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Seniors' Views of the Food Stamp Program and Ways To Improve Participation—Focus Group Findings in Washington State

Final Report

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Abstract

This report explores factors that influence Food Stamp Program (FSP) participation among the elderly and identifies ways to improve their participation based on findings from focus groups of senior FSP participants and nonparticipants, community-based organizations, and staff from local food stamp offices. While many seniors felt the FSP provided a valuable benefit, many felt that the benefit levels were too low to make the effort of applying worthwhile. Two important barriers that seniors felt they faced when applying for food stamps were the stigma attached to receiving what they see as "welfare" and misinformation about food stamp rules. Many seniors also felt the application, eligibility, and certification processes were overly complicated and intrusive. Discussants suggested several options for improving access to the FSP that included simplifying the application process, extending the recertification process, and changing the delivery of food stamp benefits to make them more user-friendly.

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Executive Summary

The Food Stamp Program (FSP) is a major source of nutrition assistance for low-income seniors in this country. In Federal Fiscal Year (FY) 2000, 21 percent of all food stamp households had a head of household 60 years old or older (the technical definition of "elderly" in the FSP), and one in six food stamp households was comprised of an elderly person living alone. Though the FSP serves a large number of seniors, the low participation rates, compared to children and adults under 60 years of age, have long been a cause for concern.

To explore the factors that influence FSP participation among seniors and to identify ways to improve their participation, the Economic Research Service funded Health Systems Research, Inc. (HSR) to conduct a series of 17 focus groups with seniors, staff from community based organizations (CBOs) serving seniors, and staff from local food stamp offices. The study addressed three distinct groups of seniors living in three communities in the State of Washington: 1) English-speaking seniors, 2) Spanish-speaking seniors, and 3) Korean-speaking seniors. Many of the Spanish and Korean-speaking seniors included in this study are immigrants eligible for State-funded food stamps in Washington State. The findings from this study represent the first published research that examines these issues after the implementation of welfare reform and that explores FSP issues affecting non-English speaking seniors—a growing population in this country.

The focus group discussions explored seniors' views of the FSP, their views on how the FSP compares to emergency food distribution programs, how seniors learned about the FSP, the types of assistance they received in applying, and barriers they experienced in initiating and completing the food stamp application process. Researchers also sought to learn how State and local policies affected seniors' continued food stamp participation and their utilization of, and comfort and satisfaction with the relatively new electronic benefit transfer (EBT) system.

Discussants were also asked to provide suggestions for improving the participation of eligible seniors in the FSP.

Seventeen focus groups were conducted during the Spring of 2001 with one of three target audiences. Specifically, six groups were conducted with eligible nonparticipant seniors, five were conducted with seniors currently participating in the FSP, three were conducted with local food stamp office staff, and three were conducted with staff from local community-based organizations that directly serve or advocate on behalf of low-income seniors.

The study was conducted in close cooperation with the Washington State Department of Social and Health Services (DSHS) and several nonprofit agencies working with seniors at the community level. The input of staff from these organizations was critical to the development of the study design and recruitment process, as well as the creation of an action plan based on the study findings.

The remainder of the Executive Summary reports on the focus group findings with respect to the key research questions set forth in the study plan. As the full report shows, 131 focus group discussants from three different target audiences and three different language groups represent a wide range of impressions, opinions and experiences about seniors and the FSP. However, several themes were raised consistently across the different communities. In other instances, the experiences and perceptions of food stamp participants and nonparticipants differed. Also, some issues and experiences were unique to non-English speaking seniors, immigrants, and working seniors.

Section A describes seniors' perceptions of the FSP. Sections B through D address the major findings related to seniors' decisions to apply for food stamps, the aspects of the application process that affect their willingness or ability to complete the initial food stamp application process, and the aspects of recertification requirements that can affect continued participation by eligible seniors. Section E focuses on a new subject area in the research on food stamps-- seniors' satisfaction with, and utilization of food stamp benefits under the new EBT system. Sections F turns to the key options that follow from the focus group findings for changes to Federal policy, outreach approaches and State and local program operations, food stamp outreach and modifying program rules and operations to increase food stamp participation among seniors.

A. Seniors' Perceptions of the Food Stamp Program

Seniors' views on the overall benefits and negative aspects of the FSP are summarized in the following section. The findings discussed here can be found in Chapter II of the full report.

1. Positive Views of the Program

Across all language groups and among both food stamp participants and nonparticipants, seniors viewed the FSP as a very positive and beneficial program because of the needed food and economic assistance it provides for seniors.

The main reasons participants and non-participants cited for applying for food stamp benefits were to meet a financial need, to fulfill their basic food needs, and, for some, to be able to buy more healthful

The FSP is viewed as an important and greatly appreciated source of financial assistance.

foods they could not otherwise afford and thus to promote healthy eating and good health.

Seniors participating in the program and those not participating said that food stamps were particularly important to seniors because food stamps can free up available monthly income for the rising costs of shelter and out-of-pocket costs for prescription drugs. The Spanish and Korean-speaking immigrant seniors expressed the most appreciation for the FSP and extolled its benefits. Several seniors said that the food assistance provided by the FSP is an example of the generosity of the United States toward its people and seniors in particular.

When compared to emergency food distribution programs, the FSP provides seniors more choice and the ability to obtain more healthful foods.

Seniors who participated in both food stamps and received commodities or other emergency foods from local food pantries said that they depend on the FSP to meet their basic food needs and to purchase fresh fruits and vegetables and meats not available from these food distribution programs.

Several participating and non-participating seniors and CBO representatives said that food stamps allow seniors to buy the foods they like, and to make their own food choices and thus promote their independence.

The ability to use food stamps in small, ethnically oriented food stores was also cited by non-English-speaking seniors and those who work with them as an advantage of the FSP over

emergency food distribution programs for immigrant seniors who tend to maintain their traditional ethnic diets when they come to this country.

2. Negative Views of the Program

While both participants and eligible nonparticipants believe there are many benefits to receiving food stamps, negative views of the program were also expressed by both groups.

Many participants and nonparticipants felt the benefit level they receive or expect to receive is too low compared to the difficulties of applying for food stamps. Nonparticipants had more negative views of the benefit levels available to seniors and of the paperwork and time required to apply for food stamps. They also

Some seniors say the expected food stamp benefit levels is not worth the anticipated difficulties of applying.

had less accurate information regarding the asset and eligibility rules of the program, compared to current participants. In fact, several seniors cited the complexity of the application process and confusion about program rules as the reason they did not apply for the FSP.

Seniors prefer the more simplified eligibility process used by commodity distribution programs and other emergency food providers.

When comparing commodity distribution and other emergency food providers to the FSP, both participants and nonparticipants felt these programs were much more user-friendly for seniors and easier for them to navigate. Though, as noted above, they feel food stamps are or could be a much more dependable and preferable source of food assistance.

Many non-participants also raised concern that the FSP was more oriented toward helping younger families on welfare than helping seniors. Seniors voiced concern that they receive a lower level of benefits and/or have a harder time obtaining food stamps compared to younger people. Some eligible nonparticipating legal immigrants expressed concern that newer immigrants receive more food assistance from the U.S. government than immigrants who are in the country legally and are more settled.

Seniors believe they are not getting their “fair share” of food assistance.

B. Barriers Preventing Seniors From Applying for Food Stamps

Overall, senior focus group discussants had high regard for the FSP and its potential benefits for low-income seniors. However, focus group discussants in all audiences indicated that some of the most significant barriers to food stamp participation among seniors occur before they even go to the food stamp office to initiate the application process. Discussants enumerated five major barriers to contacting the food stamp office. These barriers are summarized below and are discussed in greater detail Chapter III of the full report.

Stigma and pride prevent some seniors from considering the Food Stamp Program as a viable resource.

Stigma was the most common reason given for not applying for food stamps. Discussants reported that it might be degrading or embarrassing to some seniors if others in their families or communities found out they were receiving food stamps. Some seniors who had worked most of their lives and never needed government assistance other than Medicare and Social Security, or who had been able to depend on their families for assistance, said that asking for help from the FSP was a sign of failure or weakness. Some seniors said it was pride in their ability to be self-sufficient that prevented them and other seniors in their community from applying for food stamps.

Misinformation and confusion about the program's eligibility rules and benefit levels was also cited as a major reason eligible seniors chose not to apply for food stamps. Interestingly, several non-participants said they believed that the food stamp benefits are low for seniors because there are not enough benefits available for all who need them and because seniors are a lower priority than younger families.

Misinformation and confusion about food stamp rules discourage some from applying.

A lack of transportation was most often cited by CBO representatives as a barrier to program participation. In rural areas, in particular, the lack of public transportation and limited transportation assistance were cited by eligible nonparticipants and CBO representatives as a significant barrier. Also, in

A lack of transportation, especially in the rural areas, serves as a barrier to the FSP among the elderly.

one of the two urban areas where focus groups were conducted for this study, several seniors and CBO representatives said that the public transportation system is limited and that the bus stops are not located within walking distance of the food stamp office.

Some legal immigrants were misinformed and/or confused about their food stamp eligibility and the impact of food stamp participation on their sponsors and/or their ability to become permanent residents. The three most common areas of misinformation that kept seniors from applying for food stamps were: 1) The FSP eligibility rules for seniors sponsored by their families and the liability of these sponsors for paying back food stamp benefits; 2) confusion about their eligibility for food stamps based on their previous experience in other States or with the SSI program; and 3) concern that participation in food stamps would affect their children or grandchildren's ability to become permanent U.S. citizens.

Some seniors are confused about stamp eligibility rules for legal immigrants.

Not surprisingly, language issues are a barrier for non-English or limited-English speaking seniors initiating the food stamp application process. Many non-English speaking focus group

Non-English-speaking seniors have difficulties reaching someone who speaks their language when calling their local food stamp office.

discussants said that when they called the office and encountered an automated answering service, they just hung up and did not try to reach the office again. Also, representatives from CBOs said that Spanish- and Korean-speaking seniors who call the FSO are often unable to talk

to someone who speaks their language and do not call again.

C. The Food Stamp Application Process

While many of the operating details of the food stamp application process vary from State to State and by local office, there are three basic steps an individual anywhere in the United States must take to have food stamp eligibility and benefit levels determined. First, they complete and submit an application form through the mail or in-person at the office. Second, they participate in an eligibility interview, during which in-depth information is obtained to determine the household's income, resources available and any potential deductions that would affect the food stamp benefit level a household would receive. Lastly, the applicant must provide documents to verify their household circumstances. Depending on the situation of the applicant, State and local office policy, and to some extent caseworker discretion, the amount and type of written verification required of an applicant can vary considerably.

Focus group discussants spent a considerable amount of time describing the aspects of the application process that deter seniors from applying or that make the process burdensome for the elderly, limited English-speaking, and immigrant populations. The problems they reported are presented below in accord with the basic steps in applying for the FSP, starting with completing the application form to providing documentation. More specific findings related to this topic can be found in Chapter IV of the full report.

1. Completing the Food Stamp Application Form

The first in a series of steps, the senior applicant must obtain and complete an application.

English-speaking seniors (both current participants and non-participants) thought the food stamp application form was too long, and the questions intrusive and more suited to families with children. Some seniors also said that the questions and client notices on the form made them feel guilty or ashamed for applying for food stamps.

The application form is perceived as lengthy and designed to make people feel ashamed that they are seeking food stamps.

Many Spanish-speaking and Korean-speaking seniors, representatives from CBOs, and some food stamp office staff also complained that the Korean and Spanish-language versions of the food stamp application were extremely difficult to understand. They attributed the problem to both the quality of the translation and the limited reading level of the senior applicants.

Translated application forms are difficult to understand.

2. Seniors’ Experiences at the Food Stamp Office

After having completed the application form, seniors can elect to mail it in or submit the application in-person at the food stamp office. They also have the option to have the application submitted by another individual who they authorize to do so (an “authorized representative”).

Seniors in all language groups indicated they had or feared they would have uncomfortable experiences at the food stamp office. Non-participants who had previous experience with the FSO shared their negative views about the rude, impersonal nature of the food stamp staff. Also, a few of the English-speaking seniors reported feeling uncomfortable due to the crowded nature of the food stamp office and the large number of young children in the waiting area.

Many eligible non-participants said the front office reception area is an uncomfortable setting.

Long waiting times are the norm and burdensome for many, though some seniors said they used the time for socializing.

Seniors complained about the long waits they experienced when they went to the food stamp office, whether to apply or to complete their interview. CBO representatives noted that though seniors have to wait in the same area as other younger

applicants, no special seats or other arrangements are made to accommodate the frail elderly and/or those who are tired from travelling long distances to get to the office.

While the complaints outnumbered positive comments about the front office environment, the food stamp office offered an important opportunity for socializing for some seniors. Several English-speaking and Spanish-speaking seniors said they did not mind the wait because they could see and talk to other people in the waiting room.

Eventually, senior FSP applicants are called from the waiting room and escorted to an office where they meet with a caseworker and participate in an eligibility interview.

Seniors and the CBO representatives often reported that the eligibility interviews were inconvenient, time consuming and unpleasant. Discussants' comments were focused primarily on the length of the interviews and the unnecessarily repetitive nature of the information being requested.

However, when asked if they would prefer a telephone interview to a face-to-face interview at the local food stamp office, most seniors seemed to prefer a face-to-face interview. The English-speaking and Spanish-speaking non-participants said that the option of a telephone interview would not be an incentive to apply for food stamps. They said they preferred a face-to-face interview because it allows for a more personal interaction with the caseworker and they could better explain their circumstances in person than over the telephone. Several Korean-speaking seniors remarked that the need for interpreters during the interview makes a telephone interview less desirable than a face-to-face interview with an interpreter on-site.

The interview process is long and often unpleasant; however, most non-participant seniors say they would prefer face-to-face meetings over telephone interviews.

Focus group discussions explored how widely the special medical expense deduction for seniors and disabled persons was being utilized to determine eligibility for the FSP. Only a few senior

The medical expense deduction is not often utilized.

food stamp participants recalled being asked to provide information on their out-of-pocket medical expenses. Local food stamp office staff confirmed seniors' lack of experience with this deduction, saying that caseworkers do not routinely utilize this deduction because it is complicated to administer and could therefore negatively affect a caseworker's food stamp payment error rate.

The State food stamp agency in Washington State requires local food stamp offices to have an interpreter available at the interview if a limited English proficiency applicant needs help. Most non-English-speaking seniors in the

Interpretation services are usually available at food stamp office, but food stamp workers note some problems.

focus groups reported that these interpretation services were available and helpful to them. The availability of interpretation services seemed critical to their decision to apply. However, food stamp workers said that many non-English-speaking seniors do not complete the food stamp application process because using an interpreter is cumbersome, an interpreter is needed at every stage of the process in all communications with the office, and interpreters are sometimes not available when needed.

As with the questions asked during the eligibility interview, seniors found the documentation requirements intrusive, unnecessarily repetitive, time consuming, and difficult to obtain, especially when they had to be collected from a third-party, such as a bank or landlord. In the

Requirements to obtain third-party verification documents are a barrier to seniors' food stamp participation.

focus groups with Korean-speaking seniors, several individuals expressed their frustration with these requirements and described the added difficulties they faced meeting them because they do not speak English. Several Spanish-speaking and Korean-

speaking non-participants who had previously applied for food stamps, pointed to the onerous verification requirements as the primary reason they did not complete the food stamp application process.

D. Food Stamp Re-certification and Reporting Requirements

The initial application process is only the first hurdle to receiving food stamp benefits. To maintain their eligibility, food stamp participants must re-certify for the program periodically and those that are working—a large portion of the seniors in the non-English-speaking focus groups with food stamp participants--must provide periodic reports of changes in their income.

Both current participants and eligible non-participants complained about the time-consuming and frequent re-certification process. In most locations where focus groups were conducted, the routine food stamp certification period for all households, except those on SSI, was three months. Seniors did not understand why their caseworker needed to ask the same questions again and again and request

Seniors find the re-certification process burdensome and redundant; for some seniors its costs outweighed the benefits of food stamp participation.

the same forms and verification documents from them. Most seniors who were already participating in the program wished the process were quicker and less burdensome. A few of the eligible non-participants in the focus groups who had been on the program in the past indicated that they left the program because of the paperwork and time required for frequent re-certifications.

Working seniors report that change reporting requirements are burdensome and a disincentive to remaining on the program.

Working seniors also expressed frustration with the burdensome nature of ongoing change reporting requirements and the potential loss of benefits from one month to the next due to minimal changes in the total hours they worked in a

month. This was expressed as a particular problem for seniors who are recent immigrants and seasonal farm workers.

E. Satisfaction with and Utilization of EBT Food Stamp Benefits

Once seniors successfully navigate the food stamp application process and enroll in the FSP, they are faced with a new set of issues related to using the benefits. In Washington State, as in most States today, the food stamp agency issues its food stamp benefits through an electronic benefit transfer (EBT) system. Once determined to be eligible for the program, seniors are issued an EBT card with a set amount of food stamp benefits added to the card each month. The key findings of the focus groups on seniors' satisfaction with and use of the EBT card are summarized below. More detailed information and further findings can be found in Chapter V of the full report.

Focus group discussants who either worked in food stamp offices or community-based organizations observed that many seniors withdrew their food stamp applications when the program changed to the EBT system because they were confused about how to use the "Quest" card. They reported that

Some seniors left the FSP when the benefits changed from paper food stamps to EBT cards.

EBT posed more of a problem for seniors than younger food stamp clients because many seniors do not use debit cards and are intimidated by the technology.

However, most current food stamp participants in the English-speaking, Spanish-speaking, and Korean-speaking focus groups said they were comfortable using the Quest card, preferred it to

Most senior food stamp participants prefer EBT to paper food stamp coupons, though non-participants and CBO representatives cite specific problems for seniors.

paper coupons, and thought that it reduced the stigma of participating in the program, as well as the potential for program abuse. Yet, representatives from CBOs, several non-participants, and a few participants said the EBT technology makes it harder for seniors to use food

stamp benefits. Drawbacks of the EBT card mentioned included: greater difficulty managing their limited food stamp dollars; trouble remembering the PIN number; and a lack of certainty about the remaining value of food stamp benefits still "on the card."

Another drawback of the EBT system that was cited by both food stamp participants and food stamp office staff was the limited time period during which the EBT food stamp benefits must be used to avoid "freezing" the benefits on the card. When food stamps were issued as paper coupons, seniors who received a small amount of benefits often saved up their monthly food stamp allotment for larger food purchases.

Seniors who are accustomed to saving up their benefits over several months are confused by the time limit of benefits on the EBT card, as well as the notices they receive in the mail.

However, under the EBT system at the time the focus groups were conducted in Washington

State, State policy required that participants' food stamp benefits be frozen after 90 days of non-use.¹ (This policy of time limiting the use of EBT benefits after 60 or 90 days is common in food stamp agencies across the country.)

State policy also required that after two months of non-use, food stamp households were sent a warning notice that their card would be frozen if they did not use the benefits within the next month. According to the food stamp office staff and some comments from food stamp participants, seniors were very confused by these notices. Food stamp office staff said that some seniors call them with questions and think that their food stamp benefits are being cut off. Others may never call in and just assume that their benefits have been taken away.

¹ In Fall 2001, the State changed its policy on time limiting EBT benefits so that food stamp benefits would not be frozen until 365 days of non-use.

F. Key Options for Changes in FSP Policy, Outreach and Program Operations

The main body of the report discusses the factors that influence FSP participation among seniors, and includes many suggestions from the focus groups for increasing FSP participation among both English-speaking and non-English speaking seniors. The key options for changes in Federal policy, outreach and State and local program operations that follow from the focus group findings are summarized below. The body of the report provides more details on each of these recommendations and their rationale.

1. Recommendations for Changes to Federal Program Rules

- Increase the minimum food stamp benefit level.
- Promote a one-stop application process for seniors who apply for other public benefit programs and move the entire process out of the welfare office setting.
- Develop a pilot demonstration FSP for seniors that delivers food stamp services in a nutrition and health setting like the Federal WIC program. Participating seniors would be provided nutrition assessments, nutrition education and referrals to health and social services, along with their food stamp benefits and education on how to use them.

2. Recommendations for Improved Food Stamp Program Outreach

- Use a combination of one-on-one outreach combined with informational sessions in small group settings and individualized enrollment assistance.
- Involve community-based organizations and other senior FSP participants in the outreach efforts.
- Use social marketing approaches such as advertising in local publications that target seniors, ethnic community newspapers, and on ethnically-oriented media programs.

3. Recommendations for Improvements to State and Local FSP Operations

The following are a list of priority options developed during a one-day strategic planning session in Washington State. The suggested options for changing State and local FSP operations reflect the process of a consensus process involving State officials and representatives from community

organizations and advocacy groups working with and on behalf of seniors. The group's suggestions for actions are targeted to eight specific objectives. Each objective addresses an aspect of FSP operations that was frequently raised as a concern during the focus group discussions.

Objective 1: To make the food stamp application form easier for seniors to use and understand by both English and non-English speaking seniors.

- Finalize DSHS' draft shortened and simplified food stamp application form. (See Appendix E for a copy of the pending revised form.)
- Expand use of online food stamp applications so that more community groups working with low-income seniors can help them complete a food stamp application and submit it electronically to the individual's local food stamp office. (Note: this could be encouraged through trainings across the State with staff from Senior and Disability Services and other local organizations helping seniors to access public benefits.)
- Improve the efficiency of the online application for local food stamp office staff by interfacing the online application with the State eligibility computer system.

Objective 2: To expand public awareness about and participation in Washington's Combined Application Program (WASHCAP) for SSI and food stamps.

- Provide more information and training to local organizations working with seniors as the new WASHCAP program is being implemented so that they can better inform seniors about the option and answer their questions and concerns.¹

Objective 3: To improve the front office environment for seniors.

- Provide additional and expanded training of receptionists to ensure that they are not dissuading eligible people from applying, with a special focus on the needs of and barriers to participation for seniors.

Objective 4: To improve the food stamp eligibility interview process for seniors.

- Promote the option of telephone interviews for seniors who have hardships traveling to the food stamp office

¹ Under a demonstration project authorized by the Food and Nutrition Service of USDA, this winter 2001, Washington State is launching a multi-year program to simplify and coordinate the food stamp application process with the Social Security Administration for SSI recipients. For this demonstration, eligible individuals are unemployed SSI recipients who live alone or buy and fix their food apart from the other people they live with. These seniors will be able to apply food stamps and SSI in one combined eligibility interview at the Social Security office and will have a standard benefit amount provided to them.

- Recognize that memory problems and other factors increase the risk that seniors will miss their eligibility interview appointment, the State should ask local staff to make reminder calls to senior food stamp applicants prior to their scheduled interview.
- Produce an educational video describing the steps in the food stamp application process, including the information they will be asked to provide and the rationale for the interview questions.
- Improve staff training and written information for applicants about what verification should be required for different types of households.
- Expand use of the excess medical deduction for seniors eligible for this deduction.

Objective 5: To improve program participation among eligible refugees and immigrants.

- Develop updated written educational materials that address the rules for sponsored immigrants and food stamps and the fact that receipt of food stamps does not threaten an immigrant's ability to become a permanent resident in the future.

Objective 6: To provide improved translation and interpretation services for potential food stamp applicants and those that do apply.

- Require local food stamp offices to post signs and instructions (e.g., where clients need to go or whom they have to see to begin the process) in multiple languages.
- Require local food stamp offices to designate reception windows and up-front reception staff available all day for non-English-speaking clients.
- Create a statewide 800 number system where non-English-speaking individuals interested in applying for food stamps can dial into to get information about the FSP or the application process once they have applied. (Note: This could potentially be expanded for conducting telephone eligibility interviews.)
- Work with community-based groups to properly translate the new shortened application into other languages.

Objective 7: To improve seniors' utilization of the EBT benefits.

- Train seniors on how they may obtain balance information on their EBT food stamp accounts and distribute such materials to food stamp outreach contractors, and workers in Home and Community Services. Eliminate the current State policy which freezes food stamp benefits if they are not used for three consecutive months.

- Design a method for seniors to more easily use EBT food stamps to make donations for meals at congregate meal sites and for home-delivered meals.

Objective 8: To reduce the burden of the recertification process for elderly households.

- Lengthen the typical certification period for seniors to 24-months.

G. Conclusion

The findings and suggestions from this focus group research were specific to seniors in three communities in Washington State. Nevertheless, the issues they raise likely resonate as factors influencing English and non-English speaking seniors' FSP participation nationwide. The report merits the attention of a variety of audiences, including Federal policymakers, State officials, program administrators, and national, State, and community advocates who are interested in improving access to the FSP for seniors. It is suggested that this report and its findings can spur similar applied policy research to examine the direct experiences of FSP participants and eligible non-participants and to identify and respond to the aspects of FSP program operations that can be improved at the State and local level.