

Seniors & SNAP

Best Practices Handbook

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Purpose of this handbook

This handbook's purpose is to demonstrate best practices from the National Council on Aging's 2014 Senior SNAP Enrollment Initiative. These practices can be replicated by community-based organizations nationwide to assist seniors with SNAP enrollment and improve food security in your local community.

The Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp program) is an important supplement to income for all beneficiaries, but especially for lower income older people and people with disabilities, who often live on fixed budgets that can force them to make difficult trade-offs that affect their health. Research shows that households that receive SNAP are, on average, less likely to experience food insecurity—that is, they are less likely to lack access to enough nutritious food for a healthy, active lifestyle.¹

Food insecurity is associated with adverse health outcomes in seniors—for instance, food insecure seniors are 50% more likely to be diabetic, 14% more likely to have high blood pressure, and nearly 60% more likely to have congestive heart failure or have experienced a heart attack.²

Despite the importance of the program for seniors' health and economic well-being, people over 60 have the lowest SNAP take-up rate of all demographic groups. As of 2012, it is estimated that only 42% of eligible people over 60 are enrolled in the program.³

Commonly cited barriers to senior SNAP participation include social and linguistic isolation, lack of knowledge about the benefit, confusion about eligibility requirements, difficulty filling out an application, and the stigma surrounding the program.



The 2014 NCOA Senior SNAP Enrollment Initiative

In 2014, 37 community-based organizations received one-year grants from the National Council on Aging (NCOA), with generous support from the Walmart Foundation, to enroll eligible low-income seniors in SNAP. NCOA awarded grants to larger community-based organizations as well as members of the National

¹ James Mabli et al. *Measuring the Effect of Supplemental Nutrition Assistance Program (SNAP) Participation on Food Security*. US Department of Agriculture, Food and Nutrition Service (August 2013).

² James Ziliak and Craig Gunderson. *The Health Consequences of Senior Hunger in the United States: Evidence from the 1999-2010 NHANES*. National Foundation to End Senior Hunger (February 2014).

³ US Department of Agriculture, Food and Nutrition Service. *Trends in Supplemental Nutrition Assistance Program Participation Rates: FY 2010 to FY 2012* (July 2014).

Institute of Senior Centers. In total, the grantees helped over 31,000 people apply for SNAP in 2014. These applications are estimated to be worth \$43.7 million in benefits for low-income older adults annually, based on the median monthly benefit for beneficiaries age 60 or older who live alone.⁴ In turn, these benefits are estimated to be worth about \$75.8 million in additional aggregate demand for the economy.⁵

About 63% of application assistance by the 2014 grantees was performed in-person, 31% was performed over the telephone, and 6% was performed via the internet or some other means.

About the National Council on Aging

NCOA is a respected national leader and trusted partner to help people aged 60+ meet the challenges of aging.

Our mission is to improve the lives of millions of older adults, especially those who are struggling.

Through innovative community programs and services, online help, and advocacy, NCOA is partnering with nonprofit organizations, government, and business to improve the health and economic security of 40 million older adults by 2030.



⁴ US Department of Agriculture, Food and Nutrition Service. *Characteristics of SNAP Households, Fiscal Year 2013* (December 2014).

⁵ Mark Zandi. "Too Soon to Pull Back Fiscal Policy Support." Moody's Analytics (December 2010).

SNAP is a federally funded, means-tested entitlement program that provides certain low-income individuals and families with a monthly benefit that they can use to buy food.

Eligibility

The U.S. Department of Agriculture’s Food and Nutrition Service, or FNS, oversees SNAP; however, each state determines eligibility and delivers the benefits. Generally states must follow the federal guidelines of the program, although there are options state agencies may use to help meet the needs of eligible individuals and families in their states.

Most households must meet an income and a resource test for SNAP. However, some people are automatically eligible for SNAP because they get:

- Supplemental Security Income (SSI)⁶
- Public or General Assistance
- Temporary Assistance for Needy Families (TANF)

If your clients get one of these benefits they are categorically eligible for SNAP. This means they do not have to prove they qualify for SNAP because they’ve already proven that they are eligible for another program for which the rules are at least as strict as the SNAP rules. However, they may still need to complete a SNAP application in your state, unless the SNAP application is combined with another program’s application, such as for General Assistance or TANF. Find out the rules in your state using the NCOA SNAP Map at www.ncoa.org/SNAP.

Your clients who are not getting SSI, General Assistance (if your state has this kind of income support program), or TANF have to prove the income and assets they report on their SNAP application.



INCOME TEST

Most households must meet both a gross and a net income limit to be eligible for SNAP. However, people who are 60 years of age or older or who are disabled (generally those who receive SSI or SSDI) need only meet the net income limit.

WHAT IS NET INCOME?

Net income is calculated when you add the total income of a household (the gross income), then take away a number of approved deductions (see below). To be eligible for SNAP, a household’s net income must be at or below 100% of the Federal Poverty Level (FPL), but some states have less restrictive net income tests for older adults and adults with disabilities.

FNS applies income levels according to a fiscal year calendar, with the effective date starting October 1 and running through September 30 of the following year. In

⁶ SSI recipients in California are not eligible for SNAP benefits because they receive a state supplement called a “cash-out” to their SSI benefit in place of SNAP benefits.

2015, SNAP applicants must meet 2014 FPL guidelines until September 30; on October 1, the income amount changes to reflect 2015 FPLs.

It is important to check your state's eligibility criteria to find out the income guidelines as some states may be less restrictive. The state or local SNAP office can explain the rules for your state.



ALLOWABLE INCOME DEDUCTIONS

There are certain deductions that are allowed when determining a household's net income:

- **Standard Deduction:** Everyone applying for SNAP disregards a standard amount from their income. The amount of the standard deduction varies by location and size of household.
- **Medical Expense Deduction:** Your clients aged 60+ and with disabilities can deduct certain medical costs that they incur above \$35 in a month. Think of the \$35 as a deductible; once a person has spent \$35 then certain medical costs can be counted toward their medical deduction. There is no cap on the medical expense deduction. Expenses do not qualify for the medical deduction if they were paid by insurance (e.g., Medicare, Medicaid) or by someone outside the household.
- **Housing Deductions:** Certain shelter costs that are over half of the household's income may be deducted.

There is no cap on shelter deductions for the elderly and disabled.

- **Standard Utility Allowance (SUA):** Most states and the District of Columbia have a mandatory SUA, meaning your clients get the standard utility deduction, though if they can show higher utility costs, your clients may substitute that amount for the standard deduction. A small number of states make the SUA optional—clients have the option to either take the standard deduction or submit proof of their utility costs.

You can learn more about these deductions and how to apply them at <http://www.fns.usda.gov/snap/eligibility>.

RESOURCE TEST

A household with someone who is either 60 years or older or disabled may have countable assets of up to \$3,250. States may choose to increase or remove this asset limit; many states also exclude certain items from counting as assets, such as vehicles owned by household members.

Applying for SNAP

Anyone can apply for SNAP. Your clients can apply for SNAP through their local assistance offices. These agencies may vary from state by state. For example, the state agency administering SNAP may be located at the DHS (Department of Human Services) office or the Social Security office.

Since each state runs its own program, you need to check with your state to find out specific rules for applying. Many states have online applications; in others you may have to print the application and bring it to the local SNAP office, or fax or email it.

HOW SNAP BENEFITS ARE DETERMINED

The amount of SNAP benefits varies, depending on household composition, income, and where clients live. To find out the household's benefit, the net monthly income of the household is multiplied by 0.30, and then subtracted from the maximum benefit for the household size. By law, people over 60 and those with disabilities can never receive less than the minimum benefit, which is \$15 at the time of writing.

Using SNAP benefits

People who qualify for SNAP get their benefits through a special card called an EBT (Electronic Benefits Transfer) card. The EBT card works just like a debit card. Your clients buy their groceries at a participating food store and, using the card, the cost is taken out of the account linked to their card. SNAP benefits are loaded onto the EBT card on a monthly basis. Most states allow benefits to accrue up to 12 months, so if your client does not spend their SNAP allotment in one month, unused funds will carry over to the next.

SNAP benefits can be used to purchase food such as fruits and vegetables, breads and cereals, and meats and poultry. Benefits cannot be used to purchase prepared or fast foods, nonfood supplies or pet foods, vitamins, or alcohol or tobacco products. Under certain circumstances,



SNAP benefits can be used in other ways, such as to pay for Meals on Wheels or at restaurants. Check with your state's SNAP office to find the rules in your area.

Many who qualify for SNAP benefits generally get their benefits for a 6- or 12-month period. However, people over the age of 60 may be eligible for up to 36 months, though they may be required to submit reports (usually every 12 months) to confirm that their household status has not changed. Each state's redetermination process varies slightly, but generally beneficiaries will be notified

that benefits will end and will need to complete a form documenting any changes to their financial situation. Beneficiaries will have to return the form and complete an interview. For this reason, it can be extremely helpful to keep track of clients' redetermination window in order to make sure they complete the process and keep receiving benefits.

Churn—the phenomenon where eligible households temporarily lose eligibility, are removed from benefits, and then reapply—can cause issues where families do not realize they've been removed from SNAP until they are checking out at the supermarket, and ultimately lack food for the month. It also wastes caseworker and agency time and state money at a time when agencies are understaffed and state budgets are strained. Keeping track of your clients' redetermination window will help them keep their benefits and reduce churn.

How your organization can help

As noted above, only 42% of seniors who are eligible for SNAP are enrolled in the program. Therefore, many of the people you meet and counsel may be eligible for this critical benefit and are not applying. As you meet with clients, help them learn more about the SNAP benefit and how to apply. Help your clients understand the rules of the program, and how they can deduct certain expenses to increase their benefit, if they qualify.

Remember: If your clients are age 60 or older, or get Social Security or SSI disability benefits, and their income is above the 100% FPL amount, they may still be eligible for SNAP. This is because SNAP has many types of income deductions such as medical and housing costs that are especially generous for qualified elderly and disabled persons.

Many seniors believe they will only be eligible for a minimum benefit and therefore do not wish to apply. Yet the average SNAP benefit for an older adult living alone is \$113 per month, and three-fifths of NCOA's Senior SNAP Enrollment Initiative partners reported that the majority of their clients received more than the minimum benefit in 2014 by helping applicants maximize deductions. Even among those who do receive the minimum, a small amount of money can still make a positive impact on a limited budget.

Boosting Senior SNAP Enrollment in Your Community

The two key factors that influence the way a community-based organization begins an initiative to enroll low-income seniors in SNAP are the characteristics of the organization itself and the characteristics of the population served by the organization. In order to determine the best way to proceed with outreach and enrollment of low-income older people and people with disabilities into SNAP and other benefits, an organization should look first at the model it employs and the people whom it can touch.

Organizational models

The NCOA 2014 Senior SNAP Enrollment Initiative involved a diverse array of community-based organizations that were driven to combat hunger and improve the economic security of older people and people with disabilities. Some organizations were traditional members of the aging or anti-hunger networks, and others were new to SNAP outreach and enrollment altogether.

It is important to keep in mind that very few organizations are likely to fit neatly within the confines of any single one of these archetypes, and many may have structures and missions that overlap with several of these models. For example, an organization may be a State Health Insurance Assistance Program (SHIP) counseling site as well as focus on a specific ethnic group. It is also important to note that the strengths and challenges presented here for each model are intended as generalities. However, understanding the general strengths and challenges of an organization's model can help with planning how to most effectively enroll low-income seniors in SNAP.

AGING-FOCUSED COMMUNITY-BASED ORGANIZATIONS

Traditional members of the aging network, these groups include Area Agencies on Aging, Aging and Disability Resource Centers, and State Health Insurance Assistance Programs (SHIPs). They can serve regions that range in

size from a single city or county to an entire state. Such organizations tend to have experience with outreach and enrollment related to Medicare and Medicaid for low-income seniors, but may have less expertise regarding SNAP.

Strengths: Strong relationship with the senior population; experience with benefits outreach and enrollment

Challenges: May lack expertise in SNAP specifically and hunger more generally

SOUTH ALABAMA REGIONAL PLANNING COMMISSION (MOBILE, ALABAMA)

The South Alabama Regional Planning Commission (SARPC) is an organized instrument of local government in southwest Alabama that hosts the Area Agency on Aging for the region. SARPC, which is a Benefits Enrollment Center through NCOA's Center for Benefits Access, formed the hub of a statewide project with other Area Agencies on Aging, leveraging the aging network's expertise at reaching low-income seniors into over 2,000 new applications for SNAP.

ETHNIC COMMUNITY-BASED ORGANIZATIONS

These organizations tend to focus on one or more specific ethnic communities, especially immigrant communities. Ethnic-focused organizations serve an important role as a place where people who may have limited English proficiency and limited means can find culturally appropriate services and supports.

Strengths: Highly trusted within the communities they serve; able to provide services in languages other than English

Challenges: May find it difficult to broaden outreach beyond the community

CHINESE INFORMATION AND SERVICE CENTER (SEATTLE, WASHINGTON)

Located in Seattle's Chinatown, for over 40 years Chinese Information and Service Center (CISC) has served the substantial Chinese, as well as other East and Southeast Asian, immigrant population of King County. CISC staff and volunteers are able to reach people in need in many Chinese dialects, including Cantonese and Mandarin, and also in Malay, Vietnamese, Hindi, Gujarati, Punjabi, Spanish, Russian, and English.

In addition to services for seniors and an on-site senior center, CISC features employment programs, English and naturalization classes, a computer lab, and services for victims of crime and domestic violence. Because of the tightly knit nature of its target population, CISC relies first and foremost on word-of-mouth referrals from trusted friends, neighbors, or family members, which help break down some of the stigma around applying for public benefits. It also uses the Chinese-language press for outreach.

ANTI-HUNGER COMMUNITY-BASED ORGANIZATIONS

Organizations that focus on hunger issues are usually already in the thick of things, reaching out and helping people to get enrolled in SNAP. In many cases, they are on the front lines of SNAP advocacy as well, and may have partnerships with national anti-hunger coalitions. However, they face unique challenges finding and enrolling seniors and people with disabilities and may be well-served to integrate screening and application assistance for other benefits such as Extra Help, Medicare Savings Programs, Medicaid, LIHEAP, and others into their work.

Strengths: Already doing outreach and enrollment work with SNAP; high levels of expertise; often have strong policy shops

Challenges: Often prioritize combating child hunger; less focus on other benefits and improving economic security in a holistic way

DC HUNGER SOLUTIONS (WASHINGTON, DC)

DC Hunger Solutions is a separately funded and staffed initiative of the national anti-hunger nonprofit Food Research and Action Center (FRAC) that seeks to create a hunger-free community and improve the economic security of low-income residents of Washington, DC. DC Hunger Solutions already had expertise in SNAP application assistance and a wealth of partners throughout the District, and through the SNAP initiative was able to help many more low-income seniors apply for benefits. Because it concentrates on a relatively small geographic area, DC Hunger Solutions primarily trains personnel in application assistance and helps people apply in-person at external sites throughout the District.



FOOD BANKS

Food banks are themselves a highly diverse group of organizations, though most work on a warehouse model where the food banks source, store, and then distribute food to smaller front-line nonprofits that include food pantries, soup kitchens, schools, and homeless shelters. SNAP outreach and enrollment serves as a complement to the services food banks provide, as well as a way for food banks to reduce customers' reliance on their services and promote a feeling of self-sufficiency in combating food insecurity.

Strengths: Have access to individuals and families who are both likely to qualify for SNAP and are most in need of the benefit

Challenges: Benefits outreach and enrollment usually not part of their mission

MISSOULA FOOD BANK (MISSOULA, MT)

The Missoula Food Bank provides direct services to an average of 600 seniors each month through their pantry program and services to 400 others with mobility issues through delivery. In addition to participants in these programs, Missoula Food Bank reached out to low-income seniors through assisted living facilities and other senior residences, the Food Bank's store, and through partnerships with state and local agencies. The Food Bank used interns from the University of Montana's Social Work Department as volunteers.

FAITH-BASED ORGANIZATIONS

In many communities, faith-based organizations are the first place where people turn for help. Many of the larger organized religions maintain charity networks, hospital networks, and schools in addition to the physical locations of worship to help provide their communities with help, including assistance with enrollment in benefits. Often, faith-based organizations and ethnic organizations overlap.



One such example is black churches, which are often a highly trusted source of assistance in African-American communities.

Strengths: Often highly trusted for help; seniors more likely to attend religious services

Challenges: May lack capacity to do outreach

CATHOLIC HEALTH CARE SERVICES (PHILADELPHIA, PA)

Part of the Roman Catholic Archdiocese of Philadelphia, Catholic Health Care Services operates nursing homes and independent and assisted living facilities throughout the Philadelphia region. In addition, they coordinate in-home, community-based services to parish members in Philadelphia, operate four senior centers, run 75 senior clubs, and provide behavioral health counseling and helpline services. CHCS joined the Greater Philadelphia Coalition Against Hunger and BenePhilly to provide direct assistance to low-income seniors in their senior centers and throughout Philadelphia.

SENIOR CENTERS

The 11,400 senior centers in the United States see more than 1 million older adults every day, helping connect them to vital community services that help them stay healthy and independent. Over three-fifths of senior centers are designated focal points for Older Americans Act services, providing a variety of services from arts and crafts to congregate meals to exercise to help with finances. The National Council on Aging supports a national network of over 200 accredited senior centers that promote cutting-edge programs, practices, and professional development through the National Institute of Senior Centers.

Strengths: One-stop shops for senior needs; know their populations intimately

Challenges: Often face funding challenges, relying on 3 to 8 sources; usually focused on those who come in the door rather than outreach, so reaching large numbers may be difficult

VOLUNTARY ACTION CENTER OF NEPA (SCRANTON, PA)

Voluntary Action Center (VAC) of NEPA runs many social programs across Lackawanna, Susquehanna, Wayne, and Pike Counties in northeastern Pennsylvania. Among these are three senior centers that are accredited by NCOA through the National Institute of Senior Centers. VAC based its outreach and enrollment activities in its three senior centers, utilizing both paid staff and volunteers, but did outreach and screening events at locations throughout the community to ensure it was casting a wider net than just the people who come in through the door.

CALL CENTERS

Call or “contact” centers provide all or nearly all of their assistance over the phone, and may also provide some assistance via the internet. This allows them to interact with a much larger number of consumers than organizations that are modeled on in-person assistance.

Strengths: Able to handle a very high volume of requests for assistance; statewide reach; ability to track data

Challenges: Complex model to implement with start-up costs for necessary equipment; requires cooperative relationships with state agencies

BENEFITS DATA TRUST (PHILADELPHIA, PA)

Benefits Data Trust (BDT) uses a network of community partners across the states of Pennsylvania and Maryland to reach individuals in need of assistance with benefits applications and Affordable Care Act enrollment. They also use direct mail and outbound calls to individuals who are enrolled in one benefit in the state and may potentially be eligible for others. Potential clients are referred to BDT’s contact center, where highly trained Benefits Outreach Specialists educate them about the benefits and walk them through the process of applying over the phone.

Assessing population needs

The population each organization serves is unique, and is influenced both by the type of model or models it employs and its geographic location. Your organization will usually have an idea of the amount of unmet need there is for SNAP in your unique service area and the population you serve, but it can be helpful to have data to back this up or to know more about these populations.

DATA RESOURCES

US Census Bureau’s American Factfinder factfinder.census.gov

American FactFinder draws data from the American Community Survey (ACS), an annual survey detailing the composition of households. The ACS is the only survey calibrated for sub-state level analysis, making American FactFinder the best resource for city-, county-, and even neighborhood-level data.

Current Population Survey Table Creator

www.census.gov/cps/data/cpstablecreator.html

The Current Population Survey Table Creator allows users to make tables based on the Census Bureau’s Annual Socioeconomic Supplement, which contains a variety of information related to income and is used to determine annual poverty rates at the state and federal level.

National Council on Aging Visualizations

www.ncoa.org/visualizations

These maps and visualization tools include information drawn from NCOA’s analysis of state-by-state benefits enrollment, limited English proficiency populations, Native American populations, low-income people with disabilities, technology use by low-income Medicare beneficiaries, and more.

Feeding America Map the Meal Gap

<http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/>

This map displays county-level and state-level data on food insecurity and shows the locations of food banks. The map does not provide specific data on seniors, but is very useful for an overall picture of food insecurity in your community.

Screening for benefits eligibility

Counselors have a number of options for screening people for program eligibility. The first option is BenefitsCheckUp®, a free online screening tool provided by the National Council on Aging at www.benefitscheckup.org/getSNAP. BenefitsCheckUp® incorporates state-specific rules regarding SNAP eligibility, and a screening takes approximately 20 minutes to complete. This is the preferred option because, in addition to SNAP, BenefitsCheckUp® will screen clients for a host of other benefits as well. SNAP represents one means of promoting elder economic security; other benefits include Medicare Savings Programs, Part D Extra Help, Supplemental Security Income, and property tax relief, all of which can help ease financial burdens.

Some counselors may prefer other methods of screening clients. Many states have online screening tools for SNAP, and some connect to their online application systems, which allow counselors to monitor the application during processing, and flag urgent requests for assistance. In addition to online tools, counselors may be able to screen clients more quickly via custom-made spreadsheets. Use whatever method works best for your needs and population.



Providing application assistance

If a person is screened and appears likely eligible for SNAP, the next step is to help them apply. In the best case scenario, screening and application assistance will be provided at the same time because many organizations find that follow-through drops precipitously if a return visit or appointment is required.

Application assistance can be provided in-person, over the phone, or even online through Google Hangout or Skype. In general, in-person application assistance where a trained counselor is available to fill out the form and ask and answer any questions is best. Because there is a great deal of documentation required, the most effective application assistance is provided in-person at a client's home since this does not risk a client forgetting an important document during an office visit or at an enrollment event.

However, this may not fit every organization's model or may not be practical for every client. In order to prevent clients from having to make potentially costly and stressful return appointments, organizations should provide a clear list of necessary documentation to every potential client well in advance of an appointment.

One practice that helps ensure a person in need applies for the benefit is to fill out an application for the client so all they must provide is their signature before submitting it. In states where mail submission is required, several SNAP initiative partners noted that clients who were mailed a



KOREAN WOMEN'S ASSOCIATION — SCREENING AT FOOD BANKS AND MEAL SITES

Korean Women's Association (KWA) found great success performing screenings in batch and on-demand at places throughout the Puget Sound region where economically insecure seniors with limited English proficiency congregated, especially while in line at food banks and during congregate meals at community centers. KWA contacts the organization to find the peak time to come and the language spoken by the clients, and sends a bilingual outreach worker to screen people for benefits. If they screen eligible, the worker sets up an appointment for that person to either come to one of KWA's offices or for an at-home meeting to receive application assistance. By reaching out in this way, Korean Women's Association was able to help over 1,000 low-income seniors with applications for SNAP in 2014.

blank application after a screening instead of a completed application for submission were far less likely to submit the application because the applications can be overwhelming and confusing. This is especially important in states where SNAP applications have not been simplified. For instance, in states with an Elderly Simplified Application, the form may be only 3 pages, while other states' applications may be 30 or more pages.

After the application is submitted, potential beneficiaries will need to schedule an in-person or phone interview with their local SNAP office. Community-based organizations can help the people they assist with this process by building a relationship with the office in order to work out any potential pitfalls in this process; problems noted by SNAP Initiative partners include clients receiving interview notification letters days after their scheduled interview and a lack of translators for applicants with limited English proficiency.

Following up

After an application is submitted, the SNAP agency is required to tell your clients within 30 days if they were approved for benefits. You should follow up with clients after 30 days and every few months to check if they have received their benefits and how much they received. You should also note when they will need to apply for redetermination or submit interim reports so your organization can be there to help with that process.

When following up, it is very important to make sure that beneficiaries know how to use the benefit. While the EBT card for SNAP is similar to a debit card, some seniors may not understand how it works—for instance they may not know that they can authorize a family member or other caregiver to use it to buy food for them, or they may discard their card after using it. And, as noted above, keeping track of when a client will need to go through the redetermination process is important so they do not suffer an interruption in their SNAP benefits.

Using volunteers

Many organizations utilize volunteers to help with screening, application assistance, outreach, or building relationships with partners. Depending on the

organization's model, volunteers may be trained State Health Insurance Assistance Program (SHIP) counselors who are readily equipped to provide person-centered benefits assistance to older adults.

Recruiting and retaining volunteers is often one of the most difficult issues for small community-based nonprofits. Larger organizations may have a volunteer coordinator on staff whose job is to recruit and supervise volunteers. Many organizations use word-of-mouth or postings in local publications, while others utilize volunteers from the AmeriCorps VISTA or SeniorCorps programs administered by the public Corporation for National and Community Service, or employees from the Senior Community Service Employment Program (SCSEP) of the Department of Labor. Organizations usually require an interview, background check, and volunteer agreement for a certain number of hours each month. Afterwards, volunteers receive an orientation and training by staff members or other volunteers.

SENIOR COMMUNITY OUTREACH SERVICES & THE PROMOTORA MODEL

The promotora model is used by community health workers in Hispanic communities throughout the United States and Latin America. In this model, the people doing outreach and application assistance are members of the community who can serve simultaneously as an advocate, educator, outreach worker, and mentor. Senior Community Outreach Services uses this model in the Rio Grande Valley of Texas—an overwhelmingly rural area on the border of Mexico that is one of the poorest communities in the United States—to help break down the barriers of distrust that often prevent first- and second-generation immigrants from seeking help from local government agencies. This model helps get people in the door when flyers and passive outreach may not work. While this model is particularly useful in immigrant communities, finding volunteers from within target populations who can serve as voices for outreach is a model that can be replicated everywhere.

Outreach and Communications

The key to successful SNAP outreach and enrollment is an organization's ability to reach low-income older adults and people with disabilities who are eligible but not already enrolled in the program. In many cases, the people eligible to receive help from SNAP will not know they are eligible. In fact, they may not know anything at all about the program, or their opinions may be negative, driven by stigma and shame about public benefits. Outreach is all about breaking through barriers.

Building partnerships

As noted in the models section, every organization has weaknesses or blind spots that may prevent it from reaching everyone in their area who is in need of assistance from SNAP. For instance, immigrant communities with limited English proficiency may be difficult for an Area Agency on Aging to reach, so a social service provider for that particular immigrant community can help. In order to reach as many low-income people as possible, therefore, building synergies and partnerships with other organizations in your target area is indispensable for a successful SNAP outreach and enrollment initiative. Partners can help with outreach, enrollment assistance, or can provide referrals from their population.

Along with other organizations that fell into the “models” section above, the most successful NCOA SNAP initiatives featured multiple collaborations with, for example:

STATE AGENCIES

State agencies are undoubtedly the most important collaborator for any SNAP enrollment initiative. These agencies are usually the Department of Human Services or Department of Social Services, though it varies from state to state. NCOA's partners who did not have strong pre-existing ties to their state agency that administers SNAP and who did not manage to forge ties over the course of the SNAP Initiative often struggled with getting their clients enrolled. A strong relationship with the local SNAP office can enable your organization to learn about common pitfalls in the application process (so as to

submit as “clean” applications as possible), understand documentation needed to submit a successful application, and help set up interviews for clients to complete the process. It is also important for advocating for better SNAP access policies, building coalitions with other groups doing similar work in your area, and, crucially, spreading the word about your enrollment assistance. In addition, building strong ties with your state and local offices on aging is important for many of the same reasons.

Some states such as Washington even have an application system that allows counselors at an independent organization to submit and track their clients' applications, flag urgent cases, and provide any follow-up documentation online.

BENEFITS DATA TRUST & PHILABUNDANCE

Philabundance is a nonprofit that serves families in Philadelphia and the Delaware Valley of Pennsylvania and New Jersey struggling with hunger through a food bank and direct distribution programs with over 400 partners. The organization serves about 75,000 people per week.

Benefits Data Trust created an outreach flyer to distribute to seniors whom Philabundance served as part of the Commodity Supplemental Food Program and an outreach letter sent to seniors who participate in other Philabundance services, inviting them to contact

BDT's call center for screenings and benefits assistance. This partnership generated 1,065 applications for 609 food-insecure seniors, including 228 SNAP applications, over 14 months; the estimated value of these benefits to the beneficiaries was \$1.7 million.

DOMESTIC CAREWORKERS

Many older people rely on domestic careworkers in order to stay at home and retain some independence.

Careworkers—most of whom are women, and disproportionately low-income immigrant women and women of color—often know the economic security of the people they help more intimately than anyone. The National Domestic Workers Alliance, a labor organization for domestic careworkers, is an ally for any community-based organization looking to improve the economic security of older adults, and in turn help the people who serve them.



COMMODITY SUPPLEMENTAL FOOD PROGRAM DISTRIBUTORS

The Commodity Supplemental Food Program (CSFP) is a program funded by USDA and administered by states that makes food available to public agencies and nonprofit organizations for distribution to low-income seniors. The agencies that distribute food under CSFP are good partners for a SNAP initiative because they reach many seniors who may be eligible for SNAP and who may want the independence and food choice provided by the benefit.

COMMUNITY ORGANIZING GROUPS

Community organizing groups bring together and empower people to advocate on their own behalf for policies and programs that they need. Many also provide needed support for people in need in their community through

services such as free tax filing assistance. Because they often have existing relationships with local, state, and federal representatives, they are good partners for advocating for state and federal policies around SNAP.

HOSPITALS AND OTHER MEDICAL PROVIDERS

Medical providers, from doctor's offices to hospital groups, are an excellent partner because nurses and doctors see many older adults on a daily basis and may see signs and symptoms of poor nutrition, which SNAP can help remedy. One successful strategy was to provide a prescription pad for doctors which they could "prescribe" to someone who might be eligible for SNAP or other benefits. The prescription pad provided contact information for a local community-based organization who would educate people about benefits and help them apply.

DC HUNGER SOLUTIONS & THE DC EARNED INCOME TAX CREDIT CAMPAIGN

The DC Earned Income Tax Credit Campaign is an existing partnership between the District of Columbia government and nonprofits that provide free filing assistance services during tax season, with a particular focus on helping low-income DC residents access the highest Earned Income Tax Credit (EITC) to which they are entitled. Utilizing hundreds of volunteers from the community and a central site at the Martin Luther King Library, the DC EITC Campaign reaches thousands of low-income DC residents each year. At the same time, through training by DC Hunger Solutions,

DC EITC's volunteers were able to identify people potentially eligible for SNAP but not receiving benefits and provide extensive application assistance.

LOCAL BUSINESSES

It is important to reach older adults throughout your community. Some organizations have partnered with local grocery stores to distribute or hang outreach materials throughout the store, and pharmacies have allowed organizations to hold outreach events in their space.

Local businesses that serve a large senior population may be willing to accommodate an event or distribute materials that are beneficial to their older adult clients.

Outreach materials

Flyers and handouts are the bread and butter of a SNAP initiative. Placing a flyer or advertisement in an area of high traffic for seniors with information about SNAP and a contact number and address for your organization is hugely important for reaching and attracting new clients. A small sample of places where SNAP initiative partners have effectively displayed outreach materials include:

- Credit unions and banks
- Public libraries
- Doctor's and dentist's offices
- Senior centers
- Senior residences
- Post offices
- Community centers
- Grocery stores
- Pharmacies
- Buses and other public transit

NCOA has a large collection of templates for flyers, brochures, postcards, and other materials in its SNAP enrollment and outreach toolkits at www.ncoa.org/SNAPoutreach. Among the most helpful materials are those which clearly indicate what documentation is necessary to apply for SNAP.



ELDER LAW OF MICHIGAN: SNAP BIRTHDAY CARDS

Elder Law of Michigan (ELM) designed a birthday card to be sent to people over 60 on their birthday that gives targeted households basic information about SNAP. The birthday card explains that high medical expenses affect eligibility, and encourages participation in SNAP through ELM's Michigan Coordinated Access to Food for the Elderly (MiCAFE) program. The card is designed to address barriers to SNAP by providing correct information and build trust in ELM by sharing its history of serving seniors as well as its additional services available at no charge. The card specifically targets seniors who live in low-income census tracts and seniors who are likely eligible for SNAP based on past participation in other benefit programs like Medicaid, but who are not currently enrolled in SNAP.

Overcoming stigma

One of the most common barriers encountered during outreach and enrollment assistance for SNAP is the welfare stigma surrounding applying for and receiving public benefits. Many people feel ashamed that they need help from the public to make ends meet and therefore do not enroll in all the benefits for which they are eligible. Messaging plays a critical role in overcoming this resistance.

NCOA partners have found that using messaging around "saving money" instead of getting benefits helps, as does pointing out that potential applicants help pay for these programs through taxes. Counselors should also avoid stigmatized language like "welfare" while being enthusiastic about SNAP. Other good emphases include the value of good nutrition on health and SNAP's help in maintaining independence for older adults.



TOWN OF AMHERST: ONE-ON-ONE COUNSELING

The Town of Amherst, New York's Center for Senior Services found that the stigma around SNAP was a significant barrier to participation. Potential applicants were often reluctant to speak about enrolling in the benefit around family and friends, but were more willing when they set up a one-on-one confidential meeting with a counselor and took a BenefitsCheckUp® screening. Counselors found that confidentiality and privacy were very important to overcoming the stigma around applying for the benefit.

Social media

Outreach through social media such as Facebook and Twitter is a good way to reach tech-savvy older adults. With that in mind, some SNAP Initiative partners found social media outreach helpful, especially as a tool for targeting caregivers. The same recommendations for print outreach material applies online... albeit with a 140 character limit in the case of Twitter! Using your local partners to share or retweet your posts, especially if they have more volunteers, can help broaden your reach. You can use Google Analytics to track the amount of visitors your website receives from social media, and both Facebook and Twitter have free analytics pages that allow you to track your reach on social media itself.



Advocating for SNAP

In addition to helping lower-income people enroll in SNAP, community-based organizations have a role to play in preserving and strengthening the program to allow vulnerable people to access benefits for which they are eligible. Counselors who help people enroll in the program often understand better than anyone the need that exists for SNAP and how much it helps beneficiaries.

The best advice for advocacy in general is to let SNAP beneficiaries speak for themselves, explaining the reasons why the program is important to them and their families. Collecting and sharing stories from your clients is a very powerful way to spread awareness of the program's positive aspects and fight back against negative stigma around the program. These stories also form a core part of your advocacy arsenal when you get the chance to sit down with an elected official and explain how important SNAP is to your clients, their constituents.

NCOA has an advocacy toolkit that can help. The toolkit contains resources for collecting stories, explanations of how to communicate with your state and local representatives or even get them to visit your organization,

and timely analysis of federal legislation related to the economic security of older adults, such as the Farm Bill. You can find it at www.ncoa.org/Toolkit.

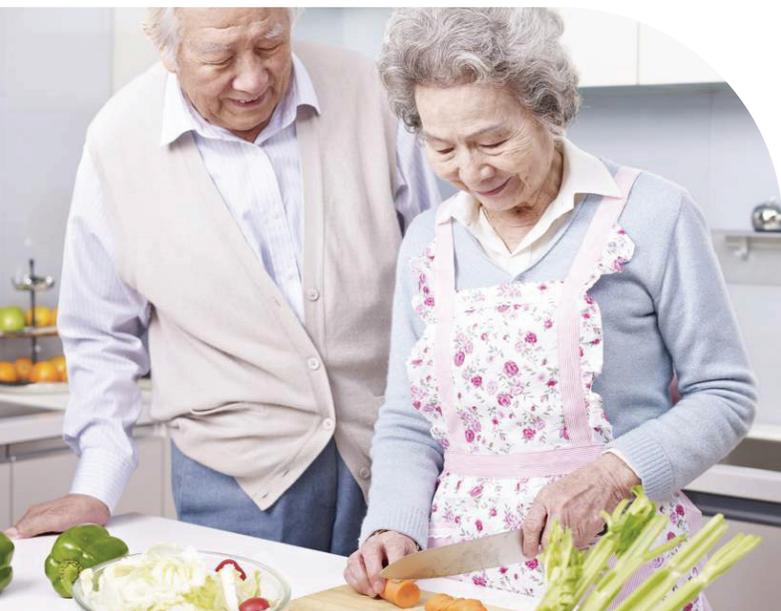
Protecting SNAP is important to you and especially to your clients. In addition to office visits, petitions, and calls to your representative, connecting your clients with community organizing groups in your area can help them show your state and federal elected officials how important SNAP is through more direct forms of action.

The Farm Bill and federal advocacy

In 2014, Congress approved a renewal to the Farm Bill which will cut \$8.6 billion from the program over the following 10 years, much of which came from states using heating and energy assistance funds to provide a boost to SNAP benefits. These cuts came on top of an \$11 billion cut in November 2013 that lowered benefits across the board. For community-based organizations, the most important provision in the new Farm Bill were additional restrictions on SNAP outreach.

In the 114th Congress, which began in January 2015, proposals have been made which would result in substantial cuts and restrictions to SNAP. For example, bills have been introduced that would require SNAP beneficiaries to show photo identification when making purchases with their EBT cards. The proposed new requirements aim to reduce trafficking in SNAP benefits, which the USDA estimates occurs at a rate of about 1.3%.⁷

In addition to further raising the stigma around the program, such a measure would disproportionately affect the most vulnerable older adults: 18% of older Americans lack a photo ID of any type, and photo IDs can be expensive and stressful to obtain, particularly for older adults with mobility issues and those in rural areas. In addition, a photo ID requirement would make it much more difficult for



⁷ US Department of Agriculture Food and Nutrition Service. The Extent of Trafficking in the Supplemental Nutrition Assistance Program: 2009–2011. (August 2013)

⁸ Center for Social Inclusion. Citizens Denied: The Impact of Photo ID Laws on Senior Citizens of Color. (November 2012)

a homebound senior to authorize a trusted representative, such as a caregiver, to purchase groceries on their behalf. In these cases, many beneficiaries would be unable to utilize their benefits—a de facto cut to their income. ID requirement would make it much more difficult for a homebound senior to authorize a trusted representative, such as a caregiver, to purchase groceries on their behalf. In these cases, many beneficiaries would be unable to utilize their benefits—a de facto cut to their income.

State advocacy

State policy and waiver options are a way to improve access to SNAP for low-income older adults. State policies that have a substantial positive effect on SNAP access by either liberalizing eligibility guidelines or making it easier for people to apply include:

- Implementing the Elderly Simplified Application Project
- Instituting broad-based categorical eligibility
- Setting up state call centers for application assistance
- Implementing a standard medical expense deduction
- Removing fingerprinting (which remains only in Arizona)
- Requiring re-certification of eligibility less often than every 12 months
- Simplifying applications and combining applications for multiple benefits

- Instituting an online application
- Creating a data bridge that allows counselors to track and flag their clients' applications

Some of these are policy waivers or demonstration projects that require approval from the US Department of Agriculture Food and Nutrition Service. Compared to federal legislature, community-based organizations can have a significantly larger impact in their advocacy working with state officials to implement some or all of these policies.

ALABAMA'S STANDARD MEDICAL EXPENSE DEDUCTION

The South Alabama Regional Planning Commission (SARPC) advocated for the implementation of a standard medical expense deduction, a USDA demonstration project, to make it less burdensome for older people to document all medical expenses when determining SNAP eligibility and benefit awards. With help from the NCOA and Center for Budget and Policy Priorities, SARPC and their partners successfully advocated for the Alabama Department of Human Resources to introduce the standard deduction. In addition, Alabama now has a simplified, combined benefits application of only 3 pages.

Appendix: List of Resources

National Council on Aging

BENEFITSCHECKUP®

www.benefitscheckup.org

A free online screening tool for over 2,000 federal, state, and private benefits programs.

BENEFITSCHECKUP® SNAP HOMEPAGE

www.benefitscheckup.org/snap

Links to information on SNAP and each state's SNAP application.

SENIOR HUNGER HOMEPAGE

www.ncoa.org/SeniorHunger

Facts about SNAP and other programs to fight senior hunger for professionals, older adults, and caregivers, as well as templates for online and in-person outreach materials which you can customize for your organization.

STATE SNAP MAP

www.ncoa.org/SNAP

State-specific information for older adults and SNAP, as well as links to applications and to search for stores that accept EBT cards.

ADVOCACY TOOLKIT

www.ncoa.org/advocates

Tips, fact sheets, and information to help you reach your representatives in Congress.

Center on Budget and Policy Priorities

POLICY BASICS: INTRODUCTION TO SNAP

<http://www.cbpp.org/cms/index.cfm?fa=view&id=2226>

Quick explanation of SNAP and the reasons it is effective, efficient, and important for low-income families.

SNAP CHART BOOKS

<http://www.cbpp.org/cms/?fa=view&id=3744>

Collection of useful charts for demonstrating the importance of SNAP.

GUIDE TO SNAP EXCESS MEDICAL EXPENSE DEDUCTION

<https://www.cbpp.org/research/snaps-excess-medical-expense-deduction>

Guide to how the Excess Medical Expense Deduction works and collection of best practices for making sure every beneficiary utilizes the deduction to its fullest.

QUICK GUIDE TO SNAP ELIGIBILITY

<http://www.cbpp.org/files/11-18-08fa.pdf>

Fact sheet that explains how to determine whether a household is eligible for SNAP.

MEASURING THE IMPACT OF CHURN

<http://www.cbpp.org/cms/?fa=view&id=5286>

Explanation of churn, the phenomenon in which people are temporarily removed from benefits and required to reapply, its effects on beneficiaries and states, and how it can be managed effectively.

STATE-BY-STATE SNAP FACT SHEETS

<http://www.cbpp.org/cms/index.cfm?fa=view&id=3886>

Links to two-page fact sheets on SNAP in all 50 states and the District of Columbia.

A REVIEW OF STATE SNAP WEBSITES

<http://www.cbpp.org/cms/index.cfm?fa=view&id=618>

Quick overview of services available on each state's SNAP website with links.

United States Department of Agriculture

USDA'S SNAP HOMEPAGE

<http://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap>

The homepage for SNAP from the USDA, who administers the program at the federal level.

ELIGIBILITY REQUIREMENTS

<http://www.fns.usda.gov/snap/eligibility>

In-depth explanation of SNAP eligibility.

OUTREACH MATERIALS

<http://www.fns.usda.gov/snap/outreach>

Links to applications, local office locators, free outreach materials in multiple languages, and ideas for outreach.

RESEARCH AND REPORTS

<http://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap/reports-all>

Library of USDA research and reports on the SNAP program. Among the most interesting are the yearly Characteristics of SNAP Household reports, Trends in SNAP Program Participation Rates, and evaluations of pilot programs regarding elderly SNAP enrollment.

STATE HOTLINE NUMBERS

<http://www.fns.usda.gov/snap/state-informationhotline-numbers>

Listing of phone numbers for information on SNAP in each of the states and territories.

Feeding America

MAP THE MEAL GAP

<http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/>

Interactive map with information on food insecurity across the United States.

SENIOR HUNGER FACT SHEET

<http://www.feedingamerica.org/hunger-in-america/impact-of-hunger/senior-hunger/senior-hunger-fact-sheet.html>

Short fact sheet on the extent and impact of senior hunger.

National Foundation to End Senior Hunger

HEALTH CONSEQUENCES OF SENIOR HUNGER

<http://www.nfesh.org/wp-content/uploads/2013/03/Health-Consequences-of-Food-Insecurity-final.pdf>

A summary of evidence from the National Health and Nutrition Examination Survey regarding how hunger affects seniors' health.

About the author

Conor F. McGovern is a senior research associate in the Center for Benefits Access at the National Council on Aging. At NCOA, he provides ongoing demographic analysis of the low-income Medicare population in order to help community-based partners more effectively target efforts to enroll people in benefits. McGovern has previously worked at the Center for Community Change, and was a recipient of a Fulbright Fellowship to Bulgaria and a Title VIII Fellowship to Ukraine. He writes regularly on critical demography, political economy, and inequality. McGovern holds degrees from Boston College and Georgetown University.

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About NCOA

The National Council on Aging (NCOA) is the national voice for every person's right to age well. NCOA empowers individuals with trusted solutions to improve their own health and economic security—and protects and strengthens federal programs that people depend on as they age. Working with a nationwide network of partners, NCOA's goal is to improve the lives of 40 million older adults by 2030. Learn more at ncoa.org and [@NCOAging](https://twitter.com/NCOAging).

About Walmart

Walmart helps people around the world save money and live better—anytime and anywhere—in retail stores, online and through their mobile devices. In 2014, Walmart and the Walmart Foundation gave \$1.4 billion in cash and in-kind contributions around the world. The Walmart Foundation serves the underserved through charitable giving in five core areas of focus: hunger relief and healthy nutrition; sustainability; women's economic empowerment; career opportunities and special interests which can include disaster relief. To learn more about Walmart and the Walmart Foundation, visit www.corporate.walmart.com or www.foundation.walmart.com.