

## Chapter V

### Satisfaction with and Utilization of Food Stamp Benefits

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Once seniors successfully navigate the application process and enroll in the FSP, they are faced with a new set of issues. Similar to how food stamp benefits are administered throughout most of the country, DSHS issues its food stamp benefits through an electronic benefits transfer (EBT) system. In Washington State, recipients get their benefits from the system using an EBT “Quest” card. Once determined to be eligible for the program, seniors are issued a Quest card and given varying levels of instruction on its use.

This chapter will focus on the issues related to seniors using their food stamp benefit to purchase food in grocery stores. First, the opinions of community-based agency staff and food stamp office workers are presented to provide context for the subsequent discussion of seniors’ experiences using the Quest card. The discussion of seniors’ opinions on the food stamp benefit and the utilization of the Quest card is presented separately for those eligible for the program, but not enrolled, and those currently on the program. The problems that seniors most commonly face when using the card are then detailed, followed by seniors’ perceptions of program abuse and stigma associated with use of food stamps.

#### A. Using the EBT System (the “Quest Card”)

FSP caseworkers and the representatives of community advocacy agencies that assist seniors in applying for the program possess rich knowledge and experience about seniors’ experience with the FSP. The opinions of these discussants are presented below to frame some of the issues asked of seniors in the focus groups. Their comments are meant to provide context, as well as an outsider’s perspective on some of the problematic areas of program implementation. This first section addresses CBO staff and food stamp workers’ opinions of the initial transition to the Quest card for seniors. Next, these advocates comment on what they believe

to be ongoing issues related to the Quest card, and finally, seniors' perceptions of the Quest Card are presented.

Based on discussants' comments, the food stamp offices vary in the degree to which they show seniors how to use the EBT card. The Seattle food stamp staff said that when the Quest card was initially implemented, the food stamp office continually showed an instructional video on the EBT system in the lobby of the food stamp office. They also provided all participants a pamphlet about the EBT card. However, the discussants in the Tacoma CBO focus group said that seniors are not shown how to use their EBT cards properly in the local food stamp offices, but are only issued a personal identification number (PIN). As a result, staff from this particular CBO personally escort seniors to the grocery store to show them how to use their Quest cards.

Focus group discussants in Seattle and Tacoma who either work in food stamp offices or community-based organizations that assist with outreach to seniors observed many problems when the State initially made the transition to the Quest card. "They dropped like flies," according to a representative of a Seattle CBO, when DSHS made the transition to the EBT program.

*"I had quite a few elderly clients withdraw their applications because they were confused on how to use the debit cards to get their benefits."*  
(Tacoma food stamp worker)

A discussant in the Tacoma CBO group said it was a "nightmare" during the transition because many seniors do not use credit cards and were intimidated by the technology. The Seattle CBOs also noted that they received a lot of questions from participants in the early days of the Quest card. In response, they organized and delivered many presentations in the community about the new card and how to use it.

However, food stamp office and CBO focus group discussants from Seattle and Tacoma believe that seniors have "gotten used to the Quest card." Discussants from the Tacoma food

stamp office noted a drop in the number of problems after the card had been in use for awhile and say it's either because the seniors learned how to use the Quest card or because they decided to have a family member shop for them. Likewise, the Seattle CBOs reported that after a while, they stopped receiving questions and calls from social workers about the Quest card. While they would like to think that seniors learned how to use them, they wonder if, in fact, the seniors are simply not accessing their benefits. A few suspect that this is the case and asked if the DSHS is examining non-usage of benefit among seniors on the FSP.

#### 1. Problems Related to the Quest Card as Perceived by Food Stamp Office and CBO Staff

Though some believe seniors have learned over time how to use the Quest card, this section addresses some of the issues that focus group discussants believe are ongoing for seniors who are either eligible for, or enrolled in, the FSP.

Food stamp workers in Seattle thought most seniors do not know they will receive benefits through an EBT card when they initially apply. However, they believed that the English-speaking seniors are relatively comfortable with the EBT card, because most of the seniors they encounter have bank cards and are familiar with the concept. Workers in the Pasco food stamp office believe that most elderly who apply have already heard of EBT and know that is how they will receive their food stamp benefits. They also said that they believe many of the Hispanic seniors they serve do not personally use their Quest cards, but instead send a family member to the store to shop for them. Unlike the staff who work with seniors in Seattle, staff from CBOs and food stamp workers in Tacoma and Central Washington believe the Hispanic and Korean-speaking seniors are not accustomed to using credit card-related technologies.

*“I think there’s been a few elderly people who have not applied because it’s just too overwhelming for them to try it (EBT).” (Pasco food stamp worker)*

*“A lot of elderly people---they just can’t change their mind set. I mean, from personal experience, my grandmother---I’ve shown her how to pump gas I don’t know how many times and she refuses to do it. She still goes to the bank; she won’t go through the drive-through. She doesn’t have an ATM card; she goes into the bank. But it’s just a generation thing.” (Tacoma food stamp worker)*

*“We had a client that was 101, 102...I did my best to explain to her what an EBT card was and then I had to stop and think that when we got EBT cards or ATM cards, this was 50 years at least before she had any information on that. And so I actually had to end up talking with her daughter, to have her daughter come in and get the card so that they could use it for her. She said, ‘Well, don’t they just send me the little coupons any more?’ She could relate to that, but she could not relate to the EBT cards as you guys have pointed out.’ (Tacoma food stamp worker)*

In addition to seniors’ comfort level with the technology, CBO and food stamp office focus group discussants expressed other problems that they believe seniors have with the Quest card.

- In Pasco, participants must return to the food stamp office to establish their Quest card PIN number, a potential hardship for some seniors.
- A representative from a Tacoma-based advocacy organization that works with the Korean-Speaking community noted that if seniors lose their card, they must return to the food stamp office, which may take a few hours and requires the use of an interpreter.
- Discussants in the Seattle and Tacoma focus groups with community-based organizations believed that seniors have difficulty remembering their PIN number. This seemed to be a strong theme in the focus group that addressed Korean-Speaking seniors.
- Discussants in the Tacoma food stamp office group believed that the EBT technology might be more confusing for seniors with limited English.

- A discussant in the Seattle CBO said while she thought the 60-year-old participants could adjust to the technology, it would be much harder for the older seniors to get accustomed to the Quest card.

Having offered the perspective of the food stamp caseworkers and the community-based agencies working with seniors in the community, the following section addresses seniors' personal opinions of the EBT system.

## 2. Perceived Advantages and Disadvantages to the EBT System as Reported by Seniors

Awareness of how the food stamp benefit is currently delivered in Washington varied among seniors who were eligible for the program, but not enrolled. It appeared that most, if not all, of the Hispanic nonparticipants in Central Washington knew that the benefits are awarded through the Quest card. They also knew that the Quest card had an accompanying PIN number. In Seattle, some knew of the EBT system, while others had never heard of it. Many of the Tacoma nonparticipants did not know how the food stamp benefits were distributed. However, after the moderator described the Quest card, a few said they thought they had seen them.

In the focus groups, seniors often compared the advantages and disadvantages of the paper coupons to the new EBT benefits. The opinions of seniors are presented below, first for nonparticipants and then for current program participants.

### a. Non-participants' views

Non-participants offered their views on what appeared to be the advantages of the Quest card over the previous system of paper food stamp coupons. According to some nonparticipants, the EBT system:

- Provides privacy so that others do not know how someone is paying for their groceries;
- Saves the government money since they no longer have to print paper coupons (so people may be able to receive more food stamp benefits);

- Prevents theft of food stamp benefits, which occurred with food stamp coupons; and
- Discourages abuse by making it more difficult to sell food stamp benefits in order to buy beer and cigarettes.≡

Perceived drawbacks of the card mentioned by nonparticipants included:

- Seniors may spend their allotment too easily with a credit card-type of payment system;

*“There are a lot of people in our housing complex over here that now use that when they go to the store...They tend to overspend where they did not do that when they were issuing those other paper things or whatever they were. They were a little bit more cautious about what they spent than what they are with that card...you buy more than what you would ordinarily with those other food stamps.”* (Seattle nonparticipant)

- Seniors do not know exactly how much money is on the card and whether or not, or when, their benefit has been credited to their card each month.

*“I feel you (would) have more control over it (with stamps) than the card.”* (Seattle nonparticipant)

*“When you run out of stamps you know you run out.”* (Seattle nonparticipant)

- Seniors thought they would have trouble remembering their PIN number.

*“You have a PIN number to press. With the card, you know, there are a lot of older ladies who don’t know how to use it. And the cashier has to press the number for them. And you know, you can lose your PIN number. And what if the person right next to you sees it? It’s not good. So when you get a card, people find it inconvenient. The company that makes the card is only benefitting from this.”* (Tacoma nonparticipant, translated from Korean)

b. Participants’ views

Most food stamp participants from the English-speaking, Spanish-speaking and Korean-speaking groups said they were comfortable using the Quest card and preferred it to the paper coupons. Participants seemed to feel that using the card was fairly straightforward and convenient. They cited similar benefits to the EBT system as those mentioned by nonparticipants: lack of stigma at the cash register, prevention of theft, the possibility of recovering your benefits should you lose your card, and the fact that food stamps may be more economical as all one’s benefits (even your change) are spent on food.

*“I think this program, as far as the card, is a lot better because I hated getting change back because it always went somewhere else.”* (Seattle participant)

*“With the card, they can’t tell if you are a business man or what. Just slide that card.”* (Seattle participant)

*“Yeah, you feel better and the people behind you don’t know you are on food stamps”* (Seattle participant)

*“I think I like it (Quest card) better than actually paying with that paper money. Because you know that paper money is a voucher. Sometimes you are embarrassed. So, I like using the card. You swipe the card. It looks like a credit card or any other card, so I feel less embarrassed and shy.”* (Tacoma participant, translated from Korean)

*“I like the fact that they created the Quest program because if you don’t take care of your stamps, someone may steal them or you can lose them. Not the Quest card. You don’t see any money, you only use the Quest card and that’s it.”* (Yakima participant, translated from Spanish)

However, a few participants said they would prefer to receive food stamps the way they used to be allocated in paper coupons. They cited similar drawbacks to an EBT system as mentioned by nonparticipants: reduced ability to manage their limited food dollars, trouble remembering the PIN number, and lack of certainty about how much of their benefit remains each month after having spent some of it.

*“People who are older, they cannot get this because they don’t know the PIN number on the card. So people who are older, they can’t even remember their kids phone numbers, so how can we remember the PIN number?”* (Tacoma participant, translated from Korean).

The preoccupation with the troublesome PIN number seemed to be particularly high in the groups of Korean-Speaking participants, though Korean-Speaking seniors did not claim to have trouble personally; they projected this potential problem on others who might find it difficult to remember a PIN number.

## **B. Problems with the Food Stamp Benefit and Quest Card Reported by Seniors**

Some of the aspects of the program that compromise seniors’ overall satisfaction are related to the food stamp benefit level or the types of foods they can purchase on the FSP. Also, despite what appears to be general satisfaction with the Quest card, seniors do experience some problems when using the card. Specifically, the alerts of non-use and not knowing the exact amount of money remaining on their cards can be troublesome for seniors.

### **1. Allowable Foods and Benefit Amount**

Some of the sources of participants’ dissatisfaction focused on the food stamp benefit, including the amount, allowable foods, and using the benefit in the store. Some seniors commented on the fact that they receive a relatively small food stamp benefit each month:



*“Well, sometimes I spend my \$39 worth of stamps and I still end up spending my cash money.” (Seattle participant)*

*“It seems like so little.” (Seattle participant)*

In addition to the amount of the benefit, some seniors addressed the fact that they cannot buy any product they want on the FSP. For example, a Korean-Speaking non-participant noted that one cannot purchase anchovies, a food commonly used by Koreans to flavor soups. English-speaking seniors also mentioned the program’s limited benefit, though one individual appears to be confusing the WIC program with the FSP and seems to think one can only buy certain brands of food:

*“One thing that surprised me is that I got something from the deli that’s all fixed. But you can’t get that. So, I get to the check out and I thought well that’s food. And like toilet paper. You need toilet paper, but you gotta pay for it.” (Seattle participant)*

*“And certain brands of food. The lower price or store brand, and only certain ones of those that you can have. You can’t just walk in and buy it. Milk, everything is on a certain government list and you can’t step out. Cereal, all of it.” (Seattle nonparticipant)*

## 2. Saving Up their Benefit/Alerts of Non-Use

Seniors in the focus groups said they sometimes like to save up their benefit, especially those who only qualify for \$10 per month, for special occasions, like Thanksgiving or Christmas. They were accustomed to utilizing their benefit in this way when they received paper food stamp coupons.

*“I buy food every three months when I collect \$30.00. What am I going to buy with \$10?” (Pasco participant, translated from Spanish)*

However, with the EBT system, food stamp participants receive “alerts” or written notices in the mail when they have not used their Quest card for 60 days. After 90 days of non-use, the food stamp benefits are “frozen” and they cannot use their card. They can, however, have their account reactivated at the food stamp office for up to one year.

Discussants in the Pasco and Seattle food stamp offices say that these alerts confuse the seniors, as they can be generated for a balance of just a few cents. Discussants report receiving a lot of calls from seniors inquiring about these alerts and some even go to the office to talk to their caseworker about these notices. The “lucky ones” have their children call the office to clarify the meaning of the alert.

The experience of the food stamp workers are confirmed by this quote from a Korean-speaking food stamp participant living in Tacoma, who was clearly confused by such a notice:

*“Last year, I went through surgery and I didn’t get that much food stamps. It was \$10. But I didn’t get to use that and I went through surgery and I forgot about it...One day I received a letter saying that if I don’t need the food stamp they will just take it back from me.*

*They said you didn’t use the food stamp last month, how come why are you not using it and they said they will just take it back from me...So I made a phone call and found out about it...So I went to the store myself and asked and they said that the month before had not been used and this month also was not being used so they were going to take it back. That’s the experience I had.” (Tacoma participant, translated from Korean)*

### 3. Uncertainty of the Current Level of Food Stamp Benefits

In addition to the confusing notices regarding non-use of benefits, seniors complained that they do not know the value of the benefits that are “on the card.” Some senior food stamp participants living in Pasco said they have taken their card to the office to find out how much money they have left on the card. Other participants said they are embarrassed when they are told by the grocery store cashiers that they have no funds remaining on the cards. Still others said they are not sure when their card receives the deposit each month. A nonparticipant in

Seattle had heard of this problem from acquaintances on the program:

*“Some of the women (in my apartment complex) talk about how they never know when their food stamp allotment or whatever it is goes to the store. They have to go there and check. Get on the bus, go to Safeway or whatever store they go to see if they come in or not. A lot of times they go there and they haven’t come in.”*

(moderator) *“You mean the card hasn’t been activated or something?”*

*“Yeah, they say they haven’t come in. Later on in the month, maybe 5<sup>th</sup>, 6<sup>th</sup>, 10<sup>th</sup>, 12<sup>th</sup> or something. And they don’t know unless they go there. Betty was telling me that she always would buy some little item if she had the money to make sure that the money for her food stamps would come in. It don’t make sense.”* (Seattle nonparticipant)

### C. Other Concerns of Seniors Related to the Food Stamp Benefit and the Quest Card

Stigma and program abuse were raised in some of the focus groups when the discussion turned to shopping in the grocery store and the Quest card. This section addresses each of these issues in turn.

#### 1. Stigma Related to Program Participation and Use of the Quest Card

The issue of stigma or embarrassment associated with using food stamps was discussed in all the focus groups. This section offers the different perspectives of caseworkers, community advocates, nonparticipants, and participants. The groups who had the least to say about this topic were those currently enrolled in the program, perhaps because they had overcome their fear of embarrassment to actually enroll in the program and use the benefit.

##### a. Caseworkers and Community-based Organization Staff

Some individuals who participated in the CBO and food stamp office focus groups believed that stigma was a problem for some on the program, as well as for those who are eligible for the program. A discussant in the Seattle CBO group thought that the elderly had to first get

used to the idea of accepting public assistance and then on top of that, have to deal with the fact that others in the community are going to know they are receiving it, such as other people in the grocery store.

*“Sometimes when they are at the grocery store, people behind (them) always have a comment, not always, but a lot of them have commented. You know, being its taking so long or whatever it is to teach them or whatever it is, and you know, they criticize and say, ‘huh, food stamps, you know, get a job, go to work,’ you know. So that’s intimidating to them, too embarrassing.”*  
(Central Washington CBO)

One of the Pasco food stamp workers said he knows seniors who are eligible for only \$10 who have decided not to continue participating because the embarrassment of using the card and having their friends know they are receiving food stamps is not worth \$10. Also mentioned in this group was the strong message in recent years of personal responsibility that makes people feel they are in the situation they are in for their own shortcomings. One of the Tacoma food stamp workers thought the Asian seniors are more likely to use their food stamps at Asian grocers where many people use them, so they are not as embarrassed or don’t stand out from the rest of the shoppers.

In addition to stigma experienced in using the benefits in the grocery store, representatives from community-based organizations voiced strong opinions about the negative impact of the EBT system on seniors’ use of food stamps at congregate meal sites and home-delivered meal programs. A representative from a senior center explained that under the previous system with paper food stamp coupons, it was possible for seniors to make confidential donations at congregate meal sites or the Meals on Wheels Program using food stamps. He believes it was easier for the seniors to use food stamps to pay for these meals because they could put their food stamps inside envelopes and drop them into the donation box and no one would know if there was cash or food stamps in the envelope.

He now argues that the anonymity is gone because the seniors must use a portable machine to make donations using their EBT card. He explained:

*“If they are going to use the EBT at the congregate meal sites...They have to stand up in front of everybody and it’s going to be known that they’re using food stamps and it’s embarrassing, so they won’t use them. We haven’t even pursued it. As far as we’re concerned we would rather received nothing at all from that person for a meal rather than have to embarrass them or ask them to be embarrassed.” (Pasco CBO)*

Another individual from a congregate meal program in Seattle agreed with this discussion from Central Washington.

*“Before they could just discreetly walk in, put their food stamps into a confidential donation box, feel proud that they were contributing for their meal, save their other discretionary money...The process now is they come into a site and if they want to use food stamps, they have to find a staff person to complete a voucher. That staff person or volunteer then has to call, lock in the donation and it’s a very cumbersome, kind of embarrassing process for the clients. Then the Meals on Wheels clients, probably 60 percent of our meals are delivered by volunteers in their own cars who are peers of many of the recipients. They walk up; it’s the same process...Somebody has to say, ‘I’d like to pay for my meal with food stamps.’ So, they are just not using them in our program anymore...Same with our mobile market. So, even if they are eligible, they’re not using them.” (Seattle CBO)*

b. Nonparticipants’ Views on Stigma Associated with the FSP

It is interesting to note that most of the discussions in the focus group on the subject of stigma occurred with seniors who are eligible for, but not participating in, the program. Some Seattle nonparticipants thought that others in the community look down on those using food stamps. One woman who had food stamps in the past interpreted other customers’ impatience in the grocery store as intolerance toward shoppers using food stamps.

*“When I was homeless, when I’d get in line with my food stamps, they start cutting out (of line) because I might have a lot of items that can’t be (purchased with food stamps), and then the clerk got to deduct and tell me I can’t have this, push this over to the side. And so people get out of line.”*  
(Seattle nonparticipant)

However, a nonparticipant in Pasco thought the EBT system might mitigate this issue:

*“I think it makes people feel less embarrassed because the card looks like a VISA.”* (Pasco nonparticipant, translated from Spanish)

Some seniors in the Seattle nonparticipant group said they thought they would feel embarrassed to buy certain things like meat or snack foods with food stamps or to use them in certain places like convenience stores where food is more expensive.

*“People watching you when you’re using food stamps at the check-out line. And if you do want a piece of meat, you feel embarrassed that you’re getting a piece of meat with your food stamps.”* (Seattle nonparticipant)

Yet, others said they wouldn’t care about what other people thought. Stigma did not seem to be as prevalent in the Korean-Speaking non-participant group.

*“If they give me anything, I take (it).”* (Tacoma nonparticipant, translated from Korean)

*“People envy those who have food stamps. In my apartment, I am the only person who is not getting it. I envy them.”* (Tacoma nonparticipant, translated from Korean)

*“I don’t care about things like that. You are using it because you are rightfully using it. You are entitled, so it’s okay.”* (Tacoma nonparticipant, translated from Korean)

Another Korean-Speaking senior said that it may be embarrassing for younger people to use the program, but not for seniors:

*“If they are a young person, they don’t look that good because that person should work hard and should not be benefitting from a program like that. When that person looks like an able body, but when it is an older citizen, then no problem.”* (Tacoma nonparticipant, translated from Korean)

Finally, an individual in the Yakima nonparticipant group indicated that the men who feel embarrassed to be on the program send their wives to the store to actually use the card.

### c. Participants’ views on stigma

Compared to the nonparticipants, there was relatively little discussion in the focus groups with food stamp participants on the subject of stigma. Most participants said they preferred using the card over stamps. Participants in Pasco said they were not embarrassed to use the card, because they need to. One Korean-Speaking senior on the program explained that he did not apply initially because his son told him that food stamps were not “good” because when you used them in the grocery store, the Americans would “not have a good image of you.” This senior applied for the program subsequently when he and his wife were living alone.

In addition to addressing stigma, some participants volunteered their opinions about the extent of abuse in the program with participants sometimes selling coupons for cash. The advent of the EBT system they said has positively affected this practice.

## 2. Perceptions of Program Abuse

Interestingly, seniors in Central Washington were extremely concerned about abuse in the FSP. The topic surfaced in all three groups conducted in Pasco and Yakima with participants and nonparticipants alike.

Though they seemed to think program abuse and fraud was more prevalent under the coupon system, they reported that food stamps continue to be bought and sold, despite the use of the Quest card.

*“There was more trouble with the stamps...A lot of people sold them. They would tell you, ‘Give me \$10 and I will give you twenty in stamps.’” (Pasco participant, translated from Spanish)*

*“There are people who get stamps and give them to someone else for half the price, for their vices and getting drunk. I have seen them selling the stamps at half the price because the Tucanes (musical group) are in town and they want to see them. They don’t care if the children go without eating or rent. They are women without scruples.” (Pasco nonparticipant, translated from Spanish)*

*“They told my daughter, ‘I will buy you \$40.00 worth of food and you give me \$20.00.’” (Yakima participant, translated from Spanish).*

*“They take the person to the store to pick out the food and then they get the money outside.” (Pasco nonparticipant, translated from Spanish)*

The focus groups with Tacoma nonparticipants uncovered a different perception of abuse. Some were unsure if you were supposed to receive cash back from a transaction from a Quest card, but at least one participant thought this was a form of program abuse.

*“So I am just saying the people who misuse the system will get the remainder cash and then use it for something else. I heard that it actually happens.” (Tacoma nonparticipant, translated from Korean).*

Seniors’ satisfaction of the program is affected by their experience redeeming their food stamp benefit in the grocery store. As discussed in this chapter, most seniors on the program appear to be comfortable with the Quest card, after an initial period of adjustment. What is not known, however, is the extent to which the transition to the EBT system serves as a deterrent to those who may be eligible for the program. While community advocates suggest that it may present a formidable barrier, nonparticipants in the focus groups did not appear to be overly



intimidated by the technology. However, it is important to note that seniors' comfort level and familiarity with debit cards and other modern banking technologies varied considerably by audience group.

In the following chapter, seniors and advocates share their thoughts and suggestions on the best ways to promote the FSP with other seniors. They discussed what they believe are the best ways to present messages about the program, as well as the ideal information channels through which to transmit information to seniors.