RETURN TO SENDER

HOW AN UNRELIABLE MAIL SYSTEM HARMS CALIFORNIANS LIVING IN POVERTY
Through the lens of economic and racial justice, Western Center on Law & Poverty fights in courts, cities, counties, and in the Capitol to secure housing, health care, and a strong safety net for Californians with low incomes.

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EXECUTIVE SUMMARY

When people cannot access their mail, their economic security and wellbeing are at risk. Californians receive notices about their public benefits, health insurance, and housing via the mail. These notices often require them to respond promptly to begin or continue receiving vital money and services. If a person does not have reliable access to their mail, they are more likely to experience interruptions in their benefits or to miss an opportunity to obtain affordable housing. When people lose their benefits and have to reapply, this creates economic instability for low-income Californians and increases the costs to state and local governments who administer the programs. In addition to these safety net programs, people also rely on mail to receive prescriptions, replace IDs, and participate in voting.

However, many Californians face daily challenges collecting their mail. This problem especially impacts people who are unhoused and lack a permanent address. As of January 2020, there were an estimated 161,548 people in the state who were unhoused. [1] Yet there is no statewide program or regulation that exists to ensure people experiencing homelessness have ongoing, reliable access to mail service. While this report primarily details the impact of unreliable mail access on people who are unhoused, others—such as those living in communal housing, short-term rentals or those having to move frequently—also face challenges receiving their mail. Renters may not have a secure place to receive mail, such as a lockable mailbox, increasing the risk of mail theft. And for rural Californians, mail service may not be provided where they live, requiring them to find an alternative.


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Currently if a person does not have a mailing address, at best they have to rely on an inconsistent patchwork of options depending on where they live and what type of mail they need to receive. Some rely on local shelters or nonprofits to hold their mail, others pay for P.O. Boxes or pick up their mail at post offices through general delivery service, and still more rely on county welfare offices to get some of their government-related mail. But none of these mail pick-up options are universally accessible or reliable, nor has the state established basic standards or requirements to ensure all Californians can receive essential mail. Having inconvenient and inconsistent mail options means that people spend precious time dedicated to simply getting their mail, sometimes traveling to multiple locations. This issue is exacerbated when a person does not have a reliable phone, access to the internet, or convenient public transportation.

There is no one-size-fits-all solution to unreliable mail access, but options need to be strengthened so low-income Californians are not further hindered by a lack of options for receiving their mail. When a person experiencing poverty cannot receive their mail in a timely manner, it affects all other areas of their lives, making it more difficult and time-consuming to maintain economic stability and take care of day-to-day necessities. California and local governments must take concrete steps to ensure their residents have consistent and reliable access to their mail.

[2] Government-related mail means mail from local, state, and federal agencies and mail sent by entities contracted by the government to perform services.
RECOMMENDATIONS

Choice
People who do not have a mailing address should be given multiple options to receive communications about public benefits, housing waitlists and other government-related mail, including, at a minimum, receiving mail at a county office or another location where the individual receives services; receiving mail via the United States Postal Service general delivery; and receiving mail electronically.

Legal Protection
California should strengthen statutory and regulatory requirements to ensure that counties provide reliable and accessible methods for individuals without mailing addresses to receive government-related mail, especially mail related to public benefits and housing opportunities.

Accommodate
Where possible, state legislators and county welfare offices should extend the time required to respond to public benefit notices, including adopting policies that account for mail delays, such as expanding statutory or regulatory deadlines for mailed notices or the definition of good cause for not responding to public benefits notices within the required timeframe.

Communicate
Counties must strengthen other methods of communicating with public benefit applicants and recipients. These methods may include having reliable and functioning call centers and regular office hours; expanding free phone and cell service with sufficiently large data plans to allow people to download and via electronic mail; and ensuring there are outstationed county workers or offices in areas with high poverty concentrations throughout the county where people can access mail and use the phone.

Improve
Federal advocacy and oversight is needed to make general delivery service more reliable and accessible. California state government and county welfare offices also need to advocate with local post offices to ensure that general delivery service is reliable, available at multiple post offices within the county, and can be used indefinitely.
Introduction

This report lays out the current landscape of mail delivery in California for people who face housing insecurity or otherwise have difficulty accessing their mail. This issue is both an economic justice issue, as people who are living in poverty are more likely to experience issues collecting their mail and rely on their mail for financial security, and a racial justice issue, as unhoused individuals in California are disproportionately Black. [3] The intended audience of this report is federal, state and local government policymakers, and organizations serving people who are unhoused or have problems receiving their mail. This report is meant to explain the current options for receiving mail, and the challenges these options pose, so that solutions can be implemented to provide consistent, accessible, and reliable ways for individuals to receive their mail.

First, this report explains the current ways that individuals access their mail, including using mail collection options through the USPS, local county offices, or nonprofits. Second, there is an examination of how not having reliable mail access affects people’s daily lives. Third, this report proposes potential policy solutions to make mail more accessible for Californians.

Methodology

The information in this report comes from interviews throughout the state with public benefits advocates, legal aid attorneys, food bank employees, shelter operators, and nonprofit leaders, as well as individuals struggling to access their mail. We also obtained Public Records Act responses from counties concerning their mail holding practices and methods for ensuring unhoused people can access mail. Responses were received from Butte, Contra Costa, Los Angeles, Marin, Merced, Orange, Sacramento, San Bernardino, San Diego, San Francisco, and San Luis Obispo.

This report is not meant to be exhaustive. Nor does it claim to know every answer to this multi-faceted issue. The goal is to lay the foundation for further discussions and to encourage government, advocates and impacted individuals to work together to find creative and common-sense solutions.

THE CURRENT MAIL SYSTEM

Individuals who lack a permanent mailing address typically rely on four options to collect their mail: US Post Office general delivery service or P.O. boxes, county social service offices, shelters and nonprofits, or friends’ or families’ addresses. However, there are no statewide regulations that govern these practices. Each entity has its own policies about mail collection that can vary widely between offices and organizations. This inconsistency means people spend valuable time just determining what they can use as their mailing address and how they can pick up mail.

This section gives an overview of how USPS, county offices, and nonprofits typically operate their mail holding policies, and the advantages and disadvantages of each option. It is worth noting that even these imperfect alternatives do not exist in every community or county. The specific examples described throughout this report may provide useful models for how California can expand and develop the tools and legal requirements for ensuring people without a mailing address can receive government-related mail. But they should not be interpreted to suggest that any county or city has solved the problem of providing reliable and accessible mail delivery to its unhoused residents.

USPS Services

USPS processes millions of pieces of mail daily, with over 30,000 retail offices around the country. The agency is governed by a series of statutes and regulations that collectively make up the Universal Service Obligation (USO). This USO requires that the Postal Service “serve as nearly as practicable the entire population of the United States” and “not...make any undue or unreasonable discrimination amongst users of the mails.” To do so, the Postal Service relies on the Private Express Statutes, [4] which gives them a monopoly on the delivery of letters, and the Mailbox Rule, [5] which allows them exclusive access to private mailboxes.

If people do not have a residence where USPS can deliver their mail, they can utilize the agency’s general delivery system or purchase a P.O. box, both of which come with considerable challenges. Additionally, the obstacles to using general delivery service are exacerbated by the fact that USPS has recently slowed down their mail operations. [6]

### General Delivery Service

If general delivery operated effectively then it could be an ideal way to access mail: post offices are an existing infrastructure and USPS was created to deliver mail. But general delivery service is not available at all post offices, and even where it is offered, it is often unreliable or available only for limited time periods, leaving people who would otherwise be candidates for general delivery mail service without a dependable place to pick up their mail.

USPS provides general delivery service to individuals without a fixed mailing address. General delivery service is when mail is sent to and picked up from a post office, as opposed to an individual residence. While standards for general delivery are found in the Domestic Mail Manual, individual post offices have significant discretion on how to operate their general delivery services. This discretion means that post offices vary widely on whether they will accept general delivery mail, how long they will allow someone to use general delivery, and what is required to pick up mail.

The Domestic Mail Manual states that general delivery is intended as “temporary” delivery for “transients and customers not permanently located.”[7] Even though it is a “temporary” service, USPS has made statements that indicate unhoused people may receive indefinite general delivery service is not available at all post offices, and even where it is offered, it is often unreliable or available only for limited time periods.


delivery service.[8] People usually must present suitable identification to obtain their general delivery mail and mail pieces are typically only held for thirty days. A person can be denied general delivery if they cannot present identification or if the post office cannot accommodate their mail volume or service level.

Additionally, even where general delivery can be used indefinitely, it is only required to be available at one post office in a postal jurisdiction. In Currier v. Potter, three unhoused men sued the Postal Service because it failed to provide general delivery anywhere other than the main downtown Seattle post office and because they were denied no-fee postal boxes.[9]

USPS and the Ninth Circuit acknowledged that general delivery service should be available indefinitely to unhoused people, but the court ultimately decided that both the lack of free P.O. boxes and limited general delivery locations were not constitutional violations of free speech and equal protection. This means that, even in locations where general delivery is supposedly available long-term, the post office location may not be geographically accessible thus requiring people to travel to the specific post offices that provide the service.

In California, general delivery is championed by state agencies and some county offices as a way for people to receive their mail. The California Department of Social Services states in All-County Letters that general delivery is one of four ways to send mail to clients without fixed addresses. [10]

Contra Costa[11] and San Diego[12] Counties also promoted general delivery service near the beginning of the Covid-19 pandemic as an alternative to picking up mail in their local county offices. But general delivery as it currently operates has severe limitations that prevent it from being the solution to providing reliable, ongoing mail service to Californians without a mailing address. USPS’s insistence that general delivery service is handled within the discretion of local postmasters results in inconsistency across California. General delivery is not available at all post office locations and often has varying rules. USPS post offices do not always sort general delivery mail in a timely manner or hold it for extended periods of time.

General delivery in Contra Costa provides an example of these shortcomings, as well as the lack of clear rules and uncertainty that impact individuals without a mailing address. The County used to hold social services mail for unhoused people at their district offices. Near the beginning of the Covid-19 pandemic, the County redirected this mail to local post offices via general delivery service. The post offices then sent the mail back to the County, insisting that people need to set up general delivery service individually with USPS. This caused mail delays and uncertainty.

Even now, at least three of the post offices in Contra Costa that claim to “accept” general delivery mail will not let people use the service indefinitely. Calls to other post offices in the state also revealed that general delivery is often offered only as a short-term, typically thirty-day, service for individuals.

Post Office Boxes

Another option for people without reliable mailing addresses is to rent a P.O. Box at a post office. The problem with this is straightforward: P.O. boxes cost money. In downtown Sacramento, for instance, the smallest P.O. Box costs $48 for three months.[17] In the more rural Arvin in Kern County, a P.O. Box is $52 for three months.[18] At one nonprofit in the Bay Area that provides food, housing, and crisis assistance to individuals who are unhoused, people are given checks to open up their own P.O. Box. However, the checks must be picked up every three months, and people sometimes forget to do so, resulting in their P.O. boxes being closed.

Slowdown in Mail Operations

Lastly, mail delivery in general has significantly slowed, according to both official and anecdotal reports. This adds an additional layer of frustration and harm for people who already have issues collecting their mail. As a part of the agency’s 10-year Delivering for America plan, USPS slowed delivery time for some first-class mail starting October 1, 2021.[19] Under this plan, items that were previously intended to be delivered in two or three days now take up to five days.

This plan has been estimated to affect delivery times more greatly on the West Coast, [20] and multiple Attorneys General filed a complaint with the Postal Regulatory Commission regarding its implementation.[21] Even before October 1, 2021, USPS’s delivery timeliness performance dropped during the Covid-19 pandemic, according to a report by the Government Accountability Office.[22] There is no information on how this slowdown might also be impacting the rates at which general delivery mail is sorted and provided.

This type of slowdown is problematic for people who have a limited time to respond to mail. Notices about public benefits often require individuals to respond within a certain timeframe. For example, counties are only required to give people ten days to respond to requests for verification for CalWORKs, Medi-Cal, and CalFresh (CW 2200 forms). [23] When a person wants to request that their Social Security benefits be continued, they have 15 days (10 days plus 5 for mailing) from the date of their notice to make this request. [24] Timeframes like these exemplify how even a few days delay can result in someone missing the deadline to respond to public benefits notices, or to notification of a housing opportunity. This is especially true when a person picks up their mail in a communal location, like the post office or a nonprofit. They are likely not going to have the capacity to travel to this location daily so if they, for instance, are only picking up their mail once per week and there are already mail delays, responding to notices on time quickly becomes a logistical impossibility.

Legal service providers and people who run organizations that receive mail for others anecdotally confirmed these reported delays and their impacts. At Micah’s Way, in

Santa Ana, the organization receives mail for around 1,000 individuals. Yet the post office has sometimes not delivered any mail to the site for up to three days at a time. Another legal service provider noted that her clients would frequently receive notices about their public benefits interviews after the interview date had occurred. And, in San Francisco, a Bay Area Legal Aid client recently had their request for hearing dismissed because they did not receive the notice of hearing through general delivery service in a timely fashion.

**Nonprofits and Shelters**

Nonprofits or shelters sometimes fill the gap when people do not have a reliable mailing address, especially for those who are unhoused. These organizations already have relationships in the community and provide other services alongside their mail operations. Micah’s Way, for example, is an all-volunteer run non-profit that is now the only non-governmental entity providing mail services in Orange County. They hold mail for an estimated 1000 people. At Homeless Action Center, in Berkeley and Oakland, the organization has fulltime staff persons in each office who manage the mail. Similarly, “The Window,” in San Jose, receives 300 to 500 pieces of mail daily for the 1000 people who use their services.[25] These organizations’ presence is so crucial that people may forward mail directly to them when they know the recipient is unhoused.

These organizations are a lifeline to people needing a place to pick up their mail. One woman in Tustin, for example, is currently staying at a shelter. Over the years, she has

tried using general delivery and the county office to receive her mail, but none has been as reliable as Micah’s Way. At one point, she applied for General Relief and, without her knowledge, her notices were sent to the local County office. She did not know her mail was being kept there and confusion ensued. Now, she requests all her mail be sent to Micah’s Way. She picks it up once every two weeks to ensure she’s receiving vital information about her Medi-Cal coverage. The nonprofit provides other services as well, so when people pick up their mail, they can also grab water, food, or hygiene products. Nonprofits and shelters provide a vital service, but still have limitations. Some organizations may only hold mail for people who are already their clients, like legal services organizations, or may limit the length of time that they can hold mail. Organizations may also stop holding mail for a variety of reasons, like if the job becomes too overwhelming or they lack the resources to continue.

For instance, Mary’s Kitchen in Orange County was open for 27 years and provided a variety of services, including showers, meal services, and mail services for those who needed them. They held mail for an estimated 500 people. However, the organization was evicted from its space by the City of Orange in June 2022 and the future of its mail-holding operations were put in jeopardy. The city and the organization came to an agreement where the city would provide similar mail services to former clients, but they only must do so for one year.[26]

The organizations that hold mail or had in the past emphasize that it is a difficult job. It takes significant resources to run a mailroom and there are sometimes conflicts between the organizations and people collecting their mail. If people are expecting important documents—like checks, credit cards, or identification—they may become upset if their mail has not arrived when they expect it to, leading to frustration with the organization. Nonprofits sometimes start collecting mail only to abandon the project when it becomes too difficult to manage.

And organizations that do provide this service are generally not funded by the government to do so. They are addressing gaps in the existing mail framework without financial support or direction from government agencies.

**Counties**

Aside from general delivery service and nonprofits, people without permanent addresses may be able to pick up certain mail from county offices. Although there are no statewide standards for county-mail holding, some counties do provide a limited service, often only holding mail from the county or state regarding county-administered programs. This includes communications regarding CalFresh, CalWORKs, Medi-Cal, General Assistance, or other programs directed specifically at people experiencing housing instability, like the CalWORKs Housing Support or Homelessness Assistance Programs. County policies for logging what mail was picked up and when vary. Although counties are required to provide a receipt for documents delivered to the county, there is no corresponding requirement that counties provide a receipt for mail pick up. As a result, many counties do not keep track of when or whether people check their mail, creating barriers to establishing a late notice defense.

County processes vary widely on when people can pick up mail, what mail they hold, and how long they will hold mail. The SNAP program regulations require that state offices have procedures to “best serve” special needs populations, which include unsheltered households, and households living in low-income rural areas or on reservation.[27] California in turn delegates this program administration to counties, which set their own policies.

[27] 7 C.F.R. 273.2(a)(1).
Contra Costa

In Contra Costa County, the social services offices rely on general delivery service to send mail to people without fixed address. However, the transition to general delivery mail has not been a smooth process. Starting in March 2020, Contra Costa Employment and Human Services Department (EHSD) sent mail to five different post offices in the county (Brentwood, Antioch, Concord, Rodeo, Richmond) through general delivery, where it was held for a minimum 15 days. Addresses in the CalWIN computer system that were originally entered as a one of the county’s district offices were automatically changed to a general delivery address. Then in July 2021, USPS no longer allowed EHSD to request general delivery service on behalf of customers. USPS sent mail back to the county, causing confusion and delays in people receiving their mail.

The county sent out an “Alternate Mailing Address Change” stating that USPS would no longer allow EHSD to automatically use general delivery service and requesting that benefits recipients select a new mailing address. The county advised people that they could still individually arrange general delivery mail service with their local post office and that the postmaster would determine the length of time mail would be held. Other than individually setting up general delivery, the July 2021 directive states that people may use the address of a friend, relative, or organization, or a P.O. Box. Picking up mail at a county office is not listed as an option. But not picking up mail, the County notes, “will not be considered good cause for failure to keep an appointment or to provide required verifications.”

San Francisco

San Francisco also relies on general delivery service; however, it is consolidated at a single Post Office. General delivery mail service is available in San Francisco at the 391 Ellis Street Post Office and the county encourages CalWORKs and CalFresh participants to utilize this service. Mail is only held at this location for 7 days, so individuals are told to check it at least weekly. Advocates report that this narrow window results in returned mail that can in turn cause individuals to miss hearings or other deadlines. To pick up mail through general delivery, people must have an ID with a signature. The general delivery post office is available from Monday through Saturday, 10am – 2pm.
For CalWORKs specifically, participants without a fixed mailing address can use a friend or community organization’s address, general delivery, or a P.O. Box. As of 2016, all unhoused participants have to be given a verbal explanation of the 10-day notice of action rule, and “the importance of Notices of Action, Semi-Annual Reports, and other CalWORKs correspondence.” They must also sign a Form 4412, stating that they understand their responsibilities to get their mail, file required reports, and stay in touch with the County.

San Diego

Guidance states that people in San Diego without a fixed mailing address can pick up their benefits and correspondence at one of the county’s ten Family Resource Centers (FRC) or Live Well Centers (LWC). Clients are told that they must pick up mail at least once per week and are asked to bring a photo ID with them. Mail is held for 30 days. They may only use the FRC P.O. Box for county-related mail, although mail from other state agencies (such as Medi-Cal Benefit Identification Cards) or another county department “may” be accepted at the FRC P.O. Box. Any personal mail will be returned to the sender. Mail not claimed within 30 days is confidentially recycled, but if mail has been recycled, a client may request any county correspondence to be re-printed. San Diego has a “no wrong door” policy where, if a customer goes to the wrong FRC, the staff will still offer to print out any recently-created notices.

On June 12, 2020, the County’s Chief of Eligibility Operations also sent out a letter to staff regarding mail and general delivery service. The letter tells staff to encourage individuals to utilize general delivery mail service so that they can receive mail from other senders beside the County. The letter also states that no application is required to use general delivery service and that postmasters may determine limitations on duration of general delivery service. San Diego developed a general delivery service flyer to inform people of this option.

San Bernardino

Similarly, in San Bernardino, people without mailing addresses can pick up county, state, and social security mail at the reception areas of Transitional Assistance Department (TAD) district offices. Mail is held for 30 days and the offices are open Monday-Friday, 8:30am to 4:30pm.
An unhoused customer can also pick up mail for another unhoused adult, as long as they have completed a Release of Information (TAD 228) allowing them to do so. Eligibility workers are supposed to encourage people to pick up all notices of action and other correspondence weekly; however, the official “responsibilities” document given to customers states that CalWORKs and Medi-Cal recipients must come into the office by the 18th of every month. Mail not picked up within 30 days is considered undeliverable.

The county holds mail regarding public benefits, health care correspondence, and mail containing IDs and driver's licenses. However, they will not hold checks received from child support, the state, social security, and/or any other agency. For CalWORKs, internal guidance states that people can use general delivery pick-up, a P.O. Box, or district office mail pick-up if they do not have a mailing address. They can also use the mailing address of a motel, friend’s home, or relative’s home. If one of these addresses is used, the eligibility worker will inform the customer that a fraud investigator may verify the mailing address and the eligibility worker must refer the information to fraud if they believe it is questionable. To help people find an appropriate mailing address, Eligibility Workers are supposed to ask people where they slept last night, which address they provided to their child’s school, and where they receive other mail.

Covid-19 and Mail Access

The Covid-19 pandemic complicated mail pick-up as many county offices closed or were only open on a limited basis. In some places, like Los Angeles, people had to call and make an appointment prior to picking up their mail. This illustrates the need for robust communication options in addition to mail, such as functioning call centers and universal phone and internet access. Counties could explore other options as well, like 24/7 standalone kiosks. Alameda County has these in their lobbies so that people can submit documents and request replacement EBT cards without waiting in line.

Los Angeles

Los Angeles is another county that allows people to pick up mail at their local social services district office. This service is available only for people who are unhoused and receive CalWORKs/Refugee Cash Assistance, General Relief, CalFresh, Cash Assistance Program for Immigrants, or Medi-Cal.
If a person chooses to utilize this option, the county emphasizes that the mail will not be sent via USPS, but instead printed out when a person goes to the district office. The county asks people to agree to either check their notices online or come to their office to pick up mail weekly.

The county primarily holds mail from the Department of Public Social Services, though they will accept limited mail from other government entities, such as the IRS, school districts, and District Attorney’s offices. During the pandemic, the county made changes to their mail practices. They started holding mail for 90 days, instead of the typical 60 days, and also required people to make an appointment to come pick up their mail. According to advocates, this appointment system caused difficulties because it forced people to call the county phone line to make an appointment. To do this, people needed access to a phone and the patience to get through the County’s phone tree system.

Sacramento

In Sacramento County, residents can pick up mail from the Department of Human Assistance (DHA) at any one of their six lobby locations Monday – Friday from 8am to 4pm. No appointment is required. A person can also call the County and, after they are verified using personally identifiable information, County staff will read them their DHA notices.

Government-related mail that is not from DHA is held at a single location. This mail is available for 30 days, except for Medical Benefit Identification Cards, which are held for 60 days. The map here indicates the six places where people can pick up their DHA-related mail and one place where people can pick up other government related mail. The county is approximately 994 square miles and has a population of over 1.5 million people.
As explained above, for many unhoused Californians, the current mail system is inaccessible and inconsistent. The direct consequence of this is that people miss mail or are delayed in receiving their mail. This means that they do not receive communications that are a lifeline to maintaining their public benefits, housing, identification, healthcare, and more. Beyond this, not having a reliable mailing address adds a considerable amount of time and stress to people's day-to-day lives. They must manage the logistics of locating and collecting their mail, sometimes at multiple locations, and address any interruptions that result from delays in receiving their mail.

The following section details a few of the many challenges that result from not having a consistent place to collect mail and from the general slowdown in mail services.

**Delayed or Missing Mail**

An unreliable mail system causes people to miss their mail or not receive it in a timely fashion. This has consequences for people's ability to collect their public benefits notices, election mail, other types of government mail, prescriptions, and more. Missing any of these pieces of mail can have a rippling effect on a person's life.

**Public Benefits Mail**

Mail services can have a significant impact on people's ability to access and maintain government services. For instance, public benefits recipients receive notifications and requests for recertifications about CalFresh, CalWORKs, Medi-Cal, and General Assistance via the mail. Some of these notices are also available in an online format, and people can opt-in to receiving them digitally, but others are not. These notices often require people to respond in a timely manner and, if they do not, their benefits or services can be interrupted or cutoff.
These interruptions of benefits are known as “churn.”

This churn happens, in part, due to unreliable mail delivery and housing instability. One report on the federal Supplemental Nutrition Assistance Program (SNAP) indicated that participants not receiving their mail was a key reason they lost food benefits.[28] The report specifically mentioned people facing housing insecurity, migrant workers who move often, and people living in apartment complexes where mail may become mixed up with others. In general, lower-income households move more frequently than higher-income households, and a household is five-times more likely to not recertify their SNAP benefits if they change zip codes.[29]

This issue is not uncommon or limited to a singular type of benefits. Undeliverable mail related to Medi-Cal can trigger an automatic redetermination of eligibility, which can lead to a termination of benefits due to loss of contact or failure to respond.[30] In Colorado the state estimates that 15% of public assistance program mail, or 1.8 million letters yearly, is returned as undeliverable.[31] In April 2018, the state changed its policies to allow government-based health insurance to be terminated if a single piece of mail was returned to the government as undeliverable. After this was announced, enrollment in Medicaid and the Children’s Health Insurance Program dropped 8.5%, more than three-times the national average. While it cannot be conclusively stated that the new undeliverable mail policy directly caused this decline (as the data is not tracked), this pattern has been seen in other states where people lose coverage if their mail is returned.[32]

[29] Id. at 81.
Election Mail

As of January 2022, California automatically sends mail-in ballots to every registered voter in the state. However, a person cannot participate in this new initiative if they lack a reliable mailing address. Some data shows that people without a permanent address already have low voting rates; as few as 10% of people who are unhoused voted in 2012, compared to 54% of housed people.[33] Not having a reliable mailing address also complicates people’s access to voting information guides and ballots.

Other Types of Government Mail

Election and public benefits-related mail are not the only type of mail that people need to access from the government. During the pandemic, Economic Impact Payments (also known as “stimulus checks”), were only available once a person filed their taxes or registered through the IRS’ website for “Non-Filers.” Even if a person surpassed the tremendous logistical barriers required to file taxes or claim payments as a Non-Filer (needing internet access, email address, etc.), they still needed a safe and reliable mailing address to receive the checks if they did not have direct deposit. Furthermore, if someone tried to check on the status of their payments to determine whether they needed to take additional steps to claim them, the IRS website and phone system required they provide a mailing address to verify their identity, which was unrealistic or

impossible for individuals living in unstable housing situations. Additionally, some advocates reported that domestic violence survivors received their Economic Impact Payments at addresses where they either felt unsafe or had fled, and often these checks were stolen or never collected.

Housing Availability Notifications

If people do not have reliable access to their mail, then they are at risk of losing out on affordable housing opportunities. Multiple advocates indicated that their clients had missed housing-related mail because they had moved or changed addresses since the time they first applied for affordable housing. One employee at a coordinated entry program reported that a significant percentage of people eligible for permanent supportive housing miss out on the opportunity because they don’t respond to mail timely.

This is understandable because, due to an extreme shortage of affordable housing, a person may wait years to get to the top of a waiting list for affordable housing or a housing voucher. During that time, they may move locations or the place where they pick up mail—like a post office through general delivery service or nonprofit—may change their policies. For example, on average, in California, families wait for almost three years for a Housing Choice Voucher.[34] In San Diego County, the average wait time is approximately ten years.[35] During these long wait-times, through no fault of their own, people may no longer be able to pick up their mail at the same location they could when they first applied. Because of the limited opportunities, people are often on multiple waitlists,

[34] Sonya Acosta & Erik Gartland, Families Wait Years for Housing Vouchers Due to Inadequate Funding, Center on Budget and Policy Priorities (July 22, 2021), https://www.cbpp.org/research/housing/families-wait-years-for-housing-vouchers-due-to-inadequate-funding.
increasing the logistical burden of updating addresses when their circumstances change. Many programs also require that applicants periodically respond to mailed notices confirming that they want to remain on the waiting list for housing or for a voucher. Without access to mail, people may not receive notices and lose their place in line.

Non-Governmental Mail

Government-related mail is not the only type of important mail that goes missing when a person lacks a permanent address. For example, during the pandemic, roughly one in five Americans polled indicated that they received medication through USPS, and one in four of those had those prescriptions delayed in the mail or not delivered.[36]

During interviews, advocates also stated that people relied on mail to receive banking information, paystubs, child support, and supplies for living outdoors. People may also need to access their mail to ensure they are receiving personal communications, like letters from friends and family or notices from their child’s school. When a person does not have reliable mail access, it can touch every area of their life.

Interruptions in Day-to-Day Life

Beyond missing out on notices and letters, unreliable mail access increases the burdens and stresses of people’s day-to-day lives. Many Californians already face tremendous logistical barriers collecting their mail. They must regularly travel to a post office, nonprofit, or county office during working hours, which requires them to take public transportation or use gas money. If their mail is delayed or missing, they might have to spend precious time reapplying for benefits or communicating with counties.

Any unreliability in this system exacerbates those existing problems. People may be forced to travel multiple days in a row if their mail does not arrive on time or go to multiple locations to pick up all their mail.

Mail is especially complicated when a person is living outdoors. This is because their items—including identification, medication, and documents—tend to go missing. In sweeps of encampments, city workers may pick up people’s items when they are left unattended.[37] In San Francisco, fewer than 20 percent of these items were returned to their owner.[38] A person may be hesitant to leave to go pick up their mail because of the risk that their belongings will no longer be there when they return. And to replace missing items like identification or prescriptions, they often must, paradoxically, receive those through the mail.

But even when a person has reliable housing, they can suffer because of inconsistent mail delivery. One Bay Area Legal Aid client in Contra Costa County relies on mail to send and receive documents to and from the County regarding In-Home Supportive Services. Recently, she started noticing that she wasn’t receiving all her mail in a timely fashion. Letters and forms that she sent out were also not always received by the County. She was told that she could not go into the office to fill out these forms and so, instead, resorted to using certified mail to send her documents. This requires her to take the bus 45 minutes to an hour each way to the post office and pay the additional cost of sending certified mail. She does not use the internet so this is the only way she can ensure that she is receiving the services she needs, even though it is a logistical burden and increased financial burden.

People should not have to surmount multiple barriers to get their mail simply because they are facing housing insecurity. If a person is unhoused, that means they are less likely to have internet access or a place to charge their phones, and they need to rely on mail services even more than others. But access should be viewed not only in terms of whether people technically have a spot to collect mail, but whether the process as a whole is equitable and convenient. People experiencing homelessness or housing instability do not need the additional burden of a complex mail system on top of any other challenges they may be facing on a day-to-day basis.

People who do not have a mailing address should be given multiple options to receive communications about public benefits, housing waitlists and other government-related mail, including, at a minimum, receiving mail at a county office or other location where the individual receives services, receiving mail via general delivery, and receiving mail electronically.

There is no single solution that will fix mail access. This is because people have different needs—for some, picking up mail at a county office or post office would be the most convenient, while others may be more interested in a subsidized P.O. box or solely electronic communications. Given this, the government’s focus should be on providing multiple, reliable ways that people can access their mail so individuals can choose the option that best fits their circumstances.

California should strengthen statutory and regulatory requirements to ensure that counties provide reliable and accessible methods for individuals without mailing addresses to receive government-related mail, especially mail related to public benefits and housing opportunities.

Currently, there are no robust state statutory or regulatory requirements that establish a clear duty and basic standards for state and county governments’ role in holding mail or providing alternative means for individuals without a mailing address to receive government-related mail. Although federal SNAP regulations require local governments to “best serve” individuals who are unhoused or live in rural areas, California has no statewide standard or oversight for whether counties are meeting this requirement.[39] In counties where the local welfare office does not hold mail and general delivery at a USPS office is not feasible, some people may simply have no reliable way to receive

notices about their public benefits and other government-related mail. California law and regulatory guidance should be strengthened and clarified so that state and local governments have a duty to ensure that individuals without a mailing address always have a reliable, feasible option to receive government-related mail.

Many counties already hold county-related mail for clients at their county welfare offices. However, this system could be improved by: (1) requiring counties to hold more than just county-mail; (2) requiring counties to hold mail for a longer period of time; (3) increasing locations where people can pick up mail; (4) requiring county workers to contact clients when they have mail at the county; (5) requiring a dated receipt listing what mail the consumer picked up; and (6) state oversight and compliance enforcement of county policies to serve special populations.

Think Outside the Mailbox

Counties can also take more creative approaches to rely less on mail delivery. For instance, in San Diego, the County has a bus or “mobile office” that they use to do outreach in the community for public benefits assistance, Covid-19 vaccinations, and more. County workers drive the bus to local foodbanks, where they help individuals sign up for CalFresh and immediately hand them an EBT card. This means that people do not have to wait for an EBT card in the mail and can get one in a place where they would typically go.

For any of these options, the key is that are aware where their mail is being sent, when they can pick it up, and what they need to pick it up. Counties need to have consistent and transparent rules and policies for holding mail so that people can effectively rely on the offices to pick up their mail.

Where possible, federal, state and county officials and agencies should extend the time required to respond to public benefit notices, including adopting policies that account for mail delays, such as expanding statutory and regulatory deadlines for mailed notices and the definition of good cause for not responding to public benefits notices within the required timeframe.

Because of the general slowdown in USPS services, it would be beneficial for people to have a longer timeframe to respond to their public benefits notices. Both federal and
state statutes govern most public benefits programs, but, where possible, the California legislature should consider giving people more time to respond to notices, like requests for verification of CalWORKs, Medi-Cal, and CalFresh programs, and extend the time during which the state or county will find good cause for late filing of requests for hearing. The Social Security Administration provided flexibility in accepting good cause for late filing of appeals during the pandemic, but should be encouraged to make this flexibility permanent, or extend the deadline to appeal or the presumption that mail is received within 5 days of the date sent. This extension would not necessarily give people “more” time to respond but remedy the USPS’s long-term plan to slowdown services.

Counties, where they have the legal discretion to do so, could be more lenient in not discontinuing benefits when they receive undelivered mail from a general delivery address or shelter. If the counties know a particular location is where unhoused people typically receive mail, they could try other forms of communications or give extra time before discontinuing services.

**Counties must strengthen other methods of communicating with public benefit applicants and recipients.**

More effort should be made to strengthen other forms of communication to public benefits recipients, including reliable call centers; consistent office hours; ensuring there are outstationed county workers or offices in areas with high poverty concentrations throughout the county where people can access mail and use the phone; and expanded electronic mail options.

In terms of electronic mail options, while this could be successful for many people, some individuals may have difficulties accessing the internet, so this is not a solution for everyone. State and local governments could expand free phone and cell service to low-income households as well as providing sufficient data plans to ensure people can download and view electronic mail.

Many counties already allow people to opt-in to receiving electronic notifications for
their public benefits. This could be further expanded to ensure people could receive all government-notices via email or potentially text message, including notices about affordable housing opportunities and waitlists. From the USPS side, the agency already allows people to see images of mail that is being delivered to them. The agency could further advertise and expand this service to allow people without fixed addresses to see what mail they should be expecting.

Counties should also ensure they have locations or outstationed workers in areas of concentrated poverty.

**Federal advocacy and oversight are needed to make general delivery service more available and reliable. California state government and county welfare offices also need to advocate with local post offices to ensure that general delivery service is available indefinitely for consumers at multiple post office locations within each county.**

General delivery service can be improved if postmasters always let people, or at least those without a permanent mailing address, use the service indefinitely. It would be ideal if this could be done without requiring people to submit an application or other extra verification (i.e., letter confirming they are unhoused). This system could also be improved if general delivery was available at all post offices, and not just a single location within a postal district. This would allow people to have more flexibility on where they can pick up their mail and allow them to check it more frequently.

More advocacy and oversight are needed at the federal level to make general delivery a reliable option. The federal government could establish clear, uniform standards and procedures for general delivery at all post offices, including the funding necessary to provide this service. Congress could also use its oversight powers to gather data about the availability, reliability, and timeliness of general delivery.

California legislators, or state attorneys general, also have a role to advocate for USPS to make their general delivery regulations more streamlined and accessible in California. City and county officials could build relationships with their local post offices to encourage them to provide better general delivery service.
While there are some places where people without a permanent address can collect their mail, each one comes with challenges and limitations. Federal, state and county governments need to play a greater role in ensuring that those options are reliable and convenient for our most vulnerable residents. If they do not, people will continue to miss out on mail and notices that connect them to government services, housing, healthcare, and more.

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