



The End of CalFresh Emergency Allotments: Examining Effects by Race and Ethnicity

NIKTA AKHAVAN, BRETT FISCHER, HUIZHI GONG, AND JESSE ROTHSTEIN

In March 2023, Congress allowed pandemic-era emergency allotments (EAs) for SNAP recipients to expire. In California, participants in CalFresh (as SNAP is known in the state) saw their monthly benefits drop by \$190 on average between February and March 2023. In an [accompanying CPL report](#), we showed that CalFresh participants had higher earnings after EAs expired but experienced no changes in creditworthiness or financial distress. CalFresh participants with the highest demonstrated need saw the largest increases in earnings, despite seeing the smallest drop in their monthly benefits. While these patterns shed light on the average CalFresh participant's experience, losing EAs may have had other implications for CalFresh participants from communities that have relatively lower earnings and less access to credit on average. In particular, understanding how losing EAs affected CalFresh participants from different racial and ethnic backgrounds can help clarify how the program serves these groups, who historically have not had equal access to opportunities in the labor and credit markets. In this data point, a follow-up to our earlier report, we investigate this question, asking whether ending EAs had different effects for CalFresh participants based on their racial and ethnic backgrounds.

A plurality of CalFresh participants were Hispanic

Most of the CalFresh participants impacted by the end of pandemic EAs were non-White ([Table 1](#)).¹ A plurality of CalFresh participants (38.5 percent) identified as Hispanic — a similar rate to the California population as a whole at this time (40.4 percent of whom were Hispanic). About 14 percent of CalFresh participants in early 2023 were Black

and another six percent were Asian and Pacific Islander; most of the remainder (23.8 percent) were White.² These shares differ meaningfully from those of the wider California population: Black Californians were overrepresented in the CalFresh program while White and Asian and Pacific Islander Californians were underrepresented.

TABLE 1. Race/ethnicity of CalFresh participants in 2023Q1 and of Californians overall

RACE/ETHNICITY	NUMBER OF CALFRESH PARTICIPANTS	% OF CALFRESH PARTICIPANTS	% OF CALIFORNIANS
Hispanic	292,751	38.5	40.4
White	180,770	23.8	33.3
Black	109,391	14.4	5.1
Asian and Pacific Islander	47,148	6.2	15.8
Additional groups	79,225	10.4	5.4
Missing	51,253	6.7	N/A
Total	760,538	100	100

The table shows the number and share of sampled CalFresh participants by race/ethnicity. The sample includes individuals who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the study period; and could be classified in terms of the size of their EAs in 2022. "Additional groups" includes individuals whose race/ethnicity is given as "other," "multiple races," and "American Indian/Alaska Native."

Source: California Policy Lab analysis of California Department of Social Services data and California Department of Finance analysis of 2023 American Community Survey data.

Hispanic CalFresh participants had the highest earnings; Asian and Pacific Islander participants had the highest credit scores

In 2022, Hispanic CalFresh participants had the highest earnings at \$3,188 per quarter and highest employment rate (45.5 percent) of any group. For context, White CalFresh participants earned 37 percent less (\$2,031 per quarter) on average and were 44 percent (14 percentage points) less likely to be employed (Table 2). That said, a majority of participants in every racial and ethnic group were non-employed.

Conversely, White and Hispanic CalFresh participants had lower creditworthiness on average compared to Asian and Pacific Islander participants. Both groups had credit scores 60 points lower on average (672) and credit card utilization 16-18 percentage points higher on average (48 and 50 percent vs 32 percent) compared with Asian and Pacific Islander CalFresh participants. However, all three groups had better credit outcomes than Black CalFresh participants, who had the highest card utilization (67.5 percent) and lowest credit scores (572) on average.

TABLE 2. Employment and credit outcomes of CalFresh participants in 2022

RACE/ETHNICITY	EARNINGS	EMPLOYMENT	CREDIT SCORE	CREDIT CARD UTILIZATION
Hispanic	\$3,188	45.5%	610	48.0%
White	\$2,031	31.5%	610	50.7%
Black	\$2,380	38.9%	572	67.5%
Asian and Pacific Islander	\$2,813	40.9%	672	32.3%

The table shows average quarterly outcomes in 2022 by CalFresh participant race/ethnicity. The sample includes individuals who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the quarters shown; and could be classified in terms of the size of their EAs in 2022 (N=630,060). Credit card utilization is the ratio of a person's total credit card balances to their total credit card borrowing limits, across all their open cards.

Source: California Policy Lab analysis of California Department of Social Services, Employment Development Department, and University of California Consumer Credit Panel data

White and Black CalFresh participants had fewer children and smaller EAs

Hispanic and Asian and Pacific Islander CalFresh participants had noticeably larger household (case) sizes than White and Black participants (2.72 and 2.57 people vs 2.09 and 1.94 people; see [Table 3](#)). Hispanic CalFresh participants' households were likewise over 54 percent (20 percentage points) more likely to include a child than White and Black

participants' households. These differences may help explain the gaps in earnings and credit outcomes visible in [Table 2](#): the composition and economic circumstances of families who enroll in CalFresh appear to differ substantially across racial and ethnic groups.

TABLE 3. Demographic characteristics of CalFresh participants in 2023Q1

RACE/ETHNICITY	AVERAGE HOUSEHOLD SIZE	% WITH AT LEAST ONE CHILD	% RECEIVING SMALLER EA
Hispanic	2.72	58.3	48.5
White	2.09	37.7	59.9
Black	1.94	36.7	61.0
Asian and Pacific Islander	2.57	50.4	49.3

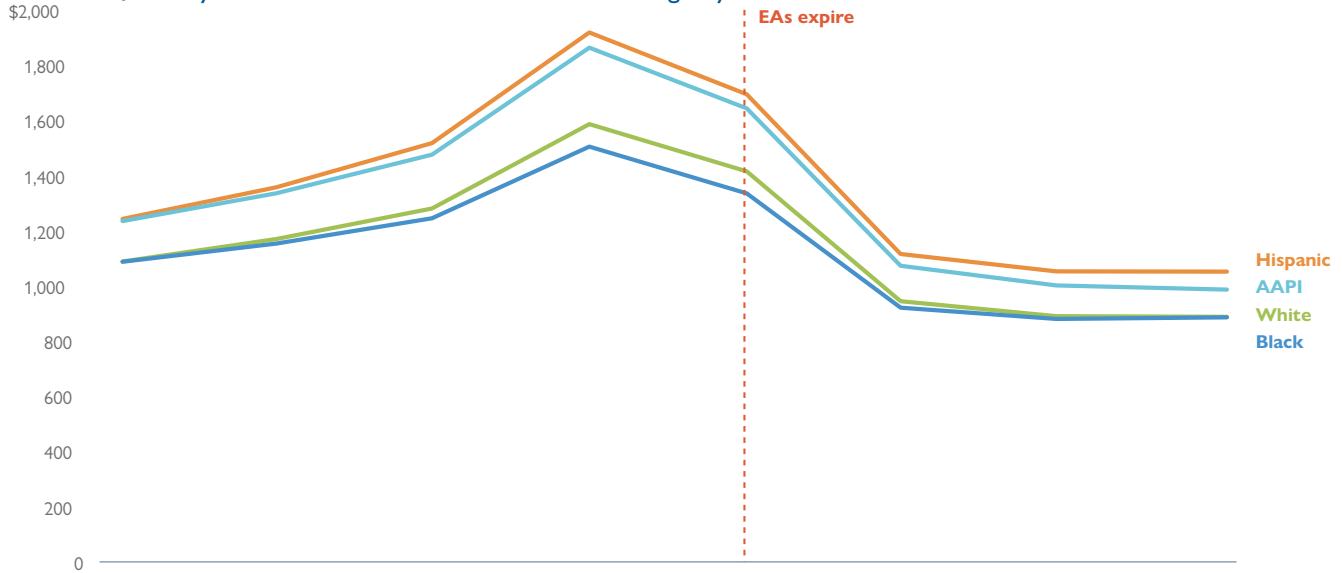
The table shows the demographic characteristics of CalFresh participants by race/ethnicity. The sample includes individuals who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the quarters shown; and could be classified in terms of the size of their EAs in 2022 (N=630,060). A "household" refers to a CalFresh case.

Source: California Policy Lab analysis of California Department of Social Services data.

Indeed, more White and Black CalFresh participants tended to receive "smaller" emergency allotments because these households had relatively high levels of demonstrated economic need and so were already receiving larger CalFresh benefits before EAs were introduced. Around 60 percent of participants from both of these groups received a smaller EA, a rate 20 percent (10 percentage points) higher than among Hispanic and Asian and Pacific Islander participants

([Table 3](#)). When EAs expired, Hispanic and Asian and Pacific Islander CalFresh participants lost more CalFresh benefits — around \$800 per quarter — compared to White and Black participants, who lost closer to \$600 per quarter ([Figure 1](#)). However, because they had smaller households on average ([Table 3](#)), White and Black CalFresh participants consistently received lower total CalFresh allotments.

FIGURE 1. Quarterly CalFresh allotments before and after emergency allotments ended



The figure shows average household CalFresh allotments by participant race/ethnicity. The sample includes individuals who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the quarters shown; and could be classified in terms of the size of their EAs in 2022 (N=630,060). "AAPI" refers to "Asian and Pacific Islander" CalFresh participants.

Source: California Policy Lab analysis of California Department of Social Services data.

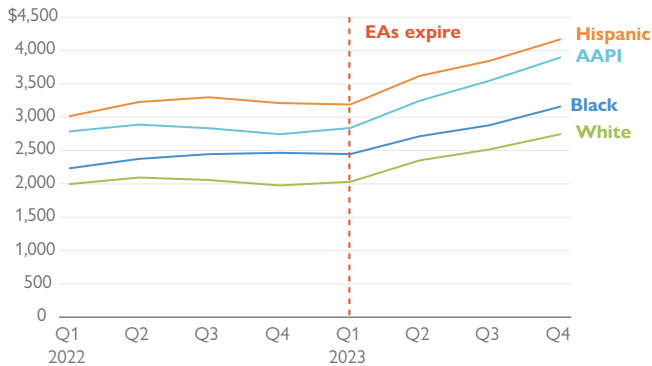
Earnings rose for all groups after EAs expired, but credit scores remained largely flat

Once EAs expired, Hispanic, White, Black, and Asian and Pacific Islander CalFresh participants all earned more on average in the labor market (Figure 2a). After EAs ended, the gap between the earnings of Hispanic and API participants and those of White and Black participants widened slightly. For example, in 2022Q4 the average Hispanic CalFresh participant earned \$1,236 more than the average White participant; by 2023Q4, that gap had grown by almost \$200

to \$1,422. Employment rates fell slightly for Black participants during this period but rose modestly for all other groups (Figure 2b). At the same time, we see few meaningful changes in credit scores for any group (Figure 2c). We do observe gradual upticks in credit card utilization between 2022 and late 2023, but this trend appears unrelated to the end of EAs in early 2023 (Figure 2d).

FIGURE 2. Average employment and credit outcomes before and after emergency allotments ended

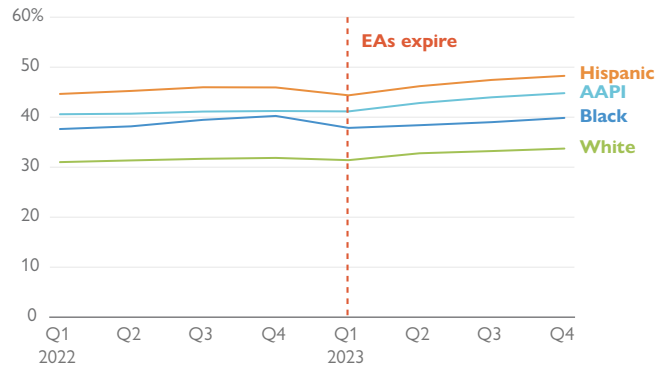
FIGURE 2A. Quarterly earnings



The sample includes individuals who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the quarters shown; and could be classified in terms of the size of their EAs in 2022 (N=630,060).

Source: California Policy Lab analysis of California Department of Social Services and Employment Development Department data.

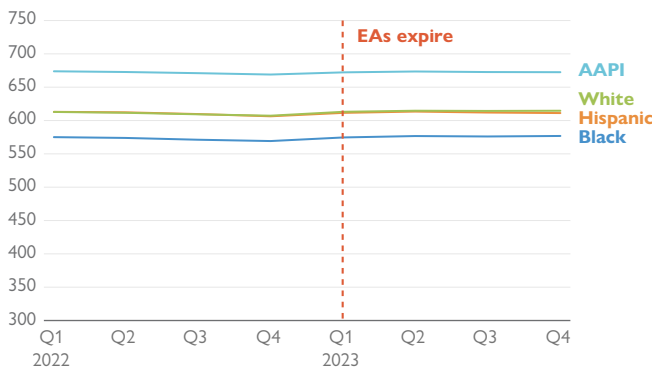
FIGURE 2B. Quarterly employment



The sample includes individuals who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the quarters shown; and could be classified in terms of the size of their EAs in 2022 (N=630,060).

Source: California Policy Lab analysis of California Department of Social Services and Employment Development Department data.

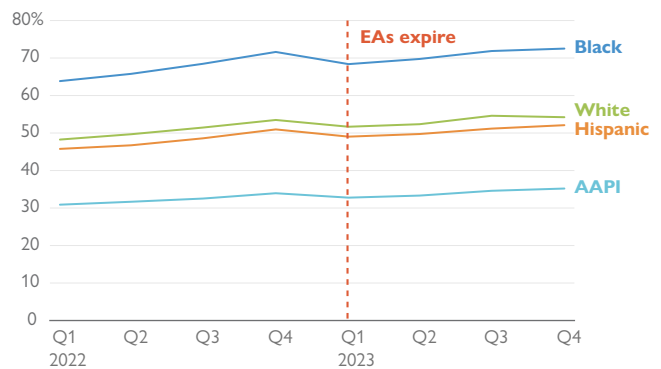
FIGURE 2C. Credit scores



The sample includes individuals who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the quarters shown; and could be classified in terms of the size of their EAs in 2022 (N=630,060).

Source: California Policy Lab analysis of California Department of Social Services and University of California Consumer Credit Panel data.

FIGURE 2D. Credit card utilization



The sample includes individuals who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the quarters shown; could be classified in terms of the size of their EAs in 2022; and had at least one open credit card (N=472,884).

Source: California Policy Lab analysis of California Department of Social Services and University of California Consumer Credit Panel data.

The end of pandemic EAs did not systematically impact one racial or ethnic group

CalFresh participants who received smaller EAs during the pandemic saw bigger increases in their earnings once EAs ended, no matter their race or ethnicity.³ In other words, across all racial and ethnic groups, CalFresh participants who had the greatest economic need experienced the largest uptick in earnings after EAs ended.

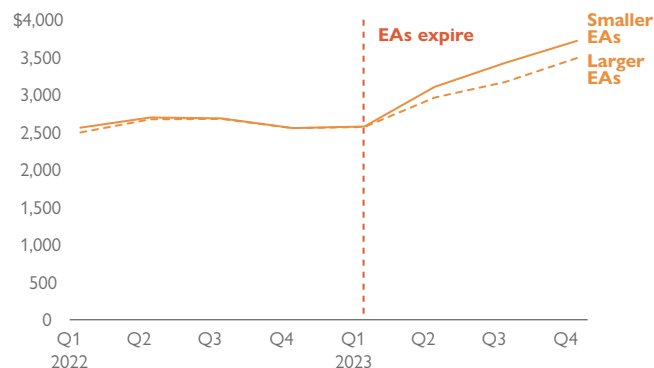
However, the relative impact of this policy change on those who received smaller EAs was most pronounced among Asian and Pacific Islander participants (Figures 3c). Specifically, Table 4 shows that earnings among Asian and Pacific Islander CalFresh participants rose by \$378 for those who received larger EAs (i.e., had lower demonstrated economic need) and by \$652 for those who received smaller EAs (i.e., had greater demonstrated economic need). Taking the “difference-in-differences” between those changes, we find that Asian and Pacific Islander participants who had higher demonstrated need saw their earnings go up by an additional \$274 (72 percent), relative to Asian and Pacific Islander participants who had lower demonstrated need.

At the same time, as we found in our original report, though losing EAs had a substantial impact on CalFresh participants’ earnings, for most groups, the change in employment was more modest. Asian and Pacific Islander participants were most likely to become employed after EAs ended — specifically, those who had higher demonstrated need and qualified for smaller EAs were 3.75 percentage points more likely to be employed after EAs ended. Even with this uptick, the majority of CalFresh participants from all the racial and ethnic groups in this analysis remained non-employed, which might suggest that barriers to employment (e.g., disabilities or at-home responsibilities) limit their ability to engage in the labor market.

In fact, we find that Hispanic and Asian and Pacific Islander individuals had the largest increase in earnings after EAs ended; these were the same two groups who also had the highest employment rates and largest CalFresh benefit levels in 2022. That finding further supports the idea that pre-existing factors (other than benefit generosity) play a larger role in how CalFresh participants make decisions about how to engage with the labor market.

FIGURE 3. Estimated differences in quarterly earnings before and after pandemic emergency allotments expired

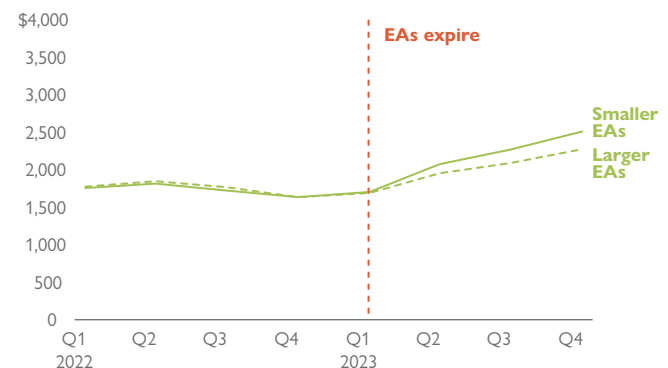
FIGURE 3A. Hispanic CalFresh participants



The sample includes individuals identified as Hispanic who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the quarters shown; could be classified in terms of the size of their EAs in 2022; and could be assigned a statistical weight (N=253,607).

Source: California Policy Lab analysis of California Department of Social Services and Employment Development Department data.

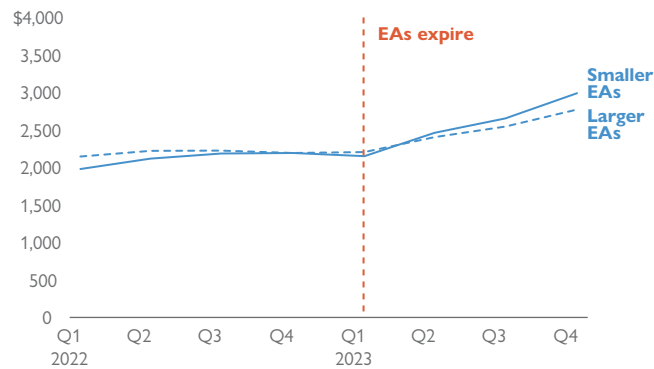
FIGURE 3B. White CalFresh participants



The sample includes individuals identified as White who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the quarters shown; could be classified in terms of the size of their EAs in 2022; and could be assigned a statistical weight (N=161,543).

Source: California Policy Lab analysis of California Department of Social Services and Employment Development Department data.

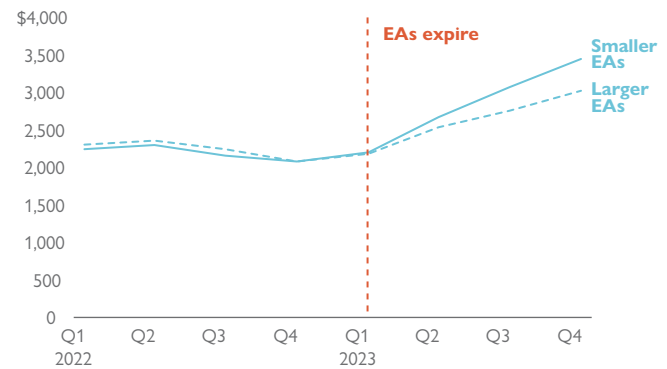
FIGURE 3C. Black CalFresh participants



The sample includes individuals identified as Black who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the quarters shown; could be classified in terms of the size of their EAs in 2022; and could be assigned a statistical weight (N=100,043).

Source: California Policy Lab analysis of California Department of Social Services and Employment Development Department data.

FIGURE 3D. Asian and Pacific Islander CalFresh participants



The sample includes individuals identified as Asian and Pacific Islander who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the quarters shown; could be classified in terms of the size of their EAs in 2022; and could be assigned a statistical weight (N=40,796).

Source: California Policy Lab analysis of California Department of Social Services and Employment Development Department data.

Across all the employment and credit outcomes that we consider⁴ (Table 4), two patterns emerge:

1. CalFresh participants from most racial and ethnic backgrounds had higher earnings in 2023 after EAs ended than they did in 2022 when they received EAs, especially among those with higher demonstrated need who lost smaller EAs. Across all groups, most remained non-employed.
2. CalFresh participants from most racial and ethnic backgrounds had modestly higher credit scores and credit card utilization in 2023 than they did in 2022; losing CalFresh EAs did not appear to affect this trend, as those who lost larger and smaller EAs saw similar changes in their credit outcomes.

There are exceptions to these trends. Credit scores among Asian and Pacific Islander CalFresh participants remained flat or dropped slightly after EAs ended, although they remained noticeably higher than for all other groups. Black CalFresh participants had stable or even slightly declining employment between 2022 and 2023. Both Black and White participants saw slight improvements in their credit scores, while Black participants who lost smaller EAs had a modest uptick in their credit card utilization, a pattern we do not observe for any other group.

TABLE 4. Estimated changes in employment and credit outcomes by race/ethnicity after emergency allotments ended

OUTCOME	RACE/ ETHNICITY	2022 AVERAGE	CHANGE FOR LARGER EAS	CHANGE FOR SMALLER EAS	DIFFERENCE-IN- DIFFERENCES
Earnings	Hispanic	\$2,649	\$447.34*** (\$9.33)	\$581.99*** (\$13.42)	\$134.65*** (\$16.34)
	White	\$1,761	\$245.28*** (\$11.25)	\$406.65*** (\$15.14)	\$161.37*** (\$18.86)
	Black	\$2,171	\$285.66*** (\$14.01)	\$445.33*** (\$19.67)	\$159.67*** (\$24.15)
	Asian and Pacific Islander	\$2,255	\$378.09*** (\$25.68)	\$652.37*** (\$35.33)	\$274.28*** (\$43.68)
Employment	Hispanic	42%	1.09%-pts*** (0.10%-pts)	1.37%-pts*** (0.12%-pts)	0.28%-pts* (0.15%-pts)
	White	30%	0.75%-pts*** (0.12%-pts)	1.34%-pts*** (0.13%-pts)	0.59%-pts*** (0.18%-pts)
	Black	37%	0.21%-pts (0.16%-pts)	-0.51%-pts*** (0.17%-pts)	-0.72%-pts*** (0.23%-pts)
	Asian and Pacific Islander	36%	0.83%-pts*** (0.24%-pts)	3.58%-pts*** (0.28%-pts)	2.75%-pts*** (0.37%-pts)
Credit score	Hispanic	609	0.46*** (0.15)	0.08 (0.16)	-0.38* (0.21)
	White	611	1.53*** (0.21)	1.58*** (0.18)	0.05 (0.28)
	Black	572	3.42*** (0.27)	2.24*** (0.23)	-1.19*** (0.36)
	Asian and Pacific Islander	671	0.22 (0.35)	-0.83** (0.35)	-1.05** (0.49)
Credit card utilization	Hispanic	48%	2.22%-pts*** (0.10%-pts)	2.47%-pts*** (0.11%-pts)	0.25%-pts* (0.15%-pts)
	White	51%	2.28%-pts*** (0.25%-pts)	2.55%-pts*** (0.43%-pts)	0.27%-pts (0.49%-pts)
	Black	68%	1.57%-pts** (0.64%-pts)	3.35%-pts*** (0.24%-pts)	1.78%-pts*** (0.68%-pts)
	Asian and Pacific Islander	32%	1.77%-pts*** (0.51%-pts)	0.98%-pts (0.64%-pts)	-0.79%-pts (0.82%-pts)

The sample includes individuals who were enrolled in CalFresh in 2023Q1 as well as at least one quarter in 2022; were 25-54 years old in 2023Q1; had a valid credit score in at least half of the quarters shown; could be classified in terms of the size of their EAs in 2022; and could be assigned a statistical weight (N=555,989). Each row comes from a separate regression specification estimated just on CalFresh participants from each race/ethnicity. Estimates on credit card utilization exclude individuals who do not have an open credit card. Robust standard errors clustered at the household (CalFresh case) level appear in parentheses below regression estimates. *p<0.10, **p<0.05, ***p<0.01

Source: California Policy Lab analysis of California Department of Social Services, Employment Development Department, and University of California Consumer Credit Panel data.

Conclusion

The end of pandemic-era emergency allotments had significant effects on the incomes of Californians who rely on CalFresh, with monthly benefits shrinking by \$200 on average. However, we do not find evidence that losing EAs differentially impacted CalFresh participants from any particular racial or ethnic background. Participants from most backgrounds had higher earnings and employment after EAs ended and saw no changes in the financial outcomes we measured; Black participants were an exception, insofar as they experienced a modest drop in employment and slight upticks in credit card borrowing and credit scores.

Overall, ending pandemic-era EAs did not noticeably change preexisting gaps in earnings and credit between CalFresh participants from different racial and ethnic groups — unsurprisingly, as we see that those gaps likely stemmed from differences in underlying economic need and household composition. What we see instead echoes our original report: CalFresh participants with the greatest demonstrated economic need, regardless of their racial and ethnic backgrounds, had higher earnings after pandemic EAs ended, yet saw few meaningful impacts on their credit.

For a more in-depth analysis about the impacts of EAs ending in California, please see our accompanying report: [The Economic Effects of Ending Emergency Allotments for CalFresh Participants](#).

Endnotes

- 1 Our sample includes CalFresh recipients who were affected by the drop in benefits when EAs expired and who could have plausibly responded by earning more in the labor market or borrowing more in the credit market. Specifically, we focus on individuals who were enrolled in CalFresh in 2023Q1 (when EAs expired) and any other quarter in 2022; were prime working age (25-54 years old) in 2023Q1; and had a valid credit score in at least four quarters in 2022 and 2023. In this data point as in the main report, we further restrict our sample to those CalFresh participants for whom we approximate the size of their emergency allotment. See the original report for more detail about the sample and how we determine whether a person received smaller or larger EAs.
- 2 The measures of individual race and ethnicity that we use in this data point come from the California Department of Social Services (CDSS). CalFresh applicants self-identify with a given group when they sign up for the program. CDSS applies the Census's racial and ethnic groupings to each person's response, assigning them to either "White," "Black," "Hispanic," "Asian and Pacific Islander", "American Indian and Alaska Native", "Multi-race", or "Other." We use these data as-is, although we group indeterminate categories ("Multi-race" and "Other"), along with the very infrequent "American Indian and Alaska Native", into an "Additional groups" category.
- 3 These findings come from a weighted difference-in-differences regression specification. See the appendix of the main report for a detailed description of the weighting approach and the regression model that we use. Note that we use the same weights in this data point as we do in the main report; we do not use group-specific weights for each sub-analysis focused on a single race/ethnicity.
- 4 We explored other credit-related outcomes as well, including total credit card borrowing and delinquency rates. Credit card debt rose during our study period, similar to credit card utilization. We found no meaningful changes in delinquency rates.



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