world. It is the second-most expensive urban area in the nation and has the country's second highest median housing prices. The monthly cost of living in the area makes it increasingly difficult to meet even the most basic human needs. The total population living in poverty in San Francisco County is estimated to be more than 89,000, of which close to 16,000 individuals are children. According to the 2010 San Francisco County Nutrition and Food Insecurity Profile, there are approximately 77,863 income-eligible residents who could be receiving Food Stamps. Of this number, 30,752 do participate in the Food Stamp Program, while 47,111 do not.

In July 2009, a significant and timely change occurred in the way San Francisco residents could access program information and applications for Food Stamps and Medi-Cal. The exciting new way social services programs are delivered began when San Francisco's Human Services Agency (HSA) submitted a grant application to the United States Department of Agriculture (USDA). The \$1 million grant was approved and funded. Under the leadership and guidance of Leo O'Farrell, San Francisco County Human Services Agency Food Stamp Program Director, the innovative initiative now known as *benefitsSF.org* was launched. The online service allows applicants to self-screen for eligibility, fill out and submit applications, provide required verifications and periodic reporting forms, and utilize an electronic signature capability.

The submitted applications go directly to the county's Human Services Agency where records management workers use the "City Worker" interface to retrieve the new applications, assign case numbers, print attachments, and assign cases to a designated intake worker. The intake worker then processes the case, regardless of the language that the application has been submitted in. When an application is approved, the application is handed to a designated

"clerk", otherwise known as the Officer of the Day. The "clerk" then contacts the applicant and arranges an interview. Arrangements are made to accommodate the preferred interview mode of the applicant (i.e., phone interviews, in person interviews, or web-cam interviews via Skype). Web-cam interviews are only available at designated CBO sites. Although it is not necessary for clients to come into the San Francisco County office to interview, the majority of applicants choose this option. At this time, 54% choose in-person interviews, 35% choose phone interviews, and 11% choose webcam interviews.

According to San Francisco County intake workers responsible for processing the online applications, the actual time spent in a face-to-face interview with a client is typically about ten minutes. This is in stark contrast to the 1½ to 2 hour interviews (not withstanding extraordinary wait times for scheduled appointments) that have become the norm in most social service lobbies. Typically, people walking into a social service office to apply without an appointment will often experience long wait times, (if they choose to wait to meet that day), or they will be scheduled an appointment for a future date. It's difficult enough for people to come to a physical office site that one day; imagine the inconvenience and frustration for those who have to return again for the initial service they thought they would receive the same day.

### **Hard-to-Reach Populations Benefit from Online Access**

San Francisco is particularly well known for its rich cultural diversity. Although considered one of the city's greatest attributes, some communities remain extremely segregated due to deeply entrenched racial, socio-economic, and cultural lines. White, minority, and immigrant populations live in distinct and separate communities within San Francisco County's borders. Because of their rich history and deep cultural beliefs, a few of the more reclusive communities were targeted as sites where the Human Services Agency's Food Stamp Initiative Program would need to work more diligently with local community-based organizations to serve hard-to-reach populations.

To this end, San Francisco County's HSA partnered with several community-based organizations. The community partnerships have proven to be valuable to the success of the program in its community outreach. These otherwise hard-to-reach populations are able to remain within the comfort of their familiar community surroundings, to apply within a cultural- and language-friendly environment, and to have one-on-one assistance from a knowledgeable community advocate. HSA equipped each site with a computer, web-cam, telephone, and fax machine/scanner. The web-cam allows applicants to communicate with an eligibility worker at the local county office in real time. Even though a phone interview would suffice, the webcam interview is often preferred within some cultures. It seems the "connection" to the county helps assure the applicant that the transaction will be fruitful. Although it would be ideal to have this level of access to the Food Stamp Initiative Program in every neighborhood, it is simply too cost-prohibitive.

### **CalWIN Interface**

Just recently, San Francisco's HSA and the State of California's welfare data base system known as CalWIN agreed to integrate the two online services: benefitsSF.org and CalWIN. The interface allows for the automatic inclusion of required information entered by applicants into benefitsSF.org; this reduces the need for eligibility analysts to re-enter the information manually. Because the interface is such a critical component to the continued success of the online application system, an eighteen-county consortium has opted to utilize BenefitsSF as the web front-end for CalWIN interface in each of their counties. This brings the same improved access to their counties' residents who are in need. San Francisco County plans to be fully functioning with the CalWIN interface by October 2010.

### **Cost Analysis**

The proposed cost analysis presented for San Francisco's Food Stamp Program Initiative was \$1,318,913. This figure was comprised of grant funds of \$999,993

and non-Federal, local funds of \$318,920. Since the launch of benefitsSF.org last June, an additional \$75,000 in federal grants was received to integrate benefitsSF.org with BenefitsCalWIN.

### **Outcomes**

BenefitsSF.org has proven to be a great success for achieving its intended purpose. It helps individuals and families who are in need by expanding access capability to the community at-large. According to a progress report dated March 2010, close to 3,000 applications have been received through BenefitsSF since its inception in July 2009. Of these, 37% were received after hours and on the weekend, 18% included Medi-Cal applications, almost 60% were submitted by women, and 28% were applications of households with children. Overall 64.04% were new to CalWIN, while CalWIN knew 27% of the applicants. BenefitsSF.org online applications are available in English, Chinese, and Spanish. The highest user population to-date is English-speaking residents, who have submitted 72.14% of the applications. At the time these statistics were gathered, the overall approval rate for Food Stamp applications was 76%, with a 24% denial rate.

Interestingly, 57% of the applications received through benefitsSF.org were approved, compared to a higher-rate of 77% for applications received through the community-based organizations. It is unknown why the online applications have a higher denial rate, but perhaps it is because CBOs take time to assist clients through manual screening or through benefitsSF's "Am I Eligible" self-screening function. At the beginning stages of implementation, a significant number of eligible students who applied were all denied. This prompted benefitsSF staff to enhance the self-screening tool to include information for student eligibility.

### **Recommendations**

San Mateo County is well positioned to expedite the provision of online benefit services due to its existing document imaging and call service center. San Mateo County should make every effort to expedite the

provision of online benefit services for San Mateo County residents. The county should consider the following recommendations:

- 1 Develop an online program to accommodate anticipated capacity needs.
- 2 Roll out the new process slowly to promote easier adaptation by workers and consumers.
- 3 Develop the program with the audience in mind. San Mateo County is poised to have a sharp increase in its elderly population and diverse populations in the near future. Consider developing applications that meet special needs such as using larger print, making application forms easier to read and understand, and expanding language options.
- 4 Focus on funding opportunities from outside resources, including ARRA funding (if available) and other federal grant opportunities.
- 5 Learn from neighboring counties and other resources that have or that plan to implement the online system.
- 6 Educate the public through the distribution of informational flyers, brochures, and popular websites such as Facebook, Twitter, and YouTube. Provide online demonstrations in common community gathering places such as grocery stores.