

## CASE STUDY:

# Increasing SNAP Participation Among Older Food Bank Clients

## Senior Hunger and the Emergency Food System

In the United States, nearly 1 in 6 seniors over the age of 60 face the threat of hunger.<sup>i</sup> This translates into 9.3 million older Americans who lack consistent access to adequate nutrition and who may not know where their next meal is coming from.

Food-insecure seniors are at greater risk for a host of chronic health conditions, even when controlling for other factors, including income. For instance, older adults facing hunger are more likely to experience depression, have a heart attack, develop asthma, and suffer congestive heart failure.<sup>ii</sup> These health problems often require complex and expensive care.<sup>iii</sup>

In order to meet their basic nutritional needs, many food-insecure seniors must turn to food banks, pantries, soup kitchens, and other emergency providers. Feeding America, the nation's largest domestic hunger-relief organization, estimates that 7 million seniors (age 60+) rely on its extensive network of emergency food assistance programs.<sup>iv</sup> 76 percent of Feeding America client households that contain at least one senior report that they plan to regularly obtain food from an emergency program rather than waiting until they run out. This demonstrates that, for many, the system does not serve an "emergency" purpose and instead functions as a routine part of daily life.<sup>v</sup>



The problem of senior hunger is getting worse. Food insecurity among older adults has doubled since 2001,<sup>vi</sup> and is expected to increase an additional 50 percent by 2025 as the Baby Boom Generation ages.<sup>vii</sup> As the demand for food assistance grows, the emergency food system is becoming increasingly overwhelmed. More than a quarter of Feeding America partner agencies report having less food available than required to meet client needs, and many are forced to turn clients away.<sup>viii</sup> 24 percent of agencies across the nation report they have been forced to make reductions in other areas, such as hours of operation and staffing.<sup>ix</sup>

## Addressing Senior Hunger

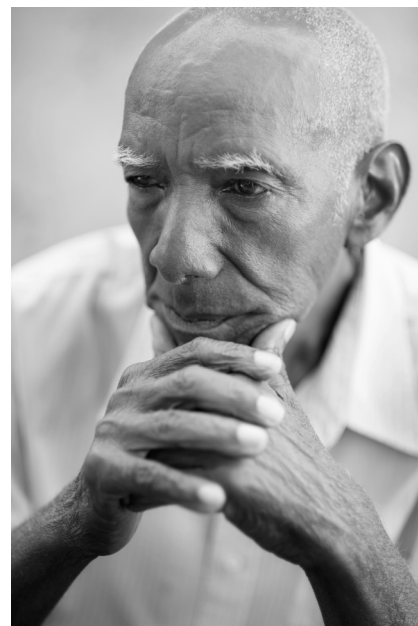
As the cornerstone of our nation's food assistance safety net, the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) is a powerful resource to help vulnerable seniors afford their groceries while simultaneously lessening the strain on the emergency food system. However, older adults participate in SNAP at much lower rates than other groups. **Only 42 percent of eligible seniors are enrolled in SNAP, leaving 5.3 million older Americans who are missing out on this benefit.**<sup>x</sup>



The most common reasons that seniors fail to access SNAP benefits include:

- **Lack of knowledge** of the application process or eligibility requirements
- **Cumbersome applications** that seniors have difficulty navigating
- **Mobility issues** that prevent seniors from getting to an application site
- **Stigma** of receiving ‘welfare’ that prevents proud seniors from seeking assistance
- **Technology** that is unfamiliar or inaccessible to seniors, leaving them unable to apply online

Because of these barriers to access, many seniors find it too challenging to apply for SNAP without assistance. Although many emergency food providers have established their own application assistance programs to help their clients overcome these barriers, many providers struggle to maintain the necessary personnel and level of expertise amidst scarce resources. By partnering with organizations that specialize in benefits access, such as Benefits Data Trust (BDT), emergency food providers can increase their senior clients’ participation in SNAP while conserving their own limited human resources and food supplies.



## Case Study: Benefits Data Trust & Philabundance Pilot Project

In September 2013, Philabundance, the Delaware Valley’s largest hunger relief organization, approached Benefits Data Trust with an idea to increase SNAP participation among food bank clients age 60 and older. The project focused on older adults enrolled in the Commodity Supplemental Food Program (CSFP), which provides USDA-donated canned and boxed food each month to over 10,000 seniors across the region.

At the start of the project, BDT and Philabundance entered into a formal agreement allowing Philabundance to share key information about its senior CSFP clients with Benefits Data Trust.<sup>xi</sup> BDT used this data to identify, screen, and apply eligible seniors for SNAP. Because food insecurity often results from the need to juggle basic expenses on a limited income,<sup>xii</sup> BDT also offered assistance with a number of other benefit programs, including Medicaid, the Medicare Savings Program (MSP), the Low-Income Subsidy (LIS) for Medicare Part D, PACE prescription assistance, the Property Tax and Rent Rebate (PTRR), and the Low-Income Home Energy Assistance Program (LIHEAP).<sup>xiii</sup> Connecting seniors to these additional benefits improved their food security by freeing up household funds, helping to ensure they could afford nutritious meals.

All outreach and application assistance for this project was conducted by BDT’s highly trained Benefits Outreach Specialists via mail and phone, allowing seniors to access benefits from the comfort and convenience of their own homes. BDT’s service delivery model, utilized for this project, had five main components:

1. **TARGETED IDENTIFICATION:** Philabundance provided a secure, one-time data file to BDT with contact information for CSFP participants in the Philadelphia region. BDT compared this list with enrollment data obtained from the Pennsylvania Department of Human Services (formerly the Department of Public Welfare) to determine which Philabundance clients were not yet enrolled in SNAP and other benefits.
2. **EFFECTIVE OUTREACH:** On letters written on governmental letterhead and signed by a trusted public official (either the Mayor for Philadelphia residents, or the Secretary of the Department of Aging for residents in the remainder of the state), BDT used simple language to encourage Philabundance’s CSFP participants to call BDT to receive help paying for their groceries. This outreach achieved a 21% response rate, compared to private sector direct mail response rates of one to three percent.



***“For the first month and a half that my money ran out I had hunger problems, and I thank God I got some food quickly from a food pantry...but I really need financial assistance. [You] did a fabulous job helping me...and that means a lot to me.”*** - Mrs. B, age 64

Previously, Mrs. B relied on just \$568 per month from her Social Security Disability pension; but thanks to BDT’s intervention, she qualified for a total benefit amount of \$686 per month, including \$194 in SNAP. This assistance has more than doubled her income and will help her afford groceries, healthcare, and housing.

3. **COMPREHENSIVE APPLICATION SUPPORT:** Once seniors responded to outreach, BDT utilized its contact center to educate clients about benefits, screen them for eligibility, and, if appropriate, assist them in applying for SNAP and other benefits. BDT’s knowledgeable Benefits Outreach Specialists provided one-on-one support to help seniors through an otherwise confusing process. Offering assistance for multiple benefits at once simplified the application process for seniors and reduced barriers to access.
4. **FOLLOW-UP AND SUCCESSFUL SUBMISSION:** BDT staff conducted proactive follow-up with individuals to ensure that applications submitted to administering offices were complete and accurate. Recognizing that incomplete applications are a main cause of denied benefits for eligible individuals, BDT remained committed to helping seniors gather and submit correct documentation.
5. **EVALUATION AND DISSEMINATION:** Throughout the process, BDT utilized its custom database, PRISM, to analyze key metrics, such as response rates, application rates, and estimated eligibility rates, providing critical feedback that was used to improve processes and enhance performance. This system also enabled BDT to provide Philabundance with regular project updates and share key findings.

## Results

In 14 months (12/1/2013 - 2/1/2015), Benefits Data Trust submitted 1,065 benefit applications on behalf of 609 senior households, delivering approximately \$1.7 million in benefits to older Philabundance clients. This included 228 applications for SNAP.

Benefit Name	Benefit Type	Applications Submitted	Average Annual Benefit Amount	Total Benefits Delivered to Date
SNAP	Nutrition	228	\$756	\$194,530
Medicaid	Medical	26	\$1,212	\$31,460
MSP	Medical	34	\$247	\$100,640
LIS	Prescription	198	\$2,964	\$586,080
PACE	Prescription	246	\$2,880	\$708,480
PTRR	Housing	231	\$216	\$50,243
LIHEAP	Utilities	87	\$288	\$24,847
<b>All Benefits<sup>xiv</sup></b>		<b>1,065</b>		<b>\$1,696,279</b>

BDT conducted outreach to a total of 7,918 senior households and provided benefits education and screening to 1,679 older adults. Among seniors who were deemed likely eligible for benefits, BDT applied each household for two benefits, on average. Overall, the project achieved a **Return on Investment (ROI) of 11:1** based on project costs and benefit dollars delivered.

## Conclusion: Achieving Collective Impact

**The Benefits Data Trust and Philabundance partnership demonstrates that utilizing emergency food providers' client data is an efficient and effective way to connect seniors to SNAP and other benefits.**

This is a replicable model that has the potential to significantly improve seniors' food security, while enabling emergency food providers to conserve their limited resources.

The problem of senior hunger demands creative solutions. Anti-hunger organizations must work together to develop new ideas and cutting-edge approaches to connect seniors with available assistance. **By continuing to develop innovative partnerships that leverage emergency food system resources as efficiently as possible, food providers and benefits access organizations can maximize their collective impact** — ensuring that all seniors can obtain the nutritious food they need to lead full, healthy lives.



## Endnotes

<sup>i</sup> Ziliak, J. and Gunderson, C. "The State of Senior Hunger in America 2012: An Annual Report." National Foundation to End Senior Hunger, May 2014. Accessed at <http://www.nfesh.org/wp-content/uploads/2014/05/State-of-Senior-Hunger-in-America-2012.pdf>

<sup>ii</sup> Lee, J. and Frongillo, E. "Nutritional and health consequences are associated with food insecurity among U.S. elderly persons." The Journal of Nutrition (2001). Volume 131, No. 5. Accessed at <http://jn.nutrition.org/content/131/5/1503.long>

<sup>iii</sup> Berkowitz, S., et al. "Treat or Eat: Food Insecurity, Cost-related Medication Underuse, and Unmet Needs." The American Journal of Medicine, Volume 127, Issue 4, 303-310.e3. Accessed at [www.amjmed.com/article/S0002-9343\(14\)0030-8/pdf](http://www.amjmed.com/article/S0002-9343(14)0030-8/pdf)

<sup>iv-v</sup> Weinfield, N. et. al. "Hunger in America 2014: National report." Feeding America, August 2014. Accessed at <http://www.feedingamerica.org/hunger-in-america/our-research/the-hunger-study/>

<sup>vi</sup> National Council on Aging, "Facts About SNAP and Senior Hunger." Accessed at <http://www.ncoa.org/enhance-economic-security/SeniorHunger/facts-snap-senior-hunger.html>

<sup>vii</sup> Ziliak, J. and Gunderson, C. "Senior Hunger in the United States: Differences across States and Rural and Urban Areas." Meals on Wheels Association of America, Inc., September 2009. Accessed at <http://www.mowaa.org/document.doc?id=193>

<sup>viii-ix</sup> Weinfield, N. et. al.

<sup>x</sup> Eslami, E. "Supplemental Nutrition Assistance Program Participation Rates: Fiscal Year 2010 and Fiscal Year 2012." Mathematica Policy Research, February 2014. Accessed at <http://www.fns.usda.gov/sites/default/files/ops/Trends2010-2012.pdf>

<sup>xi</sup> This data list *only* included seniors who expressly agreed to allow their information to be shared with third parties.

<sup>xii</sup> A recent survey conducted by Philabundance found that 54 percent of clients over age 60 had to choose between buying food or paying medical bills and other critical expenses at some point during the year.

Kimelheim, J. "Seniors Facing Food Insecurity Crisis." Philabundance, May 2014. Accessed at <http://www.philabundance.org/2014/05/13/senior-citizens-facing-food-insecurity-crisis/>

<sup>xiii</sup> For seniors residing in the City of Philadelphia, BDT is also able to provide assistance with applications for Supplemental Security Income (SSI) benefits and the Homestead Exemption.

<sup>xiv</sup> These figures include additional benefits that BDT is only able to offer for Philadelphia residents (SSI and Homestead).