

California's Older Adult Participation in SNAP

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Brief Description:

California has the lowest older adult participation in the SNAP program nationwide. California Department of Aging and other state agencies have worked together to increase the older adult participation in SNAP.

This submission was selected as part of a national challenge issued to leaders in all communities seeking new "best practices" and "best possibilities" for the future of nutrition and aging.

Background:

California Department of Aging (CDA) has worked collaboratively with the California Department of Public Health (CDPH) and the California Department of Social Services (CDSS) to increase older adult participation in the CalFresh (California's Supplemental Nutrition Assistance Program (SNAP)/ Food Stamps) program. In 2008, the Federal Food Stamp program was renamed, the Supplemental Nutrition Assistance Program (SNAP). In 2011, California rebranded the program as CalFresh, this name keeps the program in line with other California programs like Medi-Cal and Cal Works. Along with the rebranding California is moving toward a fresh program, emphasizing healthy eating and improved accessibility. California has established new regulations that make it easier for older adults to apply for CalFresh/SNAP benefits. State agencies have worked hard to ensure the CalFresh/SNAP program addresses the barriers that have prevented older adults from receiving benefits in the past. Essentially empowering older adults to apply for and receive benefits with less difficulty. For ease of listening I will use the term SNAP when I am referring to the CalFresh program different states use different terms for this program but everyone can recognize and relate to SNAP.

Older Adult Participation in SNAP:

Older adults do not participate in SNAP as compared to other population cohorts that are eligible for the program. In California only 10% of eligible older adults participate in Food Stamps, nationally 34% of eligible older adults participate. Even more troubling,

only five percent of eligible Social Security recipients (those receiving retirement benefits) participate in SNAP.

Low income older adults are missing out on critical federal nutrition benefits that could improve health and boost the state economy. In California there are 444,000 eligible households with Social Security recipients over 60 years old who could, on average, receive nearly \$1,000 per year in SNAP benefits.

Low-income seniors have limited food budgets, and those who experience food insecurity have lower nutrient intakes and higher rates of hospitalization and mortality. The impact of decreased mobility, limited assistance, decreased taste acuity, and social isolation leaves older adults especially susceptible to food insecurity, hunger and malnutrition. Nutritionally inadequate diets contribute to or worsen disease states, hasten the development of degenerative diseases, impair wound healing due to decreased immunity and increase risk of falls. Morbidity is associated with poor nutritional status leading to increased national health care expenditures. Food assistance programs can help older adults avoid food insecurity and maintain good health. Adequate nutrition can decrease the risk of chronic diseases, reduce costs to federal and state governments, and improve quality of life by allowing seniors to remain independent within their own home and avoid long term care placement.

Economic Concerns:

The recent decline in the economy has particularly hit older adults hard. Many older adults' retirement savings were lost or decreased with the economic downturn. Additionally older adults are living longer with many outliving their retirement savings. Countless older adults do not have the physical ability to return to work after retirement and when applying for jobs may face age discrimination. As the baby boomers reach retirement age and find themselves living on a retirement income food assistance programs will be a necessity for many, these services must be accessible to older adults.

Cash Out:

I only bring up Cash Out because it impacts California but I don't believe any other state has this problem. In California the issue of Cash Out impacts older adult participation in SNAP. The Cash Out policy allows a state to provide a cash benefit to Supplemental Security Income (SSI) recipients in lieu of SNAP. This Cash Out option makes SSI recipients ineligible for SNAP benefits. Currently, California is the only state in the

nation to maintain Cash Out policy. Cash Out began as an efficient method to deliver nutrition benefits to SSI recipients. California raised the SSI State Supplemental Payment (SSI/SSP) by \$10 instead of enrolling recipients in SNAP. This saved the state millions of dollars in administrative costs. As long as Cash Out remains in effect the California SSI/SSP recipient is ineligible for SNAP.

Problems/Solutions:

Older adult SNAP participation is low for several reasons, including the isolation some seniors experience, misinformation about eligibility for benefits, stigma associated with public assistance, a burdensome application process and confusion about who qualifies (the SSI cash out issue). Transportation can be a problem; many older adults can't get to the SNAP office to apply for benefits. The older adult is concerned that they may be taking the benefit away from others. They fear that the benefit amount is too little to be worth all the work to apply. State agencies have worked to address each of these issues and increase access to the SNAP program.

Recent changes in the application process make special rules apply to the older adult to improve the application process.

- Quarterly reporting is no longer required, unless there is a change in the household or in the income. Recertification for older adults is only required once in a 24 month period.
- Income eligibility is based on net income – after deductions. Older adults can deduct; the cost of shelter, medical expenses over \$35, and dependent care. Additionally there are deductions if the older adult pays utilities separately from the rent or mortgage cost.
- In some areas the face to face interview can be waived and replaced by a phone or in home interview, making it easier for those with transportation difficulties to apply for SNAP benefits.
- There are no resource limits; the older adult may have a house, a car, or savings.
- There is no longer a fingerprinting requirement.
- Training has been provided to eligibility workers to address and dispel myths and stigma attached to the program and to encourage older adult participation. Those

older adults who feel that they are accepting a handout may appreciate the fact that SNAP stimulates our state economy. Every dollar in Food Stamp benefits generates \$1.79 in economic activity. Taxable goods lead to state and county revenue. Using SNAP supports businesses and farmers. Food Stamp participant purchase one billion dollars of retail food and generate 3,300 farm jobs. And they use their other income to pay for basic needs. The state loses billions of dollars every year from unused benefits.

- The Food Stamp benefit range for a single person is \$16 - \$200. Many will receive more than the minimum amount. At the lowest level, a Food Stamp benefit of \$16 does not seem that it would have an impact on a senior's grocery requirements. However there are recommendations that make the minimum benefit more meaningful. The older adult may:
 - Save the Food Stamp benefit up and use it for a holiday meal.
 - Use the Food Stamp benefit at a certified Farmers Market.
 - Use coupons to stretch the Food Stamp benefit.
 - Sixteen dollars a month adds up to \$192 per year!

Accomplishments:

The California Department of Aging organized distribution of over 37,000 older adult SNAP outreach materials to area agencies on aging (AAA) and an additional 9,000 brochures and posters to Health Insurance Counseling Assistance Programs (HICAP). This was accomplished by the continued collaborative efforts of the California Departments of Aging, Public Health-Network for Healthy California, and Social Services. The United States Department of Agriculture Supplemental Nutrition Assistance Program provided funding for the outreach materials.

CDA continues to work to create partnerships with state and local agencies to increase the awareness of issues that specifically relate to older adults access to SNAP benefits. To date we have developed relationships with many agencies that have incorporated the Food Stamp message and are getting the word out as they work with the older adult population. CDA has provided webinars and other training to partners to increase the number of contacts with low-income seniors and to increase awareness of SNAP in the senior network.

Examples of Existing Partnerships:

- The California Department of Aging's Health Insurance Counseling and

Advocacy Program (HICAP) provides personalized counseling, community education and outreach events for Medicare beneficiaries. HICAP is the primary local source for accurate and objective information and assistance with Medicare benefits, prescription drug plans and health plans. HICAP works with the Low-Income Subsidy (LIS) and Medicare Improvements for Patients and Providers Act (MIPPA) populations. The LIS and SNAP have very similar eligibility rules. HICAP is willing to distribute SNAP materials when they counsel LIS and MIPPA clients who may be potential Food Stamp participants.

- Area Agencies on Aging (AAA) are distributing the SNAP flyers and brochures to Elderly Nutrition Programs and providing information on SNAP through their Information and Assistance programs.
- CDA has provided presentations on SNAP benefits to Food Bank volunteers to ensure they are informed of the program. The volunteers share the information about the availability of SNAP with the Food Bank participants.
- Community Based Organizations (CBO) have joined with the state agencies to help older adults access SNAP. The CBOs walk older adults through the application process ensuring the special rules for older adults are used and each applicant receives the maximum benefit available.

The Department of Aging has continued to work towards increasing public awareness of, and older adult participation in the SNAP program in California by participating in multiple speaking engagements, sitting on state and community advisory boards, working with multi-disciplinary committees, and participating in the development of English and Spanish SNAP older adult brochures, flyers, bookmarks, and posters. CDA has ensured that all materials developed specifically for older adults are sensitive to the needs of older adults and are older adult friendly using easy to read fonts and clear statements. CDA organized and participated in field testing the brochures at local senior centers and communicated with pertinent agencies on the needs of older adults and SNAP materials. CDA worked with other state agencies to develop community links between the area agencies on aging and the county SNAP offices to facilitate sustainable relationships between local agencies. Developing a working relationship with multiple agencies to increase the participation of older adults in SNAP remains a goal for CDA. But the real success is that of the older adult who by participating in SNAP is supporting their health, their independence and the community.