

CLOSING THE SENIOR SNAP GAP

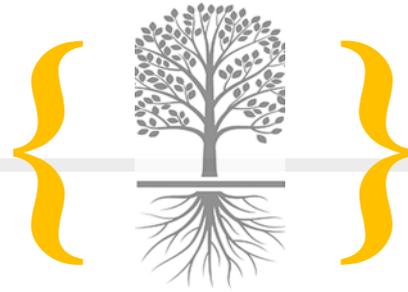
Lauren Popham, PhD | 9.11.19



Improving the lives of 10 million older adults by 2020

Overview of presentation

- Brief introduction to the National Council on Aging (NCOA)
- Data on the characteristics of low-income older adults
- The role of the Supplemental Nutrition Assistance Program in helping low-income older adults



Brief Introduction to the National Council on Aging (NCOA)

Who We Are

We believe every person deserves to age well

NCOA is a nonprofit organization.

Since 1950, our passion and our mission has been improving the lives of older adults.

NCOA is the longest-serving national organization focused on aging.

Who We Are

We believe every person deserves to age well

OUR VISION

A just and caring society in which each of us, as we age, lives with dignity, purpose, and security

OUR MISSION

Improve the lives of millions of older adults, especially those who are struggling

OUR STRATEGY



**Talk About
and Measure
Aging Well**



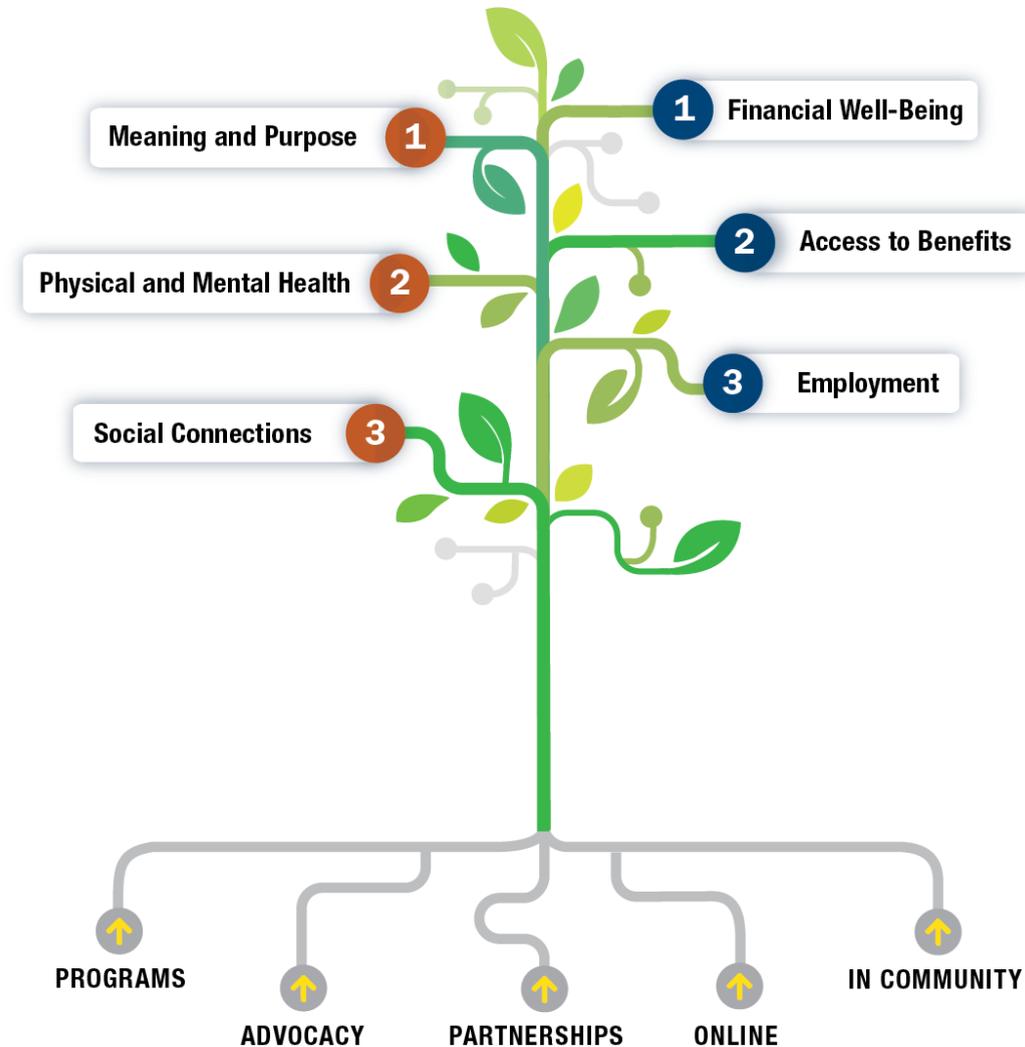
**Innovate and
Curate Proven
Solutions**



**Scale Through
Policy, Partners, and
Social Enterprise**

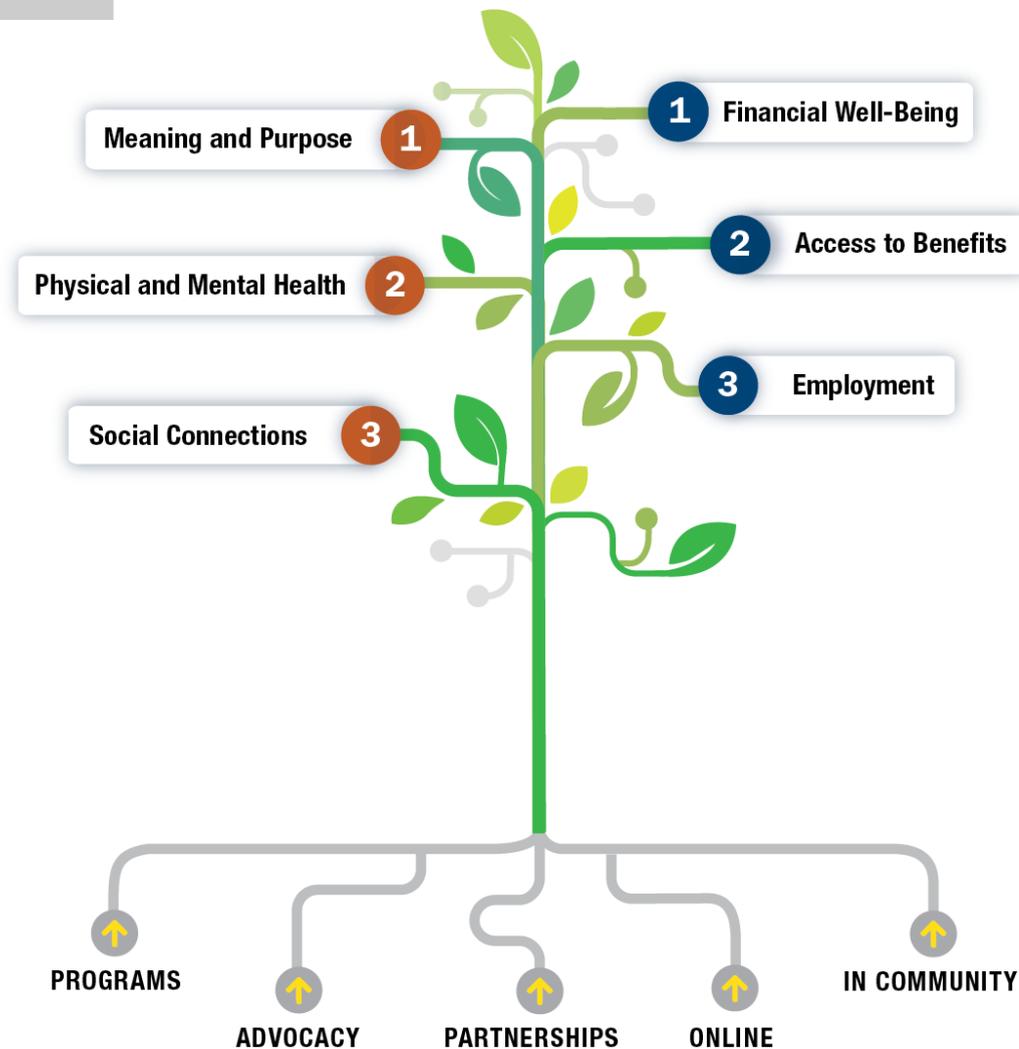
What it Means to Age Well

Every person has the knowledge and support to age with their best possible health and economic security



What it Means to Age Well

Every person has the knowledge and support to age with their best possible health and economic security



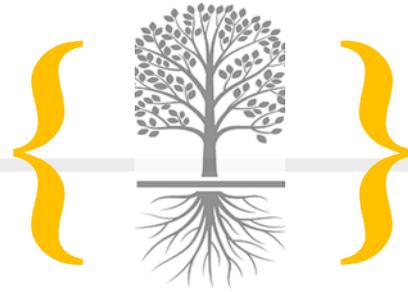
NCOA's Center for Benefits Access:

We help community-based organizations find and enroll low-income older adults and individuals with disabilities into benefits programs for which they are eligible.

We develop and share tools, resources, best practices, and strategies for benefits outreach and enrollment.

NCOA's Center for Benefits Access

- NCOA supports 87 community-based organizations in 43 states called Benefits Enrollment Centers (BECs) enroll low-income seniors and adults with disabilities in benefits
 - In past 12 months, assisted 137,000 older adults and people with disabilities access over 196,000 benefits including SNAP, Medicaid, MSP, LIS, LIHEAP, etc
- NCOA is the resource center for MIPPA grantees across the nation who assist low-income Medicare beneficiaries with submitting applications for Medicare Savings Programs and Part D Extra Help/Low-Income Subsidy
- NCOA provides **BenefitsCheckUp.org** – a tool that screens older adults to determine eligibility for all benefits



Data on the Characteristics of Low-Income Older Adults

Characteristics of Low-Income Older Adults

- This data is based on:
 - Adults 60 years and older
 - With incomes below 150% of the Federal Poverty Level

# of people in household	\$ amounts associated with <150% of FPL in 2018
1	<\$18,210
2	<\$24,690

Currently there are more than **13 million** U.S. adults age 60+ with incomes less than 150% FPL (Current Population Survey, 2017). Many others are one crisis away.

Source: the poverty guidelines updated periodically in the Federal Register by the U.S. Department of Health and Human Services under the authority of 42 U.S.C. 9902(2). <https://aspe.hhs.gov/poverty-guidelines>

Age 60+ with incomes less than 150% FPL

- Demographics
 - Gender:
 - 64% are women
 - Race/Ethnicity:
 - 20% black or African American
 - 20% Hispanic/Latinx
 - Education:
 - 40% have less than a HS education
 - Marital status:
 - 11% never married
 - 28% separated/divorced
 - 32% widowed

Source: Analysis of the Health and Retirement Study, 2014, by Leading Age LTSS Center at UMass Boston in partnership with NCOA.

Age 60+ with incomes less than 150% FPL

- Health
 - 48% report fair or poor health
 - 35% depressed
 - 81% have 2 or more chronic conditions
 - 57% have 3 or more chronic conditions



Source: Analysis of the Health and Retirement Study, 2014, by Leading Age LTSS Center at UMass Boston in partnership with NCOA.

Age 60+ with incomes less than 150% FPL

- Finances
 - Half of older adults have annual household incomes of \$12,393 or less
 - Half have financial assets of \$2,400 or less (excludes home value)
 - Half of older adult homeowners have \$6k or less in home equity

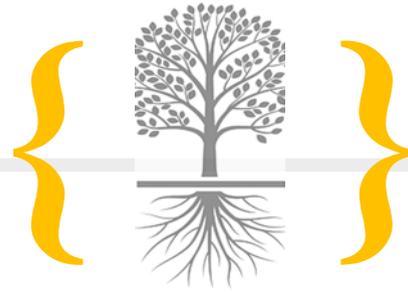


Source: Analysis of the Health and Retirement Study, 2014, by Leading Age LTSS Center at UMass Boston in partnership with NCOA.

Age 60+ with incomes less than 150% FPL

- Finances
 - \$700 – median out-of-pocket medical expenditures
 - 19% have credit card debt, with an average balance of \$856

Source: Analysis of the Health and Retirement Study, 2014, by Leading Age LTSS Center at UMass Boston in partnership with NCOA.



The role of the Supplemental Nutrition Assistance Program (SNAP) in helping low-income older adults

What is SNAP?

Supplemental Nutrition Assistance Program

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

SNAP benefits can be used at any approved store, over 250,000 authorized retailers nationwide.

SNAP benefits can be used to purchase breads and cereals, fruits and vegetables, meats, fish and poultry, and dairy products.

SNAP Improves the Health of Older Adults

- Food insecure older adults face negative health outcomes (more chronic conditions, longer recovery time, etc).
- SNAP is a vital program for the health and well-being of older adults:
 - SNAP increases prescription adherence (less likely to skip pills to afford food)
 - SNAP participants age 60+ are more likely to access health care (physician visits) than their eligible but non-participating counterparts and are less likely to be hospitalized

Sources:

Analysis of the Health and Retirement Study, 2014, by Leading Age LTSS Center at UMass Boston in partnership with NCOA.

<https://www.cbpp.org/sites/default/files/atoms/files/1-17-18fa.pdf>

https://www.bdtrust.org/wp-content/uploads/2017/07/Pop-Health-Mgmt_Hospitalizations_linked.pdf

Senior Hunger and SNAP



5.0 million older adults (age 60+) use SNAP each month



Participation in the SNAP program reduces food insecurity overall by **30%**



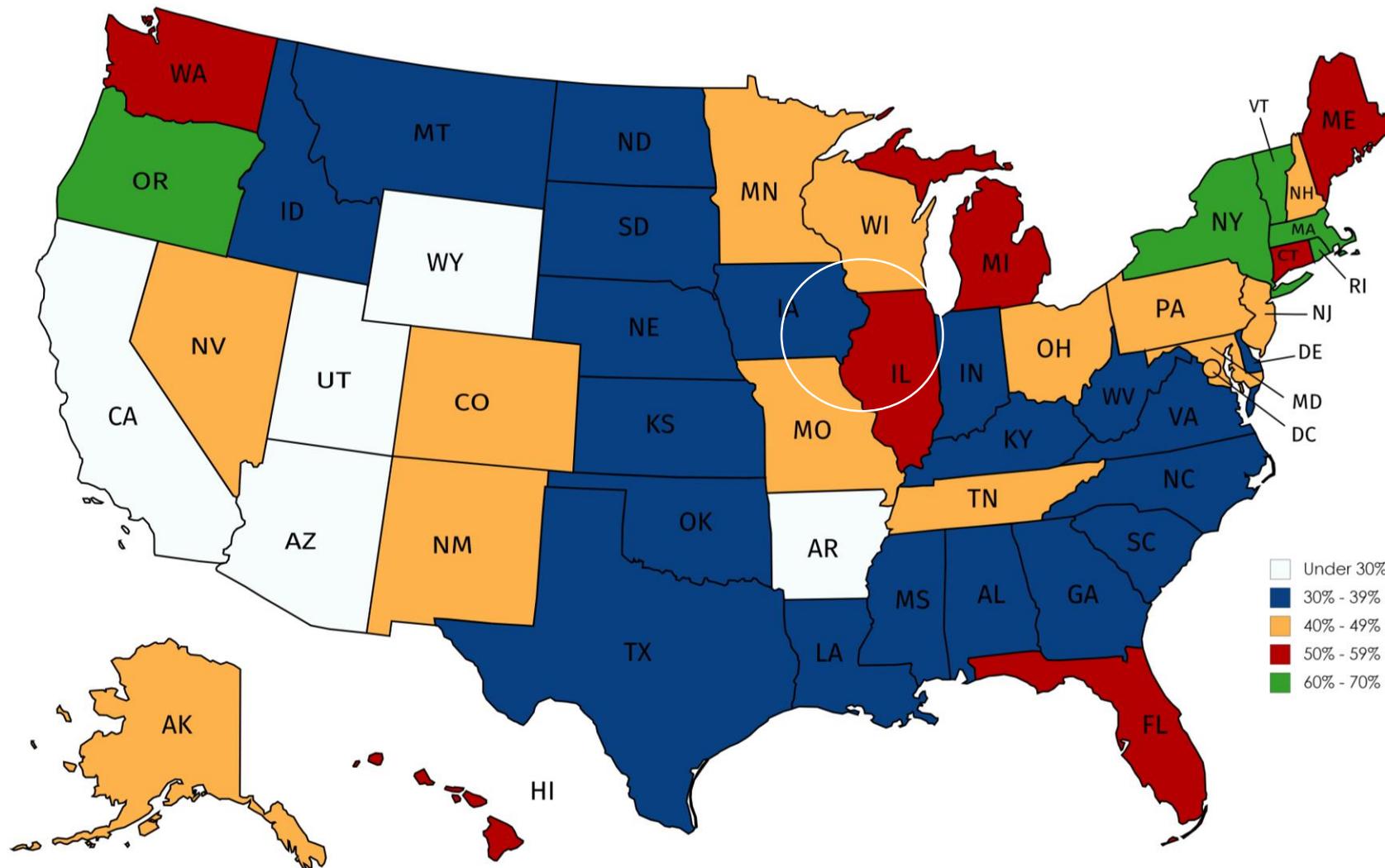
The average monthly SNAP benefit for a household with an elderly person is **\$125**



Every \$1 in SNAP benefits generates over **\$1.79** in community spending

Elderly SNAP Participation Rates by State

In 2015, the percentage of eligible elderly households participating in SNAP was only 36% in Iowa.



<https://www.fns.usda.gov/data-visualizations-snap-household-characteristics-and-participation-rates>
<https://www.ncoa.org/economic-security/benefits/visualizations/senior-snap-participation/>

Common reasons seniors don't participate in SNAP

Other people need SNAP more than I do.

SNAP is only for families with children

No stores near me accept SNAP.

I'll only get \$15 a month.

It's too *hard to* apply for SNAP.

Strategies for Increasing SNAP Participation

- Provide seniors with information to empower them to make an informed decision.
- Provide comprehensive application assistance on site.
- Develop community partnerships with organizations fighting senior hunger.

Overcoming Myths and Stigma

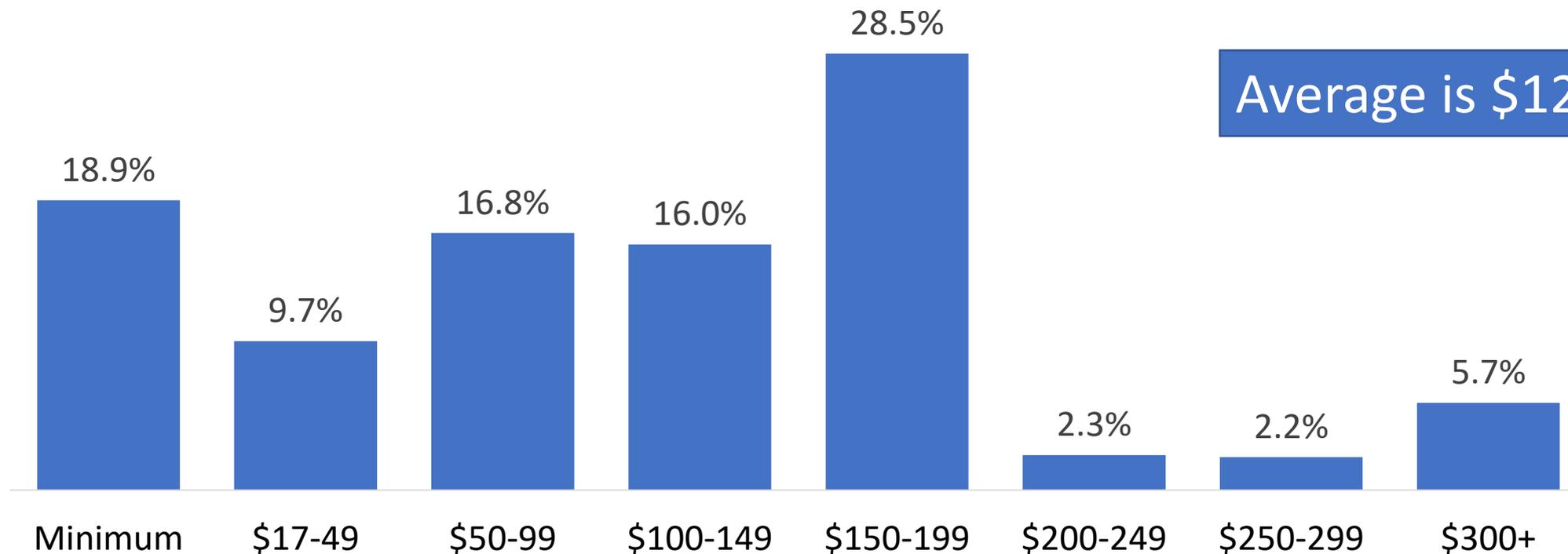
Best Practices

- Emphasize the ease of applying through a trained benefits counselor
- Remind them that SNAP is a benefit that is there to support anyone who needs help
- Educate Seniors about what minimum benefit can purchase



Data on SNAP Benefits for Elderly Households

Distribution of SNAP benefit for households with a member 60 or older,
2016



Average is \$125 per month

Source: SNAP Quality Control Data from USDA. 2016

Success Story: \$15 Myth

Greater Chicago Food Depository



- Demonstrated value of \$15
 - Eggs \$1.59 dozen
 - Milk \$2.99 gallon
 - Pasta \$1.39 pound
 - Bread \$2.89 loaf
 - Bananas \$.49 pound
 - Lettuce \$1.29 a head
 - Bell Peppers \$.99 each
 - Onions \$1.99 3 pound bag
 - Corn \$.65 a pound
 - Cooking Oil \$1.49 24oz

Comprehensive Application Assistance

- **Educate staff to be knowledgeable about program details.**
- **Provide one-on-one application assistance and help filling out the application.**
 - In person application assistance is best.
- **Collaborate within your organization for better screening and referrals.**
 - No wrong door policy
 - Screen for food insecurity and benefits eligibility
 - Development of quick referral sheets to benefits enrollment counselor

Maximize monthly benefit by claiming deductions

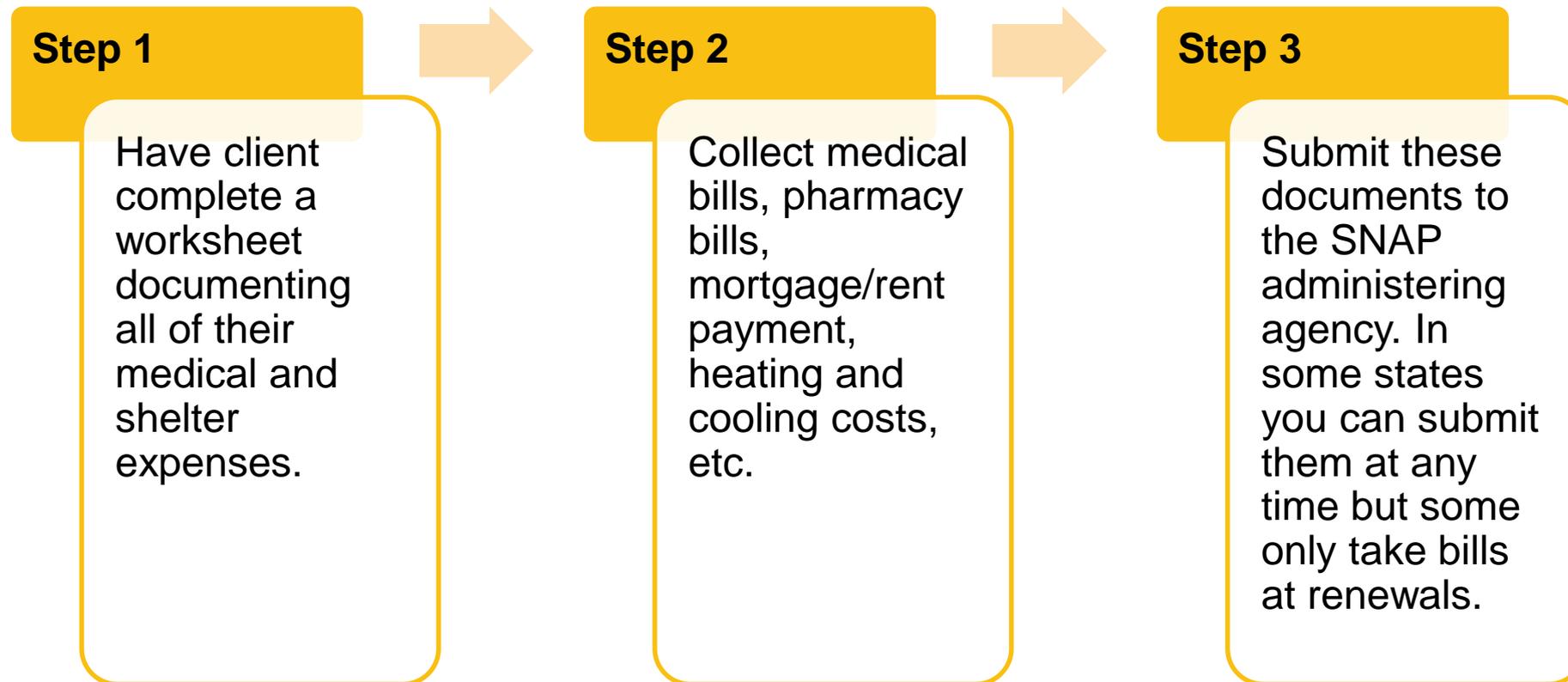
- Standard Deduction
- Earned Income
- Excess Medical Expenses
- Shelter Expenses

Sample Deductions Worksheet

ELIGIBILITY FACTOR:	ACCEPTABLE DOCUMENTATION:
<input type="checkbox"/> Shelter Expenses You must provide proof of how much it costs to live in your house or apartment, including utilities.	Current rental receipt Current lease Mortgage book or records Property tax records Homeowner's insurance Letter from landlord or roommate verifying rent and/or expenses paid by applicant Water, sewer, gas, and electric bills Telephone bills (including cell phone or landline)
<input type="checkbox"/> Child Support Payments If you are paying child support, that expense is allowable.	Copy of court order verifying payment amount Bank statement/cancelled check verifying payment amount Statement/letter from Family Court verifying payment amount
<input type="checkbox"/> Medical Expenses Elderly (60 years or older) and disabled individuals (receiving disability payments) can use their medical expenses to qualify.	Copies of medical, dental, and mental healthcare bills (paid and unpaid), including home healthcare aide or attendant Copies of paid or unpaid bills for prescriptions, glasses, dentures, hearing aides, prosthetics, and service animals Health insurance and Medicare premiums Medical transportation (if living in a rural area)
<input type="checkbox"/> Dependent Care Expenses Cost of care for dependant children or adults living in your household are allowable expenses when necessary to attend work or job trainings.	Statement/letter from daycare or childcare center verifying payments Cancelled checks or receipts verifying payments Copies of bills for home healthcare aide or attendant

- Available in our resource library on ncoa.org

Deduction Best Practices



Follow-up

- **Follow up with clients to:**
 - make sure they have received their benefits
 - note when they will need to apply for redetermination so your organization can remind them and help with the process
- **Make sure they know how to use their benefits!**
EBT cards are similar to debit cards, but...
 - seniors may not know that they can lend it to a caregiver to buy groceries for them
 - seniors may discard cards after using them
 - some seniors have a difficult time understanding how to use cards

Community Partnerships

- **Forming partnerships to reach different segments of the senior community**
 - Department of Veteran's Affairs
 - Social Security Administration
 - Farmers' Market
- **Cultivating a relationship with State SNAP program administrators and staff**

NCOA's Resources for Seniors and SNAP

NCOA Senior Hunger homepage
www.NCOA.org/SeniorHunger

BenefitsCheckUp® SNAP Homepage
www.benefitscheckup.org/GetSNAP

State senior participation rates
www.NCOA.org/SNAPvisualization

Contact: Lauren Popham at
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