

# Seniors and CalFresh

## State Strategies to Increase Participation and Benefits



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### SENIOR HUNGER IS A GROWING PROBLEM IN CALIFORNIA

The number of food insecure, low-income seniors in California nearly doubled from 2001 to 2014.<sup>1</sup> In 2014, nearly 31%, or 644,000, low-income seniors in California were food insecure.<sup>2</sup> But according to the most recently available data, only 18 percent of our state's eligible seniors participate in CalFresh, the state's largest and most impactful nutrition assistance program.<sup>3</sup>

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### REASONS FOR LOW CALFRESH PARTICIPATION AMONG SENIORS

Seniors face many barriers to successfully applying for and maintaining CalFresh benefits. The challenges listed below can and should be addressed by state policymakers to increase senior CalFresh participation and reduce food insecurity

- **Misinformation and Stigma:** Many seniors are misinformed about eligibility requirements regarding immigration status, owning a car or house, or the entitlement nature of the program. Although seniors commonly utilize government assistance in the form of Social Security benefits and Medicaid, they may distinguish CalFresh as a form of welfare or public assistance, separate from other government programs. This distinction may deter them from applying.
- **Complicated and Burdensome Application Process:** Many seniors live alone and may need outside assistance to complete the CalFresh application. CalFresh has improved its online interfaces and resources, but technological barriers may prevent seniors from starting and completing the online application process.
- **California's SSI Cash-out Policy:** One factor complicating California seniors' access to CalFresh is the state's "Cash-out" policy for Supplemental Security Income/State Supplementary Payment (SSI/SSP) recipients who are aged, blind or disabled. Under cash-out the value of CalFresh benefits are included within recipients' SSI grant, which makes SSI/SSP recipients ineligible for CalFresh. The state can end the policy at any time, but several factors have combined to keep the policy in place over the last several decades:<sup>4</sup>
  - ◆ The ongoing challenge of low benefits to comparatively higher administrative costs;
  - ◆ The challenge of immediately enrolling the large number of newly-eligible households, especially those that would only qualify for the minimum benefit;
  - ◆ The lack of increased benefits among some SSI households who would remain ineligible for CalFresh;
  - ◆ The loss of eligibility and benefits among households with disabled children.

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<sup>1</sup> Low-income seniors refers to adults age 60 or older whose incomes are less than 200% of FPL

<sup>2</sup> UCLA Center for Health Policy Research. AskCHIS 2014. Food security (California). Available at <http://ask.chis.ucla.edu>. Exported on August 21, 2015.

<sup>3</sup> *State Trends in Supplemental Nutrition Assistance Program Eligibility and Participation Among Elderly Individuals, Fiscal Year 2008 to Fiscal Year 2013*. Mathematica Policy Research 2015.

<sup>4</sup> <http://cfpa.net/CalFresh/CFPAPublications/CalFresh-Cash-out101-2015.pdf>

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### OPPORTUNITIES TO INCREASE SENIOR PARTICIPATION IN CALFRESH

To reduce the high prevalence of food insecurity among low-income California seniors, the state should support the following actions to simplify the CalFresh enrollment and verification process and help increase the monthly benefit amount for many seniors:

- **Simplify the Application and Verification Process:** Support the implementation of applicant data sharing between Social Security and CalFresh as authorized by the 2011 passage of AB 69 (Beall).<sup>5</sup> The state should also target other means-tested programs with high rates of senior participation for similar data sharing projects.
- **Continue to Seek Federal Waivers to Streamline Application and Recertification:** The state should continue to pursue federal waivers which provide ways to make it easier for seniors to get and maintain CalFresh benefits, such as those that eliminate the interview requirement after initial certification and extend certification periods for up to 36 months.
- **Increase the Uptake of the Medical Deduction:** CalFresh households with a senior or disabled member are allowed to deduct certain out-of-pocket medical expenses from their income. This can increase the monthly benefit amount the household receives. The state should take the following actions to increase the use of the medical deduction:
  - ◆ **Consider Adopting a Standard Medical Deduction (SMD):** Instead of calculating and needing to verify all actual expenses, the SMD provides applicants with the higher standard deduction as long as they can verify expenses over \$35. This reduces the paperwork burden for applicants and the time that eligibility workers must spend verifying every expense.
  - ◆ **Improve Eligibility Worker Training on Deductions:** Seniors may be more likely than younger applicants to rely on in-person application assistance. The state and county should provide comprehensive and consistent training on the medical deduction to eligibility workers. Education and training on what types of expenses are allowed and what level of verification is required will help seniors to maximize their deductions and increase monthly benefits.
- **Meet Conditions to End Cash-out without Harm:** By working to meet the following four conditions, the state can support ending cash-out while ensuring it does not result in a loss of eligibility or reduction in benefits for vulnerable food-insecure Californians:
  - ◆ Reduce CalFresh administrative costs in relation to benefits;
  - ◆ Establish processes to automatically enroll newly-eligible households into CalFresh;
  - ◆ Ensure no loss of benefits for households remaining ineligible for CalFresh;
  - ◆ Mitigate or eliminate the loss of benefits for households made newly ineligible for CalFresh (households with disabled children).

**Have Questions?** Please contact Jared Call at [jared@cfpa.net](mailto:jared@cfpa.net) or 213.482.8200 ext. 201

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<sup>5</sup> [http://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill\\_id=201120120AB69](http://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201120120AB69)