

# **An Opportunity to Boost Senior Participation in CalFresh**

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The Potential of Targeted Enrollment among Social  
Security Recipients

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## California Food Policy Advocates

California Food Policy Advocates (CFPA) is a statewide public policy and advocacy organization dedicated to improving the health and well-being of low-income Californians by increasing their access to nutritious, affordable food.

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## Table of Contents

Executive Summary .....	1
Introduction .....	2
CalFresh Enrollment: Obstacles for Seniors .....	3
Isolation .....	4
Misinformation .....	4
Stigma .....	4
A Burdensome Application Process.....	5
CalFresh Eligibility Rules Specific to Seniors.....	5
Income Rules.....	6
Resources and Assets.....	6
Deductions.....	6
Application Requirements.....	6
California’s Cashout Conundrum .....	6
Best Practices in Section CalFresh/SNAP Enrollment.....	8
Combined Application Projects.....	8
BenePhilly.....	8
Elderly Nutrition Pilot Projects .....	9
Medical Deduction Demonstration Projects.....	9
Social Security Recipients and CalFresh.....	10
A Model for California.....	12
Phase 1. Identifying the target population.....	12
Phase 2. Simplifying the application process.....	13
Phase 3. Completing the application .....	13
Benefits of this Model.....	14
Limitations of this Model.....	14
Conclusion .....	14
Appendix A: Methodology .....	14
Appendix B: Recommended Resources .....	14
References.....	14

## Executive Summary

Low-income seniors have limited food budgets, and those who experience food insecurity have lower nutrient intakes, less energy, and higher rates of hospitalization and mortality. In California, only one in ten eligible seniors participates in CalFresh (known federally as the Supplemental Nutrition Assistance Program - SNAP). Even more troubling, only five percent of eligible Social Security recipients (those receiving retirement benefits) participate in CalFresh.

Low income seniors are missing out on critical federal nutrition benefits that could improve health and boost the economy. 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 benefits.

CalFresh participation is low for several reasons, including the isolation some seniors experience, misinformation about eligibility for benefits, stigma associated with public assistance, and a burdensome application process. Because seniors have specific dietary needs and many are not adequately served by nutrition assistance programs, this paper explores strategies for senior enrollment in SNAP/CalFresh, and proposes a model to improve CalFresh enrollment among low-income seniors.

Although Social Security recipients have not been the focus of previous enrollment strategies, they are a logical target group: retirement benefits are widely used among the senior population, and the Social Security Administration, which has experience in enrolling SSI recipients in nutrition assistance programs, holds key enrollment information.

A review of successful senior enrollment strategies in other states suggests that the following strategies should be combined into a model for improving participation by Social Security recipients in CalFresh:

- *Data sharing between social services agencies and agencies that administer other benefits for seniors (such as the Social Security Administration).* This can reduce the amount of paperwork required for a CalFresh application because a recipient's information from one agency can be used to inform another application for benefits from another agency.
- *Utilization of standardized benefits, telephonic signatures, and self-verification of shelter, medical, and income expenses.* These approaches can reduce the paperwork required of senior applicants, simplify benefit calculations, and expedite the application process.
- *Waiver of face-to-face interactions.* Replacing in-person contact in favor of mail or telephone correspondence can reduce travel burdens and excessive paperwork.

On October 6, 2011, Governor Brown signed California Assembly Bill 69 into law, authorizing counties to utilize data from the Social Security Administration in order to make Social Security recipients aware of CalFresh and, with their consent, initiate an application for assistance. AB 69 provides a special opportunity to implement the model and best practices outlined in this paper.

## Introduction

### Struggling Seniors

Although retirement benefits and savings alleviate some financial burden, many older Californians struggle to afford enough food. Relying on fixed incomes and having substantial medical expenses heavily impact a senior's budget. From 2006 to 2008, older Americans spent nearly 13 percent of their total expenses on health, which is more than twice the proportion average consumers spent.<sup>1</sup> Many low-income seniors face hard decisions in choosing between buying food or medicine.

### Consequences of Poor Senior Nutrition

Seniors who experience food hardship have lower nutrient intakes, less energy, and higher rates of hospitalization and mortality.<sup>2</sup> Nutrient-dense foods and fluids are critical to older adults; malnutrition can exacerbate the disability and emotional burdens that seniors face.<sup>3</sup>

Research shows that among older Americans, as income declines, diet quality suffers.<sup>4</sup> Based on 1988-1994 national data, 19 percent of seniors with low household income had poor diet quality, as defined by the Healthy Eating Index (a measure of diet quality based on federal nutrition guidelines).<sup>5</sup> The rate of obesity among older Americans also is increasing. Food insecurity and obesity are not mutually exclusive; tight budgets may force seniors to consume high-caloric foods that lack vital nutrients.<sup>6</sup>

### A Growing Problem

There are more than 6 million people over the age of 60 in California.<sup>7</sup> In 2009, 516,028 Californians over 60 lived in poverty (approximately nine percent of the total senior population).<sup>8</sup> According to the California Department of Aging, between 1990 and 2020, the senior population will see an overall increase of 112 percent, more than doubling the population.<sup>9</sup> This aging of the state's population makes the need for improved senior nutrition more widespread and more urgent.

### The Senior Nutrition Safety Net

The federal government funds several programs to support senior nutrition, including CalFresh (known federally as the Supplemental Nutrition Assistance Program - SNAP), the Elderly Nutrition Program (ENP), the Commodity Supplemental Food Program (CSFP), and the Senior Farmers' Market Nutrition Program (SFMNP). Unlike CalFresh, other senior nutrition programs are easy to access and do not carry the same stigma. Some of the programs provide food and meals directly to participants.

The strength and potential of CalFresh to support seniors lie in its entitlement status; funding will expand to meet program demand. Because other senior nutrition programs have budget constraints, they are limited in their capacity to serve all seniors in need. For this reason, CalFresh participation is critical. For more information on the senior nutrition programs, see CFPA's 2003 report, "[Preventing Hunger Among Elderly Californians.](#)"<sup>a</sup>

Although CalFresh is the largest federal nutrition assistance program, enrollment among eligible seniors is very low. Some of the underutilization reflects that CalFresh is difficult for seniors to access. As a consequence, some seniors are relying on other government programs and charity. Although seniors may view ENP, CSFP, or SFMNP as alternatives to CalFresh, they are not. Participation in these programs, coupled with CalFresh benefits, would provide them with much more satisfactory assistance.

Despite the popularity of the ENP, CSFP, and SFMNP, participating seniors are still in need of additional assistance: 62 percent of participants receive at least half of their daily meal intake at ENP sites<sup>10</sup>, and 17 percent of home-delivered meal participants reported having to choose between buying food or medication.<sup>11</sup> Without entitlement status, ENP, CSFP, and SFMP may not be able to meet demand; high percentages of home-delivered meal providers and some congregate meal sites have waitlists.<sup>12</sup> CalFresh benefits could sustain seniors that use other nutrition programs and need additional support as well as those seniors who do not participate in any nutrition assistance programs.

### Assembly Bill 69: An Opportunity for California

In the 2011-2012 state legislative session, California Food Policy Advocates (CFPA) and Catholic Charities of California co-sponsored Assembly Bill 69, CalFresh Senior Nutrition Benefits, which was recently signed into law by Governor Brown. Under AB 69, counties are authorized to work with the Social Security Administration in order to make Social Security recipients aware of CalFresh benefits, and to provide them with an opportunity, through data sharing and a simplified process, to apply for benefits. Many of the strategies presented in this paper can be implemented under AB 69. For more information on AB 69, visit [www.cfpa.net](http://www.cfpa.net)

## CalFresh Enrollment: Obstacles for Seniors

Low senior participation in federal nutrition assistance programs is a problem throughout the nation. In 2008, only 35 percent of eligible seniors participated in

<sup>a</sup> <http://cfpa.net/GeneralNutrition/CFPAPublications/PreventingSeniorHunger-BackgroundPaper-2003.pdf>

SNAP.<sup>13</sup> In California the numbers are even lower; only one in ten eligible seniors participates in CalFresh.<sup>14</sup>

There are many explanations for low CalFresh participation rates among seniors, including the burden of applying, misconceptions about low benefits, misunderstandings about eligibility, and transportation barriers.

### Isolation

According to the National Center for Benefits Outreach and Enrollment, “seniors living in isolation were 38 percent more likely to experience food insecurity than their non-isolated counterparts.”<sup>15</sup> Isolation was defined as living alone with a disability, language, or geographical barrier. Seniors may not know of their CalFresh/SNAP eligibility, and thus may not apply for benefits. They are also less likely to know people who receive nutrition benefits and less likely to have grown up with food assistance.<sup>16</sup>

### Misinformation

Studies show that some seniors believe they are only eligible for the minimum nutrition benefit available through CalFresh.<sup>17</sup> The following quote comes from a focus group participant during an Economic Research Service (ERS) study on senior views of nutrition assistance programs: *“Why bother for \$10? I think it is too complicated and too cumbersome to go through all that paperwork.”* (Tacoma nonparticipant, translated from Korean)<sup>18</sup>

In addition to confusion around benefit amounts, many seniors are misinformed about eligibility requirements regarding immigration status, owning a car or house, or the entitlement nature of the program. The ERS study heard concerns from several focus group members that by accepting benefits, they were taking away food from other people in need.<sup>19</sup>

### Stigma

Negative connotations of CalFresh (or its predecessor Food Stamps) are common across all eligible populations, especially among households with seniors. A national survey found that 76 percent of SNAP/CalFresh households with seniors felt stigma/embarrassment for receiving benefits, compared to 60 percent of all SNAP/CalFresh households reporting similar feelings.<sup>20</sup>

The following quote is from a caseworker who thought that seniors have the hardest time accepting help because they’ve never received it before, and perceive it as charity. *“Well the younger generation is...more aware of systems, you know, I think the feeling is that this is something that’s here to help us and we can use it, and there’s no need to*

*be ashamed of it, as opposed to that age group [seniors] that, no matter what you call it, to them it's charity and handouts and they don't want it. They don't want to take charities or handouts." (Central Washington CBO)<sup>21</sup>*

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.<sup>22</sup>

## A Burdensome Application Process

### *Transportation*

Physical travel can be a challenge for seniors who may have limited mobility or little access to transportation. For those seniors to get or submit a CalFresh application or have a face-to-face interview, travel can be a barrier. Federal law allows seniors with demonstrated hardship to request a telephone interview instead of going into the county CalFresh office for a face-to-face meeting. However, until recent legislation eliminated the requirement that all applicants submit a finger print, seniors still had to travel to a county CalFresh office at least once.<sup>23</sup> CalFresh has recently established a stronger online presence, but technological barriers may prevent seniors from utilizing online applications.

### *Filling out the Application*

Some seniors find benefit applications excessive, embarrassing, or accusatory.<sup>24</sup> All CalFresh applicants complete the same application, even if all sections may not be applicable to them. Seniors may not have employment, family members, dependent care costs, or other such items to report, but those questions are included in every application. In addition, lengthy instructions are provided in small print, making the application difficult for the visually impaired to complete.<sup>25</sup>

## CalFresh Eligibility Rules Specific to Seniors

In recognition of the fact that seniors have different economic situations from the general population, some CalFresh rules apply only to seniors (and disabled applicants). Unfortunately, those rules can be complicated for caseworkers to master and are unknown to some seniors. Confusion on both sides can deter seniors from applying for benefits, or result in improper denial of benefits. The rules specific to senior CalFresh enrollment are listed below.

## Income Rules

- If a household has an elderly or disabled member, none of the household members are required to meet the CalFresh gross income limits. Only the net income limit applies to the household.
- If a disabled senior cannot buy or prepare food, but lives with other people and still wants to be considered as his/her own household (separate from the others he/she lives with), the other non-senior members must meet 165 percent of the gross income test.

## Resources and Assets

- While California does not include assets or resources in the benefits calculation of any CalFresh applicant (senior or otherwise), this rule is particularly important for the elderly population. Unlike other age groups, seniors are often unable to regenerate assets.

## Deductions

- Only the elderly/disabled can get medical deductions for non-reimbursed expenses over \$35 by showing documentation of their medical costs.<sup>26</sup>

## Application Requirements

- Face-to-face interviews are waived if all members of the household are over 60. Seniors can do a telephone interview instead, or request a home visit if a telephone interview isn't possible. Prior to January 1, 2012, these households were required to make one trip to the office for finger imaging.
- Senior households do not need to recertify their benefits and eligibility on a regular schedule. Instead, they only need to report when their income changes - generally they have a fixed income.

## California's Cashout Conundrum

Nearly 1.3 million seniors and disabled individuals in California receive Supplemental Security Income (SSI). Under a policy known as "Cashout", states have the option of providing a cash benefit to SSI recipients in lieu of CalFresh. That is, Cashout makes SSI recipients ineligible for SNAP/CalFresh. California elected the Cashout option in 1974. Currently, California is the only state in the nation to maintain a Cashout policy.

Cashout in California began as a practical response to the challenge of delivering nutrition benefits efficiently. The amount of nutrition benefits that most SSI recipients would have received at the time was \$10. Instead of enrolling SSI recipients in CalFresh, California raised the SSI/State Supplemental Payment (SSI/SSP) by \$10. If

California had not chosen this option in 1974, the state would have spent millions of dollars in administrative costs to deliver a relatively small amount of nutrition benefits to SSI recipients. This action saved the state the administrative costs of processing CalFresh applications for SSI recipients, but the decision also made the SSI population ineligible for CalFresh.<sup>27</sup>

Over the years, California's Cashout policy has been revisited. The federal government does not force California to continue Cashout. The state can end the policy at any time. Several factors have combined to keep the policy in place over the last several decades:

*1. The ongoing challenge of low benefits to comparatively higher administrative costs.*

The SSI/SSP in California has eroded down to the federal minimum – any further reduction would cause Cashout to end. While many seniors and disabled Californians struggle to make ends meet on this reduced SSI benefit, a recent analysis suggests that ending Cashout would provide three-quarters of this population with the minimum CalFresh benefit.<sup>28</sup> The minimum CalFresh benefit was increased from \$10 to \$16 in the 2008 Farm Bill. The challenge now, as it was in 1974, is that the administrative cost of delivering the \$16 minimum CalFresh benefit is significantly higher than the face value of the benefit.

*2. The negative impact of removal on certain households.* Multiple-person households, where one member receives SSI benefits, are often helped under California's Cashout policy. For example, if a disabled child receives SSI and his/her household applies for CalFresh, the SSI income of this child doesn't count against the family's application. This means that household receives higher benefits than it would have otherwise. While this population of those who benefit from the current policy is small, the population is quite vulnerable and the nutrition benefits for those households are very significant. An end to Cashout would lead these households to see a decrease, or complete loss, of benefits.<sup>29</sup>

*3. The rejection of "carve-out" strategies.* Over the years, California has made several attempts to apply Cashout only to the SSI households that benefit from the policy. Such proposals were rejected in the 1990s and most recently in August of 2010. The U.S. Department of Agriculture does not believe the agency has the legal authority to remove Cashout for some, but not for others.

Given these three challenges, it appears that Cashout is not likely to end in the near future. But action now can make progress toward addressing the first challenge of low benefits to comparatively higher administrative costs. To make ending Cashout more practical (and perhaps more likely), either benefits would have to increase dramatically or be able to be delivered to this population more efficiently. This makes the exploration

of strategies to enroll *currently* eligible seniors easily and efficiently into CalFresh a high priority. If California can demonstrate success at enrolling currently eligible Social Security recipients into CalFresh using modern and efficient approaches, perhaps these strategies could then be applied to the SSI population. This could provide useful insights into how to adjust the problematic cost-benefit analysis of Cashout.

## Best Practices in Section CalFresh/SNAP Enrollment

To alleviate barriers to CalFresh, many states have conducted targeted outreach and enrollment projects focused on seniors. This section reviews different senior enrollment strategies and highlights the best practices they employ.

### Combined Application Projects

Twenty-two states operate, have operated, or will implement Combined Application Projects (CAPs), which are designed to automatically enroll SSI recipients in SNAP.<sup>30</sup> The purpose of CAPs is to break down application barriers so that SSI recipients can receive SNAP benefits without entering the SNAP office. This is done through data sharing between the Social Security Administration (SSA) and departments that preside over state SNAP programs. Shared information is used to complete a joint application for SSI and SNAP and benefits are calculated with increased automation and standardized benefit amounts.

There are several variations of CAPs. In the New York CAP, for example, a SNAP application is automatically opened for every SSI recipient, who then receives a notification of eligibility in the mail.<sup>31</sup> In other CAPs, SSI applicants are notified of their SNAP eligibility when they apply for SSI benefits and can choose to participate in the CAP before a SNAP case is opened.<sup>32</sup> To eliminate travel burdens, face-to-face interviews are waived for SNAP benefits.<sup>33</sup> In addition, seniors who receive SNAP benefits through CAPs have long certification periods.<sup>34</sup> If their income doesn't change, seniors only need to recertify their benefits every three years.

The strength of the CAP technique is in data sharing with SSA. This relieves applicants from providing their information every time they apply for a new benefit. While CAPs provide strong models of senior enrollment, because of California's Cashout policy, the state cannot participate in a CAP.<sup>35</sup>

### BenePhilly

A project in Philadelphia, known as BenePhilly, targets and enrolls seniors for SNAP who participate in Medicaid, Low-Income Home Energy Assistance Program (LIHEAP), or State Pharmacy Assistance Program (SPAP).<sup>36</sup> Through data sharing, BenePhilly

identifies seniors receiving these benefits who could be eligible for SNAP. These seniors are notified of their eligibility through mailings and telephone campaigns.

BenePhilly also provides application assistance to individuals who respond to outreach about SNAP. To simplify the application for seniors, BenePhilly uses telephonic signatures (getting a verbal confirmation in place of a signature) and waives face-to-face interviews.<sup>37</sup> BenePhilly also allows seniors to self-verify medical and shelter expenses.<sup>38</sup> With self-verification, applicants are not required to present additional documents for proof of their stated expenses. BenePhilly also utilizes data from SSA and Department of Public Works to simplify applications, similar to the CAPs.<sup>39</sup>

### Elderly Nutrition Pilot Projects

Six states conducted Elderly Nutrition Pilot Projects, which focus on SNAP outreach to seniors.<sup>40</sup> Some pilot projects used simplified applications and did not require seniors to provide documentation of income, SSI earnings, or assets. Other projects shortened the application for seniors or broadcasted public service announcements to encourage senior participation.<sup>41</sup>

### Medical Deduction Demonstration Projects

Seven states, including Vermont, New Hampshire, and Massachusetts have implemented medical deduction demonstration projects that set standard dollar amounts to be deducted from a senior applicant's income.<sup>42</sup> This dollar amount, known as the standard medical deduction (SMD) represents medical expenses incurred by SNAP applicants.

Traditionally, CalFresh applicants who can show proof of more than \$35 in medical expenses can deduct those expenses from the income used to calculate the amount of nutrition benefits they will receive. With a SMD, the deduction amount is standardized. For example, in Vermont, the standard medical deduction is \$138.<sup>43</sup> Any household that includes a senior and can show proof of medical expenses greater than \$35 but less than \$173 receives the standard \$138 medical deduction. (Households that can prove medical expenses over \$173 receive a deduction equal to the total medical expenses minus \$35.)<sup>44</sup>

By using a SMD, households only need to document having medical costs higher than \$35 or higher than the cutoff for the standard deduction. This saves applicants time from finding all documents related to medical costs and it minimizes administrative time that caseworkers spend to verify each medical cost. From both the applicant and caseworker perspective, SMDs save time.<sup>45</sup>

In summary, best practices identified for improving senior SNAP/CalFresh enrollment include:

- Data sharing with other public benefit programs with large senior populations
- Using telephonic signatures
- Waiving face to face interviews
- Self-verification of medical expenses
- Self-verification of shelter expenses
- Self-verification of income
- Standardization of medical deductions
- Targeted outreach to seniors through mail and public service announcements

Many of these best practices could be utilized in California. Looking beyond SSI recipients, both Social Security recipients and Medicare recipients make up large portions of the senior population, but because of privacy issues associated with health benefit programs such as Medicare, data sharing between CalFresh and Medicare appears challenging. While the rest of this paper explores only the potential of data sharing between SSA and CalFresh, further research to explore the possibilities of Medicare/CalFresh data sharing is also recommended.

In 2014, California will implement provisions of the Affordable Care Act to expand health coverage. There will be a critical opportunity to expand senior participation in CalFresh as more seniors enroll in Medicare. For more information on the connection between Medicare and CalFresh, see the Center on Budget and Policy Priorities paper, [“Upcoming Medicare Change is an Opportunity to Enroll Eligible Low-Income Seniors in Food Stamps.”<sup>b</sup>](#)

## Social Security Recipients and CalFresh

A 2011 data review by Mathematica Policy Research<sup>46</sup> shows that there are great opportunities for increasing CalFresh enrollment among households with Social Security recipients over the age of 60<sup>c</sup> (referred to as ‘target households’ in the following section):

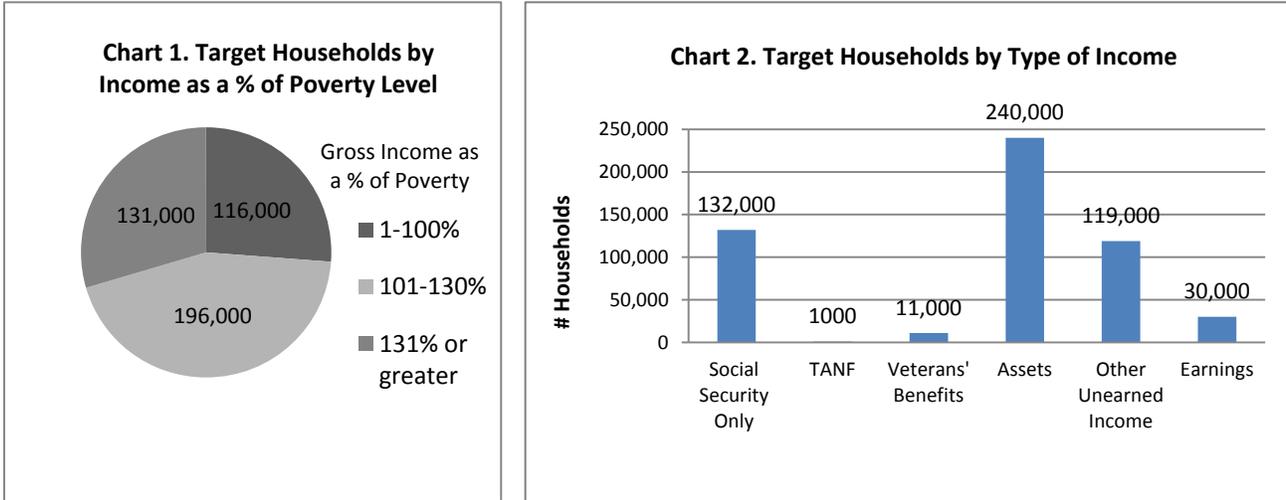
- *In California, approximately 444,000 households with a Social Security recipient (age 60+) are eligible for CalFresh (see Chart 1).*<sup>47</sup> Based on 2009 data, only five percent of eligible households with Social Security recipients participated in CalFresh.<sup>48</sup>

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<sup>b</sup> <http://www.cbpp.org/cms/index.cfm?fa=view&id=2909>

<sup>c</sup> The Food Stamp Act (Title 7, Ch. 51, 2012.) defines seniors as household members over 60 years old.

- The 444,000 eligible households (which are mostly single-person households) could be receiving nearly \$1,000 per year in CalFresh nutrition benefits.<sup>49</sup> Three quarters of target households are single-member households that could qualify for an average monthly benefit of \$80.<sup>50</sup>



Source: Mathematica Policy Research, "Table 1a. Characteristics of SNAP Eligible California Households Containing Social Security Recipients Age 60 or Older, FY 2011." Source: 2011 Baseline of 2005 MATH SIPP+ model.

- More than two thirds of target households (those with Social Security recipients over age 60) have a gross income of 130 percent of poverty or less.<sup>51</sup> Although gross income is not required for CalFresh eligibility for households with seniors, this indicates that many households receiving Social Security benefits are indeed low-income.<sup>52</sup>
- The average monthly gross income among the target group is \$1,054 and the average monthly net income (among households with a net positive income) is \$617.<sup>53</sup> Both are below the monthly income limits for CalFresh households of 1:<sup>54</sup>

Household size	Gross monthly income (130 percent of poverty)	Net monthly income (100 percent of poverty)
1	\$1,180	\$ 908
2	1,594	1,226
3	2,008	1,545
4	2,422	2,181
5	2,836	2,150
6	3,249	2,500
7	3,663	2,818
8	4,077	3,136
Each additional member	+414	+319

Gross income means a household's total, nonexcluded income, before any deductions have been made. Net income means gross income minus allowable deductions.

\* SNAP gross and net income limits are higher in Alaska and Hawaii.

Source: U.S. Department of Agriculture. Food and Nutrition Service. SNAP Eligibility. October 1<sup>st</sup>, 2011 – September 30<sup>th</sup>, 2012. [http://www.fns.usda.gov/snap/applicant\\_recipients/eligibility.htm#income](http://www.fns.usda.gov/snap/applicant_recipients/eligibility.htm#income)

- *132,000 target households receive income from Social Security only (see Chart 2).*<sup>55</sup> Income information is a complex component of the CalFresh application because income must be verified. For households with only one source of income, processing a CalFresh application is relatively simple. Although many households have additional income from assets, the support they receive is low: 240,000 households have assets, but the average monthly income from assets is only \$53.<sup>56</sup>
- *Many target households would qualify for a medical or excess shelter deduction which would increase their monthly benefits.*<sup>57</sup> To simplify the calculation of benefits for these cases, Standard Medical Deductions would be ideal. Approximately 54 percent of target households would qualify for the excess shelter deduction, and 72 percent would qualify for a medical deduction of an average of \$254.<sup>58</sup>

## A Model for California

The analysis of CalFresh eligible households with a Social Security recipient over the age of 60 portrays a target population that is severely underutilizing CalFresh. Below is an outline proposing an enrollment model for that population. To build this model, California would need to request several federal waivers to employ the strategies listed below.

### Phase 1. Identifying the target population

Utilizing the methods from Combined Application Projects (CAPs) to identify CalFresh eligible households, this model would do *one or both* of the following:

- *Gain consent from Social Security recipients to be considered for CalFresh benefits when they apply/update their application for retirement benefits.* In order to receive Social Security benefits, seniors must complete a brief application and submit it to SSA. Similar to the process that CAPs use for SSI, when a person fills out this application, he/she could indicate interest in applying for CalFresh benefits, either on the application form, in an attachment to it, or when communicating with a caseworker.
- *Identify a target list of households through a review of data on Social Security recipients.* In the New Jersey CAP, Social Security databases determine eligible SSI households and send that list to County Welfare Agencies (CWAs), who administer SNAP.<sup>59</sup> In a model for California, SSA could review its database of Social Security recipients to identify households that would likely be eligible for CalFresh using income and employment data. That data could be electronically transferred into CWAs, who could then initiate applications.

## Phase 2. Simplifying the application process

Before target households receive CalFresh applications, the application process should be simplified and shortened wherever possible. Below are several options California could utilize to simplify the application process:

- *Pre-fill the CalFresh application with data from SSA for target households that gave consent.* To simplify the application, CWAs could pre-fill as much of the application as possible with data that SSA keeps on each of its retirement beneficiaries, including income, citizenship status, Social Security number, earnings, address, etc.
- *Use telephonic signatures and waive face-to-face interviews.* CAPs set the precedent of waiving face-to-face interviews, which can be particularly challenging to senior populations.
- *Allow self-verification for income, shelter, and medical expenses.* The BenePhilly project allows self-verification of shelter and medical expenses.<sup>60</sup> Elderly Nutrition Pilot projects use self-verification of income, shelter, and medical expenses to simplify their application.<sup>61</sup> Self-verification ensures that seniors do not have to provide excessive documentation to apply.
- *Standardize medical deductions.* Standardized deductions simplify applications and processing time by setting standard benefit levels for medical costs.

## Phase 3. Completing the application

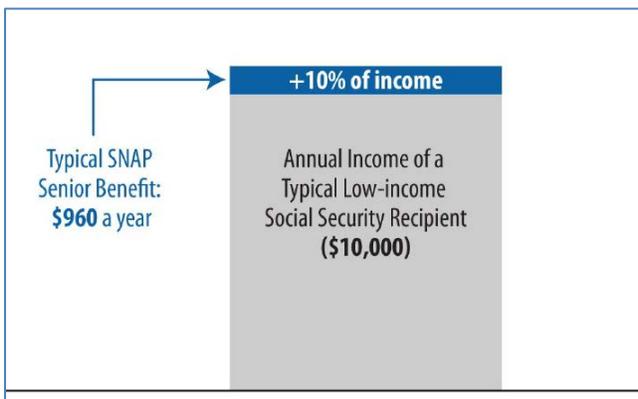
Finishing an application can be done either by mailing the target household an application, calling them about an application, or solely through data sharing (in which case the target household would never need to fill out an application). Below are potential steps this model could use to complete applications:

- *If applications are incomplete, mail pre-populated or simplified applications to target households or follow up with phone calls.* In the New Jersey CAP, after County Welfare Agencies receive a target list of households from SSA, simplified SNAP applications are mailed to eligible households. In the Texas CAP, eligible households received a notice of eligibility with one question about shelter/utility costs, which then determines their benefit level.<sup>62</sup>
- *Mail an EBT card directly to eligible households if data sources can confirm their eligibility.* In the case of the New York CAP, cases are automatically opened and eligible seniors are sent their benefit cards without going to a SNAP office. If seniors don't want to accept benefits, they don't have to use the card. By using the EBT

card, seniors can indicate their acceptance of the benefits (use is tantamount to a signature on a SNAP application).<sup>63</sup>

## Benefits of this Model

*This model targets a population that is widely underserved by CalFresh and has great need for nutrition assistance.* The analysis of CalFresh-eligible households with Social Security recipients over 60 years old reveals a large population that loses out on substantial benefits. With an average benefit of nearly \$1,000 per year,<sup>64</sup> some senior households are losing out on a ten percent boost to their annual income.<sup>65</sup> If all target households participated, they would bring more than \$425 million federal dollars into the state economy every year.<sup>66</sup>



Source: Presentation by Stacy Dean, Center on Budget and Policy Priorities, 2011.

[http://www.cfpa.net/2011CalFreshForum/PresentationsResources/SDean\\_CalFreshForum\\_2011.pdf](http://www.cfpa.net/2011CalFreshForum/PresentationsResources/SDean_CalFreshForum_2011.pdf)

*This model would test strategies that, if successful, could create more favorable conditions to ending Cashout.* If California's Cashout policy were to end, there is no assurance that the SSI population would actually participate in CalFresh. This model would establish automatic enrollment practices for seniors, so the proper mechanisms would be in place to enroll SSI recipients.

*This model eliminates barriers to enrollment that seniors typically face.* Seniors are less likely to utilize CalFresh because they can be isolated and hard to reach. The strength of targeting Social Security recipients is that unlike other public assistance programs, there is little stigma attached to receiving retirement benefits. The high utilization rate of Social Security provides a wide base of potential CalFresh recipients. Misinformation is also a key reason that seniors do not apply for CalFresh; by initiating an application for seniors, this model eliminates the need for seniors to know/understand CalFresh in order to apply.

Because this model uses pre-filled applications, it increases the chances of seniors' completing their application. One key reason seniors do not apply is because of the excessive paperwork required. Ideally, this model would also eliminate the need for verification of documents for medical or shelter costs, and it could eliminate altogether the need for a face-to-face interview.

*This model draws on successful enrollment techniques from other states.* Each phase of this model is based on best practices from senior SNAP enrollment projects in other states:

- Data sharing with other public benefit programs with large senior populations (New York, Washington, Florida, New Jersey, North Carolina, Texas<sup>67</sup>)
- Using electronic/telephonic signatures (New York<sup>68</sup>, Pennsylvania<sup>69</sup>)
- Waiving face-to-face interviews (Florida,<sup>70</sup> Pennsylvania<sup>71</sup>)
- Self-verification of medical expenses (Florida,<sup>72</sup> Pennsylvania<sup>73</sup>)
- Self-verification of shelter expenses (Florida,<sup>74</sup> Pennsylvania<sup>75</sup>)
- Self-verification of income (Florida<sup>76</sup>)
- Standardization of medical deductions (Vermont, New Hampshire, Iowa, South Dakota, Texas, Wyoming, Massachusetts<sup>77</sup>)
- Targeted outreach to seniors through mail and public service announcements (Pennsylvania,<sup>78</sup> Mississippi, Washington, Texas<sup>79</sup>)

*This model could increase CalFresh enrollment through a time-saving and cost-efficient method.* Because this model targets seniors who are not currently participating in CalFresh, it would initiate and efficiently process new CalFresh applications quickly, cutting back on administrative costs spent on each application.

## Limitations of this Model

While there are significant benefits to this model, because data sharing is complicated both in terms of technology and security, there are some limitations to this model.

*This model requires seniors' consent to initiate CalFresh applications.* The success of this model relies on the close contact of SSA with the senior population; retirement benefits are widely used among seniors. Although all seniors seeking retirement benefits (or updating their information) would be asked if they were interested in CalFresh benefits, there is no assurance that seniors will provide consent. As previously noted, misinformation is a big barrier to participation. If seniors truly believe they are ineligible for benefits, they may not agree that their information be shared.

*This model may not be feasible in every county.* Interagency data sharing relies on compatible technology and data. Because of the multiple eligibility computer programs in place throughout the state, there is no assurance that every county will be able to electronically pre-fill CalFresh applications with data from SSA.

*Response rates to pre-filled, mailed applications or follow-up phone calls may vary.* The last phase of this model relies on high rates of return (via mail or calls by phone) for CalFresh applications. Even though the applications themselves will be largely

complete, caseworkers will still need to connect with seniors to complete any other required information.

*Standardized benefits require cost neutrality.* To utilize standardized benefit amounts, such as a standard medical deduction, this model would need to meet USDA cost neutrality requirements.

## Conclusion

There is much to be done to increase access to improved nutrition for seniors. Ideally, a safety net for seniors would be woven so seamlessly that an application for one program would be considered an application for other benefits. The model in this paper presents a practical opportunity to test that vision by connecting an application or renewal for retirement benefits with an application for CalFresh. While implementing this vision, policymakers, administrators, and advocates should also look for new data sharing opportunities among the wide variety of health, retirement, and cash assistance programs available to seniors in order to maximize and reuse the information that government collects.

Beyond data sharing, this paper identifies several additional strategies for improving senior enrollment in CalFresh, such as simplified and shortened applications and verifications. These approaches have the potential to streamline enrollment, reduce paperwork, and lower administrative costs. By employing these best practices, California can make great strides in increasing senior participation in CalFresh. Prior demonstration projects and pilot projects across the country show that many seniors are in need of nutrition assistance and are willing to accept that assistance if benefits are offered through a process that is simple and readily accessible. Now it is California's turn to launch initiatives that will reach seniors in need of nutrition assistance.

In 2012 CFPA will work with the Department of Social Services and the Social Security Administration to implement AB 69. Implementation will provide an opportunity to build the model outlined in this paper. For more information on AB 69, visit [www.cfpa.net](http://www.cfpa.net)

Senior food insecurity is a complex problem that will continue to grow as California's population ages. AB 69 is an important first step but much more is needed to eliminate senior food hardship. CFPA hopes that AB 69 will stimulate new enrollment efforts and spark a comprehensive CalFresh strategy focused on serving seniors.

Between 2000 and 2020, the number of seniors in California is expected to double. We must re-double our efforts to improve nutrition among this vulnerable, growing population.

## Appendix A: Methodology

The report uses the MATH SIPP+ computer model developed by Mathematica Policy Research, Inc. in order to simulate eligible CalFresh households with a Social Security recipient age 60+. This model involves two components: a database and a computer program. The database tracks records of individual households and contains information about income, assets, and household demographic characteristics used to determine CalFresh eligibility. The computer program applies eligibility rules to each household in the database to determine whether a household would be eligible. If determined to be eligible, the program then determines the benefit that a household would receive. The simulation model also predicts eligible household's participation in CalFresh. Using this prediction, the model shows eligible household's characteristics and potential benefit.

### Data

The MATH SIPP+ model uses data from the Survey of Income and Program Participation (SIPP) and incorporates state controls extracted from the Current Population Survey (CPS); both surveys are conducted by the US Census Bureau. CalFresh quality control data are used to calibrate the MATH SIPP+ model so that estimates of the number and characteristics of participating CalFresh households are similar to administrative data. Detailed data on state asset and categorical eligibility rules were also used to update the MATH SIPP+ model.

### Overview of the Simulation Model

The 2011 Baseline of the 2005 MATH SIPP+ model, which is the model used in this review, uses FY 2011 values for the income and asset thresholds, maximum benefits and deductions and simulates the federal and state asset and categorical eligibility rules. Because the model is based on 2005 data, the parameter values are adjusted from 2011 dollars to 2005 dollars. Rather than simply applying CalFresh eligibility rules to reported households or families, the model first divides household members into CalFresh units according to CalFresh rules about who must apply for CalFresh together.

Because the SIPP underreports program participation, the MATH SIPP+ model simulates both TANF and SSI recipients. This is particularly important to CalFresh eligibility determination in California because of the state "cash-out" policy, which makes California SSI recipients categorically ineligible for CalFresh.

The MATH SIPP+ model uses an algorithm to select participants from the pool of households simulated to be eligible. The algorithm incorporates caseload and characteristic targets derived from the FSP quality control data to ensure that the

baseline simulated participant population is similar to the participant population in the administrative data.

Additional information and a detailed outline of the research tools used in this report are included in:

“Technical Working Paper: Creation of the September 2009 Baseline of the 2005 MATH SIPP+ Microsimulation Model and Database” (Smith, 2010)

[http://www.mathematica-mpr.com/publications/PDFs/nutrition/MATH\\_SIPP.pdf](http://www.mathematica-mpr.com/publications/PDFs/nutrition/MATH_SIPP.pdf)

## Appendix B: Recommended Resources

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**California Department of Aging**, <http://www.aging.ca.gov/default.asp>

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An Opportunity to Boost Senior Participation in CalFresh:  
The Potential of Targeted Enrollment among Social Security Recipients

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