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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.

CHAPTER I

Introduction and Background

In Fall 2000, the Economic Research Service of the U.S. Department of Agriculture awarded Health Systems Research, Inc. (HSR) a cooperative agreement to conduct focus group research to explore the factors that influence Food Stamp Program (FSP) participation among the elderly and to discover ways to improve their participation. The study examined these issues for three distinct groups of senior citizens: English-speaking elderly, Korean-speaking elderly, and Spanish-speaking elderly. The findings from this research 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. While looking at factors that affect all seniors, this study also explored the language and cultural differences that may pose unique obstacles to FSP participation, as well as some issues specific to legal immigrants.³ In total, 17 focus groups were conducted in three communities across Washington State during the Spring of 2001. The findings from the research are summarized in the chapters that follow.

This study was conducted in close cooperation with the Washington State Department of Social and Health Services (DSHS) and several nonprofit agencies working with seniors in three targeted demographic communities. Their input and voluntary contributions of time were critical to the development of the focus group protocols, the selection of the targeted communities, and recruitment for the focus groups. Representatives from these organizations also provided input to the study's findings as discussants in the focus groups with food stamp and community-based organization (CBO) staff. They were also the members of the group that HSR brought together in fall 2001 to develop an action plan, based on the study's findings,

³ FSP eligibility for immigrants in Washington State is broader than for the Federal program because the State funds food stamp benefits for legal immigrants that became ineligible for Federally-funded food stamps under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

for modifying State and local FSP operations to improve participation among eligible seniors in Washington State.

A. Background on the Food Stamp Program and the Elderly

Longer life expectancy, coupled with the aging of the “baby boomer” generation, is driving the growth of the elderly population in the United States to record levels. Currently, persons over age 60 make up 16.5 percent of the U.S. population. In less than thirty years they are expected to comprise 20 percent of the total population (U.S. Bureau of the Census, 2000).

Despite the improved economic status of older persons as a group, in 1998 the poverty rate among minority and urban-dwelling elderly was much higher than for the age group as a whole. While the poverty rate for elderly whites was 8.9 percent, it was 26.4 percent for elderly blacks and 21 percent for elderly Hispanics. In the largest urban areas, the overall poverty rate among the elderly is 13.8 percent (U.S. Bureau of the Census 1999). As older Hispanic Americans and elderly from other ethnic groups continue to make up an increasing share of the elderly population, the poverty rate among the elderly is likely to expand (U.S. Bureau of the Census, 2000).

The FSP is a major source of nutrition assistance for low-income elderly in this country. In Federal Fiscal Year (FY) 2000, of the 7.3 million food stamp households, 21 percent (1.5 million) were elderly households (with the head of household being age 60 or older). One in six (16.7 percent) food stamp households was comprised of an elderly person living alone (Food and Nutrition Service, 2001).

Recognizing the particular living circumstances of many low-income seniors, including the relatively higher proportions of seniors compared to younger adults whose health is frail and have limited access to transportation, as well as their fixed incomes and dependence on resources saved throughout a lifetime, the FSP has many special rules regarding eligibility and benefit determination for elderly households. Many of these rules were specific issues discussed during the focus group discussions about the food stamp application process and are described in the findings of Chapter IV. A complete listing of these rules and their policy rationale is provided by a recent publication of the Food and Nutrition Service, titled *“Food*

stamp special rules for the elderly or disabled,” and can be found on the FNS web site at <http://www.fns.usda.gov/fsp/MENU/ELDERLY/Specialrules.HTM>.

Though the FSP serves a large number of seniors and has built in program modifications designed to improve program participation for this population, their relatively low participation rates have long been a cause for concern. The eligible elderly are much less likely to participate than are persons in other age groups. Recent data indicate that only 29.2 percent of the potentially eligible elderly population participate in the program, compared with 88 percent of eligible children and 71 percent of adults under the age of 60 (Castner and Cody, 1999).

The low food stamp participation rate among the elderly is not a recent phenomenon. Actual elderly food stamp participation was less than two-fifths of its potential throughout the 1980s and 1990s. However, the published literature on the reasons for low FSP participation among the elderly is relatively limited. The research that does exist focuses primarily on reasons seniors choose not to apply and other factors that discourage participation. The available research offers few insights on how specific aspects of the food stamp application and recertification process influence seniors' willingness to complete the application process or stay on the program once they are participants. There are also no published studies on seniors' use or understanding of the electronic benefit transfer (EBT) systems and the magnetic EBT cards that have now replaced food stamp coupons in nearly all States.

The most comprehensive recent qualitative research on reasons for nonparticipation in the FSP was conducted by Ponza and McConnell. In 1996, these authors published research based on six focus groups conducted with seniors in six States. The report summarizing these focus group findings, titled *Reaching the Working Poor and Elderly Study: What We Learned and Recommendations for Future Research*, is limited in its findings regarding the elderly because the findings present the working poor and elderly as one single group (Ponza and McConnell, 1996; McConnell and Ponza, 1999). Thus, HSR's study attempted to fill the gaps in this study, among others.

B. Research Questions

Early on in this study, the broad research objectives to document factors influencing seniors' access and participation in the FSP and develop recommendations for improving their participation were translated into nine research questions that guided the development of the focus group protocols and the analysis of the focus group discussions. The research questions are listed below in Figure 1-1, with a notation as to the chapter that covers the findings for each question.

For each of these questions, the research was designed to obtain findings on the particular perspectives, experience, and concerns of non-English-speaking seniors who are noncitizens and legal immigrants eligible for food stamps in Washington State.

**Figure I-1.
Study Research Questions**

1. How do seniors believe the FSP is or can be beneficial for them and others like them? (Chapter 2)
2. What overall negative views do seniors have about the FSP? (Chapter 2)
3. What are seniors' views on alternative food assistance benefits, such as emergency food distribution programs? (Chapter 2)
4. What are the barriers that discourage seniors from contacting the food stamp office to apply for benefits? (Chapter 3)
5. What aspects of the FSP application process are deterrents to seniors applying or completing the application process once they begin? (Chapter 4)
6. What aspects of the recertification process may be affecting seniors' willingness or ability to continue to participate in the FSP? (Chapter 4)
7. What are seniors' experience, satisfaction, and problems associated with the food stamp benefit and in particular the use of the relatively new electronic benefit transfer (EBT) system for food stamps? (Chapter 5)
8. How do eligible seniors currently hear about the FSP as a potential benefit for them and what kind of enrollment assistance do they receive? (Chapter 6)
9. How could Federal policies, outreach strategies, and State and local program operations be changed to improve FSP participation among low-income seniors? (Chapters 6,7 and 8)

In reviewing the study findings on factors influencing FSP participation among the elderly and the summary of recommendations to increase FSP participation among seniors, it is important for readers to note the strengths and limitations of focus group research. Focus group research provides qualitative information from open-ended questions. Discussants for each focus group are selected in a purposive manner to meet the criteria of each target group. In this study, no attempt was made to select representative samples of FSP participants, eligible nonparticipants, or the staff in the organizations working with them. Hence, the findings of this research are neither representative for seniors nationwide nor the communities where the groups were conducted. Rather, the findings of this study are intended to confirm previous quantitative or qualitative research findings, generate new hypotheses, and develop new policy options for consideration. These hypotheses and policy options can be further tested through more extensive quantitative research, including surveys of a nationally representative sample of the population of interest and/or evaluation research on the FSP participation impact of particular changes in FSP policies or practices.

C. Designing and Planning the Focus Groups

As noted in the introduction to this chapter, HSR conducted a total of 17 focus groups. At most of the sites, two focus groups were conducted with elderly FSP participants, two groups were conducted with food stamp eligible seniors who were not participating in the FSP, one group was conducted with staff from a local food stamp office, and one group was conducted with staff from community based organizations (CBOs) working with seniors in that community. Table I outlines the number of groups held with each type of audience.

Table I-1. Focus Groups Conducted				
Audience	Targeted Communities			
	<i>English-speaking seniors in Seattle</i>	<i>Spanish-speaking seniors in Central Washington</i>	<i>Korean-speaking seniors in Tacoma</i>	<i>All</i>
Eligible Nonparticipants	2	2	2	6
Participants	1 ⁴	2	2	5
Food Stamp Office Staff	1	1	1	3
CBO Staff	1	1	1	3
Total	5	6	6	17

The sections below describe how the elderly groups and target communities were selected and the focus group recruitment process.

1. Identifying the Target Groups and Sites

The focus groups with English-speaking seniors were conducted in Seattle; the groups with the Korean-speaking elderly were conducted in Tacoma (a mid-sized urban area); and the Spanish-speaking elderly were from rural parts of central Washington, with the focus groups held in the towns of Yakima and Pasco. In each of these communities, focus groups were also held with local food stamp office staff and representatives from local community-based organizations to obtain their perspectives based on their experiences providing food stamp services, outreach, other direct services or advocacy for low-income seniors.

The original study plan had not specified which Asian immigrant population would be targeted for this study. The Korean-speaking population was selected based on informal interviews with organizations in Washington State serving immigrants and refugees. These groups identified Korean-speaking seniors as one of the population groups with the lowest FSP participation rate among all Asian and Pacific Island immigrant groups in the State.

After selecting the demographic target groups, one of the next steps in the focus group study was to identify the communities where the focus groups would be held. To inform the site

⁴ Focus group recruiting was conducted for two groups of nonparticipants and two groups of participants in each of the three communities. However, one FSP participant group in Seattle had to be canceled because too few seniors were able to attend the discussion group that day.

selection process, HSR worked closely with the DSHS, representatives from the offices on aging, and private non-profit community organizations working with seniors, including groups that specifically work with Hispanic and Asian immigrant and refugee populations. HSR considered a number of factors about each potential study site, including whether the site was urban or rural, input from State agencies and community-based organizations serving low-income seniors in Washington State, and the availability of an organization with bilingual staff for recruiting Spanish-speaking and Korean-speaking discussants. After reviewing this information, HSR proposed several potential study sites to DSHS. After further consultation with DSHS, Seattle, Tacoma, and Central Washington were selected as the three final study sites.

2. Focus Group Recruitment

The first step in recruiting the groups was to set very clear definitions for the characteristics of the individuals who could be included in the elderly participant and nonparticipant groups. The first aspect of the definition that needed clarification was the term elderly. To remain consistent with the FSP, we used the program's definition of elderly, age 60 or older. Next, because seniors who live alone or in households with only other seniors have lower FSP participation rates than seniors who live with younger adults or children, only elderly who lived alone or with other seniors were included in the groups. To identify eligible nonparticipants, detailed and verifiable eligibility tests comparable to the FSP eligibility determination process could not feasibly be conducted for focus group recruits, so a brief screening questionnaire was developed to ensure that the eligible nonparticipant groups were comprised of elderly who were "likely FSP-eligible" based on their income and assets. In addition, any seniors who had applied for and been denied food stamps within the last six months were not eligible for the nonparticipant focus groups. Finally, participation in both the Korean-speaking and Spanish-speaking groups was obviously limited to seniors whose primary language was Spanish or Korean and who spoke little or no English. A copy of the screening questionnaires developed by HSR for recruiting elderly participants and eligible nonparticipants can be found in Appendix B.

The food stamp participants and eligible nonparticipants were recruited by representatives from nonprofit agencies working with seniors in the three targeted geographic communities

(advisory committee members). Each recruiter received a set of detailed recruitment instructions, screening questionnaires to ensure that only persons who met the group definition were invited to attend the focus groups, recruiting posters, and sign-up sheets to be returned to HSR for review during the final two weeks before the focus groups were held.

Based on their own experiences and resources in the communities they service, the recruiters used a variety of outreach and networking strategies. In Tacoma, advisory committee members recruited Korean-speaking food stamp participants primarily from existing lists of clients who received food stamp outreach from the Korean Women's Association. In Seattle and Central Washington, advisory committee members primarily depended on in-person one-on-one outreach at various community sites, including senior congregate meal sites, senior centers, public housing projects, community health centers, food pantries, grocery stores, churches, bingo halls, and nutrition education classes for seniors. Recruiters also advertised in the community using posters, flyers, community newspapers, and radio public service announcements to elicit calls for further information from low-income seniors.

a. Recruiting Food Stamp Office Staff

The discussants recruited for the focus groups with food stamp office staff were caseworkers and supervisors from the local food stamp office (called a "community service office" in Washington State). The food stamp workers for the groups in Seattle and Pasco (in Central Washington) were recruited from one community service office; workers for the groups in Tacoma were recruited from two community service offices that serve a large share of the Korean population and are located in the same building. The recruitment of food stamp workers was conducted by HSR based on potential names provided by DSHS regional field supervisors for each of the three communities. The recruitment lists were screened to ensure that only caseworkers and supervisors responsible for intake and ongoing maintenance of elderly food stamp cases were invited to participate in the groups. In the offices with smaller food stamp caseloads usually all workers handling elderly food stamp cases were recruited to attend the focus group for their site.

b. Recruiting CBO Representatives

HSR staff also conducted recruitment for the CBO groups. The first set of recruits for these groups was selected using contact names provided by the local advisory committee members. These recruits were screened by telephone to determine whether they provide services that administer programs to the targeted low-income seniors in their community. Additional names for potential recruits were obtained from these primary contacts. Discussants in these groups included individuals who work for senior centers, advocacy organizations, food stamp outreach programs, health departments or clinics serving low-income seniors, senior information and referral hotlines, and food banks, among others. (A list of the organizations participating in each CBO focus group is provided in Table A-3 of Appendix A.)

D. Data Collection Procedures

The focus groups were conducted in a two-week period during the last week of April and the first week of May 2001. HSR staff moderated and co-moderated all of the groups conducted in English. A Spanish-speaking moderator was contracted to conduct the four groups with seniors in Pasco and Yakima (Central Washington) and an HSR staff member who is fluent in Spanish co-moderated those groups. A Korean-speaking moderator was contracted to conduct the four groups with seniors in Tacoma, and an HSR staff member who speaks Korean co-moderated. All of the sessions were tape recorded and then later transcribed for analysis.

Most of the groups with seniors and CBOs were held in conference rooms at community centers. The groups with Korean-speaking seniors were held in a professional marketing research center, so that the groups' comments could be simultaneously translated and tape-recorded into English by a Korean-speaking interpreter in an adjacent room. The groups with seniors and the CBO groups were purposely not conducted at a food stamp office in order to draw a clear distinction between the researchers and the State food stamp agency. This reinforced efforts to assure discussants that their responses would remain confidential and not affect their food stamp benefits, potential eligibility, or working relationships with DSHS staff. On the other hand, to ensure maximum participation of the food stamp staff, the groups with food stamp caseworkers and supervisors were conducted in food stamp offices.

The sessions lasted from one and one-half to two hours and low-income seniors were given a gift certificate from a local grocery store (ranging from \$35 to \$50) at the conclusion of the

sessions.⁵ Each of the seniors were asked in advance if they needed transportation assistance, and free roundtrip transportation to and from the focus group site by van, car, or taxi was provided to those requesting it.

The focus group discussions consisted of a series of open-ended questions about which the participants were encouraged to talk among themselves. The protocol was developed around the ten research questions central to the study. A written protocol with specific questions and probes was prepared for the moderators to use with each of the different groups. However, in order to maximize participation from the group and to conform to the particular experiences, size, and dynamics of each group, the discussions remained flexible in the order of the topics discussed and the probes used for each topic. The probes in these protocols served as a guide for the moderator to ensure that the same key questions and follow-up issues were addressed with each group, though they were not actually questions that were read verbatim. (Appendix C contains the eight protocols used in the focus group discussions.)

Elderly focus group participants in each audience type were presented with the same introductory remarks, and were asked about similar topics. Only current and past participants were asked in detail about their experience with the FSP application process. The nonparticipant focus groups also addressed alternative food assistance resources and seniors' views of these compared to the FSP, as well as their reasons for not participating in the FSP. Discussions with Korean-speaking and Spanish-speaking groups included additional probes to elicit discussions about language barriers and cultural concerns that may influence their participation in food stamps and their use of food stamp EBT benefits. Views on how to improve FSP participation were solicited from discussants in all the groups.

E. Characteristics of Focus Group Participants

As noted above, 17 focus group discussions were conducted for this study: five in Seattle, six in Central Washington, and six in Tacoma. In all, there were 131 focus group participants, including 82 elderly persons, 26 food stamp staff from four food stamp offices and 23

⁵ Focus group discussants in Tacoma and Central Washington each received \$35 in food gift certificates; focus group discussants in Seattle each received \$50 in food gift certificates.

representatives from 19 CBOs attended the focus groups. The general consensus in qualitative research literature is that between eight and ten participants is the optimal size for focus group discussions. On average, eight participants engaged in the focus group discussions for this study.

1. Demographic Characteristics of the Elderly Discussants

Tables A-1, A-2, and A-3 in Appendix A summarize the demographic characteristics of the focus group participants. The age of the elderly discussants ranged from 60 to 90 years old, with the average age being 69 years old. Sixty-one percent of all of the senior discussants were female. The demographic information of the discussants in the English-speaking, Korean-speaking and Spanish-speaking groups are detailed separately below.

- **English-speaking seniors.** In the three focus groups with English-speaking seniors there were a total of 19 discussants. Over two-thirds (13 of 19) of discussants were female and 84 percent (16 of 19) had completed at least their high school education, with five seniors completing at least one year of post-secondary education.
- **Korean-speaking seniors.** There were a total of 29 Korean-speaking discussants in the four focus groups with seniors in Tacoma. In these groups 27 individuals were born in Korea and two were born in Japan. Forty-five percent (13 of 29) of these discussants were female. Fifty-nine percent (17 of 29) completed at least their high school education, including five seniors who went on to complete college.
- **Spanish-speaking seniors.** The largest number of senior recruits were in the Spanish-speaking focus groups, where the majority (19 of 34) were immigrants from Mexico, two were from Cuba, one from El Salvador, and 12 were born in the United States. Nearly three-quarters of these discussants were women. As a group, their education level was much lower than among the discussants in the other groups, with only 15 percent (5 of 34) having completed high school or post-secondary education.

2. Exposure to the Food Stamp Program

In the FSP participant groups the average length of the discussants' reported current participation stay was 2.5 years, ranging from 1.5 months to over 10 years. When eligible non-participant senior discussants were asked about their previous experience with the FSP, 59 percent (27 of 46) had received food stamps in the past (though more than six months prior to the time of the focus groups). Yet, of the 19 currently eligible nonparticipants who had not received food stamps in the past, the large majority had never been to a food stamp office or even considered applying for food stamps. Thirteen of 19 had never been to a food stamp office and 10 of those individuals had never even considered applying for food stamps before the focus groups.

3. Seniors' Social Support Networks

During our focus groups we asked questions about the social support networks of the elderly discussants. Most of the senior discussants in the focus groups lived alone or with other elderly family members, most commonly a spouse. Some lived with their children, though they said they prepared meals separately from other members of the household, generally because of their special food preferences or health issues requiring special diets. Though all seniors in the focus groups bought and prepared food alone or with another senior, living with their families was common among the Hispanic discussants in Central Washington, somewhat common among the Korean-speaking discussants in Tacoma, and rare among the English-speaking discussants in Seattle.

Among the English-speaking seniors, who mostly lived alone, many lived in senior housing complexes, were very involved at their place of worship, or at senior centers. The staff and other seniors at these sites seemed to be these individuals' primary source of social contact and support. Some seniors living in public housing for mixed aged groups said they were afraid to socialize with neighbors due to the risk of violence and other crimes.

In the Korean-speaking and Spanish-speaking focus groups, several of the seniors were working at part-time jobs. These individuals tended to be legal immigrants who do not receive private pension, SSI, or social security benefits. Korean-speaking and Spanish-speaking

seniors in the groups were also likely to be involved in language and culture-specific community-based organizations. A few seniors in these groups also mentioned English as a Second Language (ESL) classes as a way to meet people and make friends.

4. Demographics of the Food Stamp Office Staff

All but 3 of the 26 discussants in the three focus groups with food stamp staff were women. The number of years they reported working with the FSP ranged from 1.5 to 30 years. In the Seattle office, 5 of 8 staff discussants reported they speak an Asian language; in the Tacoma office, 3 of 9 staff reported that they speak Spanish and 1 man reported that he speaks Cambodian; in the Pasco food stamp office, which serves a large concentration of the low-income Hispanic population in the area, 7 out of 9 staff reported that they speak Spanish.

F. Analysis of the Focus Groups and Preparation of the Synthesis Report

After the groups were conducted, the focus group tapes were transcribed. The discussions from these 17 focus groups generated nearly 550 pages of transcripts. These transcriptions were reviewed by the HSR moderators and co-moderators for the focus groups, who were the primary authors of the report. The authors developed a coding system containing roughly 60 codes that closely mirrored the topics and subtopics included in the focus group protocols. The first three transcripts were reviewed and coded by two researchers to ensure that both researchers were interpreting and using the coding system in the same manner. After these researchers compared their coding of these first transcripts, they revised the coding scheme and the remaining focus groups were coded. (A copy of the coding scheme used to analyze the transcripts is contained in Appendix D.)

The coded transcripts were then entered into NUD*IST, a qualitative research software package. HSR researchers retrieved and sorted passages from all 17 focus groups by codes in the coding system. The authors of this report then summarized the information gathered during the groups by subject matter, examined the ways in which participants' beliefs and opinions varied by audience type and by community, and identified representative quotes for inclusion in the report. HSR elected to include many of these quotes from focus group participants to give a voice to the seniors, the food stamp staff, and the representatives from

CBOs. The quotes, particularly from the seniors themselves, offer valuable insight into the attitude of discussants and specific examples to the summary of the findings.

During the first week of October 2001, HSR held a strategic planning session with representatives from the State DSHS office—including staff responsible for the State FSP outreach program, FSP policy, and field operations—and nonprofit organizations that acted as advisory committee members during the planning and recruitment process for the study. (The October meeting participant list is contained in Appendix F.) The goal of this meeting was to review the focus group findings and develop an action plan for specific changes in State and local program operations that address the identified barriers to FSP participation among the elderly (including recommendations specific to immigrants and the general population of non-English-speaking seniors). The plan that resulted from this meeting included eight objectives with specific recommended action steps for accomplishing each objective. Many of these programmatic recommendations, while developed specifically for Washington State, were based on operational FSP issues that may be common to other States and localities. These are outlined in the final key recommendations chapter of this report.

G. Organization of the Remainder of the Report

The remainder of this report summarizes the focus group discussions. Chapter II reviews the findings regarding seniors' perceptions of the FSP and how nonparticipants view other forms of food assistance compared to the FSP. Chapter III discusses the barriers preventing eligible seniors from applying for food stamps, including misinformation they have acquired, issues related to stigma and pride, transportation barriers, and their interaction with the food stamp office by telephone. Chapter IV details seniors' experiences and views of the food stamp office, the application process, and requirements for continued participation and how this influences their participation decisions. Chapter V focuses on seniors' understanding and use of the EBT system that is intended to reduce the stigma associated with food stamp use at grocery stores. Chapter VI summarizes how the seniors in the focus groups said they heard about the FSP and types of assistance they have received during the application process. This chapter also explores discussants' recommendations for messages and methods to reach out and persuade eligible seniors to participate in the FSP. Chapter VII provides the discussants' recommendations on how program rules should be changed to improve the perception of and

access to the FSP for seniors. When they exist, differences among participants and nonparticipants and between the English-speaking, Spanish-speaking, and Korean-speaking groups are noted. The final chapter summarizes the key recommendations for changes in Federal policy, outreach strategies, and State and local-level program operations that follow most directly from the study findings. The recommendations for specific changes in program operations were developed during a strategic planning meeting with Washington State officials, staff from community-based organizations and advocacy groups. While these recommendations were developed for Washington State, many are applicable to any State or local jurisdiction seeking to improve FSP participation among seniors.

CHAPTER II

Seniors' Overall Perceptions of the Food Stamp Program

This chapter includes a discussion of the perceptions of the Food Stamp Program (FSP) by both eligible seniors who are aware of the program but not participating, as well as those who currently receive food stamps. Because eligible nonparticipants generally had more negative views of the FSP, the research also sought to understand where these low-income seniors would obtain food assistance and how they assess these alternative sources of help. Some information as to how community-based organizations and food stamp office staff believe seniors view the program is also included here, though the primary emphasis of this chapter is on the perceptions of seniors themselves.

A. Perceived Benefits of Food Stamp Program Participation

Focus group discussants were asked to describe the benefits of getting food stamps. Participants were asked their views of the program's benefits for themselves, while nonparticipants were asked about their perceptions of the benefits of the program for low-income seniors like them. Despite concerns expressed regarding the difficulties and barriers associated with enrolling and staying on the program (discussed in subsequent chapters of this report), most focus group discussants viewed the FSP as a critical form of food assistance for themselves and other low-income seniors.

When asked to describe the benefits of the FSP to themselves and others like them, seniors in the focus groups provided a range of responses. However, most of the views expressed can be grouped into the following five broad categories of benefits:

- Food stamps are an important and positive source of food assistance;
- Food stamps allow seniors to buy healthful foods they like;
- Food stamps promote independence for seniors;
- Food stamps provide needed economic assistance; and
- Food stamps are viewed as a health promotion program.

1. Food Stamps are a Positive and Important Source of Food Assistance

When asked to describe what the benefits of the FSP are, the most common response was that food stamps allow participants to buy the food they need and want and would not otherwise have access to. Several seniors who participated in the program made it very clear that they depend on food stamps to meet their basic food needs.

“We are basically depending on food stamps for all our food because we are not able to work.” (Tacoma participant, translated from Korean)

“If you go in the kitchen and look for just a biscuit and there isn’t any there, what are you going to think about? Your food stamps.” (Seattle participant)

“It allows you to buy some food when you ain’t got none.” (Seattle participant)

“Food stamps keeps the wolf away from the door.” (Seattle participant)

Non-participants who had been on the program in the past as seniors said that when they were on the program, the benefits provided assistance that they really appreciated and that was critical to meeting their basic food needs. One nonparticipant said that if he could get on food stamps he knew the benefit levels were likely low but they could provide a few weeks of needed food assistance.

"(Food stamps) allow you to buy basic foods that you need just to live everyday. That's about all there is in it, but to me that was great." (Seattle non-participant)

"It's giving you better food for survival." (Tacoma non-participant, translated from Korean)

"I would be able to have food for a few weeks if I could get food stamps." (Seattle non-participant)

Focus group discussants were asked their overall opinions, good and bad, about the FSP. The Korean- and Spanish-speaking seniors, participants and nonparticipants, were so pleased and grateful that they and other immigrants can receive this type of food assistance in America. Their comments were so positive that they almost seemed confused by the question asking them what they did not like about the program.

"If I were to live in Korea right now the senior citizens get free tickets to subways, but that's about it. Now that I am in America you get food stamps and you get Medicare. All I just want to say is that I am thankful and while I live in America I will just abide by the American rules and regulations." (Tacoma participant, translated from Korean)

"I was grateful for America. I was amazed that America provided such a program." (Tacoma participant, translated from Korean)

"No, there shouldn't be any bad things (about getting food stamps). Think about it... Why would it be bad to get help you need buying food?" (Tacoma nonparticipant, translated from Korean)

"I saw it as a very good program for everybody because one was able to buy without using cash. It was an excellent thing. I would like to meet the person who created the program. They don't discriminate at all." (Yakima participant, translated from Spanish)

2. Food Stamps Allow Seniors to Buy Healthful Foods They Like

In addition to providing assistance with the basic food needs of their household, many participants and nonparticipants saw food stamps as a way to buy healthful foods that they could not otherwise afford.

"(If I got food stamps) I would buy more fruits and vegetables.... I don't know the last time I ate a slice of lettuce because at \$1.39 a head.... And the cost of apples sometimes just gets outrageous. Just fruits would help me." (Seattle nonparticipant)

"It gives me money to go and buy meat. The things that I normally wouldn't get at the food bank." (Seattle participant)

"When they started giving us the stamps I was able to buy fruit and different things. Things like watermelon." (Yakima participant, translated from Spanish)

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.

"Food stamps allows the diversity of Americans to buy what they need for their own ethnic choices...At their own ethnic stores." (Tacoma CBO)

3. Food Stamps Promote Independence for Seniors

Korean-speaking and Spanish-speaking discussants pointed out that using food stamps reduced dependency on their families, who are also on limited incomes, and provided them with personal choice over the food they buy and prepare.

"I can buy the things that I want to eat. I do the shopping for myself and I like that I can take care of myself." (Tacoma participant, translated from Korean)

"I was a bit hesitant in the beginning because I wasn't sure if I was eligible. But then also my children had a difficult time living (financially) plus my eating styles are very different from theirs, for meals and food. So I wanted to cook something that goes with my appetite and that's why I applied.... But now with food stamps I can use it to buy and prepare foods that meet my own health needs. So I am very grateful." (Tacoma participant, translated from Korean)

4. Food Stamps Provide Needed Economic Assistance

Across all groups the main reason why eligible seniors said they applied for or would need food stamps is financial need. For those no longer working, often there was a point after they retired that they were able to support themselves. But, due to a personal illness or the death or illness of a spouse, they were no longer able to afford the basic necessities.

Some of the seniors specifically said that getting food stamps could or already does allow them to use their income to pay for other necessities, such as rising out-of-pocket medical expenses, housing costs, and utility bills.

"If you pay the bills first then you don't have any left to buy food. (With food stamps) you can pay the bills and use the stamps for food." (Yakima nonparticipant, translated from Spanish)

"For the people who don't make money, food stamps are the only source of daily life assistance. So that is why it is good." (Tacoma participant, translated from Korean)

"Its getting to where we seniors either buy food or medicines. We can't do both." (Seattle nonparticipant)

"I benefited from it in the sense that I had more money to buy food and with the money I had left over I paid the rent and bills. I was able to provide other things that my children and their families need, such as recreation. We were able to do things together as a family." (Yakima participant, translated from Spanish)

5. Food Stamps are Viewed as Promoting Good Health

Many seniors talked about the importance of eating the right foods for their health, particularly those with high blood pressure and diabetes. Some nonparticipants strongly felt the need to eat healthy foods, but felt unable to eat the proper foods due to financial constraints. Some said that their doctors had recommended they eat more healthy foods, such as fruits, vegetables, and certain types of fish, but found that they could not afford these foods.

"You eat what you have. It's been three months since the doctor put me on a special diet. Vegetables, chicken, fish, milk, fruit, but the vegetables are so expensive that one can't buy them. You have to eat what you have. Rice, beans, whatever." (Yakima nonparticipant, translated from Spanish)

Interestingly, several nonparticipants and participants viewed the FSP not just as an income supplement program or a way to buy more expensive foods, but as a program designed to promote healthy eating and good health.

"Nutrition is one of the good things I see about getting stamps. The person is going to be able to feed himself, be healthy and have energy to find a job." (Pasco nonparticipant, translated from Spanish)

"I believe it is a public health program for low-income people." (Tacoma participant, translated from Korean)

B. Negative Perceptions of the Food Stamp Program

When seniors (both nonparticipants and participants), representatives from community-based organizations, and the food stamp staff were asked about the negative perceptions among seniors about the FSP, four issues were raised in multiple groups.

- The expectation of low benefits compared to the difficulties of applying for food stamps;
- The complexity of the program's eligibility rules and misinformation about who the program currently serves or is designed to serve;
- The belief among working seniors that the program's rules unfairly penalized them; and
- The belief that seniors are not getting their fair share of the food assistance.

1. Low Benefit Levels Compared to the Difficulties of Applying

Discussants in all of the focus groups assumed that most, if not all, seniors can only get \$10 in food stamps, the minimum benefit level. While this is true for a large portion of the elderly who receive cash assistance in the form of Supplemental Security Income and Social Security, it is not true for the average elderly food stamp household. Nevertheless, many eligible seniors not on the program said they were sure they would not get more than \$10, though they were clearly confused by the program's complex eligibility and benefit determination rules (as discussed below). Contrasted with the large amount of time and paperwork required to complete the application process, the low benefits they expect make some nonparticipating seniors take a very negative view of the program. Nonparticipants reflected this perception when asked to discuss the program overall and why they did not apply.

"By the time you catch a cab or bus to get up there to see about it, well then you have spent \$10. Then what do you get? You get \$10 worth of food stamps. That's a loaf of bread, a gallon of milk, and a dozen or a dozen and a half eggs." (Seattle nonparticipant)

"I would go through the trouble if I thought I would get enough to really help me. But I wouldn't go down there and even sign up for \$10. It's not even worth it." (Seattle nonparticipant)

"Why bother for \$10? I think it is too complicated and too cumbersome to go through all that paperwork." (Tacoma nonparticipant, translated from Korean)

"You send all this foreign aid to repressed countries, and yet our own people who have worked and slaved and lived here, you give them \$10 a month and you tell them that's what they deserve." (Seattle nonparticipant)

Most caseworkers and representatives from CBO's in Seattle confirmed that the relatively low minimum benefit level is a major deterrent to seniors' FSP participation.

"Sometimes they only get \$10 and they have to come in and they have to give all this verification and they say it's not worth the time." (Seattle CBO)

"As far as what I have heard from people as to why they have not or do not apply for food stamps, the amount that they expect to receive is so small for the amount of trouble that it takes to apply." (Seattle CBO)

"It's almost disgracing for someone who's maybe worked fifty or sixty years and who paid their taxes and who knows they are supporting a program like this, to be so stringently means tested for ten dollars (a month)." (Seattle CBO)

2. Complexity and Misunderstanding of the Program Eligibility Rules

Several English-speaking discussants that were eligible but not participating in the FSP talked about the complexity of its eligibility rules as their primary conception of the program.

"I never ask for anything unless I need it. And I hate to ask for something and be turned down. I hear people at the welfare office say you're not eligible for this and that. I don't even know how it works. But I've needed it a lot of times. I just did without because I didn't know." (Seattle non-participant)

In the non-English-speaking groups of eligible nonparticipants, several seniors thought the program is only for people on welfare, families with children, or the disabled.

"I have no income. I have no job, nothing. I thought it (food stamps) was only for the people who get welfare. I only get the medical benefits." (Tacoma nonparticipant, translated from Korean)

"All I know is that if a person is disabled or has a lot of children and insufficient money to support them then I thought they would qualify." (Tacoma nonparticipant, translated from Korean)

"I thought they don't give you anything without a child." (Yakima nonparticipant, translated from Spanish)

3. The Program Does Not Adequately Serve Working Seniors

In the two focus groups with Korean-speaking seniors participating in the FSP, several were currently employed. Three of these individuals expressed specific concerns about the fairness of the income and assets tests for determining food stamp eligibility.

"For a person who works, sometimes you work 80 hours a month, sometimes 92 (depending on the number of weeks in a month), sometimes even less. Just because you make a little more money in one month they say no food stamps. Everything gets disconnected. So this month I am trying to work less." (Tacoma participant, translated from Korean)

"You know, in America you need a car...So, with some money I have to purchase the car. But if you purchase the car, that will make you ineligible." (Tacoma participant, translated from Korean)

4. Seniors Are Not Getting Their Fair Share of Food Assistance

Several nonparticipants in all three subgroups (English-speaking, Korean-speaking and Spanish-speaking seniors) voiced a concern that seniors only get a small amount of benefits or have a harder time getting food stamps or food assistance than younger people who are on welfare or who are recent immigrants.

"I have seen many couples, even with very few children, get welfare and a lot of stamps. The women say they don't have a husband even when they do and he's working." (Pasco nonparticipant, translated from Spanish)

"Food stamps are supported by the people who are working hard and paying their taxes. If it only goes to needy people it will be good. But when I see some of these people (at the grocery store) they are young people who are healthy, energetic, still using these stamps I wonder why stamps are given to those healthy people and not more seniors." (Tacoma nonparticipant, translated from Korean)

"Sometimes I work until my bones shatter and I can't afford anything and then I see some people who are taking all these benefits so I feel the government is being unfair." (Tacoma nonparticipant, translated from Korean)

"Someone arriving from another country has more opportunities than a legal immigrant who already lives here. They can get a doctor, medicines, transportation and money for food; they get help for the electricity, the phone, and rent." (Pasco nonparticipant, translated from Spanish)

C. Other Sources of Food Assistance and Their Perceived Strengths and Weaknesses for Seniors

Low-income seniors not participating in the FSP were asked to prioritize where they would go for food assistance when in need and in particular how they perceived food banks and the local commodity distribution program as sources of food assistance.

While there was overlap in the responses across the three ethnic groups (English-speaking, Korean-speaking and Spanish-speaking groups), there were some clear differences between responses from the English- and Spanish-speaking seniors compared to the Korean-speaking seniors. Hence, their responses are presented separately below.

1. English- and Spanish-speaking Seniors

The English-speaking and Spanish-speaking seniors who were food stamp eligible but not participating in the program most often reported that they could find emergency food sources when in need. They most often go to a food bank or a senior center for a hot meal when they run out of money for food. A few of the seniors in these groups also cited neighbors as a source for emergency food assistance. Several of these seniors pointed out that they would not go to their family, because they are not living close by or because they did not want to impose on their families who had their own children to take care of.

"I go to the food bank because it seems to be my best outlet when you are just absolutely down to nothing." (Seattle nonparticipant)

"The food bank helps senior citizens a lot. We've been there and have gotten very good things." (Pasco nonparticipant, translated from Spanish)

"Sometimes before the end of the month I don't have enough money to eat on at all. If you're a senior and check in and you get to know the people at the front desk (of the senior center), when you say you don't have enough money to eat on today you can get the tickets for the noon lunch. So it's keeping me fed all month long." (Seattle nonparticipant)

"It's pretty hard to be without food in our building. Because something maybe you get from the food bank or commodities program and don't like, your neighbor likes and you trade food back and forth." (Seattle nonparticipant)

"I turn most to my neighbors when I need help." (Yakima nonparticipant, translated from Spanish)

While the food bank and commodity distribution programs were cited as important sources of food assistance by many discussants in the English-speaking and Spanish-speaking focus groups, English-speaking discussants expressed some problems with the selection of food items and the large packaging sizes of commodities distributed.

"I put food banks first (as the place I would go for food assistance) but they don't give you enough. They only give you, say, just for a week or so, but what's a person supposed to do the next 2-3 weeks, go hungry? And that's where my situation is because I pay my bills on the 3rd, get them all paid off, and then I barely have, say, \$25-30." (Seattle nonparticipant)

"Yesterday was commodity distribution day and all I got was about 10 pounds of pasta... Now, what am I going to do with all that pasta?" (Seattle nonparticipant)

(The commodity program) "sometimes gives you some big huge box or can of one item, for a family of ten, but I have to leave it. I live alone and can't use it." (Seattle nonparticipant)

2. Korean-speaking Seniors

Though several Korean-speaking nonparticipants said they went to the senior center once a week for a hot meal, when asked where they would go first when in need of food assistance, they most often said they would turn to family members. In contrast to the seniors in the English- and Spanish-speaking nonparticipant groups, several of the Korean-speaking seniors said that they would not turn to friends for food assistance because they did not have close friends in this country with whom they would want to openly share their personal difficulties. A few of the Korean-speaking nonparticipants said that food banks would be one of the last places they would turn. Representatives from Korean-American community organizations said that low-income Koreans don't turn to food banks or the commodity distribution program because the foods available there do not conform to their traditional Korean dietary needs.

"The first place for me will be my family. Then after my family, I will go to church, then the food bank." (Tacoma nonparticipant, translated from Korean)

"My family is number one because family is the one that is the closest by." (Tacoma nonparticipant, translated from Korean)

"With your family, you have no difficulties to communicate." (Tacoma nonparticipant, translated from Korean)

"I don't have that many friends in America. If I do have friends then I wouldn't share the difficulties I face with my friends." (Tacoma nonparticipant, translated from Korean)

"When you have money, then friends are there. But when you are in urgent problem I don't think friends are that needed." (Tacoma nonparticipant, translated from Korean)

Another frequent source of food assistance help for nonparticipant seniors was the Korean Women's Association (KWA), a community organization whose mission is to provide help to the Korean community and that also conducts FSP outreach. There are individuals at the KWA that the seniors seem to have a comfort level with in sharing personal information or asking for help. The KWA also offers a special meal site once a week for the Korean elderly community.

"The first place I would go would be the Korean Women's Association because of the language barrier and all that... When you go to KWA and you explain the circumstance that you are in, tell them that I don't have food, then they will refer me to something." (Tacoma nonparticipant, translated from Korean)

Regardless of where they receive their food benefits, seniors across the three ethnic groups had similar positive and negative perceptions of the FSP. The next chapter explores the roots of some of these perceptions further by explaining how members of the focus groups received information about the FSP and its benefits and the barriers they perceive to applying for food stamps.

CHAPTER III

Barriers Preventing Seniors From Applying for Food Stamps

Focus group discussants were asked about the factors that influence seniors' decision to contact the food stamp office to apply for benefits. Understanding this aspect of seniors' food stamp application decisions is key to strengthening the FSP to support increased participation among eligible seniors. The findings are particularly relevant for understanding how to reach eligible low-income seniors with effective outreach messages, methods, and services that support the decision to apply for food stamps, and how these may need to be tailored for English and non-English speaking seniors. While most seniors had heard about the FSP before the focus groups were held, the focus group discussants cited a number of barriers that prevented them from immediately applying for food stamps after initially hearing about the program. The most common reasons were the stigma and cultural barriers associated with applying for the program. These barriers were acknowledged also by staff from the CBOs and food stamp offices. Other barriers that affected eligible seniors' decision to contact the food stamp office included misinformation about the program's rules, availability of transportation, and communication problems at the initial point of contact with the food stamp office. Each of these is discussed further below.

A. Stigma and Cultural Barriers

Though food stamps are designed in part as a nutritional safety net for the elderly poor, many seniors said they find it difficult to disassociate the program from the stigma of government welfare. Some seniors said that they would not apply for benefits because they felt they would be ridiculed, or looked down upon by others.

“And, this particular age group is extremely prideful, and it is humiliating to be embarrassed sitting in a CSO [food stamp office] applying for food stamps or any other service, I mean, they are proud people.” (Central Washington CBO)

“Korean people have this tendency, their pride hurts. Food stamps kind of hurts their pride. So, they say, what do you know about me? And they get their pride hurt.” (Tacoma participant, translated from Korean)

Other discussant comments indicated that many seniors are too prideful to accept what they consider to be a handout. While pride has been a known barrier to FSP participation for the general food stamp recipient population, several issues of pride and stigma are specific to elderly food stamp participant groups. Several participants and nonparticipants said they found it very difficult to ask for help after having supported themselves for so many years.

“That was the hardest thing for me when I needed help... to ask for help. I’ve never had to all my life. I take care of myself. And when the time came I didn’t have enough money to eat on and didn’t have transportation somewhere at certain times, it’s the hardest thing in the world for me to ask for help, even at the volunteer services that are there to be the help. It’s awfully hard for me to do. It’s pride, I think, more than anything. It’s been awfully hard for me to face.” (Seattle nonparticipant)

“Going there, and also using food stamps, involves a certain amount of humiliation. And, that may be a factor which sort of inhibits people from going because you think if I get these I’m still going to tell the clerk at the check-out counter, and not only that, but the people waiting in line might hear you.” (Seattle nonparticipant)

CBO staff from Central Washington said that many in the generation of current seniors do not believe in accepting public assistance, and would find it humiliating to have to apply for benefits.

“Well the younger generation is...more aware of systems, you know, I think the feeling is that this is something that’s here to help us and we can use it, and there’s no need to be ashamed of it, as opposed to that age group [seniors] that, no matter what you call it, to them it’s charity and handouts and they don’t want it. They don’t want to take charities or handouts.” (Central Washington CBO)

“And also the older generation, and we’re talking about people 60 and up, probably weren’t raised receiving public assistance...” (Central Washington CBO)

While stigma prevented some seniors from applying for food stamps, it was also a factor for seniors who ended up deciding to apply for food stamps. Each of the English-speaking participants who had not been on food stamps before said that they applied because they truly needed the benefits, but they felt stigmatized and degraded for having to rely on food stamps.

“To me, I think it was sort of a degrading thing.”

“It is degrading.”

“It is. You worked all your life.”

“And you pay taxes all your life.”

“And then you end up and you got to ask for help.” (Seattle participants)

“One particular client...came in and cried throughout the entire interview. Just cried throughout the entire interview. I happen to consider myself very compassionate with people and I wasn’t able to console her at all. And, she had sold her furniture, her jewelry, most of her dishes, and everything she could think of before came into the office to apply. Her home was in foreclosure and it was embarrassing to her. And, this stigma that it’s going to bring her in front of her community as to how they’re going to perceive her if they find out she’s receiving assistance.” (Tacoma food stamp worker)

In the English-speaking groups, the perception that those who are unable to provide for themselves or their families are lazy and unwilling to work diverted some seniors from applying for food stamps; one senior who finally did apply for food stamps said this belief had made it very difficult for her to apply.

“Well I was from the generation where...no way did you take that stuff. You either worked for it or you did without it. And what they had there, I used to go with my mother once in a while...but it was very much looked down on. So I had to get up a lot of courage to just ask (for food stamps).” (Seattle participant)

Cultural issues also prevented some seniors from applying for food stamps. In the Spanish-speaking community, the tradition of relying on the family to take care of one another acts as a barrier to applying for food stamps. Receiving food stamps was thought to invoke shame on a family by showing others that the family was not able to take care of the elderly person properly.

“...Hispanics are very tied with culture and ideals and traditions. We are very proud of our own. We believe in protecting our own, you know. This is the way we were raised.” (Central Washington CBO)

Some Korean discussants, staff from CBOs and food stamp office staff said that the children of Asian immigrant seniors sometimes dissuade their parents from applying because of how it will reflect upon them.

“So they want to try (to apply for food stamps) But then their kids have their pride and they don’t like the fact that their parents are getting it. And then there are some people who cannot even help their parents out, but because of the pride they are just discouraging their parents [from applying for food stamps].” (Tacoma participant, translated from Korean)

Many Korean-speaking participant and nonparticipant seniors were afraid of putting too much financial stress on their children by asking them for help, but did not want to go to the government for assistance because they might bring shame to their family. As a result, several discussants said that some Korean seniors who need help with food assistance don't seek it and keep their need hidden from their family and community.

B. Misinformation

Consistent with current literature regarding seniors' participation in the FSP, focus group discussants identified misinformation about the FSP's benefits and rules as a common reason that eligible seniors do not even considering applying for food stamps. One possible indicator of the prevalence of this misinformation is the fact that among the Spanish-speaking and Korean-speaking senior discussants in the eligible nonparticipant focus groups, the majority of those who had never been on the program in the past (9 of 17) had not even considered applying.

In addition to traditional misinformation about the FSP rules for the general elderly population, immigrants had multiple layers of misinformation regarding their eligibility for food stamps. Their misinformation and confusion were both about Federal rules and State rules (since Washington State provides State funded food stamps for all legal immigrants that were made ineligible for the FSP in 1996.)

1. General Misinformation

Focus group discussants expressed misinformation related to benefit levels and eligibility determination rules. Most prevalent among all groups of eligible nonparticipant seniors was the assumption that all seniors can receive only the minimum monthly benefit level of ten dollars in food stamps.

Misinformation about the limits on asset levels and the definition of a household for determining food stamp eligibility were also indicated by several senior nonparticipant discussants. Some assumed that in order to be eligible an individual or family has to sell their

house or car and then wait to apply until they spend that money. Others said they thought they would automatically be ineligible because they live with their children regardless of whether they purchase and prepare food separately from their family.

Some discussants were afraid to apply for food stamps, not because of the implications it could have on them individually, but because of the implication it could have on others. For example, several senior discussants and CBO representatives said that the elderly are concerned that by accepting food stamps they might be taking them away from someone else who needed them.

“Maybe that’s the reason there isn’t anything left because it is going to someone else.” (Seattle nonparticipant)

“Something I come across, to, is that there is a sense of scarcity to the funding for the program and that there’s more worthy people worth it. And something I’ve come across, too, is the idea that programs like the Food Stamp Program are largely for single women with children and that it is not necessarily just a citizen, human being program. They are single adults with no children and they don’t have access to the program, that it is not for them, and there’s far more needier people and that they shouldn’t take up any space in the program.” (Seattle CBO)

“Seniors that I have heard say, ‘I can make do.’ Since there is so little money for people, I don’t want to be one of the ones that have to take it out of the babies’ mouths. (Seattle CBO)

“They think they are taking it away from somebody more needy. I think that’s the one I hear the most, ‘Oh, I don’t want to take it away from somebody who needs it more than me.” (Tacoma CBO)

Staff from community based organizations and food stamp office workers said that because most seniors learn about the program from family, friends, and neighbors, false information is passed along with correct information about the program. They also indicated that this low-income population has less information than younger adults do about the types of government assistance they might be eligible for. Though these problems were expressed by staff working with all groups of low-income seniors, it appears to be especially true for the non-English-

speaking community, where the volume of misinformation is greater and the sources of information are more limited.

“General frustration and misinformation is spread from applicant to applicant, which makes it more difficult for the food stamp educators to do their jobs. The elderly are more likely to trust their peers and the information they provide than info they hear from other sources.” (Central Washington CBO)

The general population—at least the younger population—they can find out other information. Whereas the elderly have less access to resources and information so they ask their children and other family members. And, sometimes, those family members have the wrong information. (Seattle food stamp worker)

2. Misinformation Specific to Non-Citizens

Under the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) many legal immigrants lost eligibility for food stamps. Congress and the President enacted partial restoration of these eligibility cuts in the Agricultural Research, Extension and Education Reform Act of 1998. At the same time, the law also gives States the option to use their own funds to provide food stamps to legal immigrants within their State. Washington was one of the first States to choose this option and created the Washington State Food Assistance Program for Legal Immigrants, which works under the FSP eligibility rules for immigrants established in the Food Stamp Act prior to PRWORA.

Though the food stamp eligibility of legal immigrants did not change due to the changes in Federal food stamp law, the focus groups revealed much confusion and misinformation about the eligibility of seniors who are sponsored by their relatives and how their food stamp participation might affect their children in their future or their potential to become permanent citizens in the future.

Concern about sponsor liability and other negative effects on their families. Some non-participant seniors mentioned that they did not want to participate in the Food Stamp Program because they believed their children, who are their sponsors, would be held financially responsible for repaying any State funded

food stamp assistance—even if their children’s families had low incomes and might not in fact be held liable under immigration law. Others had heard that their children or grandchildren would not be able to become naturalized, receive financial assistance for college, or get a job in the future because they had received food stamps. Some examples of the discussants’ comments on these topics are included below.

“I heard about [food stamps] but they said something big will happen if you receive it before your 3 year residency comes up. Somebody will be damaged or someone will be hurting. They were saying because my son-in-law is a soldier, he has to pay back the benefits that I receive. That’s why I didn’t apply.” (Tacoma nonparticipant)

- ***Waiting period before immigrants can apply for food stamps.*** In Washington, where DSHS provides State-funded food stamps for legal immigrants, otherwise eligible legal immigrants can receive food stamps soon after entering the country. However, the complexity and quantity of rules surrounding immigrants and eligibility for U.S. government assistance programs can be daunting, not only to the non-English-speaking immigrants, but to advocates and outreach workers from various community-based organizations as well. There appears to be a great deal of confusion regarding when immigrants may apply for food stamps, and what repercussions exist if they apply too early.

Some participant and nonparticipant discussants said that they thought they could not apply for food stamps until they had been in the country for three years or sometimes for five years.⁶

“My case too, green card I only received two years ago and I heard that you have to be here for at least 3 years in the U.S. to be eligible.”

(Moderator): *“Who told you that?”*

“I don’t know. I just heard that.” (Tacoma nonparticipant)

⁶ The reasons for this confusion may be many. They may have heard that while they are sponsored in the U.S. they are ineligible for food stamps. (However, sponsored immigrants can be eligible if their sponsor is low-income and has limited assets or if their sponsor meets certain exemptions). It is likely that this kind of misinformation is spread because many immigrants have difficulties obtaining the information they need from their sponsors to determine food stamp eligibility. Or, they may be working under the assumption that they are not eligible to receive food stamps until they have been in the country for five years or until they have worked 40 quarters, whereas in Washington State--which provides State-funded food stamps to income-eligible legal immigrants--this waiting period is not required for receipt of food stamps.

- ***Misinformation regarding Food Stamps and “Public Charge.”*** Some discussants believed that accepting food stamps would hinder their chances of being granted U.S. citizenship, because it would deem them dependent on the U.S. government and a “public charge” ineligible to receive a green card. In fact, while receipt of SSI or other cash assistance will affect determination of eligibility for Legal Permanent Resident (LPR) status, receipt of food stamps, medical assistance, and other non-cash benefits can not affect individuals’ ability to obtain a green card.

“They fear their getting food stamps will affect their children or grandchildren’s green card. I receive a lot of questions about how long they have to wait to apply for food stamps so that it does not affect their children or their family.” (Central Washington CBO)

C. Transportation

Many focus group discussants cited limited transportation as a barrier to seniors being able to get to the food stamp office to initiate an application. Many of the elderly discussants were unable to drive, and several of them found taking the bus to the food stamp office to be very difficult. Seniors in less populated areas expressed a harder time trying to find transportation help to get to the food stamp office. The representatives from CBO confirmed that transportation was a significant barrier to getting to the food stamp office to apply for benefits.

“Especially if they live in the outlying areas and have to come in, you know, some of them, even the trip itself can be stressful. Especially if they are frail.” (Central Washington CBO)

“And it you live out in the country, well ... it is four bus rides sometimes. Two (trips) in and two (trips) back home.” (Seattle CBO)

In Tacoma, many seniors explained that the public transportation system does not stop near the food stamp office. In Central Washington, several discussants said there was no public transportation available to seniors in most of the rural areas, and those that had transportation available were limited to a service called Dial-A-Ride, which requires 24-hour notice and often

picks up seniors several hours before their appointment and drops them off several hours afterward, in order to accommodate other passengers' schedules.

“The elderly get Dial-A-Ride, but they forget to call the day before and that’s a hassle and usually you need to call them to make the appointment.” (Central Washington CBO)

D. Communication Barriers at Initial Contact with the Office

Language issues play a large role in hindering some non-English or limited-English speaking elderly from applying for food stamps once they try and contact the food stamp office. Some CBO staff explained that non-English-speaking seniors who call the food stamp office are often times unable to reach someone who speaks their language and do not call again. Many non-English-speaking elderly said that when they encounter the automated phone system they just hang up.

One CBO discussant pointed out that many seniors, regardless of their primary language, have a fear of new technology which makes using the automated telephone systems difficult.

“I think it is intimidating, the technology for them is intimidating. They don’t want to be talking to a machine and then leave a message or anything.” (Central Washington CBO)

In Central Washington, when no one can answer the phone, there is a telephone message first in English and then repeated in Spanish. Some discussants reported that the Spanish-speaking seniors are sometimes unaware that the messages are repeated in Spanish and hang up while hearing the English message.

“You don’t know that there’s going to be a Spanish message if they are not experienced enough to find out.” (Central Washington CBO)

This chapter has discussed the factors that can prevent food stamp eligible elderly from contacting a local food stamp office and obtaining an application form or deciding to apply. Societal and cultural factors, misinformation or confusion about the program's rules and benefits, transportation, and communication difficulties with the food stamp office stop a portion of eligible seniors from seeking a food stamp application or beginning the food stamp application process. Those that do begin the process face additional influences that may affect their decision or ability to complete the application and/or recertification processes. These issues are the focus of the next chapter.

CHAPTER IV

The Food Stamp Application and Recertification Process

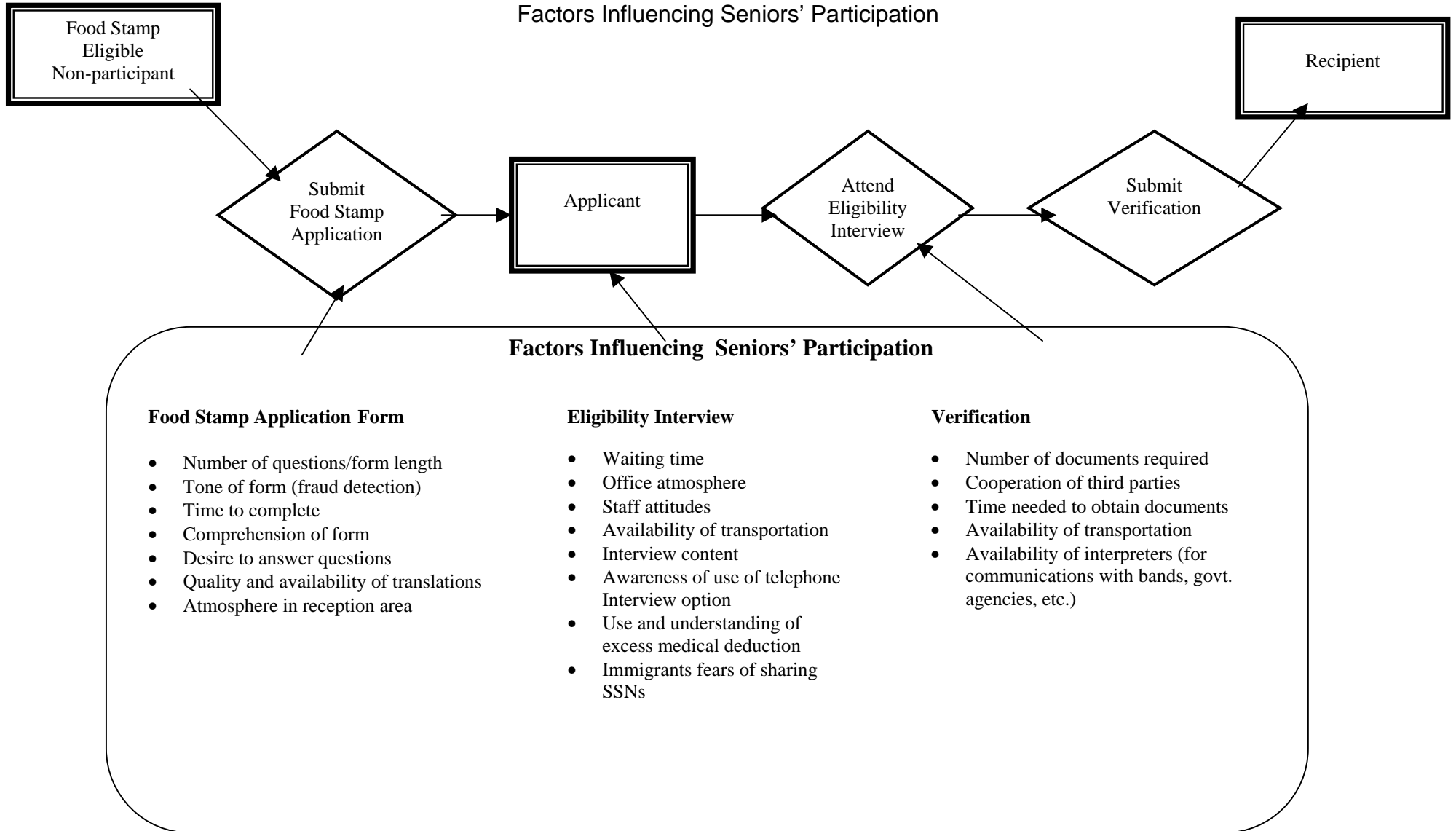
The previous chapter focused on reasons that food stamp eligible seniors hesitate or fail to contact a food stamp office to apply for needed benefits. This chapter presents the focus group findings on the application and recertification processes for food stamps as they are perceived by participants and eligible nonparticipants, and those who work with seniors at the food stamp office and in the community.

The organization of the findings in this chapter correspond to the sequence of steps someone must take to apply for food stamps. Figure IV-1 illustrates the three basic steps involved in the FSP application process nationwide: 1) formal submission (“filing”) of a food stamp application form, 2) the eligibility interview, and 3) submission of required verification documents. The possible factors that may influence seniors’ decisions to continue the process are listed in the diagram.

Section A of this chapter explores the FSP application process for seniors in more detail to discuss how the factors listed above may affect seniors’ decisions to move through the process. Section B explores issues related to reporting and recertification requirements for participating seniors that may affect their decision to continue receiving food stamps. Section C provides specific examples of how FSP program operations and policies have caused some eligible seniors to leave the program.

Figure IV-1.

The Food Stamp Application Process
and
Factors Influencing Seniors' Participation



A. The Food Stamp Application Process

1. The Application Form

The first formal step in the food stamp application process is the submission of the application form. When asked about seniors' experiences trying to apply for food stamps, there was extensive discussion among seniors and the representatives from community-based organizations about the food stamp application form. When probed about the application form, seniors had much to say about its length, complexity, and types of questions asked.

Because the issues raised by the non-English-speaking groups differed somewhat from the English-speaking groups, the analysis of the comments from these two groups are presented separately below.

a. The English Version

English-speaking seniors talked most about the form being too long and having too many seemingly irrelevant questions. A few also indicated that the form seemed to be designed to make them feel ashamed about applying for food stamps.

"They ask you these questions that make you feel guilty. They make you feel like a criminal. The questions they ask on the form make me feel like I was taking something I shouldn't have taken. But I wanted and needed the help." (Seattle nonparticipant)

"The application is very long and there are a lot of unnecessary questions for the elderly." (Seattle nonparticipant)

"If you have no income, the form asks why? Maybe they want to get someone a job. None of those questions about work apply to me." (Seattle participant)

"My problems are different than somebody that has a new baby or a lot of kids. Their problems would be different. Seniors should not have to answer all the same questions that families with kids do." (Seattle participant)

Only one focus group discussant in the English-speaking group of participants said that she did not have difficulty filling out the application form nor problems with its content.

b. The Korean and Spanish Translated Versions

While all non-English-speaking seniors said that the food stamp application form is available to them in their language (Korean or Spanish), the seniors, representatives from CBOs, and some food stamp staff agreed that the translated forms are very difficult to understand, in part because of the quality of the translation and in part due to the reading level of the applicants.

"They probably translate the form too literally. For people to understand the meaning, the whole sentence or whole paragraph needs to be translated, not each word. A word-by-word translation can be very hard to understand, even for me." (Tacoma CBO)

"A lot of the people we work with can't read in their own language so they can't understand the form in whatever language it is written." (Tacoma CBO)

"There is really no way for us to fill that out. I don't have the confidence." (Tacoma participant, translated from Korean)

"There are all these instructions that come with it. There is no way for you to be able to read it." (Tacoma participant, translated from Korean)

"The application form is really hard. It includes too many questions. Even though they get the Spanish version, they still don't understand the questions. The application is full of big words and government language." (Central Washington CBO)

"They usually rely on family members to fill out the form in English. If they don't have family members that can speak English, it's hard for them to fill out the application form." (Central Washington CBO)

2. Seniors' Experience Waiting at the Office

Seniors' comments about the application process focused principally on the atmosphere and treatment they received in the front office when coming in to drop off their application or for a subsequent meeting with a worker. They also complained about the waiting time for their eligibility interview, and the process of the eligibility interview itself. Key findings from these discussions are summarized below.

a. The Atmosphere in the Food Stamp Office

It is clear that many senior discussants from all three population groups have had uncomfortable experiences or fear they would have uncomfortable experiences if they went to the food stamp office, though the participants were much less critical of the office than the nonparticipants and the Korean-speaking participants had the least criticism of the office among all three groups in the study.

Indicating that this view of the office atmosphere is a major barrier to participation, the most disparaging comments about the rude, impersonal nature of the food stamp office staff came from nonparticipants who had attempted to apply in the past.

"Why is it that when you go there you have to talk to workers at those open windows? People sitting behind you can hear your private business and everything you say." (Seattle nonparticipant)

"The staff are very unfeeling and cold." (Seattle nonparticipant)

"I have a feeling that they are just so busy they don't care about anything." (Seattle nonparticipant)

"When one asks for help they are rude. I ask for it, because I need it, not because I want to. There was a lady working with stamps and she was very mean with everybody." (Yakima nonparticipant, translated from Spanish)

"The waiting room is very crowded and they just call you by a number, not your name." (Tacoma nonparticipant, translated from Korean)

Interestingly, a few of the English-speaking seniors (participants and nonparticipants) reported feeling uncomfortable in an office crowded with young children or that the office placed a priority on serving this younger population.

"It isn't very pleasant to see young girls who just had a baby sitting there. It's just uncomfortable." (Seattle participant)

"It seems like the office prefers people with little kids." (Seattle nonparticipant)

Representatives from CBOs had similar views about the uncomfortable experience seniors have in the front area of the food stamp office. One CBO representative from Central Washington also pointed out that seniors applying for food stamps often have to travel far to get to the office. Yet with the additional burden of transportation difficulties and physical limitations, there are no special accommodations for them once they get there.

A few seniors had positive comments about their experience in the waiting room at the food stamp office. Several English-speaking and Spanish-speaking seniors said they considered the DSHS office as a place to meet and interact with others. One senior, who is partially disabled and requires transportation assistance to come to the office, said he enjoys going to the office because he sees people he knows. Another senior said that the wait goes quickly because you can talk to people in the waiting room.

b. Waiting Time in the Front Office

When asked about the office environment and process, seniors in all the discussion groups (the English-speaking, Spanish-speaking and Korean-speaking groups of participants and nonparticipants who had been to the food stamp office to apply) complained about the long waits they experienced when they went to apply and during subsequent visits when they were scheduled for an interview.

"You sign up and get in line with everybody else and sit down for a couple of hours until they get to you. Or sometimes you wait all day and then they tell you to come back the next morning early at 7:00." (Seattle nonparticipant)

"When you go there, there are many people. You have to be there in the morning and wait a long time. And then the staff have lunch hour from 12 p.m. to 1 p.m. and they don't start back until about 2:00 p.m." (Tacoma participant, translated from Korean)

"You usually have to wait there all day." (Pasco nonparticipant, translated from Spanish)

3. The Food Stamp Eligibility Interview

Once the application is received at a local food stamp office, applicants are given (either in person or in writing) the date and time for an eligibility interview and should be informed about the kinds of documents they need to provide to the office to verify the information on their application form. In most of the local offices where the focus groups were conducted, the eligibility interview is scheduled for a future date after the application is received. Most focus group discussants did not raise any concerns or issues with the scheduling of the eligibility interview. A few Korean-speaking participants indicated that the letter they had received to schedule their interview was in English or difficult to understand if translated into Korean.

During the eligibility interview caseworkers are supposed to obtain detailed information regarding the income, resources (e.g., value of vehicles owned, dollar value in bank accounts or other assets), and expenses that can count as income deductions, such as shelter and out-of-pocket medical costs, among others. If the client has brought verification documents to the interview, these are submitted and reviewed at this time.

The focus group discussions about the interview focused on five topic areas: 1) perceptions of workers' attitudes during the interview; 2) views on the content of the interview; 3) the use of the telephone interview option for seniors with hardships; 4) the use of the excess medical

deduction; and 5) special issues facing Korean-speaking and Spanish-speaking seniors. The findings from the analysis of these discussions appear below.

a. Perceptions of Workers' Attitudes During the Interview

Many seniors who were current participants or eligible nonparticipants who had applied for food stamps in the past commented that caseworkers were unfriendly and suspicious.

"The caseworkers are cold. Very unfeeling and cold."
(Seattle nonparticipant)

"They want to embarrass you, so you'll get up and walk out."
(Seattle nonparticipant)

"They act like it's coming out of their own pocket."
(Seattle nonparticipant)

"Everybody's out to steal and everybody's a thief, and that's the way they make you feel..." (Yakima nonparticipant, translated from Spanish)

In response to the concerns of their peers, several of the senior discussants pointed out that the treatment of elderly clients by their workers likely varies by office and worker.

b. Views on the Content of the Interview

Several senior discussants in the English-speaking and Spanish-speaking groups objected to the amount of questions they were asked during the interview and felt that their privacy was being invaded. A few participants suggested that the information being asked at the interview should already be available to the workers from information they had provided when applying for other programs like Social Security or Supplemental Security Income (SSI).

"I got annoyed and mad because they should know everything they are asking. They already have copies from Social Security and the copies of birth certificates I gave them." (Yakima nonparticipant, translated from Spanish)

"We've got to have a little bit of privacy in our lives. The government is getting too much into peoples' private lives." (Seattle participant)

Defending the need to ask for very detailed information from food stamp applicants, several caseworkers blamed this practice on DSHS requirements intended to lower the State's previously high food stamp payment error rate. One caseworker said that workers are being encouraged to ask detailed questions of all food stamp applicants and participants, including the elderly, because their office is being closely audited for errors that could have resulted in overpayments to food stamp participants.

c. The Telephone Interview Option

Recognizing the physical limitations and transportation difficulties facing many elderly in both urban and rural communities, the Food Stamp Act of 1977 requires seniors with hardships to have their eligibility interview conducted over the phone if they request it. Food and Nutrition Service (FNS) regulations effective January 20, 2001 state that the food stamp agency must notify applicants with hardships that they can have a telephone interview or pre-scheduled at-home interview instead of a face-to-face interview in the office. The determination of a hardship can be made on a case-by-case basis. State agencies can choose to waive the face-to-face interview in favor of a telephone interview for households with only elderly or disabled members and no earned income. Washington State policy encourages the use of this option to persons with hardships but does not require it.

To learn more about local office practices in the State, discussants in the food stamp office staff groups were asked about the local policies and practices regarding this option. To assess seniors' interest in this option designed to improve their accessibility to the Food Stamp

program, the seniors in the focus groups were asked if they were aware of this option and if they would prefer a telephone interview to the apparent difficulties of getting to the office.⁷

- **Food stamp office practices and staff views.** In most of the offices in the communities where focus groups were conducted, staff indicated that the office practice is to schedule telephone interviews with seniors who request it. In one office the staff reported that it is not uncommon for the front office staff to suggest a telephone interview to seniors who don't request it if someone else has dropped off their form for them or if they have mailed it in. While all offices are supposed to offer this option to those who request it, the frequency that telephone interviews are utilized varies widely across the three communities involved in the study. In the Pasco office it appears to be a rarely used option. In the Seattle office the staff say that it is commonly used. In the Tacoma office it is commonly used with English-speaking seniors, because a large number of these seniors request it on their application form. Food stamp office staff in Tacoma and Pasco said that it was a rarely used option for non-English-speaking clients. In all three offices, there were mixed opinions as to the relative ease of the telephone interview for workers. Some workers said it was just as easy or difficult as the in-person interview. Others expressed a strong bias against telephone interviews. One staff person said that telephone interviews often have to be rescheduled because seniors do not answer the phone. Several staff in the Tacoma food stamp office focus group said they don't like telephone interviews with non-English-speaking clients because it is very difficult to arrange a telephone interview with both the applicant and the interpreter. One staff person in Pasco, where the option is rarely used, said it is not widely used because caseworkers are required to provide detailed documentation as to why the person could not come into the office for an interview.
- **Seniors' views on telephone vs. face-to-face interviews.** While seniors do not generally like the atmosphere in the food stamp offices, there were mixed views in all the groups regarding their preference for telephone interviews instead of the in-office interview. This preference was clearly stated by several English-speaking and Korean-speaking discussants. In the Korean-speaking group, one man expressed concern that language would be a greater barrier for him over the phone than in person.

⁷ In assessing the senior discussants' views on this policy, it is particularly important to remember that while many of the discussants said they had difficulty obtaining transportation to the food stamp offices, none of the groups included homebound seniors and very few discussants were very impaired physically or mentally. Those with more functional impairments would likely respond differently when asked about their views on the telephone interview option.

“I like the face-to-face. Over the phone it’s push this button or push that button. You can’t answer a question by pushing a button.” (Seattle nonparticipant)

“I prefer face-to-face too. On the telephone, and its not the worker’s fault, he or she will be sitting there with a checklist and that’s all he or she would want to do is get through this checklist.” (Seattle nonparticipant)

“Rather than a phone interview I think its better to go there with an appointment. Because you get so many different calls at home from so many solicitors. I guess understanding the English would also be a big problem (with the phone interview).” (Tacoma nonparticipant, translated from Korean)

Those seniors who did express a preference for the telephone interview option were those with greater physical hardship and those who believed it would be less time consuming and would free them from the hassles and discomfort of having to arrange transportation to the food stamp office.

d. Utilization of the Excess Medical Expense Deduction

The FSP has several special rules for determining eligibility and benefits for households with seniors. First, the elderly and disabled are only subject to a net income test, while other households first have to meet a gross income threshold. (Net income equals gross income minus certain deductions.) The elderly and disabled also have a special deduction for medical expenses that is not available to other groups. Medical costs that exceed \$35 a month may be deducted if the costs were paid directly by the applicant and not covered by insurance or another person. This includes costs for medical bills, prescription drugs, and over-the-counter drugs approved by a physician.

Given the concern expressed by many senior discussants about the high costs of their medications and their increasing need to choose between buying food and paying for medical expenses, along with the low benefit level they think they will get in food stamps, use of the medical expense deduction takes on increasing importance in any effort to increase food stamp participation among the elderly.

Despite the potential importance of this deduction, it is widely believed that many, if not most, elderly applicants are not taking advantage of this deduction. Reasons cited by FNS and by senior advocates are that seniors are not informed of it and that gathering and analyzing the necessary paperwork to document this deduction is difficult for the applicant and worker (FNS, 2000). These assumptions were explored in the focus groups with seniors, food stamp caseworkers, and community-based organizations that help seniors apply for food stamps.

When asked whether they had taken advantage of the medical expense deduction when applying for food stamps, most seniors did not recall being asked to provide information on medical expenses for food stamp eligibility and did not know why it would be relevant to the food stamp application process. The only ones who did recall supplying this information were those who were also applying for Medicaid and had to document their “spend down” of income for future medical expenses in order to qualify for that program. These individuals did not know if the information was ever used to determine their food stamp benefit amount.

Caseworkers noted the difficulty of implementing this deduction and several admitted that while many of the seniors they work with probably do have significant out-of-pocket costs for prescriptions, the workers seldom try to seek the information necessary to calculate the medical deduction because the rules are complicated making it difficult to calculate this deduction accurately. Several workers in the Seattle food stamp office said they do collect this information for seniors on SSI when they are applying for medical insurance coverage and can calculate the excess medical deduction for these households easily. However, since they are not routinely collecting this kind of information for elderly who are not on SSI, some caseworkers said they are likely to overlook the medical deduction for these households.

"The medical expense deduction is an area that you don't deal with all the time and so workers tend to forget to ask if they have out of pocket medical expenses which could increase their food stamp benefit level. It's just something that's overlooked. The rules are very complicated." (Pasco food stamp worker)

"For elderly receiving SSI they do get this information, but this is only a portion of the elderly who apply for food stamps." (Seattle food stamp worker)

One food stamp worker also suggested that workers do not implement the medical expense deduction because it is a huge potential source of errors in food stamp calculations. Since workers routinely have their cases audited for errors, they may choose to shy away from asking questions about medical expenses because they feel the deduction is difficult to calculate and document.

Representatives from KWA, which routinely assists the Korean-speaking elderly in the Tacoma area with the food stamp application process, said they have helped only a few seniors get the excess medical deduction because it is so difficult to get the needed documentation from their clients.

"It's a nuisance trying to claim the deduction, because if you want to you have to come up with the records. And some of the seniors don't keep records, or their records are not organized in one place." (Tacoma CBO)

4. Barriers Non-English-speaking Seniors Face in Completing the Application Process

During the focus groups, several food stamp workers and community-based organizations said that many seniors they work with often begin but do not complete the food stamp application process, even though they are likely eligible. One primary reason for this may reside in the complexity and availability of interpretation services. The second important, though less commonly raised, reason was the fear that legal immigrants have in sharing their Social Security Numbers.

a. Interpretation Services

The DSHS in Washington State requires local food stamp offices to have an interpreter available at the interview if someone needs help. The interpreter can be present at the interview or conferenced into the interview through a national telephone translation service administered by AT&T. Some community service offices allow non-English-speaking clients to bring a translator with them to the interview to interpret the caseworker's questions, while most offices have a policy that only a State certified interpreter can translate during the

eligibility interview. When asked about this policy, one office worker explained that requiring certified interpreters assures that the client gets correct information about the FSP requirements.

When the non-English-speaking discussants were asked about the availability of interpretation assistance, most who had experience with these services reported that interpreters were available and they felt that the interpreter was very helpful to them. The availability of interpretation services seemed critical to their decision to apply. One Korean nonparticipant said that in general she is afraid to go out to places unless she is sure that someone there speaks her language.

While Spanish-speaking participants all reported that the local office provided interpreters for them, several of the Spanish-speaking nonparticipants did not know about the availability of interpretation services at the food stamp office.

Interestingly, it was food stamp workers who most frequently said that despite the availability of interpreters, many non-English-speaking seniors who begin the application process do not complete it. The most common reason cited for non-English-speaking seniors not completing the process was the fact that while interpretation services are available, their use can be cumbersome. Workers said assuring interpretation for food stamp applicants is complex for both the client and themselves because it is needed at every stage of the process, is sometimes not available when needed, and they believed that clients sometimes were hesitant to talk about their personal life circumstances with another stranger, who may even know someone in the applicant's community.

"A lot of times it's just hard for them (non-English-speaking seniors) to come to the interview to get \$10-\$20 of food stamps...They are eligible but just because of the time it takes and because there are a lot of other people involved who have to take their time to help them understand the forms and take them around to get verification documents, that's why they don't complete the application process." (Tacoma food stamp worker)

"Oftentimes there are caseworkers who speak English that don't tell the applicant, we have Spanish translation to help you with the interview.' So, they are stuck trying to communicate with the caseworkers...Unless they ask for it specifically, a lot of times the Spanish-speaking applicant doesn't get a translator. These people just don't want to come back to the office again and don't get food stamps though they are eligible." (Central Washington CBO)

"When we get our interpreter for them, we have brought a stranger to the client and they don't feel that comfortable speaking with that person. Then they might not come back. Whereas, if they could choose their own interpreter to bring with them it would allow them more privacy." (Tacoma food stamp worker)

"We have same-day appointments and application processing at our office. When there is a language barrier the person is not able to communicate with the financial workers at the front counter who usually does the one-day processing and the process doesn't work for them." (Tacoma food stamp worker)

The added complexity of the process for non-English-speaking seniors was summarized well by one food stamp worker.

"Non-English elderly, not just Koreans, have difficulty coming to our office. Their children have to take them to (a community organization that speaks their language) where they fill out the application and then the agency has to contact us and send us the application and then we have to schedule an appointment. Then we have to schedule the interpreter for translation. It's just too many steps....At least 80% of Asian, non-English-speaking elderly in Tacoma are not receiving food stamps because of all the time it takes and the many people involved." (Tacoma food stamp worker)

b. Fear of Sharing Social Security Numbers

Focus group discussants who work with legal immigrants in Seattle and Central Washington said that a common reason many seniors begin the process but do not complete it is because they are concerned someone could commit fraud with their Social Security number.

In fact, one woman working at a senior center in Seattle noted that a local agency serving Asian immigrants trains their clients to never give out their Social Security number to people that they don't know.

5. Submission of Verification Documents

The food stamp application process is finished when the applicant provides all supporting documentation requested by the caseworker to verify their household circumstances. The caseworker then determines the household's eligibility and, if eligible, the monthly food stamp benefit amount. After all required documents are provided, the applicant can receive food stamp benefits.

The focus group findings with food stamp participants indicated that the complexity and time involved in getting needed verification documents was a large hassle and very frustrating. In the focus groups with Korean-speaking seniors, several individuals expressed their frustration with these requirements and talked about the added difficulties they faced meeting them because they do not speak English.

"When your apartment landlord is American and the bank person is American, you always have to bring someone with you to translate and that translator has to be provided by me and that's inconvenient."
(Tacoma participant, translated from Korean)

"Bank statements were the hardest. I went to the bank and they gave me a letter telling me that I am a customer. Then the food stamp office said that was insufficient. So basically they returned the document to me and I had to fill out another form with the bank and bring somebody with me who could speak English." (Tacoma participant, translated from Korean)

Among several nonparticipants in the Spanish-speaking and Korean-speaking groups who had previously applied for food stamps, the burdensome nature of the verification requirements was the reason they did not complete the application process.

"Last year I applied. I went twice, but each time I met with a worker they kept asking for more and more papers. I just decided not to go back."
(Yakima nonparticipant, translated from Spanish)

"Why bother for \$10? When I applied it was too complicated and too cumbersome to go get all the paperwork that the woman asked for. So I just didn't bother." (Tacoma nonparticipant, translated from Korean)

"They asked for a letter from the landlord and he didn't want to give it to me. So I didn't get food stamps." (Yakima nonparticipant, translated from Spanish)

When staff at the local food stamp offices and community-based organizations serving the elderly were asked in the focus groups if (a) the elderly are able to follow through and get the documentation that is required and (b) if this poses a barrier to seniors completing the initial application process, they consistently identified verification requirements as a barrier to food stamp access for the elderly. The staff cited difficulties seniors have getting transportation to the multiple sites where they have to go get forms signed, and additional language barriers for non-English-speaking seniors as reasons the documentation requirements pose a barrier to participation for senior food stamp applicants.

Also of interest was the point made by some local office staff in the Seattle focus groups who said that seniors who purchase and prepare food separately from their children often have difficulty getting verification of this or other help from their family because the children don't want to be involved.

"Mainly the ones that don't have trouble are the ones that live in senior housing...but the ones living with their family, you don't get many of them completing the process. They want to apply but they don't want to involve their children. I think they want to apply on their own so their children won't get and use their food stamps. These elderly who apply have more problems with the process for food stamps." (Seattle food stamp worker)

"If they're living with their children, they don't want to bother or involve them to sign forms or help them. The children say to them, 'It's too much hassle for me.'" (Seattle food stamp worker)

B. Food Stamp Recertification and Reporting Requirements

Because the FSP participation rate has historically been low but relatively steady among seniors and their income is relatively stable, one might assume that participation rates are primarily driven by the number of new seniors who enter the program, not by seniors leaving the program. However, recent quantitative research on food stamp leavers in Illinois indicates that while the elderly turnover is not high, there is more turnover of the eligible elderly than one might expect. The researchers found that four percent of the elderly food stamp caseload turned over in 1997, the same exit rate as for welfare households that year. Of those seniors who left the program, 18 percent of the elderly and disabled said their primary reason for leaving the FSP was due to administrative difficulties once they on the program. More disturbing is the fact that though elderly people who leave the FSP have other sources of income, they typically remain poor and in ill health after they drop off the program (Rangarjan and Gleason, 2001).

The focus group moderator guides were designed to probe participants and nonparticipants who had been enrolled in the FSP in the past about their experiences with the program requirements once on the program. Several issues were raised by seniors and those who work with them regarding ongoing FSP participation requirements. The factors that influenced seniors views of the FSP and their likelihood to continue program participation included: the office policies on the length of the certification period, the use of telephone interviews for recertification, the burdensome and redundant nature of the paperwork and information requested at recertifications, and reporting requirements as they affected working seniors.

1. Length of Certification Period

It was very clear from the focus groups with food stamp workers in the three different regions of Washington that the length of the food stamp certification period for seniors varies from region to region and is shorter for seniors who are working. For example, in one office, the certification period was routinely six months for most food stamp applicants, including seniors; now it is every three months for those who are working. Those seniors whose sole source of income is SSI or another fixed income have longer certification periods, but staff say these are not the majority of their elderly cases. At another office, the staff said the certification period

varies by the individual household's situation and type of income, ranging from three to 12 months for seniors.

2. Availability of Telephone Interview Option at Re-certification

In addition to differing recertification periods, the food stamp workers seem to adopt different policies toward the option of telephone interviews for recertification of seniors. When asked how often the elderly have telephone interviews for recertification in one office, a worker said:

"It depends on the worker. In our office, we were authorized to do phone interviews if we felt comfortable with it. For a lot of my SSI clients that I've had on my caseload for over a year, I mail them a letter with the forms needed and they send it back. Then I will do a phone interview if everything's pretty much the same and I have all their verification."
(Tacoma food stamp worker)

In another office, the workers say they tell seniors that they can recertify by telephone once they see that someone is in poor health. When asked if the appointment letter for the recertification interview that is sent to seniors informs them of this option, the staff in one office did not know. In another office they said the information on this option was no longer on the computer generated letter that goes to participants when their certification period is coming to an end. According to caseworkers, clients can be and some are notified of the telephone interview option in their re-certification notice, if a caseworker determines their client needs to be offered this option and the worker adds a note to the letter before it is automatically printed from the computer.

3. Burdensome and Redundant Nature of The Paperwork and Information Requested at Recertification

Several seniors and representatives from the CBOs also complained that the recertification process was burdensome and redundant for non-working seniors on fixed incomes. Frequent recertifications require seniors to report much of the same information and obtain many of the same verification documents that were provided at the time of initial application.

"I have a person (at KWA) who helps me fill out the forms. But, if they ask me to do it myself, well I don't think I would do it because it's just too bothersome and too cumbersome." (Tacoma participant, translated from Korean)

"But when you reapply, like I said, I have to reapply every 6 months so I have to actually go to the apartment manager or landlord and ask them for actual paper that I reside there and that's very difficult." (Tacoma participant, translated from Korean)

"They send out a paper every three months. What I don't like is that it's the same thing. What is the system, that you always get asked the same thing over and over again?" (Pasco participant, translated from Spanish)

"They'll go through the whole application process initially and then three, six months later, they'll go through the thing all over again ... and their circumstances aren't changing but they have to do this dance and it involves filling out the six page application again and the four supplemental sheets..." (Seattle CBO)

4. Reporting Requirements for Working Seniors

Different from assumptions about the primary sources of income for seniors in general, many of the Spanish and Korean elderly immigrants in the focus groups were working and not receiving Social Security income or very little of it. Hence, issues related to working FSP participants were also affecting seniors in these populations.

Working seniors, who are usually required to come in and recertify every three months in Washington State, complained not only about the frequency of the recertifications but also their requirement to report only minor fluctuations in their income and that these might make them ineligible for food stamps from one month to the next.

"People work a bit with the bare minimum wage per month...Some months you have more hours of work and some you have less hours of working. Just because you have more hours of working they just cut you off and then next month you have to reapply. I really wish they wouldn't do that." (Tacoma participant, translated from Korean)

One man said he had considered giving up his job in order to ensure the stability of the food stamp benefit.

"You are working not so much for the income, but for your health too. So maybe you are thinking you just quit everything and depend on welfare."
(Tacoma participant, translated from Korean)

A discussant in the Central Washington CBO focus group said that the fluctuations in income for seasonal farmworkers in Central Washington make it hard for them to stay on the FSP even though they are still in need.

"A lot of the Hispanics, you know, are seasonal workers and they might work three to five months out of the year, but it seems they always get their recertification notice at the time that they're working. They don't take into consideration that those five months of income need to be spread out throughout the whole year...But they don't qualify (because the five months of income is assumed to continue for the entire year)." (Central Washington CBO)

C. Reasons Some Eligible Elderly Participants Leave the FSP

Similar to the analysis of why some eligible elderly do not complete the application process, the focus group discussions indicated that some portion of seniors are leaving the program while likely still eligible due to what they perceive as burdensome reporting and recertification requirements. Some said that they had left the program because of the verification requirements and other paperwork they had to fill out. Language barriers, lost forms, and the complexity and amount of paperwork required were all mentioned by either seniors or the staff who work with them as reasons some eligible seniors chose not to continue participating in the FSP at recertification.

Workers in one office said that seniors with language barriers have trouble deciphering the appointment notices and if they don't have a family member who regularly keeps up with their mail they miss their recertification appointment and are terminated. Given the complexity of the application process for seniors, it is likely that many eligible seniors choose not to re-enroll after they have been cut off.

Several seniors complained that they had to provide the same documentation forms at each recertification and that they couldn't understand why they had to go through the same process, answer the same questions, and bring in the same paperwork over and over again. Several English- and Spanish-speaking seniors said they left the program while they were still eligible due to the complexity of the paperwork requirements, the repetitive nature of the questions asked, and the failure of the office to help through the process.

"When I finally got on food stamps they sent out the form I had to send in every month to tell them how much money I had that month and my medical expenses. I had to send it in and the paper said, 'If you have any questions call your caseworker.' The phone number was on there. I always got a recording and never did in six months get a call back. I called every month. Finally, (at recertification) they dropped my food stamps and I stopped trying to get back on." (Seattle nonparticipant)

"I am not on the program anymore because they send out a form for you to update your application and me having the poor vision, it took me a long time with my magnifying glass to fill out the form. I spent half the day doing it. I filled out the form. I mailed it in and just recently got a notice that they had dropped me from the program because I didn't return the paper. And I did send it in." (Seattle nonparticipant)

"They ask the same questions over and over. If you go twice a week they would ask the same questions." (Yakima nonparticipant, translated from Spanish)

"I got annoyed and mad because they know everything already. They know how many children you have, how much you've worked, how much you earn. They know everything because they have copies from Social Security. You go and they ask the same questions." (Yakima nonparticipant, translated from Spanish)

One Korean-speaking food stamp participant said that while he was still on the FSP, his experience of the complexity of the recertification process compared to the small amount of food stamps he received was making him consider foregoing food stamps completely this time.

"Well I am planning to (recertify), but because the money is so little and the process so complicated, I'm still contemplating whether I should do it or not." (Tacoma participant, translated from Korean)

These complexities of the application and recertification processes, coupled with the special needs of non-English-speaking seniors, are the major reasons why many eligible elderly do not complete the application process, or drop off the program while still eligible. The next chapter addresses some of the challenges posed to seniors who do complete the application process and remain on the program, in particular, how these persons handle the receipt of their food benefits using electronic benefits transfer (EBT) cards.

Chapter V

Satisfaction with and Utilization of Food Stamp Benefits

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 5th, 6th, 10th, 12th 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.

Chapter VI

Outreach and Enrollment Assistance

Word of mouth, program outreach, and available assistance to guide seniors through the complexities of the application process help shape seniors initial perceptions of the Food Stamp Program and the likelihood that they will apply. This chapter discusses program information and client enrollment assistance for seniors. Section A illustrates that low-income seniors hear about the FSP through a number of channels and some receive assistance in navigating the food stamp application process from people they know and community organizations. Section B provides an overview of the food stamp outreach program in Washington State in Fiscal Year 2000 and a description of the specific programs funded to provide outreach to 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. The final section of the chapter presents what focus group discussants suggested as outreach methods, including effective communication channels and persuasive messages to reach, inform and motivate nonparticipating eligible seniors to apply for food stamps.

A. FSP Information and Enrollment Assistance Reported by Seniors

This section provides a summary of how seniors report first hearing about the Food Stamp Program and the assistance they have received to help guide them through the application process.

1. How Seniors Heard about the Food Stamp Program

Senior focus group discussants generally heard about the FSP through two primary channels: (1) friends and relatives, and (2) community-based organizations. However, there were differences across the focus groups in how they heard about the FSP and where they obtained information about the program. In particular, the non-English-speaking discussants had more

contact with food stamp outreach and client enrollment assistance provided by community-based organizations than the English-speaking seniors.

a. English-speaking Seniors

Among the English-speaking seniors, the most common method of learning about food stamps was through word of mouth. Family members, friends, and other people receiving food stamps often provide seniors both positive and negative information about the program.

“I was homeless and other women in the shelter told me about it, that I would be eligible for food stamps. So, I went out and I applied for them.”
(Seattle non-participant)

A few seniors learned about the program through flyers, community meetings, and other outreach methods employed by community-based organizations.

“Here recently, within the past year, I received a little slip of paper that says: If you make under \$900 of income a month you would qualify for food stamps... It was handed out to the line of people waiting at the food bank.” (Seattle non-participant)

Among the English-speaking seniors, some were unable to identify how they first heard about the program, but noted that they had known about its availability for quite some time and that they or their children’s families may have been on the program as younger adults.

“I’ve always just known it was there.” (Seattle participant)

A few English-speaking seniors learned about the FSP when they came in contact with other community-based services or agencies. Some received information about food stamps from social workers when they were discharged from a hospital.

“I think it was when I first came home from the hospital after having a double bypass and ... the hospital arranged for me to have a caseworker and she was telling me about all the different programs. And, I went on getting food stamps.” (Seattle participant)

Other English-speaking seniors said they had heard about the FSP while applying for benefits at the Social Security office.

b. Spanish-speaking Seniors

Many Spanish-speaking elderly identified social networks as their main source of information about the FSP.

“Friends tell you. They say go there, so they can help you.” (Pasco participant, translated from Spanish)

“There were many people who would tell me, go there, they give stamps. Even when you work, it is hard sometimes.” (Pasco participant, translated from Spanish)

“Nowadays we let each other know.” (Pasco participant, translated from Spanish)

Several Spanish-speaking seniors first learned about the program when they came to the country as immigrants or as migrant farm workers.

“When we came from Idaho...an asparagus contractor told me about food stamps. I thought they were stamps for mail.” (Yakima nonparticipant, translated from Spanish)

Other seniors in the Spanish-speaking groups said they first learned about the FSP when they inquired about applying for other government services.

“I had two children in school. I was divorced so I went to get welfare and they helped me with stamps and medical for the children.” (Pasco participant, translated from Spanish)

“I found out that stamps existed when I applied for my social security when I turned 65.” (Yakima non-participant, translated from Spanish)

“I went to unemployment and I didn’t qualify. They sent me to welfare.” (Yakima non-participant, translated from Spanish)

However, the Spanish-speaking discussants differed from the Korean-speaking seniors, in that most did not hear about the FSP from a bilingual community-based organization.

c. Korean-speaking Seniors

The majority of the Korean-speaking discussants first heard about the FSP through the Korean Women’s Association (KWA). Level of involvement with the KWA also seemed to influence the degree to which Korean-speaking seniors were familiar with the FSP. Korean-speaking non-participants were generally not very involved yet with the KWA, and had less knowledge about the program than other participant discussants in the groups

“I found out about the Korean Women’s Association in Tacoma. So, I visited the KWA in Tacoma and I told them about my situation and because my wife is sick and I’m also ill. I told them that I am not able to work, so they applied (for food stamps) for me.” (Tacoma participant, translated from Korean)

“I found out in ’97 through KWA. I also was feeling ill and I asked them and they told me that I should go buy food with this and from then on I’ve been using them (food stamps).” (Tacoma participant, translated from Korean)

“My experience has been that they usually find out through Korean Women’s Association. I have a lot of Korean elderly clients that work through KWA and that’s usually how they find out information and how I find out information on my clients.” (Tacoma food stamp worker)

A few Korean-speaking discussants also learned about food stamps when they were applying for benefits at the Social Security office.

“I went there for Medicare and then that’s when they gave me a card for the Food Stamp Program.” (Tacoma participant, translated from Korean)

“I came here last October and I received SSI, SSA and as I was getting all of that the Social Security office told me that they will give me the food stamps.” (Tacoma participant, translated from Korean)

A lot of people get it [food stamps] through the Social Security office also... It is a big referral for us. (Tacoma food stamp worker)

Many Korean seniors resisted contacting the food stamp office, as they were worried about their limited ability to speak English. One gentleman who had been to the office stated that it was difficult to get information and an application and the office staff were unable to help him. (Further discussion of language barriers at the food stamp office appears later in this report.)

A few Korean-speaking senior discussants explained that they first learned about the FSP at the grocery store where they saw people using food stamps.

“I live in a Senior Citizen’s apartment. Some people were going to the market because they were buying something there and I looked and I said, ‘Wow, it’s not even money. You get this?’ And they said, ‘How come you’re not getting them?’ (Tacoma non-participant, translated from Korean)

“The way I found out about the food stamp program was that I once visited this grocery market...And then there was, it was not the currency that people use, but it was something else that people were paying with at the grocery and I asked what it was and that person said it’s a food stamp. So I was wondering how these food stamps could be given out. And when I asked I was told that it’s only for the low-income people. But that’s all I heard.” (Tacoma non-participant, translated from Korean)

2. Assistance to Help Seniors Through the Application Process

During the focus group discussions, seniors participating in the Food Stamp Program talked about the assistance they received while accessing the Food Stamp Program. While there were several English-speaking seniors who did not receive outside assistance of any kind when they prepared their food stamp application, most of the seniors in the English-speaking and non-English-speaking groups said that they required assistance in the application process from a friend, relative, faith-based organization, or other community organization. Several pointed out that this help was critical to their completing the application process. Specifically, most sought help in filling out the application form. Many mentioned receiving transportation assistance to the office, while several needed help in interpreting the forms and correspondence they received from the food stamp office after they filed the application.

a. Assistance from Friends, Relatives, and Faith-based Organizations

Our discussants reported that the most common and reliable sources of help for seniors in the food stamp application process are people they know. They turn to people who help them with other activities in their daily lives, including friends, neighbors, family members, or a faith-based organization they belong to.

"I have eye problems, and because of medications I don't write very well... I called (the food stamp office) and asked for help and they wouldn't do it. So I had to get someone else to fill the application out." (Seattle non-participant)

"My daughter fills it out because I can't read or write very well nor can I see very well." (Tacoma participant, translated from Korean)

"What I did was I brought my church pastor and he helped me out." (Tacoma participant, translated from Korean)

"Before one guy who was the assistant manager in my building used to take me all the time. He died. Now I ask my friends." (Seattle participant)

"My son took care of everything. He told me where to go and when I have to go there for the interview. He dropped me off and then the office translator was waiting for me there." (Tacoma participant, translated from Korean)

"(An elderly food stamp client who lives in elderly housing) helps many seniors get on the program... I think more elderly from that senior housing are on food stamps because he's helping them apply for benefits." (Seattle food stamp worker)

b. Assistance from Outreach and Enrollment Assistance Staff at Community

Many of the non-English-speaking food stamp participants in the focus groups in Tacoma and Central Washington said they initially filled out the application form with assistance from community-based organizations (CBOs). In Tacoma, staff from the Korean Women's Association (KWA) go to their homes to help them or the seniors go to the KWA neighborhood site that is very familiar to Korean seniors and where staff are bilingual. KWA staff fill out the application form for the seniors, often mail it in and help them gather the documentation they need to bring with them to the eligibility interview. In Central Washington, a food stamp outreach worker travels around this primarily rural area to food banks and health clinics to conduct food stamp outreach. As part of his work he also helps seniors fill out the food stamp application form. In Seattle, the representative from Hopelink noted that she does provide a limited amount of one-on-one client enrollment assistance in Seattle, but most of her work focuses on general outreach and education.

Staff in the food stamp offices in Seattle and Central Washington and in the community-based organization focus group in Seattle mentioned that the Aging and Long Term Care Agency offers home visits to help families secure access to needed home care and insurance coverage as needed. These outreach workers also assist homebound seniors or their spouses in completing the food stamp application form. However, their focus is primarily on assuring access to home-based care and they do not have the resources devoted to provide follow-up services that could assist throughout the food stamp application process, as do the food stamp outreach organizations mentioned in the focus groups.

The seniors who had received assistance from CBOs spoke positively about the help they received from these organizations. One Korean-speaking participant pointed out that he is more comfortable receiving the assistance from the Korean Women's Association than from his family because of the organization's expertise in food stamps.

B. Overview of Washington State Food Stamp Outreach Program

Since 1990, the State of Washington has contributed a significant amount of State funds to improve food stamp participation by funding non-profit organizations to conduct local food stamp outreach activities with specific target communities. In Federal FY 2000, Federal matching funds for food stamp outreach in Washington State totaled \$1,125,767, giving Washington State the largest food stamp outreach budget of any State in the nation.

Below is a brief description of the primary agencies that are conducting food stamp outreach for the elderly groups of concern in this focus group study.

- **English-speaking seniors in Seattle.** In the DSHS region four, the main food stamp outreach contractor is a community action agency named Hopelink. For services to inner-city seniors and other low-income individuals, Hopelink also subcontracts with the Fremont Public Association (FPA). FPA administers food banks, emergency shelters, housing assistance, and home care programs in the city of Seattle and conducts a fair amount of citizen advocacy, including organizing seniors to have a voice in their communities.

- **Korean-speaking seniors in Tacoma.** In the DSHS region five the main food stamp outreach contractor is Senior Outreach Services (SOS), which conducts outreach at senior meal sites, senior centers, food banks, and low-income housing units. For outreach to the Korean community, SOS subcontracts to the Korean Women's Association (KWA). KWA serves the limited-English and non-English-speaking Asian and Pacific Islander immigrants in this region (except Southeast Asian refugees who are served by the Indochinese Cultural and Service Center). KWA provides a wide-range of services for Koreans of all ages, including ESL classes, domestic violence services, and senior meals once a week. The bilingual staff provides food stamp outreach as an integral part of the services provided to Korean households through in-office contact, contacts in the community, home visits, group presentations, and public service announcements.
- **Spanish-speaking seniors in Central Washington.** In the DSHS region two, the food bank named Cascade Blue Mountain Food Share is the food stamp outreach contractor for the State. Food stamp educators visit food banks and health clinics to provide one-on-one outreach to Spanish-speaking seniors to assist with applications. Workers also visit radio stations to conduct weekly interviews. The community health center in Pasco (La Clinica) and the Yakima Homeless Coalition are two subcontractors who also work closely with the Spanish-speaking population in this area of the State.

The discussants in the CBO focus groups confirmed that these State-funded outreach contracts are the major source of food stamp outreach being conducted in their communities. When asked to describe the kinds of outreach activities they are engaged in with seniors, the representatives from the CBOs in these three regions reported using various complementary strategies, including: community presentations, direct mail, and distributing State-created materials. Many CBO discussants described their efforts to link potentially eligible seniors with information about the program. Outreach workers visit food banks, elderly housing units, and congregate meal sites to help people understand how to apply for benefits.

"We've done presentations at senior centers. We've come in contact with a lot of seniors at food banks that we've gone to throughout King County and we've also had meetings and participated in other food and nutrition outreach at the Seattle Housing Authority." (Seattle CBO)

Discussants in the Pasco food stamp office focus group explained that some informational outreach is being conducted by their own staff through radio stations.

"The radio station does do outreach programs on all of our programs so that we might pick a topic like food stamps or something and then...Some of our financial workers or any of our staff will go to this radio station and do a question and answer thing." (Pasco CBO)

Many of the CBO participants viewed food stamp outreach as one piece of a variety of services they provide. Often, providing information/reaching out to inform people about the FSP is incorporated into other activities and supports. These organizations often refer potentially eligible individuals to the FSP.

"I would say we have several programs that we run within our organization for seniors and disabled and our application covers whether or not they are getting food stamps and what their income is. So every application we take in for whatever program is screened for food stamps and whether they would qualify based on their income guidelines and household size. So then we send them out a card saying, 'It looks like you may qualify for food stamps. Contact us if you are interested.' " (Tacoma CBO)

"The Senior Information and Assistance Line is a clearinghouse for community resources so we can help seniors. We help educate and inform them about what's available and help link them up with different resources in the community including the Food Stamp Program." (Seattle CBO)

One CBO discussant from the regional office on aging explained that additional outreach is conducted through their Meals on Wheels workers. Although these workers don't directly answer questions, they are able to link seniors with information/materials to find the answers.

"On all applications for Meals on Wheels and for the Mobile Market, we have a question that asks, 'Do you receive food stamps? And if not, would you like more information?' And for people who do want more information, we link them with the information so that they can pursue it." (Seattle CBO)

In the Tacoma CBO group, discussants from Senior Outreach Services explained how their agency provides food stamp referrals and application assistance for elderly who have difficulty leaving their homes.

"We do a lot of food stamp outreach in some rural areas as well as within the city. And most of the outreach is done to elderly people whom, for whatever reason, have a difficult time getting out of their home and need someone to come in and fill out the forms and get everything they need to get them on [benefits]." (Tacoma CBO)

While the CBOs and food stamp offices discussed a variety of outreach activities targeted to seniors, very few seniors in the English-speaking and Spanish-speaking focus groups reported coming in contact with the current food stamp outreach work of the DSHS contractors or subcontractors in their community. Some individuals in the English-speaking groups did note that they had attended food stamp informational presentations in the past, although the timing of these presentations is uncertain. When they did remember having attended such a presentation, many of these discussants enjoyed the interaction with other people and the social aspect of the presentations.

"They have come and had seminars in the local library...[It was a good presentation because] he was so cheerful. He was real cheerful. Serving coffee and donuts. They did taste good. There were very nice people." (Seattle non-participant)

On the other hand, most of the Korean-speaking seniors described outreach activities that had been conducted by the KWA, the sole food stamp outreach contractor for Koreans in their community.⁸

⁸ The finding that more of these focus group discussants were exposed to food stamp outreach activities may be related to the tight knit nature of the Korean community in Tacoma as well as the broad array of services that the KWA provides to them. Further, all focus group discussants in this target group were recruited by the KWA, whereas in the other two communities there were multiple community groups involved in the recruitment effort.

They discussed their exposure to variety of outreach methods, such as presentations in the community and public service announcements on Korean radio stations.

"At the KWA they advertise it on the radio and they are actually doing the promotion." (Tacoma participant, translated from Korean)

C. Discussants' Suggested Outreach Strategies

Discussants offered a variety of ways to inform more eligible seniors about the FSP. Although many of these strategies are used in other outreach frameworks, the focus group discussants provided insights as to how these strategies might be tailored to fit the needs of seniors. Their suggestions can be divided into one-on-one outreach, group presentations, media, print materials, and outreach specific to non-English-speaking populations. These topics are addressed in this section.

1. One-on-one outreach

Many discussants expressed that seniors often respond best to personalized outreach efforts. As the food stamp application process and office are often perceived by seniors as intimidating, one-on-one education and application assistance was suggested by many discussants as an effective method of reaching eligible nonparticipating seniors. Providing information by word-of-mouth allows the seniors to hear the message from someone they trust. This, combined with the one-on-one context, allows seniors to be more comfortable asking questions to understand the process. One Seattle food stamp worker suggested an incentive-based method to encourage friends and neighbors to conduct food stamp outreach with their senior peers, with the motto "Refer a friend and receive \$10."

When asked to explain what they meant by one-on-one outreach the discussants provided an array of creative methods.

"Many seniors are willing to use the food banks....we could have someone there more frequently to answer questions one-on-one." (Seattle CBO)

"Find elders that will go door-to-door, or maybe if you're interested give a call and somebody can call back and we'll send somebody out... That's private, it's one-on-one." (Central Washington CBO)

"Go through an SSI list and see who's on food stamps and who's not on it. Maybe give them a call." (Seattle food stamp worker)

"Like a campaign when you have somebody running for office, you know, going door-to-door." (Central Washington CBO)

"Ask them (seniors) during the interview to think of others or to get the word out to others." (Seattle food stamp worker)

"Take them by the hand and walk them there (to the office)." (Seattle nonparticipant)

2. Group Presentations/Meetings

Personalized outreach in group settings was also suggested by many seniors as a way to reach and gain the trust of seniors. When seniors are in places where they already gather, such as senior homes or centers, they are more comfortable to listen, ask questions, and learn about the FSP. Other possible locations for presentations included libraries, cafeterias, and churches. One CBO discussant also suggested including participating seniors at these presentations so they could provide testimonials of their experiences. Many seniors suggested providing lunch or dinner as an incentive for individuals to attend.

"If food stamps would go to the senior centers, have a day where they could go in and apply for food stamps ... because it's not so embarrassing if you're going in there with a bunch of other seniors to do the same thing." (Seattle nonparticipant)

"Keep it to small groups. If you keep them down to a small group where they can ask questions and where you could answer them." (Seattle participant)

3. Media

Discussants in all groups recommended using various forms of electronic media, such as television and radio. Utilizing the Internet, especially to target “younger” seniors, was also suggested a couple of times.

"Get the radio involved, get the TV involved...You've got to get the information out there and remove the stigma." (Central Washington CBO)

"An awful lot of seniors have email and Internet on their computers. A lot of seniors spend time on their computers now...I would think a web page on food stamps directed more to seniors even, on the Internet would contact unfortunate people all over the U.S." (Seattle nonparticipant)

Using the radio or television, however, received mixed reviews. A few discussants expressed that radio or television might have limited value as outreach strategies when targeting seniors.

"Some people understand (the radio) well, but some people don't understand it quickly enough on the radio. So, I think it is better to have written material and get it promoted and dispersed." (Tacoma participant, translated from Korean)

"Even if they see on TV that they qualify, the income guidelines, and this and that, they're still going to call and want somebody to tell them. It's not going to matter what they see on TV or what they hear on the radio. They still want to hear it out of somebody's mouth that is talking to them as a person and saying this is what it is. The personal one-to-one that you do doing the outreach work." (Tacoma CBO)

Using newspapers was also recommended as a method of getting the word out to seniors. Suggested newspapers included both large city-wide newspapers and ethnic newspapers that target specific communities and neighborhoods.

"The senior centers also have a newspaper that is sent out. They could put a little blurb in there." (Central Washington CBO)

Additionally, to identify other potential information sources for seniors, participants and nonparticipants were asked how they keep up with news events or hear about community events. Many individuals reported newspapers, television, and radio as their methods of obtaining current news. A couple of nonparticipant discussants expressed that they rely on the senior center for updates. Several individuals from the non-English-speaking groups expressed that they rely upon non-English television, radio and newspapers.

"If you go to the senior citizens association you get it all. All the daily things regarding seniors. If you go to KWA they tell you all." (Tacoma participant, translated from Korean)

"I listen to Radio Korea...that's where I get a lot of information." (Tacoma nonparticipant, translated from Korean)

4. Print Materials

Participants offered many suggestions for using print materials to inform more seniors about the FSP. These strategies included the use of flyers, brochures, and posters being distributed and hung in grocery stores, laundromats, churches, health clinics, community centers, and food banks. A couple of CBO discussants also suggested including information about the FSP in mailings, such as utility bills.

"The food bank. If you can get them little slips like you get when you go down to the food bank. They'll give you a slip as to when they'll be giving commodities out the next time." (Seattle nonparticipant)

"A flyer, too, for people on the Meals on Wheels, the homebound, send them a flyer." (Central Washington CBO)

"Putting information into utility bills. Whenever we advertise things in utility bills we get calls all the time...When you put information in things that are going to their house, especially when it is as important as a bill, they'll make sure to go through it." (Seattle CBO)

"Have a sign up on the wall where they can read it. That would be the best. (Put a sign up where you) walk in the supermarket. Outside when you walk in the door. You can get the word out better that way than any other way." (Seattle nonparticipant)

"We could put it on our bulletin board... (and at) all the rest of the senior housings. There are six of them here with 100 apartments in each one." (Seattle nonparticipant)

"In that little booklet that you get when you start getting near the age for Social Security you receive a booklet about your benefits. Why not put it right in there. Say, 'Also, you might be [eligible] or will be if you draw this X amount.' And when they list your benefits put food stamps there and say, 'You also become eligible for food stamps.'" (Seattle nonparticipant)

5. Outreach for Non-English-Speaking Senior Populations

Culturally appropriate materials were also identified as critical components of the community outreach framework, due to large ethnic populations across Washington State. The Spanish-speaking and Korean-speaking groups recommended advertising in Spanish, Korean, or multi-languages in ethnic newspapers, radio ads, and posters.

"If you take them [seniors] someplace besides the Tacoma Community House, they don't feel comfortable...If they go to the Tacoma Community House, they see all the elderly and they see people that speak their own language, they're more comfortable, too." (Tacoma food stamp worker)

"If it is in Korean, yes I would read it. But, if it's in English then it's difficult. Maybe they can put it in multi-languages...that would be so much more convenient." (Tacoma nonparticipant, translated from Korean)

"I would post some posters and stuff at some of these little Hispanic grocery stores." (Pasco food stamp worker)

"When they send you Medicaid [information] all the instructions are in English, Korean, Chinese. So, likewise, if they make a [food stamp] pamphlet like this and send it to Americans or Hispanics or Chinese I think that everybody will be able to utilize it." (Tacoma nonparticipant, translated from Korean)

6. Organizations to Involve in Outreach Efforts

When discussants were asked about additional organizations that could be included in outreach efforts, many of the responses included places seniors already rely upon for information in the community. Many individuals mentioned churches, senior housing, and senior centers.

Additional sites mentioned included health centers and clinics. One individual also mentioned the Veterans Association, as many seniors are former members of the U.S. Armed Forces.

"Churches. Seniors mostly go to Sunday morning if they are going to go...It would have to be after church on a Sunday morning." (Seattle participant)

"Every Wednesday we (senior citizens association) have a meeting. About 150 people gather together. So if you pass out some papers like this it will be very nice too." (Tacoma participant, translated from Korean)

D. Discussants' Suggested Outreach Messages and Spokespersons

Not surprisingly, the messages discussants believe the State of Washington should emphasize in its program outreach parallel many of the perceived barriers seniors encounter when applying for food stamps. Frequently suggested marketing messages included the following:

- Outreach materials need to address the difficulties experienced by many seniors in asking for assistance. Discussants suggested that materials should explain how seniors have worked all of their lives, have paid their taxes and supported

public programs, and are due to receive something back now that they are in need of a little support themselves. One Tacoma food stamp office discussant recommended writing “Take One for a Friend” on pamphlets and other packets of information to reduce the stigma that elderly often feel when requesting assistance for themselves. Examples of messages suggested by focus group discussants are:

“You have earned this, it is not a handout.” (Central Washington CBO)

“Are you missing out on one of your rights?” (Seattle nonparticipant)

- Educating seniors that EBT cards are now the way food stamp benefits are given out can counter the stigma seniors associate with using the food stamp coupons at the grocery store.

“These days it is like...a debit card so nobody would even know if you did anything.” (Tacoma CBO)

- Focus on health as a primary concern of seniors and stress the importance of caring for themselves. One Seattle CBO discussant suggested that the FSP could partner with other organizations promoting good health.
- Emphasize that food stamps are available to bridge the gap between rising food prices and stable incomes.

“Could you be eating better for less?” (Seattle nonparticipant)

“Prices on food have gone up. The money that you receive hasn’t. Food stamps are there to help bridge that gap.” (Central Washington CBO)

- Stressing the importance of even the \$10 in food assistance was suggested. Every little bit helps to buy something extra. Discussants suggested messages emphasizing that even if the benefits each month total only \$10, these totals free up money for other necessary expenses like medicine or utility bills.
- Clarify program information and program intent, especially for non-citizens. Some seniors are unfamiliar with the structure of government programs in the U.S. and fear that receiving food stamps will either affect their status with the

Immigration and Naturalization Service or that their children will one day have to pay back the government for the benefits received.

Members of the Central Washington CBO also recommended targeting the outreach to seniors' children, neighbors, and family members, as seniors often do not admit they need assistance. As noted in Chapter III, seniors are most successful with the application process when they have a family member or friend supporting them in the process.

"What is most successful is when you have a family member or somebody that walks you through it and supports you, encourages you. That's also the person that is probably going to bring it (food stamps) to your attention." (Central Washington CBO)

Focus group discussants were also asked who they believe seniors view as trusted sources of information in their communities. Many discussants expressed that seniors rely upon individuals that listen to them and make them feel comfortable. These trusted individuals often include fellow seniors who are respected in their peer groups as reliable individuals that others feel they can relate to.

"Another senior. Someone from our own building. Someone you know that you can talk to. Someone of your own class."
(Seattle, nonparticipant)

Health care providers, such as doctors or nurses, were also cited by discussants as individuals that seniors trust as reliable sources of information.

"I think if it's a physician that is still practicing in the community, and they [seniors] know that physician, and they know that physician isn't, you know, the perception of the typical money-hungry doctor. If they have a good rapport with the community, with their clients. If they have a lot of senior clients I think it could be very effective." (Central Washington CBO)

"Physicians from the clinics, it is obvious they are not there for the money, they are there for the people. They are there to help people and I think they would carry more credibility than a lot of other individuals in the community." (Central Washington CBO)

"We have a doctor. He's the chief doctor at Ballard Hospital and he came around...He said he really enjoys seniors and he thought people should do more for them. He's trying to get more seniors more active in the community. But they came and they made a dinner and they cleaned it all up and it was wonderful." (Seattle participant)

Several discussants also reported that priests/ministers/clergy are viewed by seniors as trusted sources of information, while a few suggested representatives from government agencies or CBOs. One nonparticipant group in Seattle expressed that seniors view the local public official as a trusted source of information. They explained how the mayor often stops by for visits at the senior housing units and, instead of having a set agenda of his own, he is willing to listen to any concerns the seniors bring to his attention.

Focus group participants suggested a variety of creative methods of getting the word out to seniors about the FSP. Using the information gathered during these focus groups, current methods of outreach utilized by the State of Washington could be tailored to better meet the needs of elderly populations. Many of the recommendations provide insights into the elderly population and are strategies that can be incorporated into existing outreach.

The next chapter presents focus group discussants' recommendations for improving the program. In addition to the outreach recommendations outlined in this chapter, discussants offered many specific suggestions for ways to improve FSP operations and program policies to improve access and participation for eligible seniors.

Chapter VII

Discussants' Suggestions for Changes in Policy and Program Operations

In addition to asking focus group discussants for suggestions of ways to improve outreach methods and thereby increase the number of seniors participating in the FSP, HSR also asked them what changes they would suggest be made to the FSP to make it more accessible to seniors while better meeting their needs.

A. State and Local Program Operations

Discussants suggested a number of ways the FSP could improve access and participation of seniors. These included changes in the application and recertification process, and changes to the delivery of food stamp benefits.

1. Changes to the Application Form

Many discussants reported that the existing application form was lengthy and burdensome for seniors to complete. They said reducing the number of questions, especially those that do not pertain to senior applicants, or creating a separate form for seniors would make it easier to complete.

"Simplify it. That way you don't have to go to a lot of trouble filling out forms. Then they send you to this agency and fill out the forms for this agency, and then they send you to another agency. You fill out some more forms.. oh boy!" (Seattle nonparticipant)

"There should be a short form. They've started getting short forms for other programs but not one for Food Stamps." (Seattle CBO)

"I think I'd recommend revising the application so that it would be only one page long for seniors." (Seattle food stamp worker)

Additionally, some discussants suggested increasing the print size of the applications to make it easier for seniors to read.

"Recently, we've been getting applications from the QMB Medicaid Program and they're in larger print. That might help." (Seattle food stamp worker)

A few food stamp workers also suggested including a question on the application asking whether or not seniors were interested in a telephone interview to make it easier for food stamp workers to identify applicants in need of a telephone interview.

"I wish the application had something on it where it would say that you could ask for a telephone interview...So I wish it would say, 'If you are over the age of sixty-five or if you are disabled, ask for a phone interview.' " (Seattle food stamp worker)

2. Improvements to the Food Stamp Office Environment

Suggestions were put forth by many discussants to improve the environment of the food stamp office. Representatives from a couple of CBOs and food stamp offices suggested incorporating training for workers to better understand the needs of elderly applicants and to improve overall customer service.

"How about if we do a little training on elderly sensitivity and maybe train our workers to be a little more sensitive toward the elderly as to what their needs are." (Pasco food stamp worker)

Several other discussants suggested changing the physical characteristics of the food stamp office. A couple of seniors suggested creating a separate senior section at the food stamp office away from the families with children, and even food stamp workers acknowledged that the front office as it is currently designed can be intimidating to seniors.

"The ones that belong to the welfare...go there. Keep them separate. Don't put them all together like they do down here. This building down here is crowded upteen miles wide." (Seattle nonparticipant)

"We could soften our area out there. You walk in and you've got to come through a counter, but if we soften the area where the person could walk up to a counter where this person is sitting, that person would be able to sit down and talk to them rather than me standing behind a counter this high." (Tacoma food stamp worker)

3. Outstationing Eligibility Workers at Community Sites

Many seniors, food stamp workers, and representatives from CBOs working with seniors suggested moving the application process away from the food stamp offices to other sites in the community that are viewed by seniors as non-threatening, non-institutional settings. Sending food stamp workers to these sites, including senior centers, CBOs, and senior housing complexes, to process food stamp applications and conduct eligibility interviews allows the seniors to remain in places where they are already comfortable and increases their likelihood of participating.

"I've got a neat place to go and apply for food stamps. At the senior center here we have the legal clinic that's free that you can make an appointment to go talk to an attorney about things. One day a week right now they have a specialist in supplemental health insurance for seniors because that's a program that's hard to get started and everything. If the Food Stamp Program would go to the senior centers, have a day where they could go in and apply for food stamps...It's not so embarrassing if you're going in there with a bunch of other seniors to do the same thing, like it can be at other places. It can be set up very easily at all the different senior centers, even." (Seattle nonparticipant)

"I was in Colorado and I was actually outstationed at the Social Security office to do disabled and elderly applications for food stamps....and it works very well. And, in fact I was in Denver and we were also outstationed in hospitals and other community centers throughout the city so that people did have quicker and less complication of a front desk or lobby situation. We went in one-on-one to a person, got an application, set up an interview possibly that very minute." (Tacoma food stamp worker)

"I find that the embarrassment is one part of it, but the biggest thing is the inconvenience ... about the translation and the transportation to get to our office...Instead of having the elderly come to us, we should go to them." (Tacoma food stamp worker)

"And they would be among their peers in the other outreach areas rather than to come here in between crying babies and running children and storming and stamping adults and that kind of thing." (Tacoma food stamp worker)

A few food stamp workers did express concern that if workers were outstationed at other community sites, it would be important to have workers at the off-site locations who understand the eligibility and benefit rules.

"Outstationing and outreach is really a good way to go. I have to say, though, our senior outreach worker, because she's not a financial worker, sends up a lot of applications that are not eligible.... If she was a financial worker, they wouldn't have wasted their time or they get ten dollars and they're very disappointed." (Tacoma food stamp worker)

A few English-speaking nonparticipants suggested moving the FSP application process completely out of DSHS offices.

“I think food stamps should move to its own program and I know that they’d be able to take care of helping people with their applications. The caseworkers at DSHS have so many rules and regulations for all things that they have to keep track of that they just aren’t able to be exact on following up on the questionnaires for food stamps.” (Seattle nonparticipant)

“I honestly believe that if the Food Stamp Program was not handled through DSHS, if it was a separate organization that did nothing but worry about the food stamps and if somebody went to DSHS and they qualified, then DSHS could get them their food stamp approval. But, I think the Federal government ought to have the food stamps completely separate from DSHS.” (Seattle nonparticipant)

4. Coordination with the SSI Application Process

In FY 2000, Washington State received approval from FNS to implement a demonstration project for the Washington State Combined Application Project (WASHCAP). The demonstration project, not yet implemented, will test a method for SSI applicants who meet food stamp eligibility criteria to have their eligibility and benefit amounts for food stamps determined automatically when they apply for Supplemental Security Income (SSI) at the Social Security Administration office. That information will be electronically transferred to DSHS, so that individuals applying for SSI will be able to have their food stamp eligibility and benefits determined automatically without having to fill out additional paperwork or make a separate visit to the welfare office.

Moderators asked seniors and representatives from CBOs what they thought about automatic enrollment for food stamps through SSI. Overall, the response was very positive.

“I would like it if I applied for something at Social Security if they can tell or know by my income at that time that I’m eligible and they would send me the forms or simplify it... Couldn’t it automatically come in the mail to me that hey, now you are eligible for this, or this is what you might get? But now I gotta leave that agency (Social Security) and go to another one and stand in line, go in this big room, and cry my heart out to even see if I’m eligible. It doesn’t make sense.” (Seattle nonparticipant)

“I think it would be a small step in the right direction. I think obviously that if we did something like that, if it flourished and worked as it’s supposed to, which it sounds like it probably would, but then it could be moved beyond SSI to Social Security and then go from there.” (Tacoma CBO)

Many senior discussants would welcome the simpler application process and eliminated visits to the Food Stamp office. A couple of nonparticipants believed it would be a more private and easier process.

Under the WASHCAP demonstration, seniors would have a standardized food stamp benefit amount. This could mean reduced benefits for some seniors compared to what they would get if they applied at the food stamp office and could benefit from all the detailed deductions available. When participating seniors were asked about the combined process in the context of a lower benefit level, seniors expressed that the convenience of the process was worth the trade-off.

“I think that’s still better than telling us to come to the same place back and forth, back and forth.” (Tacoma participant, translated from Korean)

“It doesn’t matter. I’ve been completely broke. At one point I was homeless with five children and pregnant. I wish I could have had \$5.00 to buy something because I had to go to the stores and ask for the food they were going to throw away. I won’t die of hunger if they give me only \$5.00 when I need it.” (Yakima participant, translated from Spanish)

While this suggestion was met with generally positive reactions, some food stamp workers expressed concern about how much information SSI workers would have about the FSP to answer applicant questions and who would be responsible for follow-up with clients.

5. Electronic Benefit Transfer (EBT) System

With the recent transition from food stamp coupons to EBT, many seniors participating in the FSP have struggled to learn the new system. Focus group discussants provided recommendations that included more support and education about the new system to familiarize seniors with the changes. Many program participants expressed confusion regarding the EBT system, especially with regards to keeping track of PINs and account balances. One food stamp worker suggested that seniors should be educated at the grocery store. Having someone accompany seniors while they figure out the system for the first time provides an opportunity to further educate them about the system. Another discussant suggested having a video at the time of application to demonstrate the process. Finally, another discussant suggested demonstrating the process during Hispanic television programs frequently viewed by seniors.

Focus group discussants also explained how the introduction of the EBT system has restricted seniors' access to congregate meal sites and home-delivered meals. When coupons were still being used by the program, seniors would apply their benefits for use at congregate meal sites and for home-delivered meals. Now, however, the EBT cards require meal programs to have special systems in place to accept the cards as payment, and many sites have been unable to fund these changes in their payment systems. Although payment is not required at congregate meal sites, many seniors felt proud that they were contributing instead of receiving a free hand-out. The stamps also gave providers partial reimbursement for meals and constituted a part of their organization's income stream. Without the use of paper coupons at these sites, many seniors have opted not to utilize the meal services and many providers have lost a part of the income they depended upon to support their meal programs. CBO representatives in Seattle suggested either giving seniors the option of paper food stamp coupons or simplifying the cards so that more congregate meal sites and home-delivered meal programs could still accept food stamps as donations.

"Simplify using those cards in more places if they're going to insist on having this system, if they really won't give an option in paper, which I still would support as my first option." (Seattle CBO)

6. The Recertification Process

As noted in an earlier chapter, seniors often find the recertification process burdensome and redundant. As the majority of seniors have fixed incomes and expenses, frequent recertifications require seniors to report much of the same information and provide many of the same verification documents that were provided at the time of initial application. Many discussants suggested lengthening the certification period for seniors so they would not have to reapply every three or six months.

"I think that the certification should be put out as far as we can. Because generally among our elderly, their income doesn't change." (Pasco food stamp worker)

"The paperwork is too complicated for a person who works. I wish the whole process was done once a year, not every six months. I think that is just too complicated." (Tacoma participant, translated from Korean)

Additionally, a couple of discussants from the CBO group in Seattle expressed a desire for the recertification process to be more accommodating for seniors. When seniors receive recertification letters or packets in the mail, often the information is confusing. Few understand the process or know where to turn for help. As mentioned in previous sections, seniors respond better to one-on-one contact and more personalized treatment.

"I think it is really distressing to feel like you are doing what you are supposed to be doing and then the computer-generated letters...are really alienating. It just makes the whole program a little less user-friendly."(Seattle CBO)

"If you've seen those letters, they're written very much... 'You are going to be cut off on this date.' And so it's like you've already done something wrong by the time you get that letter..." (Seattle CBO)

B. Federal Program Rules

Focus group discussants also provided suggestions for ways to change the rules for determining FSP eligibility and benefit levels. These topics are discussed below.

1. Increasing Food Stamp Benefit Levels and Cashing Out Food Stamps

Since the Food Stamp Act of 1977, there has been a minimum benefit level amount in the Food Stamp Program that provides any eligible applicant with a guarantee of at least \$10 of benefits. During the focus groups, many discussants expressed a need to increase this minimum benefit to keep up with current food prices. Seniors and those who work with them feel that the current \$10 minimum level of food stamp benefits available to seniors provides minimal support and, as described in Chapter III, many seniors often consider the low benefit level not worth the cost of the application process.

"With the way prices are going today, I think we should start the program, like say right now there are a lot of us getting \$10. At least start the program at \$25." (Seattle participant)

"I think they should give one person at least maybe \$125 worth of food stamps. Or maybe \$150 worth for one person." (Seattle participant)

"If the minimum was worth something, people would come in and take time...to apply." (Tacoma food stamp worker)

"I think one way the Federal government could simplify the rules is that once you reach a certain age and you are on a fixed income, you automatically get something more than \$10." (Pasco food stamp worker)

A few CBO discussants expressed that seniors should be eligible for a greater benefit amount compared to other program participants at the same income level. As seniors are often less mobile, many tend to prefer prepared foods over preparing meals from scratch, which leads to a higher food bill.

"One of the big issues for seniors, no matter what their income level, is getting people to eat because it becomes too much trouble to eat. And one of the ways that it's not too much trouble to eat is if you can go to the freezer and take something out and put it in the microwave and have it ready to eat in, you know, ten minutes and it tastes good. But that's more expensive food." (Central Washington CBO)

A few participants expressed a desire to combine food stamp benefits with SSI benefits to receive one lump sum of cash.

"I want them to add it to SSI. I think it will be more comfortable when it comes to administrative procedures as well. And then for us too I think it is easier too." (Tacoma participant, translated from Korean)

"Why don't they just give us everything in cash. Administratively it will be easier and good for us, too." (Tacoma participant, translated from Korean)

2. Changes to Benefit and Eligibility Determination Rules

Several suggestions were put forth to change the food stamp eligibility and benefit determination rules for seniors. Other suggestions were based on simplifying the eligibility process and verification requirements in ways that would particularly benefit seniors. The recommendations included:

- Providing a standard shelter deduction for everyone paying their own shelter costs (including rent and utilities);

“Another thing that would be helpful to the elderly clientele and to all clientele is if they just said, ‘We don’t care if you are paying \$50 or \$500 for rent, here’s what the standard deduction is for everybody.’”(Pasco food stamp worker)

- Allowing seniors to own higher valued vehicles; and

“In America you can not live without a car...if you pay \$1000 or more then you get a better car that doesn’t break down often so it is more convenient. But, if the car is cheap than it is going to break down all the time and that will cost a lot of money.” (Tacoma participant, translated from Korean)

- Raising the upper limit on resources a senior can own.

“It is a very low resource limit. \$3000 for someone who is 65-70 doesn’t go very far, but it disqualifies them from food stamps.” (Seattle CBO)

3. Other Suggestions

Focus group discussants also provided other interesting suggestions. These included:

- Both participants and nonparticipants expressed a desire to have greater flexibility with their benefits. This would allow them to purchase items separate from food with their benefits or deli/prepared foods.

“I think you should be able to buy health benefits with the food stamps, such as your soap, toilet paper, dental supplies. I think you should be able to buy that with the food stamps. What good is it going to do you to get help when you need a roll of toilet paper in your house, or a bar of soap? You gotta clean up what you mess up.” (Seattle nonparticipant)

- One non-participant suggested that he and his peers would be more likely to apply for food stamps if potentially eligible seniors could apply for food stamps whenever they have to go to the Social Security office to apply for benefits or report any changes, not just when they apply for SSI.

“At the time when one applies at the Social Security Office for SSI or for some other form of assistance, at that time a form should be included for food stamps. It should be a one time, one stop effort for seniors. Not two separate applications.” (Seattle nonparticipant)

- Focus group discussants proposed better coordination between Federal and State governmental agencies as a way to alleviate some of the seniors’ burden. By sharing information, seniors do not have to provide the same information to multiple agencies.

“I would like to see more coordination with the various social service agencies because I think with our cooperation we can certainly make it run more efficient as far as getting people on food stamps and through the process.” (Tacoma CBO)

- As the WIC program is often viewed as a consumer-friendly program, several discussants in the Seattle CBO group supported the creation of a senior WIC-like program where participants would receive vouchers for food along with nutritional assessments, nutrition education and referrals to other programs.

“There could be a nutritionist they see every three to six months for an assessment and we would know a lot more about the nutritional status of our seniors... And, referrals, like the WIC program gives referrals. They would have the face-to-face interview, be assessed, and get referred to other things they need. That would be wonderful for seniors.” (Seattle CBO)

Overall, focus group discussants provided some useful and creative insights that can be used to strengthen participation in the FSP. These recommendations address various aspects of

the FSP and include changes to program operations, the physical environment of the food stamp office, the administration of benefits, and the recertification process.

CHAPTER VIII

Key Policy and Programmatic Options

The previous chapters discussed factors that influence FSP participation among seniors, and the many suggestions of focus group discussants for increasing food stamp participation among both English-speaking and non-English-speaking seniors. This chapter will highlight the key Federal policy, outreach, and program operations options that follow most directly from those findings. Section A presents three options for Federal policy changes that would directly address the mostly commonly cited barriers to participation by seniors. Section B presents suggested approaches to reaching out to eligible low-income seniors to encourage them to apply and encourage their completion of the application process. Section C focuses on improvements to State and local FSP operations. These options were developed during a full-day strategic planning session in Washington State that was facilitated by the HSR study director in October 2001. They build upon the focus group findings on the factors affecting seniors' completion of the application or recertification process and suggested program improvements raised by focus group discussants.

A. Options for Changes to Federal Program Rules

1. Increase the Minimum Food Stamp Benefit Level

As discussed in Chapter II, eligible nonparticipant seniors in the focus groups expressed great concern about the \$10 minimum benefit level for food stamps. Though this is not the amount of food stamps that most elderly households receive, because of the income they receive from other sources, such as SSI or Social Security, approximately one in four elderly households on the FSP receive only \$10 in food stamps each month (Castner and Rosso, 2000). During the focus groups with eligible nonparticipants, seniors said that although they believed they needed food assistance, the administrative difficulties involved in applying for food stamps were not worth the small amount of benefits they thought they could receive. Input from CBO representatives

during the focus groups also confirmed that the small dollar amount many elderly are eligible to receive is a major deterrent to FSP participation for all seniors, whether they are eligible for only the minimum or a higher level of food stamps.

In response to this concern, the most common suggestion to promote FSP participation among seniors was to increase the minimum food stamp benefit level, which has not been increased from \$10 since it was put in place in 1977.

2. Allow Seniors to Apply for Food Stamps Where they Apply for Other Programs

Among the major factors dissuading low-income seniors from pursuing food stamps are stigma and pride. The belief that receiving food stamps marks an individual as a welfare recipient who is dependent on the government, combined with the discomfort many seniors expressed with the welfare office setting and the application process they experienced there, lead to a suggestion to move the food stamp application process for seniors to non-welfare agency sites. In this regard, it is significant to note that English-speaking seniors in the focus groups said they did feel comfortable with seeking benefits from the Social Security Administration or health insurance benefits.

As a solution to these problems, and given their perception of Social Security as a more user-friendly system, several English-speaking seniors, both participants and nonparticipants, suggested that seniors be able to initiate and complete the food stamp application process at the local Social Security office (whether they are receiving SSI or only Social Security). CBO representatives also suggested coordinated and automatic applications for food stamps when seniors apply for Medicaid at non-welfare office sites.

3. Administer the FSP for Seniors as a WIC-like Nutrition and Health Program

When discussing the value of the FSP, it was apparent that seniors are quite interested in nutrition and view the FSP as a mechanism to purchase more healthy foods. An interesting suggestion that arose in the focus group with CBO representatives in Seattle was to create a new model for the way food stamps are provided to eligible seniors. Noting the need for additional nutrition education for the senior population in this country and the resistance seniors have to going to welfare offices to apply for food stamps, several discussants suggested creating a

nutrition and health program for seniors, similar to the WIC program for mothers and young children. A WIC-like approach would allow participants to apply for food stamps, receive education about how to use their benefits, and obtain nutritional assessments, nutrition education, and referrals to other health and social services.

B. Options for Food Stamp Program Outreach

Suggested options for Food Stamp Program outreach efforts to encourage participation by seniors included one-on-one outreach combined with informational sessions in small group settings and individualized enrollment assistance. Seniors felt that these settings should be in locations where they or other seniors like them congregate, such as senior housing, senior centers, ethnic cultural centers, health centers, libraries, cafeterias and churches. It was also suggested that the most effective one-on-one outreach could be done by community-based organizations with whom seniors are already affiliated, and by other seniors who are participating in the FSP.

Print media was also a frequently suggested outreach method, particularly local publications that target seniors or particular ethnic groups or neighborhoods. Some discussants also suggested including information about the FSP in personalized mailings from Social Security or utility companies.

Culturally appropriate materials were also identified as critical to the success of any food stamp outreach effort. The Spanish-speaking and Korean-speaking groups (both seniors and those who work with them) recommended placing advertising in these and other languages in ethnic newspapers and on ethnically-oriented media programs.

However, effective outreach to ethnic minorities and to seniors in general must go beyond advertising and public information. For example, The Korean Women's Association (KWA) was described as particularly effective in promoting FSP participation among seniors since the agency provides not only public information campaigns but also intensive one-on-one client enrollment assistance. The outreach staff help individuals with all stages of the food stamp application process, including sitting down with them to fill out the detailed questions on the application form, educating them about the eligibility interview process and what they need to

bring there, and helping seniors obtain follow-up verification documents if needed. This model of client enrollment assistance may be a particularly useful model for other community organizations around the State, serving both English and non-English-speaking populations.

C. Options for Improvements to State and Local FSP Operations

On October 4, 2001, at an intensive one-day strategy session, 21 representatives from DSHS' Divisions of Employment and Assistance Programs and Home and Community Services, local community organizations providing food stamp outreach to seniors, a statewide anti-hunger organization, and the regional office on Aging and Disability Services came together to discuss the findings of these focus groups and craft an action plan to improve access and participation in the FSP for seniors in Washington State. (A copy of the participant list is in Appendix F.)

Over the course of this session, the group suggested 42 potential program improvements. Each of these options responded to the specific findings outlined in Chapters II through VI of the draft focus group report. However, to develop a practical action plan leading to significant changes that could be implemented in a relatively short timeframe, the group prioritized and narrowed down their initial proposals. The group's final priority options are outlined below and organized by their common objectives. Each of the eight objectives addresses an aspect of program 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.

Action Steps:

- Finalizing DSHS' draft shortened and simplified food stamp application form. (See Appendix E for a copy of the pending revised form.)
- Expanding 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 training across the State with staff from Senior and Disability Services and other local organizations helping seniors to access public benefits.)

- Improving the efficiency of the online application for local food stamp office staff by interfacing the online application with the State eligibility computer system. (At this time, local offices receive a hard copy of the online application for clients in their target area. The caseworkers must then re-enter the information into ACES, 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.

Background:

As noted earlier in the report, under a demonstration project authorized by the Food and Nutrition Service of USDA, in 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 will be 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 for food stamps and SSI in one combined eligibility interview at the Social Security office and will have a standard benefit amount provided to them. If they choose to participate in the program, they will never have to go to a DSHS office or fill out the food stamp application form. (Note: SSI recipients with high shelter and/or medical costs will be advised that they could receive a higher benefit level if they applied for the regular program through the more lengthy and detailed application process at their local food stamp office.)

Action Step:

- Providing 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.

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

Action Step:

- Providing 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.

Action Steps:

- Promoting the option of telephone interviews for seniors who have hardships traveling to the food stamp office (Note: this could be facilitated by revising the food stamp application form to include a box on the *front page* of the form allowing applicants with hardships to request a telephone interview.)
- Recognizing 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.
- Producing 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. (Note: this video could be distributed to community organizations conducting food stamp outreach and referrals and to all local food stamp offices for display in the waiting area.)
- Improving staff training and written information for applicants about what verification should be required for different types of households.
- Expanding use of the excess medical deduction for seniors eligible for this deduction. (Note: this could be accomplished through trainings and guidance to local food stamp office staff and community organizations providing food stamp outreach as well as Federal policy changes that could simplify the deduction by standardizing it and thus reducing the amount of verification documentation required.)

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

Action Step:

- Developing 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. (Note: Some existing materials may be able to be obtained from Immigration and Naturalization Service.)

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

Action Steps:

- Requiring 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.
- Requiring local food stamp offices to designate reception windows and up-front reception staff available all day for non-English-speaking clients.
- Creating 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.)
- Working with community-based groups to properly translate the new shortened application into other languages.

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

Action Steps:

- Training 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. (Note: this training could be done in collaboration with the retail stores where seniors purchase their food.)
- Eliminating the current State policy which freezes food stamp benefits if they are not used for three consecutive months. (Note: In Fall 2001, the State issued draft revised regulations allowing food stamp participants to maintain their food stamp benefits on the EBT card for one full year and removing the freeze on benefits after three months of nonuse.)
- Designing a method acceptable to both seniors and senior meal program providers 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 re-certification process for elderly

households.

Background:

In accordance with Federal law, DSHS allows local food stamp offices to certify seniors for 24-month time periods. However, in the three communities where the focus groups were conducted, the local practice appears to be to provide 3-month certifications for most food stamp households, including elderly food stamp households. These short certification periods are the result of State and local concern for reducing food stamp error rates. The need for frequent recertifications deters seniors from maintaining their involvement with the FSP.

Action Step:

- Lengthening the typical food stamp certification period for elderly households to 24 months. (Note: To accomplish this the State agency could encourage local offices to change the way they recertify seniors through written guidance, training, and modifications to the automated eligibility system. The State could educate potentially eligible seniors and current participants about this change through direct mailings and other targeted outreach efforts. In addition, improving staff training about what verification should be required for different types of households, as suggested under objective 4 above, could also reduce the amount of documents seniors have to obtain and deliver to the food stamp office at each re-certification.)

D. Conclusion

The above suggestions to increase FSP participation were developed in response to concerns raised by low-income seniors and those who work with them in three communities in Washington State. Nevertheless, the issues they raise likely resonate as factors influencing seniors' FSP participation nationwide.

These suggestions clearly merit 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 nonparticipants and to identify and respond to the aspects of FSP program operations that can be improved at the State and local level.

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Technical Appendices

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Appendix A: Demographic Information on Focus Group
Participants

Table A-1
Demographic Information on Focus Group Discussants
Elderly FSP Participants

Discus. No.	Age	Gender	Country of Birth	Education Completed	Length of Current FSP Participation
Seattle					
1	71	Female	United States	Some College	1.5 months
2	66	Female	United States	High School	6 months
3	69	Female	United States	High School	1 year
4	61	Female	United States	High School	5 years
5	78	Female	United States	High School	NA
6	76	Male	United States	Below 3rd Grade	3 years
Tacoma					
1	75	Male	Korea	High School	7 months
2	74	Male	Korea	College	2 years
3	74	Male	Korea	High School	5 years
4	72	Female	Korea	High School	Over 10 years
5	74	Male	Korea	Middle School	8 years
6	66	Male	Korea	Elementary School	5 years
7	77	Female	Korea	Middle School	10 years
8	71	Male	Korea	High School	2 years
9	79	Male	Korea	Elementary School	NA
10	81	Male	Korea	College	Over 10 years
11	66	Male	Korea	College	4 years
12	69	Female	Korea	High School	2 years
13	73	Male	Korea	College	3 years
14	75	Female	Korea	Elementary School	4 years
15	75	Male	Korea	Elementary School	7 years
16	67	Male	Korea	Elementary School	1.5 years
17	70	Female	Korea	Elementary School	7 years
18	69	Female	Korea	Middle School	2 months
19	67	Male	Japan	Middle School	2 years
20	65	Male	Korea	High School	4 months
Central Washington					
1	67	Female	United States	None	1 year
2	68	Male	Mexico	Below 3rd Grade	1 year
3	68	Female	United States	Middle School	10 years
4	64	Female	El Salvador	Below 3rd Grade	3 years
5	79	Female	United States	Middle School	3 years
6	67	Female	Mexico	None	NA
7	66	Female	Mexico	Below 3rd Grade	4 months
8	72	Male	Mexico	Below 3rd Grade	3 months
9	65	Female	Mexico	Middle School	12 years
10	64	Female	United States	Elementary School	Over 10 years

NA = Not Available

Table A-2
Demographic Information on Focus Group Discussants
Elderly FSP Eligible Non-participants

Discus. No.	Age	Gender	Country of Birth	Education Completed	Ever Considered Applying?	Been to FS Office?	Ever Received FS?
Seattle							
1	65	Female	United States	Middle School	Yes	Yes	Yes
2	67	Male	England	Masters	Yes	Yes	Yes
3	78	Female	United States	High School	Yes	Yes	Yes
4	60	Female	United States	Some College	Yes	Yes	Yes
5	69	Male	United States	Some College	Yes	Yes	Yes
6	63	Male	United States	High School	Yes	Yes	Yes
7	76	Female	United States	Middle School	No	No	No
8	NA	Male	United States	High School	Yes	Yes	Yes
9	60	Female	United States	High School	Yes	Yes	Yes
10	71	Male	United States	College	Yes	Yes	Yes
11	78	Female	United States	High School	Yes	Yes	Yes
12	71	Female	United States	High School	Yes	Yes	No
13	66	Female	United States	High School	Yes	Yes	Yes
Tacoma							
1	67	Male	Korea	College	No	No	No
2	73	Female	Korea	High School	Yes	Yes	Yes
3	61	Male	Korea	High School	No	No	No
4	67	Female	Korea	High School	No	No	No
5	64	Female	Korea	High School	Yes	No	No
6	66	Female	Korea	High School	Yes	No	No
7	72	Female	Korea	High School	Yes	No	No
8	68	Female	Japan	Middle School	Yes	No	No
9	66	Female	N. Korea	None	No	No	No

**Table A-2 (cont.)
Demographic Information on Focus Group Discussants
Elderly FSP Eligible Non-participants**

Discus. No.	Age	Gender	Country of Birth	Education Completed	Ever Considered Applying?	Been to FS Office?	Ever Received FS?
Central Washington							
1	65	Male	Mexico	NA	Yes	Yes	No
2	73	Female	United States	Below 3rd Grade	Yes	Yes	Yes
3	69	Male	United States	None	Yes	Yes	Yes
4	61	Male	Mexico	College	Yes	Yes	Yes
5	64	Female	Mexico	Below 3rd Grade	Yes	Yes	Yes
6	63	Female	Mexico	Middle School	Yes	Yes	Yes
7	90	Male	United States	NA	Yes	Yes	Yes
8	72	Female	Mexico	Middle School	Yes	Yes	Yes
9	68	Female	Mexico	Middle School	Yes	Yes	No
10	79	Female	Mexico	Below 3rd Grade	Yes	Yes	No
11	62	Female	United States	Below 3rd Grade	Yes	Yes	Yes
12	60	Female	Mexico	None	No	No	No
13	71	Female	United States	Some College	No	Yes	No
14	66	Female	Mexico	None	No	No	No
15	75	Female	Mexico	Middle School	Yes	Yes	No
16	66	Female	United States	Middle School	No	No	No
17	68	Male	United States	Elementary School	No	No	No
18	69	Female	Cuba	High School	Yes	Yes	Yes
19	64	Male	Cuba	Some College	Yes	Yes	Yes
20	74	Male	United States	None	Yes	Yes	Yes
21	71	Female	Mexico	None	Yes	Yes	Yes
22	60	Male	Mexico	Elementary School	Yes	Yes	Yes
23	71	Female	Mexico	NA	Yes	Yes	Yes
24	60	Female	Mexico	Some College	Yes	Yes	Yes

NA = Not Available

**Table A-3
Demographic Information on Focus Group Discussants
Staff From Local Food Stamp Offices and Community-Based Organizations**

Discus. No.	Age	Gender	Job Title	Name of Organizational Affiliation	How long worked with FS?
Seattle					
Food Stamp Office					
1	38	Female	Financial Services Specialist	State Dept. Of Social and Health Services (DSHS)	1.5 years
2	38	Female	Financial Services Specialist IV	DSHS	10 years
3	30	Female	Financial Services Specialist II	DSHS	5.5 years
4	32	Female	TOPS Worker	DSHS	10 years
5	42	Female	Financial Services Specialist V	DSHS	17 years
6	32	Female	Financial Services Specialist III	DSHS	11 years
7	48	Female	Financial Services Specialist III	DSHS	30 years
8	30	Female	Financial Services Specialist III	DSHS	1.5 years
Community Based Organizations					
1	62	Female	Aging & Disability Planner	Aging and Disability Services (Regional Office)	25 years
2	49	Female	Community Advocate	International Community Health Services	8 years
3	49	Female	Nutrition Consultant	Seattle/King County Department of Public Health	8-10 years
4	39	Female	Program Assistant	Hopelink/FS Education Program	4 years
5	37	Male	Advocate	Senior Services	6 years
6	44	Female	Asst. Director Nutrition Projects	Senior Services	23 years
7	30	Female	FS Education Ad	Fremont Public Association	2 years
8	29	Female	Health and Well Being Coordinator	Seattle Housing Authority	1 years
9	26	Female	Senior Nutrition Site Manager	International District Preservation and Development Authority	3 years
Tacoma					
Food Stamp Offices					
1	50	Female	Financial Services Specialist III	DSHS	20 years
2	32	Female	Financial Services Specialist III	DSHS	2.5 years
3	61	Female	Financial Services Specialist IV	DSHS	15 years
4	34	Female	Financial Services Specialist II	DSHS	1.5 years
5	41	Female	Financial Services Specialist III	DSHS	10 years
6	54	Female	Financial Services Specialist Supervisor	DSHS	19 years
7	56	Male	Financial Services Specialist	DSHS	10 years
8	46	Female	Financial Services Specialist III	DSHS	18 years
9	37	Male	Financial Services Specialist IV	DSHS	15 years

**Table A-3 (cont.)
Demographic Information on Focus Group Discussants
Staff From Local Food Stamp Offices and Community-Based Organizations**

Discus. No.	Age	Gender	Job Title	Name of Organizational Affiliation	How long worked with FS?	Languages Spoken in Addition to English
Tacoma (cont.)						
Community Based Organizations						
1	29	Female	Office Manager	Senior Outreach Services	10 years	French
2	33	Female	FS Outreach	Korean Women's Association (KWA)	1 year	Korean
3	45	Female	Executive Director	KWA	22 years	Samoan, Korean
4	42	Female	FS Outreach	KWA	1.5 years	Korean
5	44	Female	Program Manager	KWA	4 years	Korean
Central Washington						
Food Stamp Office						
1	NA	Female	Financial Services Specialist III	DSHS	12 Years	Spanish
2	NA	Female	Financial Services Specialist	DSHS	21 years	None
3	NA	Female	Financial Services Specialist III	DSHS	13 years	Spanish
4	39	Female	Financial Supervisor	DSHS	11 years	Spanish
5	39	Female	Financial Supervisor	DSHS	11 years	Spanish
6	39	Female	Financial Supervisor	DSHS	20 years	None
7	32	Female	Leadworker/Trainer	DSHS	3 years	None
8	36	Male	Financial Services Specialist III	DSHS	9 years	None
9	NA	Female	Financial Services Specialist III	DSHS	NA	Tagalog
Community Based Organizations						
1	27	Female	Client Services Coordinator	Yakima Co. Coalition for the Homeless	1 year	Spanish, Portugese
2	61	Female	Senior Peer Counselor	Nueva Esperanza Counseling Center	4 months	Spanish
3	40	Male	Agency Director	La Clinica	16 years	Spanish
4	26	Female	Executive Director	Benton Franklin Volunteer Center	5 years	Spanish
5	51	Male	Director	Yakima Co. Food Services Senior Nutrition	3.5 years	None
6	28	Male	Credit Manager	YVFWC	1 year	Spanish
7	66	Female	Information Specialist	Aging and Long Term Care	12 years	Spanish
8	29	Male	Family Self Sufficiency/Resident Initiative Coordinator	Yakima Housing Authority	2 years	Spanish and French
9	55	Female	Executive Director	Yakima Co. Coalition for the Homeless	10 years	None

Appendix B: Senior Focus Group Discussant Screening
Questionnaires

Screening Questionnaire for Food Stamp Program Participants

**ELDERLY FOOD STAMP FOCUS GROUP
SCREENING PROTOCOL**

CURRENT FOOD STAMP PARTICIPANTS

Introduction

Hello. My name is ____ and I'm calling from _____. May I please speak to Ms. or Mr. _____?

If an individual is not home, and you are speaking with someone else, please ask when would be a good time to reach the person. If they ask who is calling tell them your name and that you are calling from _____ about a discussion group that the person signed up for.

I am calling you, Mr./Mrs./Ms. _____ because 1) you signed up at _____ as being interested in participating in a group discussion (or) 2) or you called me and left a message that you were interested in coming to the discussion group. The U.S. Department of Agriculture has hired a research firm to conduct a study about how the elderly view the Food Stamp Program and why they do, or do not participate in the program.

The researchers will be conducting group discussions with people from _____. If you qualify to participate in this study, you will receive a grocery voucher for \$35 from _____ for your time.

May I ask you some questions to see if you qualify for the study?

- Yes Continue
- No Thank and Terminate

-
1. Are you currently enrolled in the Food Stamp Program?
- Yes
 - No SWITCH TO THE NON-PARTICIPANT SCREENER

Did you receive Food Stamp benefits for this month or last month?

- Yes
- No THANKS AND TERMINATE

How old are you? _____ (TERMINATE IF UNDER AGE 60)

**Confirm that the person lives alone or
is the head of the food stamp household if living with non-elderly adults.**

Do you live alone?

- Yes GO TO QUESTION 10
 No

Are you the person in the household who applied for food stamps when you got on the program?

- Yes GO TO QUESTION 10
 No

6. Who applied for food stamps for you?

- A non-household member on their behalf
 Another household member age 60 or older DETERMINE WHETHER THIS PERSON MAY WANT TO PARTICIPATE AND GET CONTACT INFORMATION; IF NOT, THANK AND TERMINATE
 Another household member under age 60 THANK AND TERMINATE

7. Are all the adult members of your household age 60 or older?

- Yes GO TO QUESTION 9
 No

1. Do the people age 60 and older in your home buy your own food separately from the non-elderly adults in your household?

- Yes
 No THANK AND TERMINATE

2. Do the people age 60 and older in your home fix or cook your own meals separately from the non-elderly adults in your household?

- Yes
 No THANK AND TERMINATE

ONLY ASK QUESTION 10 IF NECESSARY.

3. What language are you most comfortable speaking?

- English
- Other (please specify) _____

Determine if the individual can come to the scheduled group.

Thank you for answering my questions. I would like to tell you a little more about the discussion group now. The group will last about two hours and you will be asked a variety of questions about your experiences on the Food Stamp Program. The group will consist of about 8 people like yourself and a group discussion leader. Your comments will be confidential. Your name will not be associated with anything you say in the group. At the end of the group, you will receive a \$35 voucher from _____, which can be used to purchase groceries in appreciation for your participation.

The group takes place on _____ (date) at _____ (time) at _____ (give location and address).

4. Now that you know more about the discussion group, will you be able to attend?

- Yes GO TO CLOSING
- No

5. Would you be able to attend if the group was held at a different time?

- Yes Availability: _____
- No TERMINATE

13. Do you have transportation to the group?

- Yes
- No EXPLAIN THAT YOU HAVE OR ARE PLANNING TRANSPORTATION ASSISTANCE AND WILL GET BACK TO THE PERSON ABOUT THIS.

Closing

We are counting on your participation, so please call me if something comes up and you are n longer able to attend. Again, my name is _____ and you can reach me at _____.

Before we hang up, let me get the correct spelling of your name, your address and phone number so that I can send you a confirmation letter with directions to our office (or information on transportation assistance) . Also, I will call you the day before the group to remind you.

First Name: _____

Last Name: _____

Home Phone: _____

Best Time to Reach You: _____

Street Address: _____

Town/City: _____

Zip Code: _____

Thanks again for your time. We look forward to seeing you at the group.

Questions for Screener:

Date of call: _____

Name of person making the call: _____

Language screening interview conducted in: _____

Does the respondent have trouble communicating? Yes No

Is he/she easy to understand? Yes No

Can they express themselves and their ideas relatively clearly? Yes No

Date of confirmation letter: ___/___/___

Date of reminder phone call: ___/___/___

Screening Questionnaire for Eligible Food Stamp Program
Non-Participants

**ELDERLY FOOD STAMP FOCUS GROUP
SCREENING PROTOCOL**

ELIGIBLE NON-PARTICIPANTS

Introduction

Hello. My name is ____ and I'm calling from _____. May I please speak to Ms. or Mr. _____?

If an individual is not home, and you are speaking with someone else, please ask when would be a good time to reach the person. If they ask who is calling tell them your name and that you are calling from _____ about a discussion group that the person signed up for.

If another elderly person answers the phone, you may continue with the phone call and invite them to the focus group.

I am calling you, Mr./Mrs./Ms. _____ because 1) you signed up at _____ as being interested in participating in a group discussion (or) 2) or you called me and left a message that you were interested in coming to the discussion group. The Washington State Department of Social and Health Services (DSHS) hired a research firm to conduct a study about how the elderly view the Food Stamp Program and why they do, or do not participate in the program.

The researchers will be conducting group discussions with people from _____. If you qualify to participate in this study, you will receive a grocery voucher for \$35 from _____ for your time.

Because I have to figure out whether or not you might be eligible to participate in the Food Stamp Program, I will have to ask you a couple of questions related to your income and your household resources. May I ask you some questions to see if you qualify for the study?

- Yes
- No THANK AND TERMINATE

1. Are you currently receiving food stamps?

- Yes SWITCH TO CURRENT PARTICIPANT SCREENER
- No

2. How old are you? ____ (If under age 60, THANK AND TERMINATE)

3. Have you applied for Food Stamps in the last 6 months?

- Yes
 No GO TO QUESTION 5

4. Were you told that you did not qualify?

- Yes THANK AND TERMINATE
 No (Clarify why they did not enroll in Food Stamp Program and that they have not been on the program for the past six months)

**Confirm that the person lives alone or
is part of an elderly adult household buying and preparing food separately from others**

5. Do you live alone or with others?

- Live Alone GO TO QUESTION 10
 With Others

6. How many adults in your household are age 60 or over? _____

7. Are all the people you live with age 60 or over?

- Yes GO TO QUESTION 10
 No

8. Do you (and the other adults age 60 or over) buy your own food, separately from the younger people in the house?

- Yes
 No THANK AND TERMINATE

9. Do you (and the other adults age 60 or over) fix or cook your own meals, separately from the younger people in the house?

- Yes
 No THANK AND TERMINATE

Assess probable eligibility

10. Are you receiving Supplemental Security Income (SSI)?

- Yes GO TO TEXT ABOVE QUESTION 13
 No

11. Do your assets (bank account, other savings, investments) total more than \$3,000-- not including the value of your home?

- Yes THANK AND TERMINATE
 No

12. What is the total gross monthly income of the people age 60 and over in your household, (who buy and prepare food together)?

See response to question #6 for number of seniors living in the household

NUMBER OF SENIORS LIVING IN HOUSEHOLD	MONTHLY INCOME CEILING
Living alone	\$905
2 seniors	\$1,219
3 seniors	\$1,533
4 seniors	\$1,848

ONLY ASK QUESTION 13 IF NECESSARY.

13. What language are you most comfortable speaking?

- English
 Other (please specify) _____

Determine if the individual can come to the scheduled group.

Thank you for answering my questions. I would like to tell you a little more about the discussion group now. The group will last two hours and you will be asked a variety of questions about your activities in the community, cooking and preparing meals, and the Food Stamp Program. The group will consist of about 6 to 8 people like yourself and a group discussion leader. Your comments will be confidential. Your name will not be associated with anything you say in the group. At the end of the group, you will receive a \$35 voucher from _____, which can be used to purchase groceries in appreciation for your participation.

The group takes place on _____ (date) at _____ (time) at _____ (give location and address).

14. Now that you know more about the discussion group, will you be able to attend?

- Yes GO TO QUESTION 16
- No

15. Would you be able to attend if the group was held at a different time?

- Yes Availability: _____
- No THANK AND TERMINATE

16. Do you have transportation to the group?

- Yes
- No EXPLAIN THAT YOU HAVE OR ARE PLANNING TRANSPORTATION ASSISTANCE AND WILL GET BACK TO THE PERSON ABOUT THIS.

Closing

We are counting on your participation, so please call me if something comes up and you are no longer able to attend. Again, my name is _____ and you can reach me at _____.

Before we hang up, let me get the correct spelling of your name, your address and phone number so that I can send you a confirmation letter with directions (or transportation assistance if applicable) to the focus group location. Also, I will call you the day before the group to remind you about it.

First Name: _____

Last Name: _____

Home Phone: _____

Best Time to Reach You: _____

Street Address: _____

Town/City: _____

Zip Code: _____

Do you have any questions you would like to ask me about the study or the group discussion?

Thanks again for your time. We look forward to seeing you at the group.

Questions for Screener:

Date of call: _____

Name of person making the call: _____

Language screening interview conducted in: _____

Does the respondent have trouble communicating? Yes No

Is he/she easy to understand? Yes No

Can they express themselves and their ideas relatively clearly? Yes No

Date of confirmation letter: ___/___/___

Date of reminder phone call: ___/___/___

Appendix C: Focus Group Moderator Guides

Food Stamp Participants

Elderly Food Stamp Participation in Washington State
Participants
Moderator's Guide

A. INTRODUCTION
Minutes)

(10

Welcome to this group discussion. Thank you for taking the time to participate in today's discussion about the Food Stamp Program in Washington State and in _____ specifically. My name is _____ and I work for Health Systems Research, a public policy research firm in Washington, DC. A great deal of our work is involved in helping public and private agencies plan and implement improved services for low-income vulnerable populations. My partner's name is _____. Our company was hired by the US Department of Agriculture to talk to Senior Citizens about what they think about the Food Stamp Program. We are interested in your thoughts and comments, and we will use them to improve the program and tell other Senior Citizens about it.

As you can see, we are taping this session. We are doing this only so that we don't have to take detailed notes. Everything you say is important to us and we do not want to miss anything than any of you say. But nothing you say will ever be associated with your name—your names and opinions will be kept strictly confidential

I would like to review the ground rules for our discussion:

- There are no right or wrong answers. Remember that I don't work for the Food Stamp Program, so please feel free to tell me your thoughts, whether they are positive or negative.
- It is okay to disagree with one another. We want to hear everyone's point of view. If you disagree, please remember to be respectful of each other.
- Only one person should talk at a time. We are tape recording this session so that we don't miss anything important. If two people talk at once, we can't understand what anyone is saying. I may remind you of this during the group.
- We would like everyone to participate. But, you each don't have to answer every question.
- We have a lot that we want to talk about today. So, don't be surprised if at some point I interrupt the discussion and move to another topic. But don't let me cut you off. If there is something important you want to say, let me know and you can add your thoughts before we change subjects.

- We will be using first names only today. Everything you say is confidential. After we conduct several of these group discussions across the state, we will write a report for groups in your area, the State and for the US Department of Agriculture. Your name will not appear anywhere in the report. What you say today will not be attached to your name at any point. **Nothing you say today will affect your eligibility for the Food Stamp Program, or any other programs through the Department of Social and Health Services.**
- Don't worry about offending us. We really want to learn from you and find out what you think about the issues we talk about tonight. Please tell us your honest opinions.
- I want to make a couple more points related to the tape recording. Please speak up. If you speak too quietly, it will be too hard to hear you later on the tape. Also, please don't bump the table or tap your fingers on the table. Anything close to the microphones will sound much louder later on the tapes and it will drown out your voices.
- _____ is taking notes in case the tapes don't come out clearly, and (s)he will be handling the tape recorders. At the end of the session, (s)he will provide a brief summary of what you all said today, so that you can correct anything we have misunderstood, or clarify important points.

The group will last between an hour and a half and two hours. You will not get out any later than _____. We will not be taking a formal break. If you need to leave for a restroom break, the bathrooms are _____. Don't feel that it is necessary to let us know that you are leaving. Just quietly leave the table.

At the end of the session, we will give you a food voucher from _____ for your time and expenses associated with coming tonight.

Well, if there aren't any other questions, let's get started! I'd like to begin by going around the table and having each of you tell us a little about yourself. Why don't you share your name, how many children/grandchildren you have, and what your favorite activity is? I'll start. My name is _____, I have _____ children, and I love to _____.

Start with the person on your right, and have them respond in a round robin fashion.

B. LEARNING ABOUT THE FSP AND DECIDING TO APPLY (15 MINUTES)

We want to start by discussing how you learned about the Food Stamp Program.

1. How did you hear about the Food Stamp Program? When did you hear about the Food Stamp Program?

2. What steps did you take to get more information about the Food Stamp Program after you heard about it?

PROBE: Did you call...
A state hotline?
A community organization?
Another social service office?

3. What kinds of problems did you have when you tried to get more information?

4. Before you talked to someone about the program, did you think you were eligible? (If not) Why not?

5. Did anyone talk to you before you applied for food stamps to figure out if you might be eligible for the program? If so, please tell me about that process.

PROBE: How did this process of screening you for the program ahead of time affect your decision to apply for Food Stamps?

6. What made you decide to apply for food stamps?

PROBE: What circumstances/events/reasons led you to consider applying for food stamps?

7. How long did it take you to apply for food stamps after you heard about the program?

8. What made you act right away? What made you wait awhile?

9. For those of you who are immigrants and not yet citizens, how did you think applying for food stamps would affect your ability or your children's ability to become a citizen?

C. APPLYING FOR THE FOOD STAMP PROGRAM (30 MINUTES)

Now we would like to hear about your experiences applying for the Food Stamp Program.

1. How did you get an application?
2. What did you think of the application?

PROBES: Was it difficult to read or understand?
How helpful were the written and/or verbal directions you received with the application?

Did you have difficulty or feel uncomfortable providing any of the information requested on the application?

If so, what questions were difficult to answer or made you feel uncomfortable?

3. How many of you applied for food stamps at the food stamp office? (*Ask for a show of hands*).
4. How many applied through the mail? (*Ask for a show of hands*).

Next, I am going to ask some questions about applying at the office. Then I will ask those of you who applied through the mail a different set of questions.

Questions for clients who applied at the food stamp office:

1. How easy was it for you to get to the food stamp office?
2. How helpful was the staff at the food stamp office?
PROBE: What could the staff have done to help you more?
3. Did you bring someone with you to help you apply for the program? If yes, in what ways was it helpful to bring someone with you?
4. How long did you have to wait in the food stamp office?
5. How did you feel while you were waiting in the reception area?
6. What are some good things about applying for food stamps at the CSO? What are some bad things about applying for food stamps at the office?

[For Non-English Speaking Groups]

1. How were you able to communicate with the staff and apply once you got to the office?
PROBE: Was there someone at the office who spoke your language and who could translate the forms and information for you?
2. Did you bring a translator with you?
3. What else helped you overcome the language barrier so that you could apply for the program and communicate with the office staff?

Questions for clients who submitted their application by mail:

1. Who helped you complete the application by mail?
2. Did anyone else beside the food stamp office staff help you with the application? If so, who offered you assistance?
3. What are some good things about applying for food stamps through the mail?
What are some bad things about applying for food stamps through the mail?

Thank you very much. Now the rest of the questions about applying for the program are for everyone to answer.

Questions for all clients:

1. How would you describe the eligibility interview?
PROBES: What were some good things about the interview?
What were some bad things about the interview?
2. Were you asked about your medical expenses at any point during the application process?
3. What kind of documents did you have to provide to complete the application process? What kind of difficulties, if any, did you have getting these papers?
4. Was there anything (else) that made it difficult for you to complete the application process?
5. What do you think should be changed to make it easier to apply for food stamps?
6. If you and other seniors like yourself could apply for food stamps somewhere other than the community service office, where would you like to be able to apply?

D. PERCEPTIONS OF THE FSP (15 MINUTES)

Now we would like to ask you what you thought of the Food Stamp Program before you applied and what you think of it now.

1. What did you think about the Food Stamp Program before you applied?
2. Who did you think the Food Stamp Program was for?

3. Once you applied for and received food stamps, what things surprised you about the program?
4. Please tell us how receiving food stamps has helped you?
PROBES: How have food stamps affected your daily life?
How have they affected the way you buy groceries?
5. What do you like best about receiving food stamps?
6. What don't you like about the Food Stamp Program?
7. What are some of the things you expected to get from the Food Stamp Program that you haven't?

E. USING THE FOOD STAMP PROGRAM

(10-15 MINUTES)

Now we want to hear about your experiences using the Food Stamp Program.

1. How easy is it to use the Food Stamp Program?
2. What is difficult or uncomfortable about using food stamps when you go shopping?
3. Did you know that if you have difficulty getting to the store to buy food you can appoint someone, such as a personal care assistant, to shop for you?
PROBE: Have you used this option?
If so, please tell me how it worked for you.
4. Please tell us what you think of the Quest Card (EBT)
PROBES: What do you like about the Quest card?
What don't you like about the Quest card?
5. How did you learn to use the Quest card?
6. (Question for Seattle groups only). In Seattle there is a Gold Card that seniors can get to obtain meals at congregate sites. Would you prefer it if the food stamps and senior meals benefits were on one computer benefit card or does it work well to have them on separate cards?

F. REAPPLYING

(7 MINUTES)

Now we want to hear about how you reapply for food stamps.

1. Since you have been on the Food Stamp Program, have you ever had to fill out a form to reapply? (*Ask for a show of hands.*)
2. Was there anything that almost kept you from reapplying for food stamps?

PROBES: What made you consider not reapplying?

What made you reapply?

3. What would you like to change about the re-application process?
4. The State of Washington is thinking of making some changes in how people who receive SSI re-apply for food stamps. For those of you who receive SSI benefits, would you like to be automatically signed up for food stamps each year when you are recertified for SSI? This would mean you would not have to go to the separate community service office to reapply for food stamps.

PROBE (for those who answered yes):

What if automatic re-application through the SSI program would mean you would receive slightly fewer food stamps each month, would you still prefer to be automatically signed up through the SSI reapplication process?

G. OUTREACH STRATEGIES AND MATERIALS MINUTES)

(20

Many seniors who are eligible to receive Food Stamps have not applied for the program.

1. SHORT GROUP EXERCISE

So let's imagine that we have made some of the changes to the Food Stamp Program that you all have suggested. Let's talk about some ways to get seniors interested in the program and let them know how to go about applying.

INSTRUCTIONS TO MODERATOR: Divide the group into two sections--the right hand side of the table and the left hand side of the table. Ask the people on the right hand side of the table to convince those on the left hand side to apply for the program:

- If you were trying to convince these people to apply for food stamps, how would you do that?

INSTRUCTIONS TO MODERATOR: Then ask the people on the left-hand side of the table:

- Which of the reasons for applying mentioned by the others was the most persuasive?
- What makes you say that was the most persuasive?
- What is the most important information a person should know about the Food Stamp Program?
- What do you think would motivate other seniors to apply for food stamps?

Now we want to talk about how we can tell more seniors about the Food Stamp Program.

2. What do you think would be the best way to help other seniors like you find out about the Food Stamp Program so that they can get help paying for their groceries every month?

PROBE: If they haven't mentioned these ask, "What about..
 TV? What channels?
 Radio? What stations?
 Newspapers? Which ones?
 Billboards? Where in your town would you put them?
 Posters? Where should they be placed?
 Brochures? Where should they be placed?
 Transit Ads? (e.g. on Buses)
 Direct Mail (e.g. as part of value-pack coupon mailings or along with Social Security check)

3. Which organizations do you think could provide the best information about the Food Stamp Program?
4. Which places are important to visit to inform seniors about the program?
5. Who do you think the seniors in your community trust most? Who would be the best people to provide information about the Food Stamp Program?

PROBES: Doctors and nurses?
 Nutritionists?
 Social Workers?
 Ministers?
 Other senior citizens?
 Others?

6. Have you received information about the Food Stamp Program through the

mail? If so, please tell us about it.

7. Have you attended presentations on the Food Stamp Program? If so, what did you think of the presentation? Where did they take place?
8. How do you keep up with the news? Where do you get information about community events?

H. CLOSING
MINUTES)

(10

Thank you very much for coming today. We enjoyed meeting with you and have learned a lot about how to improve participation in the Food Stamp Program.

1. Is there anything I haven't asked about that you would like to share about your experience with the Food Stamp Program? Any additional comments you want to make may be very helpful.

INSTRUCTIONS TO MODERATOR:

Ask the co-moderator to give a brief summary of participants' main ideas

Ask the participants if they have any brief comments or questions. Stress that we don't have much time left.

Have the co-moderator distribute the food vouchers.

Encourage participants to take home whatever food remains.

After participants leave, debrief with the co-moderator while the tape recorder is on.

Eligible Non-Participants

Elderly Food Stamp Participation in Washington State
Eligible Non-participants
Moderator's Guide

B. INTRODUCTION

(10 Minutes)

Welcome to this group discussion. Thank you for taking the time to participate in today's discussion about the Food Stamp Program in Washington State and in _____ specifically. My name is _____ and I work for Health Systems Research, a public policy research firm in Washington, DC. A great deal of our work is involved in helping public and private agencies plan and implement improved services for low-income vulnerable populations. My partner's name is _____. Our company was hired by the US Department of Agriculture to talk to Senior Citizens about what they think about the Food Stamp Program. We are interested in your thoughts and comments, and we will use them to improve the program and tell other Senior Citizens about it.

As you can see, we are taping this session. We are doing this only so that we don't have to take detailed notes. Everything you say is important to us and we do not want to miss anything than any of you say. But nothing you say will ever be associated with your name—your names and opinions will be kept strictly confidential.

I would like to review the ground rules for our discussion:

- There are no right or wrong answers. Remember that I don't work for the Food Stamp Program, so please feel free to tell me your thoughts, whether they are positive or negative.
- It is okay to disagree with one another. We want to hear everyone's point of view. If you disagree, please remember to be respectful of each other.
- Only one person should talk at a time. We are tape recording this session so that we don't miss anything important. If two people talk at once, we can't understand what anyone is saying. I may remind you of this during the group.
- We would like everyone to participate. But, you each don't have to answer every question.
- We have a lot that we want to talk about today. So, don't be surprised if at some point I interrupt the discussion and move to another topic. But don't let me cut you off. If there is something important you want to say, let me know and you can add your thoughts before we change subjects.
- We will be using first names only today. Everything you say is confidential. After we conduct several of these group discussions across the state, we will write a report for groups in your area, the State and for the US Department of Agriculture. Your name

will not appear anywhere in the report. What you say today will not be attached to your name at any point. **Nothing you say today will affect your eligibility for the Food Stamp Program, or any other programs through the Department of Social and Health Services.**

- Don't worry about offending us. We really want to learn from you and find out what you think about the issues we talk about tonight. Please tell us your honest opinions.
- I want to make a couple more points related to the tape recording. Please speak up. If you speak too quietly, it will be too hard to hear you later on the tape. Also, please don't bump the table or tap your fingers on the table. Anything close to the microphones will sound much louder later on the tapes and it will drown out your voices.
- _____ is taking notes in case the tapes don't come out clearly, and (s)he will be handling the tape recorders. At the end of the session, (s)he will provide a brief summary of what you all said today, so that you can correct anything we have misunderstood, or clarify important points.

The group will last between an hour and a half and two hours. You will not get out any later than _____. We will not be taking a formal break. If you need to leave for a restroom break, the bathrooms are _____. Don't feel that it is necessary to let us know that you are leaving. Just quietly leave the table.

At the end of the session, we will give you a food voucher from _____ for your time and expenses associated with coming tonight.

Well, if there aren't any other questions, let's get started! I'd like to begin by going around the table and having each of you tell us a little about yourself. Why don't you share your name, how many children/grandchildren you have, and what your favorite activity is? I'll start. My name is _____, I have _____ children, and I love to _____.

Start with the person on your right, and have them respond in a round robin fashion.

B. COMMUNITY LIFE (25 minutes)

We are interested in finding out a little bit of background about your living situation, your social life, and your use of community-based services.

1. Do you live with anyone now?
2. Who cooks your meals?
3. Who do you usually eat with?
4. How do you meet or spend time with other people in your community?

PROBES: What community centers or other community-based services do you utilize? How often do you use these services?

Are you involved in any clubs or other activities?

5. We all need help from time to time. What kinds of help do you need now that you are older?

PROBES: Special transportation, or shopping assistance?

In-home services, such as homemaker services, home-health aides, or visiting nurses?

I am going to present you with a scenario to help get the conversation going. We are going to assume that it is towards the end of the month and you realize that you don't have enough money to cover all your bills and you don't have enough for food for the rest of the month.

I am going to give each of you a set of cards. Each card represents a place where you could get help in this situation. Please rearrange the cards to show where you would turn for help so that you could pay your bills and make your budget last longer in the future. Please put the place you are most likely to go for help as the first card and the place you are least likely to go as the last card. **I have included two blank cards so that you can write where you would turn for help if this place you are thinking of is not already included on the other cards.** I will ask the group some questions after you are done putting the cards in order.

(The cards might include things like: 1. My family 2. My friends 3. My church 4. The Food Stamp Program 5. The Food Bank. 6. Community Centers and two blank cards.)

1. Which card did you put first? What made you put that one first?
2. Which card did you put last? What made you put that one last?
3. What did you write on your blank cards?
4. Where in your set of cards did you put the Food Stamp Program? What made you put it in that order?
5. What keeps senior citizens in your community from getting the help they need?

C. FOOD CONSUMPTION/ FOOD SECURITY

(10 Minutes)

Now we would like to talk with you about your patterns of eating at home and diet.

1. Do you ever skip a meal when you are hungry? How often would you say you skip meals?
2. What causes you to miss meals?

3. How has this changed since you have gotten older?
4. Why is it important for seniors like you to get enough food every day?
5. Do you think that you are regularly eating the right foods?
6. What kinds of things keep you and other seniors from eating the right foods?

D. HOW PEOPLE HEAR ABOUT THE FSP (10 Minutes)

Now I'd like to find out how you heard about the Food Stamp Program.

1. In what ways have you heard about the Food Stamp Program?

PROBES: Have you seen or heard any commercials, Posters, etc.?
 Do your neighbors talk about it?
 Do the people at the (outreach center) talk about it?
 Have you ever received information about the Food Stamp Program in the mail?

Have certain organizations or people given you information about the program? Tell me about it.

E. PERCEPTIONS OF FSP (30 minutes)

Now we would like to talk with you about what you know about the Food Stamp Program, as well as what you think of it.

1. What do you know about the Food Stamp Program?

PROBES: What are food stamps?
 Who is eligible?
 How are food stamps given out?
 Where do you apply and get food stamps?

2. Of the senior citizens you know, how many of them, do you think, are on the Food Stamp Program?

3. Why aren't you getting food stamps now?

PROBES: Do you think you don't have problems getting enough food to eat and so you don't need food stamps?

What about the benefits? How much do you think you could get in food stamps each month? What do you think of that amount (e.g. is that a lot or a little)? Is this amount worth your while to apply for them and to be on the program?

How hard is it for you to get and pay for transportation to the office?

What other responsibilities do you have (e.g. taking care of grandchildren) that make it difficult to get to the food stamp office?

There is a lot of attention paid to why families with children are not participating in public programs today.

4. We would like to know what you think are the reasons that might keep seniors in your community from applying for the program?

Now I would like to turn to what you have experienced or heard about the offices where people apply for food stamps. How many of you have ever been to the office where seniors in your community apply for food stamps? (*Ask for a show of hands*)

5. For those of you who have been to a food stamp office, how would you describe it?

PROBES: Is the office easy to get to?

What are the workers like?

How, if at all, are seniors treated differently than other people applying for food stamps?

How many other people were there?

What was the waiting room like?

(For Non-English Groups) Could any of the staff speak _____? Was it difficult to speak to the caseworkers?

6. For those of you who have NOT been to the Food Stamp Office, what else have you heard people say about it?

7. We would like to know what you think are the reasons that might keep seniors in your community from not completing the application process once they contact the food stamp office to apply?

PROBES: Are documentation requirements a barrier?

What about confidentiality issues, such as the need to share information about their children with whom they hold joint checking accounts?

8. Is being a non-citizen a barrier for legal immigrants?
- PROBE:** Can someone become a U.S. citizen if they have been on the program?
9. What are some of the good things about getting food stamps?
- PROBES:** How does it help people make ends meet?
 What types of food can you purchase with food stamps?
 How could it improve the health and diet of seniors like you?
10. What are some of the bad things about using food stamps?
- PROBE:** How do you feel about the fact that Food Stamps are paid for by the government?
11. What have you heard about the Quest (EBT) computer cards that hold the food stamp benefits that people take to the grocery store instead of paper stamps?
- PROBE:** If the Quest card had other services or benefits on it, would that make you more or less likely to apply and participate in the Food Stamp Program? Why do you say that?
12. Did you know that if someone has difficulties going to the store to shop for food (for example if someone is homebound or has a personal shopping assistant) they can authorize someone to use their Quest card to shop for them?
- PROBE:** How did you know this? For those of you who know this, does it make a difference in whether or not you apply for the program?
13. Do you think people in your neighborhood or community look down on people who use food stamps?
14. What types of things would have to change about the program before you would ever consider applying for the Food Stamp Program?
15. Would you be more willing to participate in the Food Stamp Program if you could automatically enroll when you apply for other benefits like SSI or other disability benefits?
16. Would you be more willing to apply and participate if you could have your interview for eligibility conducted over the phone or at your home?

F. OUTREACH STRATEGIES AND MESSAGES
 minutes)

(20

2. SHORT GROUP EXERCISE

So let's imagine that we have made some of the changes to the Food Stamp Program that you all have suggested. Let's talk about some ways to get people interested in the program and let them know how to go about applying.

INSTRUCTIONS TO MODERATOR: Divide the group into two sections--the right hand side of the table and the left-hand side of the table. Ask the people on the right hand side of the table to convince those on the left-hand side to apply for the program:

- If you were trying to convince these people to apply for food stamps, how would you do that?

INSTRUCTIONS TO MODERATOR: Then ask the people on the left-hand side of the table:

- Which of the reasons for applying mentioned by the others was the most persuasive?
- What makes you say that was the most persuasive?
- What is the most important information a person should know about the Food Stamp Program?
- What do you think would motivate other seniors to apply for food stamps?

Now we want to talk about how we can tell more seniors about the food stamp program.

2. What do you think would be the best way to help other seniors like you find out about the Food Stamp Program so that they can get help paying for their groceries every month?

PROBES: If they haven't mentioned these ask, "What about..
TV? What channels?
Radio? What stations?
Newspapers? Which ones?
Billboards? Where in your town would you put them?
Posters? Where should they be placed?
Brochures? Where should they be placed?
Transit Ads? (e.g. on buses)
Direct Mail (e.g. as part of value-pack coupon mailings or along with Social Security check)

3. Which organizations do you think could provide the best information about the Food Stamp Program?
4. Which places are important to visit to inform seniors about the program?
5. Who do you think the seniors in your community trust most? Who would be the best people to provide information about the Food Stamp Program?

PROBES: Doctors and nurses?

Nutritionists?
Social Workers?
Ministers?
Other senior citizens?
Others?

6. Have you received information about the Food Stamp Program through the mail? If so, please tell us about it.
7. Have you attended presentations on the Food Stamp Program? If so, what did you think of the presentation? Where did they take place?
8. How do you keep up with the news? Where do you get information about community events?

G. CLOSING

(10 minutes)

Well, that is the end of my questions. I really want to thank you all for coming today. I think we have had a really good discussion, and we have learned a lot about how to tell more seniors about the program, how to encourage them to apply, and what types of things need to be fixed or explained better.

1. Is there anything I haven't asked about that you would like to tell me about your thoughts on the Food Stamp Program or how to tell more seniors about the program?
2. When you go home, what will you tell your spouse or friends about the discussion tonight?

INSTRUCTIONS TO MODERATOR:

Ask the co-moderator to give a brief summary of participants' main ideas

Ask the participants if they have any brief comments or questions. Stress that we don't have much time left.

Have the co-moderator distribute the food vouchers.

Encourage participants to take home whatever food remains.

After participants leave, debrief with the co-moderator while the tape recorder is on.

Community Based Organizations (Seattle)

Elderly Food Stamp Participation in Washington State
Focus Groups with Staff from Community Based Organizations
Seattle
Moderator's Guide

A. INTRODUCTION (10 MINUTES)

Welcome to our group discussion. Thank you for taking the time to participate in today's discussion about elderly food stamp participation in Seattle. My name is _____ and I work for Health Systems Research. My co-worker's name is _____. Our company was hired by the Economic Research Service of the U.S. Department of Agriculture to talk with the elderly themselves and with program staff who work with the elderly to find out more about their experiences in the program. We are particularly interested in what you think can be done to improve program participation. We will use the information provided to us in the focus groups to work with the State food stamp agency and organizations like yours to improve outreach and access to the Food Stamp Program for eligible seniors in the area. The information will also be made available to other States and communities who are trying to increase food stamp participation among the elderly.

As you can see, we are taping this session. We are doing this only so that we don't have to take detailed notes. Everything you say is important to us and we do not want to miss anything than any of you say. But nothing you say will ever be associated with your name—your names and opinions will be kept strictly confidential.

I would like to review the ground rules for our discussion:

- # There are no right and wrong answers. Remember, I don't work for the Washington State Food Stamp Program, so please tell me your thoughts, whether they are positive or negative.
- # It is ok to disagree with one another. We want to hear everyone's point of view. If you disagree, please do so respectfully.
- # Only one person should talk at a time. We are tape recording this session so that we don't miss anything important. If two people talk at once, we can't understand what anyone is saying. I may remind you of this during the discussion.
- # We would like everyone to participate. But, you each don't have to answer every question. If, however, some of you are shy or I really want to know what you think about a particular question, I may call on you.
- # We have a lot that we want to talk about today. So, don't be surprised if at some point I interrupt the discussion and move to another topic. But, don't let me cut you off. If there is something important you want to say, let me know and you can add your thoughts in before we change subjects.

- # We will be using first names only today. Everything you say is confidential. After we conduct several of these group discussions across the state, we will write a report that will be submitted to the Economic Research Service and an advisory panel here in the State. Your name will not appear anywhere in the report. What you say today will not be attached to your name at any point.
- # Don't worry about offending us. We don't work for the Food Stamp Program. We really want to learn from you and find out what you think about the issues we talk about tonight. Please tell us your honest opinions.
- # I want to make a couple more points related to the tape recording. Please speak up. If you speak too quietly, it will be too hard to hear you later on the tape. Also, please don't bump the table or tap your hands on the table. Anything close to the microphones sounds incredibly loud later on and it will drown out your voices.
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The group will last an hour and a half to two hours. You will not get out any later than _____. We will not be taking a formal break. If you need to leave for a restroom break, the bathrooms are _____.

Let's get started. I'd like to start out by going around the table and having each of you tell us a little about yourself. Again, my name is _____.

Start with the participant to your right. Have them respond in round robin fashion.

1. Please tell me your name, the organization that you represent, what your responsibilities are regarding food stamp outreach to the elderly, and how long you have been working with elderly food stamp recipients/persons eligible for food stamps.

B. HOW ELDERLY CLIENTS HEAR ABOUT THE FSP (10 MINUTES)

Let's talk about how the individuals you work with find out about the Food Stamp Program.

1. How do the elderly individuals you work with hear about the Food Stamp Program?
2. In your opinion, what motivates the elderly to apply for food stamps?

C. BARRIERS TO PARTICIPATION

(20-25 MINUTES)

Now I would like to hear about your views on barriers to participation for the elderly.

1. In your opinion, why don't more elderly participate in the Food Stamp Program?

PROBE: How do the reasons for nonparticipation vary for different age segments within the elderly population? For those in their sixties, for those in their seventies, and for those eighty and above?

2. In your opinion, to what degree do the elderly feel a welfare stigma associated with applying for food stamps? What makes you say that?

3. What about using the food stamps? How many of the elderly that you work with do you think are embarrassed to use their food stamps?

PROBES: Why do you think they feel embarrassed?
What, if anything, can your organization do to reduce the elderly's feelings of embarrassment?
What could other people or agencies do to help?

4. To what extent do your elderly clients have transportation difficulties in getting to the Food Stamp Office or other application sites to apply?

PROBES: How have you tried to alleviate this problem?
What else do you think could be done to help the elderly get to places where they can apply for food stamps?

3. While working with the elderly, what kinds of myths or misinformation do you encounter that prevent them or have prevented them from applying for food stamps?

PROBES: What about fears that they must give up their home, car, or other assets to get food stamps?
What about fears that their children will have to repay any aid that they may receive?
What about the belief that they are only eligible to receive a very small amount of food stamps each month such as \$10?
How does the misinformation among seniors differ from the kinds of myths or misinformation you hear from the general population?

D. EXPERIENCES WITH THE APPLICATION PROCESS (10-15 MINUTES)

Now let's talk about the elderly's experiences with the Food Stamp Program application process.

1. What role does your agency play in helping the elderly to apply for the Food Stamp Program?
2. In your experience, what difficulties do elderly applicants have when applying for food stamps in the office?

PROBES: What about completing the application itself?
What about problems obtaining documentation?
What about use of the excess medical deduction, specifically?
What about being afraid to share information required for the application, such as their social security number or their checking account number if they hold an account jointly with their children?
What about confusion with the eligibility rules?
What about immigrants believing that participation may affect their future immigration status?

3. Federal regulations say that local food stamp offices can conduct the food stamp eligibility interview by telephone or in their home if this is requested by a client who has hardship getting to the office. Would you say that the clients you work with know about this option and if so are the local offices conducting the interviews by mail or in their homes upon request?
4. What kinds of special assistance does your local food stamp office give to the elderly who are applying for food stamps?

PROBES: To what extent has this assistance been helpful?

5. In your opinion, how are the elderly treated by food stamp office staff?

PROBES: Do you think the elderly clients are treated the same as younger clients? Do you think they should be treated the same or differently?

6. In your experience, what are the elderly's attitudes towards the Food Stamp Office?

PROBES: What about the staff?
How do you think the elderly feel about the staff in your organization?

7. Do the elderly ask others to apply for them instead of going to the office themselves?

PROBE: Is this option of an "authorized representative" applying for someone discouraged or encouraged by the local food stamp office?

8. What changes would you like to see made to the food stamp application process for seniors?

9. Washington State is now designing an effort with the Social Security Administration to automatically enroll seniors in food stamps if they are receiving SSI. For seniors who receive SSI, there will be only a very short application form mailed to them and no visits to the community service offices will be required for certifications or recertifications. What are your views on this effort?

10. How do you think this coordination of benefit enrollment could be expanded for food stamp eligible seniors not participating in SSI, but who do participate in other government assistance programs, such as veterans disability or Social Security Disability Insurance (SSDI)?

E. USING THE FOOD STAMP PROGRAM (10 MINUTES)

Now let's talk about the elderly and their experience using the Food Stamp Program.

9. To what extent do the elderly know how to use their food stamp benefits?

PROBES: What are some of the problems that they elderly have in using their benefits?
What can be done to better educate the elderly on how to use food stamps?
Do they know that they can have an authorized representative shop for them?

2. When elderly apply for food stamps for the first time, how many of them are aware of the fact that benefits are provided on the Quest (EBT) cards?
3. To what extent do the elderly know how to use their QUEST cards?

PROBES: What do the elderly think of QUEST?
What can be done to better educate the elderly on how to use QUEST?

4. In Seattle, seniors use an on-line Gold Card to get their meals at congregate meal sites. Do you think that this card is well accepted and used by seniors? How could this model be expanded or modified for food stamps?
5. In addition to what you have already discussed about changes to the application process, are there any other ways that you think the Food Stamp Program could better serve the elderly?

F. OUTREACH

(20 MINUTES)

Now I would like to get your views on outreach methods to increase the participation of the elderly in the Washington State Food Stamp Program.

1. What does your agency do to make sure that the elderly know about the program and how to apply?
2. What other agencies are currently involved in conducting outreach to the elderly about the Food Stamp Program and what do they do?

PROBE: What, exactly, do these agencies do with respect to food stamp outreach?

3. What agencies are not currently involved in food stamp outreach efforts that you think should be? What should these agencies do?
4. If you had a very large outreach budget (think big!), what do you think would be the best way to help the elderly to find out about the Food Stamp Program and get them to apply? Here we are interested in very specific food stamp outreach methods you would suggest.

PROBES: If they haven't mentioned these, ask, AWhat about...≡

TV? What channels?
Radio? What stations?
Newspapers? Which ones?

Billboards? Where in your town would you put them?
Posters? Where should they be placed?
Brochures? Where should they be placed?
Transit Ads? (e.g. on Buses)
Direct Mail (e.g. as part of "valu-pack" coupon packages,
along Social Security Checks?)

5. Who do you think the seniors in your community trust most? Who would be the types of people who could be successful in encouraging the elderly to apply for food stamps?

PROBES: Doctors and nurses?
Nutritionists?
Social Workers?
Ministers?
Other senior citizens?
Others?

6. Earlier we talked a lot about barriers and things that keep the elderly who are eligible from applying for food stamps. What should the main message of an outreach campaign/materials be to convince the elderly that they can/should overcome these barriers?

PROBE: How might this differ for the younger elderly (ages 60-70), middle group of elderly (ages 70-80) and the very old elderly (over age 80)?

7. We also talked about what motivates the elderly to apply. Building on some of the things you said earlier (provide summary to refresh their memories), what positive things should an outreach campaign/materials focus on?

PROBE: How might this differ for the younger elderly (ages 60-70), middle group of elderly (ages 70-80) and the very old elderly (over age 80)?

G. CLOSING

(10 MINUTES)

Thank you very much for giving us your input. We enjoyed the discussion and have learned a lot about how to improve elderly food stamp participation.

1. Is there anything I haven't asked about that you would like to tell me about your experiences working with elderly food stamp recipients and persons eligible but not participating in the program?

INSTRUCTIONS TO MODERATOR:

Ask the co-moderator to give a brief summary of participants' main ideas.

Ask participants if they have any brief comments or questions. Stress that we don't have much time left.

Have participants complete short demographic form.

Encourage them to take home whatever food remains.

After participants leave, debrief with moderator while the tape recorder is on.

Community Based Organizations (Tacoma and Central Washington)

Elderly Food Stamp Participation in Washington State
Focus Groups with Staff from Community Based Organizations
Tacoma and Central Washington
Moderator's Guide

A. INTRODUCTION (10 MINUTES)

Welcome to our group discussion. Thank you for taking the time to participate in today's discussion about elderly food stamp participation in Seattle. My name is _____ and I work for Health Systems Research. My co-worker's name is _____. Our company was hired by the Economic Research Service of the U.S. Department of Agriculture to talk with the elderly themselves and with program staff who work with the elderly to find out more about their experiences in the program. We are particularly interested in what you think can be done to improve program participation. We want to focus today's discussion on the (Korean/Spanish-speaking Hispanic) seniors who are eligible for the program, but don't apply and those who are currently enrolled in the program. We will use the information provided to us in the focus groups to work with the State food stamp agency and organizations like yours to improve outreach and access to the Food Stamp Program for (Korean/Spanish-speaking Hispanic) eligible seniors in the area. The information will also be made available to other States and communities who are trying to increase food stamp participation among the elderly.

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I would like to review the ground rules for our discussion:

- # There are no right and wrong answers. Remember, I don't work for the Washington State Food Stamp Program, so please tell me your thoughts, whether they are positive or negative.
- # It is ok to disagree with one another. We want to hear everyone's point of view. If you disagree, please do so respectfully.
- # Only one person should talk at a time. We are tape recording this session so that we don't miss anything important. If two people talk at once, we can't understand what anyone is saying. I may remind you of this during the discussion.
- # We would like everyone to participate. But, you each don't have to answer every question. If, however, some of you are shy or I really want to know what you think about a particular question, I may call on you.

- # We have a lot that we want to talk about today. So, don't be surprised if at some point I interrupt the discussion and move to another topic. But, don't let me cut you off. If there is something important you want to say, let me know and you can add your thoughts in before we change subjects.
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- # Don't worry about offending us. We don't work for the Food Stamp Program. We really want to learn from you and find out what you think about the issues we talk about tonight. Please tell us your honest opinions.
- # I want to make a couple more points related to the tape recording. Please speak up. If you speak too quietly, it will be too hard to hear you later on the tape. Also, please don't bump the table or tap your hands on the table. Anything close to the microphones sounds incredibly loud later on and it will drown out your voices.
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The group will last an hour and a half to two hours. You will not get out any later than _____. We will not be taking a formal break. If you need to leave for a restroom break, the bathrooms are _____.

Let's get started. I'd like to start out by going around the table and having each of you tell us a little about yourself. Again, my name is _____.

Start with the participant to your right. Have them respond in round robin fashion.

1. Please tell me your name, the organization that you represent, what your responsibilities are regarding food stamp outreach to the elderly, and how long you have been working with elderly food stamp recipients/persons eligible for food stamps.

C. HOW ELDERLY CLIENTS HEAR ABOUT THE FSP (10 MINUTES)

Let's talk about how the individuals you work with find out about the Food Stamp Program.

1. How do the (Korean/Spanish-speaking Hispanic) elderly individuals you work with hear about the Food Stamp Program?

2. In your opinion, what motivates the (Korean/Spanish-speaking Hispanic) elderly to apply for food stamps?

C. BARRIERS TO PARTICIPATION

(20-25 MINUTES)

Now I would like to hear about your views on barriers to participation for the elderly.

1. In your opinion, why don't more (Korean/Spanish-speaking Hispanic) elderly participate in the Food Stamp Program?
2. In your opinion, to what degree do the (Korean/Spanish-speaking Hispanic) elderly feel a welfare stigma associated with applying for food stamps? What makes you say that?
3. What about using the food stamps? How many of the (Korean/Spanish-speaking Hispanic) elderly that you work with do you think are embarrassed to use their food stamps?

PROBES: Why do you think they feel embarrassed?
What, if anything, can your organization do to reduce the elderly's feelings of embarrassment?
What could other people or agencies do to help?

4. To what extent do your (Korean/Spanish-speaking Hispanic) elderly clients have transportation difficulties in getting to the Food Stamp Office or other application sites to apply?

PROBES: How have you tried to alleviate this problem?
What else do you think could be done to help the elderly get to places where they can apply for food stamps?

5. Before they even get to the food stamp office to apply, what kinds of problems related to language or culture do the eligible (Korean, Hispanic) elderly experience?

PROBES: What about complaints from the elderly that they cannot understand the Food Stamp Office phone system or the phone system in your agency? How can the phone system be improved?

3. While working with the (Korean/Spanish-speaking Hispanic) elderly, what kinds of myths or misinformation do you encounter that prevent them or have prevented them from applying for food stamps?

PROBES: What about fears that they must give up their home, car, or other assets to get food stamps?
What about fears that their children will have to repay any aid that they may receive?
What about the belief that they are only eligible to receive a very small amount of food stamps each month such as \$10?
How does the misinformation among seniors differ from the kinds of myths or misinformation you hear from the general population?

D. EXPERIENCES WITH THE APPLICATION PROCESS (10-15 MINUTES)

Now let's talk about the (Korean, Hispanic) elderly's experiences with the Food Stamp Program certification process.

1. What role does your agency play in helping the (Korean, Hispanic) elderly to apply for the Food Stamp Program?
2. In your experience, what difficulties do (Korean, Hispanic) elderly applicants have when applying for food stamps in the office?

PROBES: What about completing the application itself?
What about problems obtaining documentation?
What about the use of the excess medical deduction, specifically?
What about being afraid to share information required for the application, such as their social security number or their checking account number if they hold an account jointly with their children?
What about confusion with the eligibility rules?
What about immigrants believing that participation may affect their future immigration status?

3. What kinds of barriers related to language or culture do the (Korean or Spanish speaking) elderly experience when they go to the office to apply for food stamps?

PROBES: What about problems with understanding their name when it is called by staff members who may not know how to pronounce their name?
What about communicating with staff during the interview?

Other problems?

4. What kinds of special assistance does your local food stamp office give to the (Korean, Hispanic) elderly who are applying for food stamps?

PROBES: To what extent has this assistance been helpful?

5. In your opinion, how are the (Korean, Hispanic) elderly treated by Food Stamp Office staff?

PROBES: Do you think the elderly clients are treated the same as younger clients?
Do you think they should be treated the same or differently?

6. In your experience, what are the (Korean, Hispanic) elderly's attitudes towards the Food Stamp Office?

PROBES: What about the staff?
How do you think the elderly feel about the staff in your organization?

7. Do the elderly ask others to apply for them instead of going to the office themselves?

PROBES: Is this option of "authorized representatives" applying for someone discouraged or encouraged by the local food stamp office?

8. What changes would you like to see made to the food stamp application process for seniors?

9. Washington State is now designing an effort with the Social Security Administration to automatically enroll seniors in food stamps if they are receiving SSI. For seniors who receive SSI, there will be only a very short application form mailed to them and no visits to the community service offices will be required for certifications or recertifications. What are your views on this effort?

10. How do you think this coordination of benefit enrollment could be expanded for food stamp eligible seniors not participating in SSI, but who do receive other government benefits such as veterans disability or Social Security Disability Insurance (SSDI)?

E. USING THE FOOD STAMP PROGRAM

(10 MINUTES)

Now let's talk about the elderly and their experience using the Food Stamp Program.

1. To what extent do the (Korean, Hispanic) elderly know how to use their food stamp benefits?

PROBES: What are some of the problems that they elderly have in using their benefits?
What can be done to better educate the elderly on how to use food stamps?

2. When (Korean, Hispanic) elderly apply for food stamps for the first time, how many of them are aware of the fact that benefits are provided on the Quest cards (EBT)?
3. To what extent do the (Korean, Hispanic) elderly know how to use their Quest cards?

PROBES: What do the elderly think of the Quest Card?
What can be done to better educate the elderly on how to use Quest Card?

4. We have talked about a few different aspects of the Food Stamp Program. Overall, how do you think the program could better serve the (Korean, Hispanic) elderly?

F. OUTREACH

(20 MINUTES)

Finally, we want to get your opinions on outreach methods to increase the participation of the elderly in the Washington State Food Stamp Program.

1. What does your agency do to make sure that the (Korean, Hispanic) elderly know about the program and how to apply?
2. What other agencies in your community are currently involved conducting outreach to the (Korean, Hispanic) elderly about the Food Stamp Program?

PROBES: What, exactly, do these agencies do with respect to food stamp outreach?
What agencies are not currently involved that you think should be? What should these agencies do?

3. What agencies are not currently involved in food stamp outreach efforts that you think should be? What should these agencies do?
4. If you had a very large outreach budget (think big!), what do you think would be the best way to help the (Korean, Hispanic) elderly to find out about the Food Stamp Program and get them to apply?

PROBES: If they haven't mentioned these, ask, AWhat about...≡
 TV? What channels?
 Radio? What stations?
 Newspapers? Which ones?
 Billboards? Where in your town would you put them?
 Posters? Where should they be placed?
 Brochures? Where should they be placed?
 Transit Ads? (e.g. on buses)
 Direct Mail? (e.g. as part of "valu-pack" coupon packages, along with Social Security Checks)

5. Who do you think the (Korean, Hispanic) seniors in your community trust most? Who would be the types of people who could be successful in encouraging the elderly to apply for food stamps?

PROBES: Doctors and nurses?
 Nutritionists?
 Social Workers?
 Ministers?
 Other senior citizens?
 Others?

6. Earlier we talked a lot about barriers and things that keep the elderly who are eligible from applying for food stamps. What should the main message of an outreach campaign/materials to convince the elderly that they can/should overcome these barriers?

PROBE: How might this differ for the younger elderly (ages 60-70), middle group of elderly (ages 70-80) and the very old elderly (over age 80)?

7. We also talked about what motivates the elderly to apply. Building on some of the things you said earlier (provide summary to refresh their memories), what positive things should an outreach campaign/materials focus on?

PROBE: How might this differ for the younger elderly (ages 60-70), middle group of elderly (ages 70-80) and the very old elderly (over age 80)?

G. CLOSING

(10 MINUTES)

Thank you very much for giving us your input. We enjoyed the discussion and have learned a lot about how to improve elderly food stamp participation.

1. Is there anything I haven't asked about that you would like to tell me about your experiences working with elderly food stamp recipients and persons eligible but not participating in the program?

INSTRUCTIONS TO MODERATOR:

Ask the co-moderator to give a brief summary of participants' main ideas.

Ask participants if they have any brief comments or questions. Stress that we don't have much time left.

Have participants complete short demographic form.

Encourage them to take home whatever food remains.

After participants leave, debrief with the co-moderator while the tape recorder is on.

Food Stamp Office Staff (Seattle)

Elderly Food Stamp Participation in Washington State
CSO/Food Stamp Office Staff
Seattle
Moderator's Guide

A. INTRODUCTION (10 MINUTES)

Welcome to our group discussion. Thank you for taking the time to participate in today's discussion about elderly food stamp participation in Washington. My name is _____ and I work for Health Systems Research. My co-worker=s name is _____. Our company was hired by the Economic Research Service of the U.S. Department of Agriculture to talk with the elderly themselves and with program staff who work with the elderly to find out more about their experiences in the program. We are interested in your thoughts and comments. We will use them to improve outreach efforts in your area and to provide information to other States who are developing elderly outreach programs.

As you can see, we are taping this session. We are doing this only so that we don't have to take detailed notes. Everything you say is important to us and we do not want to miss anything than any of you say. But nothing you say will ever be associated with your name—your names and opinions will be kept strictly confidential.

I would like the review the ground rules for our discussion:

- # There are no right and wrong answers. Remember, I don't work for the Washington State Food Stamp Program, so please tell me your thoughts, whether they are positive or negative.
- # It is ok to disagree with one another. We want to hear everyone=s point of view. If you disagree, please do so respectfully.
- # Only one person should talk at a time. We are tape recording this session so that we don't miss anything important. If two people talk at once, we can't understand what anyone is saying. I may remind you of this during the discussion.
- # We would like everyone to participate. But, you each don't have to answer every question. If, however, some of you are shy or I really want to know what you think about a particular question, I may call on you.
- # We have a lot that we want to talk about tonight. So, don't be surprised if at some point I interrupt the discussion and move to another topic. But, don't let me cut you off. If there is something important you want to say, let me know and you can add your thoughts in before we change subjects.

- # We will be using first names only today. Everything you say is confidential. After we conduct several of these group discussions across the state, we will write a report to the Economic Research Service and an advisory panel here in the State. Your name will not appear anywhere in the report. What you say today will not be attached to your name at any point.
- # Don't worry about offending us. We really want to learn from you and find out what you think about the issues we talk about tonight. Please tell us your honest opinions.
- # I want to make a couple more points related to the tape recording. Please speak up. If you speak too quietly, it will be too hard to hear you later on the tape. Also, please don't bump the table or tap your hands on the table. Anything close to the microphones sounds incredibly loud later on and it will drown out your voices.
- # _____ is taking notes in case the tapes don't come out clearly and he/she will be handling the tape recorders. At the end of the session, he/she will provide a brief summary of what you all said tonight, so that you can correct anything we have misunderstood or clarify important points.

The group will last an hour and a half to two hours. You will not get out any later than _____. We will not be taking a formal break. If you need to leave for a restroom break, the bathrooms are _____.

Let's get started. I'd like to start out by going around the table and having each of you tell us a little about yourself. Again, my name is _____.

Start with the participant to your right. Have them respond in round robin fashion.

1. Please tell me your name, how long you have worked with the Food Stamp Program, and what your responsibilities are with respect to the Food Stamp Program.

B. HOW ELDERLY CLIENTS HEAR ABOUT THE FSP (5-10 MINUTES)

Let's talk about how the individuals you work with find out about the Food Stamp Program.

1. How do the elderly individuals that you work with hear about the Food Stamp Program?
2. In your opinion, what motivates the elderly to apply for food stamps?

C. BARRIERS TO PARTICIPATION

(25 MINUTES)

Now I would like to hear about your views on barriers to participation for the elderly.

1. In your opinion, why don't more elderly participate in the Food Stamp Program?
2. In your opinion, to what degree do the elderly feel a welfare stigma associated with applying for food stamps? What makes you say that?
3. What about using the food stamps? How many of the elderly that you work with do you think are embarrassed to use their food stamps?

PROBES: Why do you think they feel embarrassed?
What, if anything, can you do as food stamp staff to reduce the elderly's feelings of embarrassment?
What could other people or agencies do to help?

4. To what extent do your elderly clients have transportation difficulties in getting to the Food Stamp Office or other application sites to apply?

PROBES: How have you tried to alleviate this problem?
What else do you think could be done to help the elderly get to places where they can apply for food stamps?

3. While working with the elderly, what kinds of myths or misinformation do you encounter that prevent them or have prevented them from applying for food stamps?

PROBES: What about fears that they must give up their home, car, or other assets to get food stamps?
What about fears that their children will have to repay any aid that they may receive?
What about the belief that they are only eligible to receive a very small amount of food stamps each month such as \$10?
How does the misinformation among seniors differ from the kinds of myths or misinformation you hear from the general population?

D. EXPERIENCES WITH THE CERTIFICATION PROCESS
MINUTES)

(45

Now let's talk about the elderly's experiences with the Food Stamp Program certification process. First, I am going to ask you about the elderly's experience in applying at the office, then I will turn to other options, such as applying over the phone, in their home, or using an authorized representative.

1. Please describe the steps that an elderly applicant must usually take when applying for food stamps in your office?
2. How long, from the time they walk through the door, to the time they go home, are elderly applicants in the office?

PROBES: When they come to complete the entire process?
When they just come for an interview (e.g. they have initiated their application through the mail)?

3. In your experience, what difficulties do elderly applicants have when applying for food stamps in the office?

PROBES: What about completing the application itself?
What about problems obtaining documentation?
What about use of the excess medical deduction, specifically?
What about being afraid to share information required for the application, such as their social security number or their checking account number if they hold an account jointly with their children?
What about confusion with the eligibility rules?
What about immigrants believing that participation may affect their future immigration status?

4. Of the problems you just described, how are the problems that seniors have applying for the program different from those experienced by the general population you serve in this office?
5. What kinds of special assistance does your office give to the elderly who are applying for food stamps?

PROBES: To what extent has this assistance been helpful?
How can the certification process be made even easier for the elderly?

6. In your experience, what are the elderly's attitudes towards the food stamp Office?

PROBES: What about the staff? How do you think the elderly feel about the staff in this office?

7. In some offices around the country the elderly can have an authorized representative apply for them. How often is this practice used at your office?

PROBE: Why do you think it is used/not used very often?

8. Please describe other ways that the elderly can apply for food stamps without coming to the food stamp office themselves.

PROBE: What is your office's policy on telephone and in-home application interviews?

If telephone or home interviews are an option upon client request: Would you say that the clients you work with know about this option and if so, how often do you conduct the interviews by mail or in their homes upon request?

9. In your opinion, how can the application process be made easier for the elderly?

E. USING THE FOOD STAMP PROGRAM (10 MINUTES)

Now let's talk about the elderly and their experience using the Food Stamp Program.

1. When elderly apply for food stamps for the first time, how many of them are aware of the fact that benefits are provided on Quest (EBT) cards?

2. To what extent do the elderly know how to use their QUEST cards?

PROBE: What do the elderly think of QUEST?
What can be done to better educate the elderly on how to use QUEST?

3. We have talked about the different aspects of the Food Stamp Program from applying to using the benefits. Overall, how do you think the program could better serve the elderly?

F. OUTREACH

(20 MINUTES)

Finally, we want to get your opinions on outreach methods to increase the participation of the elderly in the Food Stamp Program.

1. What do you think would motivate other seniors to apply for food stamps?
2. What does this food stamp office or other community agencies in this area do to make sure that the elderly know where to go to apply for food stamps?
3. If you had a very large outreach budget (think big!), what do you think would be the best way to help the elderly to find out about the Food Stamp Program and get them to apply?

PROBE: If they haven't mentioned these, ask, AWhat about...≡
TV? What channels?
Radio? What stations?
Newspapers? Which ones?
Billboards? Where in your town would you put them?
Posters? Where should they be placed?
Brochures? Where should they be placed?
Transit Ads? (e.g. on Buses)
Direct Mail (e.g. as part of "valu-pack" coupon packages,
along Social Security Checks?)

4. Who do you think the seniors in your community trust most? Who would be the best people to provide information about the food stamp program?

PROBE: Doctors and nurses?
Nutritionists?
Social Workers?
Ministers?
Other senior citizens?
Others?

5. Earlier we talked a lot about barriers and things that keep the elderly who are eligible from applying for food stamps. What should the main message of an outreach campaign/materials be to convince the elderly that they can/should overcome these barriers?

PROBE: How might this differ for the younger elderly (60-70), middle group of elderly (ages 70-80) and the very old elderly (over 80)?

6. We also talked about what motivates the elderly to apply. Building on some of the things you said earlier (provide summary to refresh their memories), what positive things should an outreach campaign/materials focus on?

PROBE: How might this differ for the younger elderly (60-70), middle group of elderly (ages 70-80) and the very old elderly (over 80)?

H. CLOSING

(10 MINUTES)

Thank you very much for sharing your input with us. We enjoyed the discussion and have learned a lot about how to improve elderly food stamp participation.

1. Is there anything I haven't asked about that you would like to tell me about your experiences working with elderly food stamp recipients and eligibles?

INSTRUCTIONS TO MODERATOR:

Ask the co-moderator to give a brief summary of participants' main ideas.

Ask participants if they have any brief comments or questions. Stress that we don't have much time left.

Have participants complete short demographic form.

Encourage them to take home whatever food remains.

After participants leave, debrief with the co-moderator while the tape recorder is on.

Food Stamp Office Staff (Tacoma and Central Washington)

Elderly Food Stamp Participation in Washington State
CSO/Food Stamp Program Staff
Tacoma and Central Washington
Moderator's Guide

B. INTRODUCTION

(10 MINUTES)

Welcome to our group discussion. Thank you for taking the time to participate in today's discussion about elderly food stamp participation in Washington. My name is _____ and I work for Health Systems Research. My co-worker=s name is _____. Our company was hired by the Economic Research Service of the U.S. Department of Agriculture to talk to individuals who work with the elderly who are food stamp eligible, and to ask you what you think about the outreach efforts of the Washington State Food Stamp Program. In particular, we would like to focus today's conversation on the (Korean/Spanish-speaking Hispanic) elderly that come in to your office, as well as (Korean/Hispanic) seniors who are eligible for the program, but don't apply. We are interested in your thoughts and comments. We will use them to improve outreach efforts and to provide information to other States who are developing elderly outreach programs.

As you can see, we are taping this session. We are doing this only so that we don't have to take detailed notes. Everything you say is important to us and we do not want to miss anything than any of you say. But nothing you say will ever be associated with your name—your names and opinions will be kept strictly confidential.

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- # We would like everyone to participate. But, you each don't have to answer every question. If, however, some of you are shy or I really want to know what you think about a particular question, I may call on you.

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Let's get started. I'd like to start out by going around the table and having each of you tell us a little about yourself. Again, my name is _____.

Start with the participant to your right. Have them respond in round robin fashion.

1. Please tell me your name, how long you have worked with the Food Stamp Program, and what your responsibilities are with respect to the Food Stamp Program.

B. HOW ELDERLY CLIENTS HEAR ABOUT THE FSP (5-10 MINUTES)

Let's talk about how the individuals you work with find out about the Food Stamp Program.

1. How do the (Korean/Hispanic) elderly individuals that you work with hear about the Food Stamp Program?
2. In your opinion, what motivates the (Korean/Hispanic) elderly to apply for food stamps?

C. BARRIERS TO PARTICIPATION

(25 MINUTES)

Now I would like to hear about your views on barriers to participation for the elderly.

1. In your opinion, why are more eligible elderly (Koreans/Hispanics) not participating in the Food Stamp Program?
2. In your opinion, to what degree do the (Korean/Hispanic) elderly feel a welfare stigma associated with applying for food stamps? What makes you say that?
3. What about using the food stamps? How many of the (Korean/Hispanic) elderly that you work with do you think are embarrassed to use their food stamps?

PROBES: Why do you think they feel embarrassed?
 What, if anything, can you do as food stamp staff to reduce the elderly's feelings of embarrassment?
 What could other people or agencies do to help?

4. To what extent do your (Korean/Hispanic) elderly clients have transportation difficulties in getting to the Food Stamp Office or other application sites to apply?

PROBES: How have you tried to alleviate this problem?
 What else do you think could be done to help the elderly get to places where they can apply for food stamps?

5. Before they even get to the food stamp office to apply, what kinds of problems related to language or culture do the eligible (Korean, Hispanic) elderly experience?

PROBES: What about complaints from the elderly that they cannot understand the Food Stamp Office phone system? How can the phone system be improved?

6. While working with the (Korean/Hispanic) elderly, what kinds of myths or misinformation do you encounter that prevent them or have prevented them from applying for food stamps?

PROBES: What about fears that they must give up their home, car, or other assets to get food stamps?
What about fears that their children will have to repay any aid that they may receive?
What about the belief that they are only eligible to receive a very small amount of food stamps each month such as \$10?
How does the misinformation among seniors differ from the kinds of myths or misinformation you hear from the general population?

D. EXPERIENCES WITH THE CERTIFICATION PROCESS (45 MINUTES)

Now let's talk about the elderly's experiences with the Food Stamp Program certification process. First, I am going to ask you about the (Korean/Hispanic) elderly's experience in applying at the office, then I will turn to other options, such as applying over the phone, in their home, or using an authorized representative.

1. Please describe the steps that an elderly applicant must usually take when applying for food stamps in your office?
2. How long, from the time they walk through the door, to the time they go home, are elderly applicants in the office?

PROBES: When they come to complete the entire process?
When they just come for an interview (e.g. they have initiated their application through the mail)?

3. In your experience, what difficulties do (Korean/ Spanish Speaking Hispanic) elderly applicants have when applying for food stamps in the office?

PROBES: What about completing the application itself?
What about problems obtaining documentation?
What about use of the excess medical deduction, specifically?
What about being afraid to share information required for the application, such as their social security number or their checking account number if they hold an account jointly with their children?
What about confusion with the eligibility rules?

What about immigrants believing that participation may affect their future immigration status?

4. Of the problems you just described, how are the problems that (Korean/Hispanic) seniors have applying for the program different from those experienced by the general population you serve in this office?

5. What kinds of special assistance does your office give to the (Korean or Spanish-speaking Hispanic) elderly who are applying for food stamps?

PROBES: To what extent has this assistance been helpful?
How can the certification process be made even easier for the elderly?

6. What kinds of barriers related to language or culture do the (Korean or Spanish speaking) elderly experience when they come to the office to apply for food stamps?

PROBES: What about problems with understanding their name when it is called by staff members who may not know how to pronounce their name?
What about communicating with staff during the interview?
Other problems?

7. What kinds of special assistance are given to the immigrant elderly who speak Korean (or Spanish) that come to the food stamp office to apply?

PROBES: To what extent has this assistance been helpful?
How can the certification process be made easier for this group of elderly?

8. In your experience, what are the elderly's attitudes towards the food stamp office?

PROBES: What about the staff? How do you think the elderly feel about the staff in this office?

9. In some offices around the country the elderly can have an authorized representative apply for them. How often is this practice used at your office? Why do you think it is used/not used very often?

10. Please describe other ways that the elderly can apply for food stamps without coming to the food stamp office themselves.

PROBES: What is your office's policy on telephone and in-home application interviews?

If telephone or home interviews are an option upon client request: Would you say that the clients you work with know about this option and if so, how often do you conduct the interviews by mail or in their homes upon request?

11. In your opinion, how can the application process be made easier for the elderly?

E. USING THE FOOD STAMP PROGRAM (10 MINUTES)

Now let's talk about the (Korean/Spanish-speaking Hispanic) elderly and their experience using the Food Stamp Program.

1. When (Korean or Spanish speaking) elderly apply for food stamps for the first time, how many of them are aware of the fact that benefits are provided on Quest Cards (EBT)?
2. To what extent do the (Korean or Spanish speaking) elderly know how to use their QUEST cards?

PROBES: What do the elderly think of QUEST?
What can be done to better educate the elderly on how to use QUEST CARDS?

3. We have talked about the different aspects of the Food Stamp Program from applying to using the benefits. Overall, how do you think the program could better serve the (Korean/Spanish-speaking Hispanic) elderly?

F. OUTREACH (20 MINUTES)

Finally, we want to get your opinions on outreach methods to increase the participation of the (Korean/Spanish-speaking) elderly in the Food Stamp Program.

1. What do you think would motivate other (Korean/Hispanic) seniors to apply for food stamps?

2. What does this food stamp office or other community agencies in this area do to make sure that the (Korean/Hispanic) elderly know where to go to apply for food stamps?
3. If you had a very large outreach budget (think big!), what do you think would be the best way to help the (Korean/Hispanic) elderly to find out about the Food Stamp Program and get them to apply?

PROBES: If they haven't mentioned these, ask, AWhat about...≡

TV? What channels?

Radio? What stations?

Newspapers? Which ones?

Billboards? Where in your town would you put them?

Posters? Where should they be placed?

Brochures? Where should they be placed?

Transit Ads? (e.g. on Buses)

Direct Mail (e.g. as part of "valu-pack" coupon packages, along Social Security Checks?)

4. Who do you think the (Korean/Hispanic) seniors in your community trust most? Who would be the best people to provide information about the food stamp program?

PROBES: Doctors and nurses?

Nutritionists?

Social Workers?

Ministers?

Other senior citizens?

Others?

5. Earlier we talked a lot about barriers and things that keep the elderly who are eligible from applying for food stamps. What should the main message of an outreach campaign/materials be to convince the elderly that they can/should overcome these barriers?

PROBE: How might this differ for the younger elderly (ages 60-70), middle group of elderly (ages 70-80) and the very old elderly (over age 80)?

6. We also talked about what motivates the elderly to apply. Building on some of the things you said earlier (provide summary to refresh their memories), what positive things should an outreach campaign/materials focus on?

PROBE: How might this differ for the younger elderly (ages 60-70), middle group of elderly (ages 70-80) and the very old elderly (over age 80)?

G. CLOSING

(10 MINUTES)

Thank you very much for sharing your input with us. We enjoyed the discussion and have learned a lot about how to improve elderly food stamp participation.

11. Is there anything I haven't asked about that you would like to tell me about your experiences working with (Korean/Spanish-speaking) elderly food stamp recipients and persons who are eligible but not participating in the program?

INSTRUCTIONS TO MODERATOR:

Ask the co-moderator to give a brief summary of participants' main ideas.

Ask participants if they have any brief comments or questions. Stress that we don't have much time left.

Have participants complete short demographic form.

Encourage them to take home whatever food remains.

After participants leave, debrief with the co-moderator while the tape recorder is on.

Appendix D: Focus Group Coding Scheme

Coding Scheme for Washington State Elderly Focus Group Study

Community Life

homelife	Respondents current living situation, whether they cook, etc.
community	Describes seniors' community involvement (e.g. Bingo, social gatherings)

Seniors Self-Perception of Need and Food Security Related Issues

Needhelp	Types of help the respondent felt s/he needs on a regular basis, <u>excluding food assistance</u>
where4food	Where they go for food assistance now AND how it compares to FSP
skipmeal	Comments about if and why seniors skip meals
diet	Respondent describes seniors' diets, including whether they are getting enough to eat and regularly eating the right foods
barriereat	What keeps seniors from eating proper foods

How Elderly Hear About the FSP

howhear	How elderly hear about the food stamp program
getinfoapp	How/where elderly get more information about the food stamp program and the FS application before they apply
whyapply	Why seniors decide to apply for the food stamp program or what motivates them to apply
howlongwait	How long do seniors wait before they apply for food stamps and why

Perceptions of the FSP/Satisfaction

eligben	Passages about the elderly's understanding about who is eligible for the FSP and what affects benefit levels
fsgood	What are the good things about the FSP
fsbad	What are the bad things about the FSP
change	How seniors' perceptions of the FSP changed before and after applying for benefits
misdir	Discussion about program benefits being misdirected/misallocated to younger individuals, non-citizens/immigrants and result in the elderly not getting enough

Barriers to Seeking Food Stamps

b_stigma	Issues of stigma, pride, and embarrassment surrounding <u>the receipt</u> of FS (typically non-participants)
b_office	Characteristics of/Contact with FSP office as barriers (e.g., CSO phone system, office structure) before visiting the office
b_lowben	Discussion about how the expected low benefit amount keeps elderly from applying for FS
b_langcult	language and cultural barriers to applying for FS
b_noncit	Issues surrounding non-citizens and the FSP
b_other	Other reasons elderly do not apply, including transportation, misinformation, fear of government, etc.

Completing the Application Form

appform	General comments about how seniors view the application form and other related forms
---------	--

Experiences of the Application Process

csosteps	Detailed descriptions from CSO staff about the steps necessary in the FS application process
cboassist	How CBOs assist elderly with the application form and process
friendassist	Discussion about seniors bringing a friend/relative to the CSO to help negotiate the application process, provide translation, or assist with transportation needs.
treatment	How elderly view the FS workers and their treatment at the CSO, including how treatment of elderly clients is different to treatment of general public

language	Passages related to <u>spoken</u> language and cultural barriers experienced by seniors at the CSO (e.g., ability to communicate with caseworkers, experiences with translators) <i>If <u>written</u> language/culture barrier, code passage in appropriate topic area even if not defined to capture language as a barrier. For example, if talking about poor translation on the letters explaining their EBT benefits, code the passage as ebt.</i>
waitroom	Comments about the waiting room at the CSO and waiting time
authreapp	Passages related to what seniors know and understand about using an authorized representative to apply for food stamps
phonehome	Discussions about the availability/usefulness of telephone or home interviews
mailapp	General comments about the applying for FS through the mail
interview	How seniors view the eligibility interview
verify	Discussion about the verification documentation and required time/cost to complete
medexp	Comments about use of the Medical Expense deduction for food stamps
specassist	Special assistance provided to elderly at the CSO (not CBO related)
timeall	Amount of time seniors must spend completing the process
privacy	Discussion of privacy issues/concerns related to their situation or their family's
otherconc	Discussion about other difficulties or concerns when seniors apply for FS (as expressed by seniors, CBOs or CSOs)

Experiences Re-applying for food Stamps

whynotreapp	Reasons that make seniors not re-apply for food stamps
reapply	General comments about the reapplication process
reappchange	Changes needed to the reapplication process

Using the Food Stamp Program

ebt	Discussion about seniors' (participants and non-participants) use of EBT in the FSP
ebtinfo	Knowledge about EBT (info, misinformation, and discussions about training received)
stigma	Passages related to embarrassment surrounding use of EBT card at the grocery store
authrepebt	Do they want/choose authorized reps to shop for them
homemeals	Use of EBT benefits for home delivered meals

Current and Potential Outreach/Program Information

currout	Passages about outreach currently conducted by CBOs and CSOs
convince	Passages from the persuasion exercise
message	Suggested focus of messages to motivate elderly to apply for FS
channels	Suggestions for the best methods to get information to eligible seniors
outplaces	Suggested organizations/locations to involve in outreach who are not now conducting outreach or to visit to inform seniors about the FSP
trust	Persons in the community who seniors trust the most
wherenews	Where do seniors get information about community news

Recommendations for Program Improvements

r_appsite	More convenient sites for elderly to apply for food stamps besides the CSO
r_appimprove	Comments about how the application process at the CSO can be made easier for the elderly
r_coordSSA	Discussion about how seniors could apply for food stamps while applying for SSI or other programs offered by Social Security
r_benefits	Recommendations for changes in the benefits (amount/cash, EBT vs. stamps) and communication about benefits.
r_ebt	Recommendations for improvements in EBT (client education, other)
r_eligrules	Recommendations for changes in eligibility rules
r_other	Discussion about other ways the program can be improved to better serve the elderly.

Appendix E: Washington State Food Stamp Application
Forms (Current and Pending)

Current Food Stamp Application Form



APPLICATION FOR BENEFITS
Part 1

IDENTIFICATION OR CASE NUMBER

1. NAME FIRST MIDDLE INITIAL LAST				2. SIGNATURE		
3. ADDRESS WHERE YOU LIVE				4. MAILING ADDRESS (IF DIFFERENT)		
CITY		STATE		CITY		STATE ZIP CODE
5. Phone number Home () _____ Work or message () _____				6. I am (we are) applying for: <input type="checkbox"/> Cash <input type="checkbox"/> Nursing Care <input type="checkbox"/> Food Stamps <input type="checkbox"/> Drug and Alcohol Treatment <input type="checkbox"/> Medical <input type="checkbox"/> Other:		

7. If you want another person to get and use your food stamp benefits for you, complete the following:

Their name: _____ Telephone number: _____

After completing above information, please read the following before completing the application.

This application is a statement of facts about the people who need help. If you are applying for someone else, complete the questions as they relate to those people. **You will need to answer all questions before we will know if we can help you.**

NON-DISCRIMINATION

Discrimination is prohibited in all programs and activities administered by the Department of Social and Health Services (DSHS). No one shall be excluded from these programs on the basis of race, color, creed, political beliefs, national origin, religion, age, sex, or disability.

If you need help completing any part of the form, let us know.

Part 1

Part 1 of the application begins your request for help. **THE SOONER YOU COMPLETE AND RETURN PART 1, THE QUICKER WE CAN HELP YOU IF YOU ARE ELIGIBLE.**

A. You may complete Part 1 and take it to the receptionist **NOW** if:

1. You have an emergency (see questions 13 and 14), or
2. You cannot or do not want to answer all of the questions in Part 2 while you are here.

B. If you want Food Stamp benefits:

1. We will base the amount of your Food Stamp benefits on the date we get Part 1.
2. You need to complete at least questions 1, 2, and 3 above before we will accept Part 1.
3. You may get Food Stamp benefits within 5 days if you complete question 13 and:
 - a. You have very little income or resources, or
 - b. Your income and resources are not enough to cover your monthly rent/mortgage and utilities, or
 - c. You have no place of your own to live, or
 - d. Your household includes a migrant or seasonal farm worker.
4. You must give us a Social Security number or apply for one for each household member as required by law.

Part 2

Part 2 contains the rest of the information we need to determine if you are eligible for help. If you have the time and can answer all the questions now, please complete the entire form and give it to the receptionist.

If you only complete Part 1 now, you must complete the rest of the application before your appointment. If you need help, let us know. You may give us Part 2 of the application before or at your appointment.

WSP 01/00/01 DSHS BUSINESS SERVICES (02/01/00 WSP) (1/00/00/0007)

**APPLICATION FOR BENEFITS
Part 1**

GENERAL INFORMATION

8. Do you have trouble speaking, reading, or writing English? YES NO
 Do you need an interpreter? YES NO
 If yes, we will provide one.
 What language do you speak? _____

9. I am having problems with this form:
 because I am visually impaired.
 because I am hearing impaired.
 I need help filling out this form.

10. We ask that you voluntarily show your race or ethnic background. This information will not be used in considering your eligibility for benefits.

Caucasian Hispanic Black Vietnamese/Laotian/Cambodian Other Asian or Pacific Islander
 American Indian/Alaskan Native; tribe name: _____ Other: _____

11. List yourself and everyone living at your address. Use legal names - **DO NOT USE NICKNAMES**. If you do not know a Social Security Number, leave it blank. Check a box in the "APPLYING FOR BENEFITS" section for each person listed.

NAME (FIRST, MIDDLE, LAST)	RELATIONSHIP TO YOU	BIRTHDATE (MO/DA/YR)	APPLYING FOR BENEFITS YES NO	SOCIAL SECURITY NUMBER	SEX M or F	U.S. CITIZEN? YES NO	QUALIFIED ADULT? YES NO	IN SCHOOL? YES NO
a. _____	SELF		<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
b. _____			<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
c. _____			<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
d. _____			<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
e. _____			<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
f. _____			<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
g. _____			<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
h. _____			<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
i. _____			<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
j. _____			<input type="checkbox"/> <input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

12. If anyone in your household has used another name (maiden or married name) or Social Security number, please list other names and/or Social Security numbers:

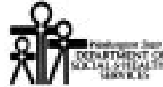
13. If you are applying for Food Stamp benefits and need them within five days, complete this section for everyone in the household.

	YES	NO	IF YES, GIVE AMOUNT
I (we) have money in cash, checking, or savings.....	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
I (we) received money, cash, checks (income) this month.....	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
I (we) expect to get money, cash, checks (income) this month.....	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
I (we) have a rent or mortgage cost each month.....	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
I (we) have utility costs (e.g., gas, oil, electric) this month.....	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
My (our) money, cash, checks (income) recently stopped.....	<input type="checkbox"/>	<input type="checkbox"/>	If yes, when? _____
I am (we are) a migrant or seasonal farm worker.....	<input type="checkbox"/>	<input type="checkbox"/>	
I am (we are) homeless.....	<input type="checkbox"/>	<input type="checkbox"/>	

14. Check any of the following situations which apply to anyone in your household <input type="checkbox"/> Pregnancy (due date): _____ <input type="checkbox"/> No food or food money <input type="checkbox"/> Medical emergency <input type="checkbox"/> Utility shut-off notice Name of pregnant household member: _____	<input type="checkbox"/> Domestic violence victim <input type="checkbox"/> No place to live <input type="checkbox"/> No heat <input type="checkbox"/> Eviction notice	15. How many persons in your household do you buy and prepare food for? _____
---	--	--

FOR OFFICE USE ONLY - EXPEDITED SERVICE SCREEN - Household eligible for expedited service
 Yes No Expedited Service Screener's Signature: _____ Date: _____

SS-8 (14-01/0) (REV. 06/1997)



**APPLICATION FOR BENEFITS
Part 2**

NAME	FIRST	MIDDLE INITIAL	LAST	GENERAL INFORMATION
<p>If you completed and turned in Part 1, you must complete the rest of your application before your appointment. If you need help, let us know. You may give us Part 2 before or at your appointment.</p>				
16. I (we) have lived in Washington since _____ MONTH/DAY/YEAR. I (we) intend to live in Washington _____				YES <input type="checkbox"/> NO <input type="checkbox"/>
17. Marital status - I am now: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed				
18. I am (we are) living in: <input type="checkbox"/> Own home <input type="checkbox"/> Adult family home <input type="checkbox"/> Congregate care facility <input type="checkbox"/> Group home <input type="checkbox"/> Adult residential treatment facility <input type="checkbox"/> Other _____				
19. I (we) have applied for or received assistance before in Washington or another state _____				<input type="checkbox"/> <input type="checkbox"/>
If yes, where _____ Dates _____				
20. A member of my household is disabled (including children) _____				<input type="checkbox"/> <input type="checkbox"/>
21. A. I am (we are) a veteran of the armed services _____				<input type="checkbox"/> <input type="checkbox"/>
B. I am (we are) the dependent or spouse of a veteran or a deceased veteran _____				<input type="checkbox"/> <input type="checkbox"/>
22. A family member is temporarily out of the home _____				<input type="checkbox"/> <input type="checkbox"/>
23. I am (we are) a boarder (pay someone to provide my (our) meals) _____				<input type="checkbox"/> <input type="checkbox"/>
24. I am (we are) a sponsored alien _____				<input type="checkbox"/> <input type="checkbox"/>
If yes, name and address of sponsor _____				
25. I (we) get food from an Indian food distribution program _____				<input type="checkbox"/> <input type="checkbox"/>
26. I (we) have been disqualified for food stamps now or in the past for providing incorrect information _____				<input type="checkbox"/> <input type="checkbox"/>
27. I or a member of my household is fleeing from the law to avoid going to court or jail for a crime considered a felony, or breaking a condition of parole or probation _____				<input type="checkbox"/> <input type="checkbox"/>
28. I (we) am temporarily staying at someone's home _____				<input type="checkbox"/> <input type="checkbox"/>
29. I or a member of my household was convicted of a felony involving possession, use, or distribution of a controlled substance after August 21, 1996 _____				<input type="checkbox"/> <input type="checkbox"/>
30. I or a member of my household was convicted of fraud in obtaining cash assistance _____				<input type="checkbox"/> <input type="checkbox"/>
31. I or a member of my household was convicted of misrepresentating my/our residence to receive public assistance benefits in two or more states at the same time _____				<input type="checkbox"/> <input type="checkbox"/>
32. My household is or has been living on an Indian reservation _____				<input type="checkbox"/> <input type="checkbox"/>
33. I (we) expect changes in my (our) situation in the next two months _____				<input type="checkbox"/> <input type="checkbox"/>
If yes, describe: _____				
MEDICAL INFORMATION				
34. A. I (we) have unpaid medical bills (dates) _____ (amounts) \$ _____				YES <input type="checkbox"/> NO <input type="checkbox"/>
B. I (we) need help with medical bills incurred in the last 3 months _____				<input type="checkbox"/> <input type="checkbox"/>
C. I am (we are) in, or recently left, or plan to enter a medical facility (such as a hospital, nursing home, etc.) _____				<input type="checkbox"/> <input type="checkbox"/>
If yes, what facility(ies) _____				
(1) DATE ENTERED		(2) DATE DISCHARGED		(3) DATE WILL ENTER
_____		_____		_____
_____		_____		_____
D. I (we) have Medicare _____				<input type="checkbox"/> <input type="checkbox"/>

MEDICAL INFORMATION (CONTINUED)

- | | | | |
|--|--------------------------|--------------------------|--------------------------|
| E. I (we) need help paying Medicare premiums..... | YES | NO | |
| F. I (we) have CHAMPUS (military) coverage available..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| G. I (we) have health insurance.....
(This includes any insurance you or someone else pays for, such as private insurance,
long term care insurance, group insurance through your employer or union, etc.) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| H. I (we) had/have medical insurance through employment anytime in the last 3 years..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I. I (we) have turned down medical coverage through employment because of its cost..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| J. I (we) have had an accident requiring medical care..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

RESOURCES

35. A. I (we), including children, own or have a share in one or more of the following (check yes or no for each item):

	YES	NO	TOTAL AMOUNT/VALUE	PERSON WITH RESOURCE	WHERE
Money on hand (cash).....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Checking account.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Savings account/certificates of deposit.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Credit union.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Retirement fund, IRA, KEOGH, etc.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Money held by others.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Stocks/bonds/mutual funds.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Trust or annuity account.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Life insurance.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Prepaid funeral plan (not life insurance).....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Money for funeral/burial.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Burial plots.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Sales contract.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Property on which you live.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Property on which you are not living.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Business equipment (tools, machinery).....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Livestock (horses, cattle, sheep).....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Timber/crops.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		
Other.....	<input type="checkbox"/>	<input type="checkbox"/>	\$		

B. I (we) own or am (are) buying a car or other vehicle (truck, boat, motor home, snowmobile, motorcycle, etc.) or camper and/or trailer (list even if not running or in your possession). YES NO

ITEM	YEAR	MODEL	VALUE	OWE
			\$	\$
			\$	\$
			\$	\$

- C. I (we) use a vehicle for medical purposes.....
- D. I (we) use a vehicle for employment.....
- E. I (we) have sold, traded, given away, or transferred a resource (see A and B above), including a transfer into a trust in the last 5 years.....
- If yes, explain:
 What? _____ To whom? _____ Date: _____

EMPLOYMENT

36. A. I am (we are) working (include self-employment)..... YES NO

IF YES:			IF NO:		
PERSON	EMPLOYER	AMOUNT	IRGMO	PERSON	DATE LAST WORKED
		\$			
		\$			

EMPLOYMENT (CONTINUED)

B. I am (we are) able to work YES NO

IF NO:

PERSON	REASON

C. Within the last sixty (60) days I (we) left a job YES NO

If yes, person's name: _____ Employer _____
 Reason: Laid off Fired Refused work On leave of absence Injury
 Quit work On strike Refused training Illness

D. For a family applying with both parents (married or unmarried) in the home, list the parent who earned the most money in the last 24 months: _____

INCOME

37. I (we) receive or have applied for money from the following sources (check yes or no for each item):

	YES	NO	PERSON WITH INCOME	AMOUNT	PERSON WITH INCOME	AMOUNT
Public assistance	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Unemployment compensation	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Social Security benefits	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Supplemental Security Income (SSI)	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Railroad benefits	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Retirement/Pension	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Child support/Alimony	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Insurance benefits	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Trust or annuity	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Money from roomers/boarders/renters	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Veteran's benefits	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Labor and Industries	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Military allotment	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Income tax refund	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
School grants or loans	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Cash Prizes (Bingo, Lottery, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Other loans	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____
Other income	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	_____	\$ _____

EXPENSES

38. A. Shelter: 1. I (we) have a housing cost (if yes, give amount below) YES NO

RENT	SPACE COST	PROPERTY ASSESSMENTS	MORTGAGE	PROPERTY TAXES	HOMEOWNERS INSURANCE
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

2. Someone pays all or part of my (our) housing costs or utilities YES NO

If yes, what do they pay for and how much do they pay: _____

3. I am (we are) responsible for: Heating/cooling costs YES NO

Other utilities YES NO

ELECTRICITY	TELEPHONE	SEWER	WATER
\$ _____	\$ _____	\$ _____	\$ _____
HEATING FUEL (OIL, GAS, WOOD, ETC.)		GARBAGE	OTHER
\$ _____		\$ _____	\$ _____

B. I (we) pay for dependent care or babysitting expenses YES NO

C. I (we) make court ordered child support payments YES NO

READ CAREFULLY BEFORE SIGNING

I UNDERSTAND THAT:

- **I must immediately report changes** to the DSHS Community Services Office. Changes must be reported in writing for financial or medical assistance. Late reporting may cause incorrect benefits.
- I must provide proof I am eligible. DSHS may help me get the proof or contact other persons or agencies for it.
- **The information I (we) give here is subject to verification by federal and state officials to decide if I am eligible for benefits and the amount I will receive. This may include unannounced contacts by the Division of Fraud Investigations.**
- My (our) Social Security number(s) will be used by state and federal agencies to check identity of household members, to prevent duplicate participation, and to exchange information by computer with other agencies (e.g., Social Security Administration, Internal Revenue Service, employers, and banks) to verify eligibility.
- By receiving Temporary Assistance for Needy Families (TANF) or Food Stamp benefits, persons age 16 to 60 may be required to participate in an employment or training activity.
- By receiving cash benefits, I assign to the State of Washington all rights to any support, including child support.
- By receiving medical care benefits, I (we) assign to the State of Washington my (our) rights to medical care support and any third party payments to pay for covered medical services while receiving medical care benefits.
- The department may recover from my estate the cost of long-term medical care services when I am 55 or older. Long term care includes COPEs, Medicaid Personal Care, and Nursing Home Services plus related hospital and prescription drug costs.
- I (we) may be restricted to one physician and pharmacy if I misuse my medical benefits.

FOOD STAMP PENALTY WARNING

I understand I (we) may be removed from the Food Stamp Program for:

- One year for intentionally breaking a Food Stamp rule;
- Two years for a second such violation; or a first conviction for buying, selling, or trading food stamps for a controlled substance;
- Ten years for giving false identify or residence information to get duplicate benefits.
- Lifetime for intentionally breaking a Food Stamp rule a third time; or a second conviction for buying, selling, or trading food stamps for a controlled substance; or conviction for buying, selling, or trading food stamps for firearms, ammunition, or explosives; or conviction for buying, selling, or trading food stamps worth \$500 or more.

In addition, I (we) may be removed by a court for an additional 18 months; or prosecuted and fined up to \$250,000 or imprisoned up to 20 years or both.

FOOD STAMP WORK REQUIREMENTS PENALTY WARNING

I (we) may be removed from the Food Stamp Program if I (we) are 16 - 59 years of age, physically and mentally fit, and refuse without good cause to: 1) provide information to determine work status or job availability; 2) accept any offer to work; 3) register for employment; 4) participate in an employment and training program; or 5) voluntarily quit a job or reduce work hours. **I understand that I (we) can be disqualified for:**

- one (1) month and until I comply with program requirements for the first time;
- three (3) months and until I comply with program requirements for the second time; and
- six (6) months and until I comply with program requirements for the third time and each time thereafter.

CASH ASSISTANCE PENALTY WARNING

If I am (we are) convicted by a court of illegally receiving cash assistance, I understand I (we) will be removed from cash and medical programs for the period determined by the court. I (we) may be removed from TANF for ten (10) years for giving false residence information to get benefits in two or more states at the same time.

DECLARATION AND SIGNATURE

I have read (or had explained to me) and understand the information in this application. I declare under penalty of perjury, information I gave in this application is true, correct and complete to the best of my knowledge. I understand that I (we) can be criminally prosecuted if I (we) incorrectly receive cash, food stamps, or medical, because I have made a willful false statement or because I have willfully failed to report something I should report. **Only the applicant must sign if applying for Food Stamps. If applying for cash or medical help, all adult household members must sign.**

SIGNATURE OF APPLICANT	DATE	SIGNATURE OF OTHER ADULT HOUSEHOLD MEMBER	DATE
SIGNATURE OF WITNESS IF APPLICANT SIGNED WITH AN "X"	DATE	SIGNATURE OF WITNESS IF SPOUSE SIGNED WITH AN "X"	DATE
SIGNATURE OF HELPER	DATE	SIGNATURE OF HELPER	DATE



STATEMENT FROM LANDLORD/MANAGER

LOCAL OFFICE	TELEPHONE NUMBER
CASE NUMBER	DATE

SECTION 1	SECTION 2
APPLICANT/RECIPIENT NAME	LANDLORD/MANAGER NAME
<p>The Department of Social and Health Services is in the process of determining the above-named person's eligibility. I would appreciate your providing the information requested below.</p>	<p>I authorize the above-named Landlord/Manager to provide the information requested below to the Department of Social and Health Services.</p>
FINANCIAL SERVICES SPECIALIST SIGNATURE	APPLICANT/RECIPIENT SIGNATURE
X	X

SECTION 3 LANDLORD/MANAGER: COMPLETE ALL SECTIONS BELOW. COMPLETE ONLY THE INFORMATION YOU PERSONALLY KNOW TO BE TRUE. WRITE "UNKNOWN" TO QUESTIONS YOU CANNOT ANSWER.

A. Information regarding the rental or leased unit, tenant, and rental amount. Is this subsidized housing? Yes No

ADDRESS _____ APT. NO. _____ CITY _____ STATE _____ ZIP CODE _____

TENANT'S NAME	DATE MOVED IN	MONTHLY RENT AMOUNT	DATE RENT STARTED
		\$	

B. Other adults and children who live at the above address are:

C. Name(s) of employed persons: _____

D. Name of person(s) who pay(s) the rent: _____

E. A rental or lease application was filed out by the tenant. YES NO
 A rental or lease application was signed by the tenant.
 The tenant pays only a portion of the total rent. If yes, the tenant's portion of the rent is: _____
 The tenant works for part of the rent. If yes, the portion of rent worked for is: _____
 The rent is paid by personal check. If no, the method of payment is: _____

F. Is tenant responsible for heat and/or cooling costs separate from the rent? Yes No
 Is there a separate meter for the tenant? Yes No

What is the principle source of heat? _____

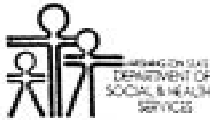
What heat sources does the tenant pay for? _____

Is there a cooling system other than fans? Yes No If yes, specify: _____

G. Is the tenant responsible for other utility costs separate from the rent? Yes No
 If yes, specify: _____

LANDLORD/MANAGER NAME	PROPERTY OWNER INFORMATION (IF DIFFERENT FROM LANDLORD/MANAGER)
STREET ADDRESS OR P. O. BOX NUMBER	PROPERTY OWNER NAME
CITY STATE ZIP CODE	STREET ADDRESS OR P. O. BOX NUMBER
WORK TELEPHONE NUMBER HOME TELEPHONE NUMBER	CITY STATE ZIP CODE
LANDLORD/MANAGER SIGNATURE	WORK TELEPHONE NUMBER HOME TELEPHONE NUMBER
X	

SSHS 14-236X (REV. 03/95) (AC 871197) TRANSLATED



**AUTHORIZATION TO
OBTAIN/RELEASE
INFORMATION**

CASE NAME	CASE NUMBER
LOCAL OFFICE ADDRESS 1949 So. State 1004 E.Main/1301 E.72nd	DATE

SECTION I

I hereby authorize the Department of Social & Health Services to use this form to obtain the following information:

A. INFORMATION TO BE OBTAINED: To represent and assist me in completing the but not limited to:
food stamp, medical coupons, Copes, etc. and all DSHS application, processed with the
Community Service Office, to provide program, income, resources and shelter costs Verification
and any other items that may be needed to complete the application and certification process.
I understand the information, as they will present it, will be used to determine my
eligibility.

B. FROM: NAME: _____
ADDRESS: _____

C. _____ DATE _____
SIGNATURE OF APPROVAL

SECTION II

I hereby authorize the Department of Social & Health Services to release the following information:

A. SPECIFIC INFORMATION TO BE RELEASED: Any additional verification required
to complete the application, status of the application, whether it is pending,
approved, or denied.

B. TO: NAME: Celeste Lee - Ethnic Mealsite Program Manager
ADDRESS: 125 E. 96th St. Tacoma, Wa 98445
(253) 535-4202 Fax (253) 535-4827

C. _____ DATE _____
SIGNATURE OF APPROVAL

**NOTE: THIS AUTHORIZATION FOR RELEASE OF INFORMATION IS
VALID FOR NINETY (90) DAYS FROM DATE OF SIGNATURE.**



STATEMENT OF SHARED LIVING ARRANGEMENT

COMMUNITY SERVICES OFFICE (CSO)	TELEPHONE NUMBER
ACCESS CLIENT IDENTIFICATION NUMBER	DATE

The Statement of Shared Living Arrangement explains how you and the other people living at your address share the costs for food, rent, and utilities. Attach additional pages if needed.

1. CLIENT'S NAME	2. TELEPHONE NUMBER () -	3. TOTAL NUMBER OF PERSONS LIVING AT THIS ADDRESS
4. STREET ADDRESS	CITY	STATE ZIP CODE

5. Complete the following information for all other ADULTS (age 18 and over) who live at your address:

	NAME	SOCIAL SECURITY NUMBER	BIRTHDATE	RELATIONSHIP TO ME (SON, MOTHER, FRIEND, ETC.)	SHARES FOOD COST		COOKS OR EATS MEALS WITH ME	
					YES	NO	YES	NO
a.								
b.								
c.								
d.								

6. Complete the following information for all CHILDREN (under 18) who live at your address:

	NAME	SOCIAL SECURITY NUMBER	BIRTHDATE	RELATED TO ME?			RELATED TO ANOTHER ADULT LIVING AT THIS ADDRESS?			
				YES	NO	HOW?	YES	NO	IF YES, WHO?	HOW?
a.										
b.										
c.										
d.										
e.										
f.										

7. Expense information

Current monthly rent for your address DO NOT INCLUDE ANY AMOUNT FOR DEPOSITS, BACK RENT, ETC. \$	Do you have heating or cooling costs not included in the rent? <input type="checkbox"/> Yes <input type="checkbox"/> No • Heating costs: Costs to operate a device used to heat living quarters. • Cooling costs: Costs to operate an air conditioning system or room air conditioner. • Do not include costs for cooking stoves or ovens; gathering fuel for heating; or fans for cooling. Do you have other electrical, water, or garbage costs not included in the rent? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you have telephone costs not included in the rent? <input type="checkbox"/> Yes <input type="checkbox"/> No
--	--

8. Complete the following to explain how you and the other adults living at your address divide monthly expenses.

On the first line, put the amount you pay for each expense. On the other lines, put the name of the other person and amount they pay for each expense:

NAME	EXPENSES				
	RENT	HEATING/COOLING	ELECTRICITY, WATER, GARBAGE	TELEPHONE	OTHER
I Pay	\$	\$	\$	\$	\$
a.	\$	\$	\$	\$	\$
b.	\$	\$	\$	\$	\$
c.	\$	\$	\$	\$	\$
d.	\$	\$	\$	\$	\$

All persons 18 and over must sign and date this form below.

I declare, under penalty of perjury, that these statements represent our current shared living arrangements.

CLIENT'S SIGNATURE	DATE	SIGNATURE	DATE
CLIENT'S SIGNATURE	DATE	SIGNATURE	DATE

TO BE COMPLETED BY FINANCIAL SERVICES SPECIALIST:

	YES	NO
Is this form completely filled out, signed, and dated by all adults living at the address?	<input type="checkbox"/>	<input type="checkbox"/>
If no, did you take any other actions?	<input type="checkbox"/>	<input type="checkbox"/>
Are you able to determine the relationship of each child to adult household members?	<input type="checkbox"/>	<input type="checkbox"/>
If no, did you request additional verification?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have sufficient information to process the change in household composition?	<input type="checkbox"/>	<input type="checkbox"/>
If no, did you request additional information/verification?	<input type="checkbox"/>	<input type="checkbox"/>
Is the total rent in section 3 equal the amount in section 7?	<input type="checkbox"/>	<input type="checkbox"/>
If no, did you request collateral information/statement?	<input type="checkbox"/>	<input type="checkbox"/>
Did you forward a copy of this form to the FSS handling the other client reported on the form?	<input type="checkbox"/>	<input type="checkbox"/>

N/A



CLIENT RIGHTS AND RESPONSIBILITIES

FOR OFFICE USE ONLY	
CASE NAME	
CLIENT IDENTIFICATION NUMBER	

If you apply for or receive benefits from the Department of Social and Health Services (DSHS), there are certain things you must do in order to receive benefits. You are responsible for:

- Giving us the information we need to tell if you are eligible.
- Providing proof when it is needed. If you have trouble getting the information, we may be able to help you.
- Completing reports and reviews when you are asked.
- Applying for and taking any benefits you can get from other programs if you receive cash or medical assistance.
- Looking for and taking a job if required for cash or food assistance.
- If you receive benefits for a child:
 - For cash assistance, cooperating in getting child support unless you can show it will cause you or your child harm.
 - For medical assistance, cooperating in getting medical support unless you can show it will cause you or your child harm.
- Reporting changes for anyone living in your residence. For cash and food assistance, you must report within ten (10) days of when you learn of the change. For medical assistance, you must report within 20 days of when you learn of the change.
 1. You must report the following changes for all programs:
 - a. You move to a new residence, including any change in shelter expenses because of the move.
 - b. Someone moves into or out of the home even if the change is temporary.
 - c. Someone gets married, divorced, or separated (except for children's and pregnancy medical).
 - d. Any change in resources (except for children's and pregnancy medical). Resources include assets such as bank accounts, cash, vehicles, annuities, sales contracts, trusts, etc.
 - e. Someone starts getting money from any new source (except for children's and pregnancy medical).
 - f. The amount of unearned income you receive from a previously reported source changes by more than \$25 (except for children's and pregnancy medical).
 - g. Employment changes due to:
 - (1) Different/additional employer;
 - (2) Change in wage rate; or
 - (3) Change between part-time and full-time status.
 - h. Pregnancy begins or ends (except for food assistance).
 2. In addition to the changes listed in (1) above, if you receive medical assistance other than children's or pregnancy medical, you must report the following changes for yourself, your spouse, and your dependents:
 - a. Any change in income.
 - b. Any change in medical expenses.
 - c. Any change in shelter costs.

If you receive food assistance, it is your responsibility to report any increases in the following expenses if you want us to use the information to calculate your benefits.

- | | |
|--|---|
| <ul style="list-style-type: none"> • Rent or space rental • Mortgage payments of property taxes or insurance • Utility or telephone costs • Costs for the care of a child or other dependent | <ul style="list-style-type: none"> • Legally required child support payments • Medical expenses • Self-employment expenses |
|--|---|

You will be expected to provide proof when you report the change. If you don't report **and** provide proof for these expenses, the Department sees this as a statement that you do not want us to use these expenses to determine if you could get more food stamps.

I have read both sides of this form and have had my rights and responsibilities explained to me. I understand what they mean.

(Both husband and wife should sign if living together and applying for money or institutional medical.)

SIGNATURE	DATE
SIGNATURE OF WIFE/HUSBAND OR OTHER PARENT OF YOUR CHILD(REN) IF LIVING WITH YOU	DATE
FINANCIAL SERVICE SPECIALIST SIGNATURE	DATE

DSHS 14-110(X) (REV. 11/1999) (AC 01/0900) TRANSLATED

DISTRIBUTION: White - Client Yellow - Case File

Discrimination is prohibited in all program and activities administered by DSHS. No one shall be excluded from these programs on the basis of race, color, creed, political beliefs, national origin, religion, age, gender, disability, or birthplace.

If you apply for or receive benefits from DSHS, you have a right to:

- Turn in an application with your name, address, and signature the day you come in for any program DSHS offers.
- Have your application processed without delay if you have an emergency, such as no money or food, an eviction notice, medical care that cannot wait, or a pregnancy.
- Have an interview within five (5) days of the date you turn in your application if you are pregnant and ask for an interview.
- Ask for extra help to fill out forms and obtain required verification.
- Get a receipt when you leave an application or other materials with the department.
- Get a written decision in most cases within 30 days. Medical and some disability cases may take 45 to 60 days. Pregnancy medical will be authorized within 15 working days. You will get food stamps within 30 days if you are eligible. If you are eligible and have little or no money, you may get food stamps within five (5) days.
- Receive continued medical assistance while eligibility for another medical program is being redetermined, when your current medical assistance is terminated.
- Have information you give to the department kept private. We may share some facts with other agencies for efficient management of federal programs.
- Ask us not to collect child support if you think the absent parent will harm you or your child.
- Ask for extra money to help in an emergency, such as an eviction or a utility shutoff, if you receive cash assistance.
- Get a written notice, in most cases, at least ten (10) days before we make changes to lower or stop your benefits.
- Ask for a fair hearing if you do not agree with us about a decision we make. Without affecting your rights to a fair hearing, you can also ask a supervisor or administrator to review an employee decision or action.
- Have interpreter or translator services at no cost or undue delay.
- Refuse to speak to a Fraud Early Detection (FRED) investigator from the Division of Fraud Investigation. You do not have to let the investigator into your home. You may ask the investigator to come back at another time. This will not affect your eligibility for benefits.
- Receive help from the Department to register to vote.

Pending Revised Food Stamp Application Form

Application for Benefits

Questions and Answers

If you need help reading this, please ask the receptionist for help.

DRAFT



Cash Assistance



Food Assistance



Medical Assistance



General Assistance for the Unemployable



Nursing Home Care or Assisted Living

Q. How do I apply for benefits?

A. It's easy - just fill out the application. If you are applying for someone else, complete the questions with that person's information. **You must give us your name, address, and signature before we can accept the application.** Once you're finished filling out the form, turn it in to the receptionist or mail it to your local Community Services Office (CSO). For long-term care services, mail the form to your local Home and Community Services Office. You will not need an interview if you are applying for medical only.

Q. When will my benefits begin?

A. If you are eligible for cash assistance, your benefits start on the date we get all the information to decide you are eligible. If you are eligible for food benefits, the amount of your benefits is usually based on the date we get the application. For medical, the date your coverage begins depends on which medical program you qualify for. You may ask for help with some past medical bills.

Q. What if I need food assistance right away?

A. In addition to giving us your name, address, and signature, complete Number 16 and take it to the receptionist now if you need food right now or if you cannot answer all of the questions. If you are not in the local office, you may mail this application or bring it into the local office.

You may get food assistance within five (5) days from the date we get your application if:

- You show proof of your identity; and
- Your household has very little income or resources; or
- Your household's income and resources are not enough to cover your monthly rent/mortgage and utilities; or
- Your household includes a destitute migrant or seasonal farm worker.

Important Information about Immigration Status and Social Security Numbers

- You can apply for benefits for part of your family even if some family members may be ineligible because of immigration status. Washington State has some medical programs for people without Social Security Numbers or proof of immigration status.
- If you need cash or food assistance, you need to provide Social Security numbers or immigration status only for people who are applying. You may still provide your Social Security number voluntarily and we will use it only to verify needed information to determine eligibility, such as your income. If you choose not to provide your Social Security number or immigration status, your income and resources must still be verified if needed to determine eligibility.

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