

A Guide to the Supplemental Security Income/Food Stamp Program Combined Application Projects

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Food Research and Action Center

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Food Stamp/SSI Combined Application Project Demonstrations

Background - Supplemental Security Income and Food Stamps:

Supplemental Security Income (SSI) is a federal program which provides income support to low-income people who are either 65 years or older, blind, or disabled. SSI recipients are seniors or disabled persons who are either not receiving Social Security because they are not insured or in the waiting period before receiving benefits (in the case of disabled persons), or receive Social Security and other income in such small amounts that they need supplemental income support.

The Food Stamp Program (FSP) is a federally funded national program that provides eligible participants with money to be used exclusively for purchasing food. The program is meant to alleviate hunger in low-income populations. Benefits are distributed to participants via an Electronic Benefits Transfer (EBT) card, which allows recipients to access their food stamp allotment through a debit-style card accepted at many supermarkets and food marts. Food stamp eligibility is based mainly on income, assets, and household size. Certain client expenditures, such as shelter and utility costs, can be taken into account when calculating benefit amounts.

Because SSI benefits are so modest, SSI recipients who do not receive food stamps are often at risk of hunger. Many have difficulty accessing and affording nutritious food. Although the majority of SSI recipients are “categorically” or automatically eligible for the Food Stamp Program, it can still be very difficult for seniors and persons with disabilities to get help because of transportation problems, difficulties penetrating the food stamp application process, or feelings of shame and stigma associated with asking for help.

Traditionally, seniors and persons with disabilities have had low Food Stamp Program participation rates. In FY 2001, the most recent year with available participation data, only twenty-eight percent of eligible seniors received food stamps, and only forty-nine percent of eligible disabled nonelderly adults received food stamps. These rates are significantly below the overall FSP participation rate of nearly sixty percent.

<u>Population</u>	<u>Participation rate among eligibles</u>
Elderly	28.1%
Disabled nonelderly	49.3%
<u>Overall</u>	<u>59.7%</u>

While participation rates for children rose by almost three percent from FY 1999 to FY 2001, participation rates for seniors fell three percent and participation rates for persons with disabilities fell by over five percent.

Good food stamp enrollment practices and thorough outreach are crucial in order to reach all eligible people. To reach specific populations such as the elderly, however, creative,

non-traditional enrollment practices and outreach and are especially important as supplements to traditional, rigorous food stamp outreach.

The Combined Application Projects:

The Food Stamp/SSI Combined Application Projects (CAPs) are state demonstration programs that aim to increase Food Stamp Program participation among recipients of SSI.

The CAPs are designed to automatically enroll SSI recipients into the Food Stamp Program. Even though most SSI recipients are eligible for food stamps, many still do not enroll in the Food Stamp Program. Although it is federal law that SSI recipients must be given a chance to apply for food stamps at the Social Security Administration (SSA) office while applying for SSI, that oftentimes does not happen. This might be because SSA caseworkers do not know federal food stamp policy well enough, or because they simply forget. Even when it does happen, the SSI recipients are still required to complete the regular state food stamp application form.

When SSI recipients (who are elderly and disabled) are forced to go to food stamp offices to apply for food stamps, they often face additional barriers. One barrier is physical: seniors and disabled persons often cannot drive, or may find it difficult to use public transportation to get to offices. A second barrier is psychological: many seniors feel that there is a powerful stigma associated with receiving food stamps. Often, seniors dislike going into food stamp offices because they are embarrassed to ask for help, or believe that others need the help more. Some seniors mistakenly believe that if they take money from the government, there will be less money for others. This is not accurate. The FSP is an entitlement program; food benefits are awarded to anyone who applies and is eligible.

A third barrier is the food stamp application itself. Applications are often long and very complicated, and may pose particularly acute problems for the elderly or disabled. In recent years, many states and advocates have partnered to greatly simplify these applications – a trend that should be encouraged.

A final barrier that seniors face is the perception that they will not receive very much money in food stamps. A disproportionate number of seniors receive only the minimum benefit of \$10 a month (this is often because of Social Security or retirement benefits and accumulated assets). Most seniors receive considerably more than this, but still many seniors believe that they will only receive \$10 a month. And while even this amount can be helpful, the minimum benefit may be outweighed by the perceived hassle of making a trip to a separate office and filing a separate application.

CAPs are designed to break down these barriers. They do this by allowing seniors and persons with disabilities to apply for food stamps without ever having to enter a food stamp office; by simplifying the food stamp application down to one or two easy

questions; and by using standard benefit amounts which can result in CAP recipients receiving more than the minimum benefit. CAPs help to reinforce the legally mandated connection between SSI and food stamps, and coordinate enrollment in these programs through an automated and simultaneous enrollment process.

There are currently five state CAP demonstrations in operation. The South Carolina Combined Application Project (SCCAP) is the oldest CAP demonstration. The Mississippi Combined Application Project (MSCAP) and the Washington Combined Application Project (WASHCAP) began operation in late 2001. The Texas Simplified Nutritional Assistance Program (SNAP) began in 2002, and uses a very different model from the rest of the demonstrations. The New York State Supplemental Security Income Nutrition Improvement Program (NYSNIP) began issuing benefits in August, 2003.

<u>State</u>	<u>Program start date</u>	<u>Authorized until</u>
South Carolina	October, 1995	September, 2006
Mississippi	October, 2001	September, 2006
Washington	December, 2001	November, 2006
Texas	September, 2002	August, 2008
New York	August, 2003	September, 2008

Program evaluations: There has been one official evaluation of the South Carolina program. Official evaluations are currently underway in Texas and Washington, and a second phase evaluation is underway in South Carolina. See the *Links and Resources* section below for a link to the first South Carolina evaluation.

The Standard CAP Model:

South Carolina, Mississippi, Washington, and New York operate under the original South Carolina CAP model (termed the “Standard CAP model” by the U.S. Department of Agriculture - USDA), which involves cooperation between the Social Security Administration offices and the state’s food stamp agency. The exact details of each state’s demonstration are slightly different, but the general procedures are similar: when clients qualify for and enroll in SSI, they are asked at the SSA office if they would like food stamps. If they accept, their relevant information is directly downloaded to the state Food Stamp Program (via the State Data Exchange, described below). Then, their new food stamp benefits are generated, automatically or by hand. Food stamp benefits are issued, and sent to the recipient. No actual recipient contact with the food stamp office is necessary.

Participation in the Standard CAPs is limited to single individuals living alone, or single individuals living with others but paying a fair share of food and shelter costs. Married couples cannot currently participate in the Standard CAPs.

In addition to enrolling new clients, the Standard CAP states also seek to enroll existing SSI participants who do not already receive food stamps. In order to do this, they send letters and do outreach to these eligible SSI recipients.

Pennsylvania, Florida, and Massachusetts have recently been approved as new Standard CAP demonstrations, but will not begin operation until at least late 2004. These three demonstrations will use the Standard CAP model. See the map below for a geographic representation of current and future CAP states.

The Modified CAP Model:

The Texas demonstration runs under a different model from the SCCAP demonstration. The Texas SNAP model (termed the “Modified CAP model” by the USDA) does not involve overt cooperation with Social Security Administration offices. Instead of automatically certifying SSI recipients for food stamps using SSI data sent directly from SSA, the Texas food stamp agency requests the names of new SSI recipients from SSA and identifies those SSI recipients who are eligible for the SNAP program. The state food stamp agency itself then sends those recipients greatly simplified food stamp applications with a few straightforward, easy-to-answer questions. The client must then complete that form and return it to the food stamp office. Benefits are issued, and sent to the recipient.

Married couples can participate in the Texas model, but they are treated as two separate households.

Currently, only SSI recipients who are sixty-five years or older can participate in the Texas model, but this limitation may change in the future.

Sixteen more states have recently been approved to use the Modified CAP model. Those states will be rolled out in four phases, spaced six to nine months apart, beginning in late 2003. The groups are as follows:

Phase 1: Illinois; North Carolina; Kentucky; Louisiana; and New Jersey

Phase 2: Alabama; Wisconsin; Arizona; and Connecticut

Phase 3: Kansas; Utah; Idaho; and South Dakota

Phase 4: Maryland; Arkansas; and Oklahoma

The new Modified CAP states are given the choice to serve only SSI recipients over the age of sixty-five (like the current Texas system), or all SSI recipients. It is not yet determined whether new Modified CAPs will be able to serve couples (like the current Texas system), or only individuals.

This map gives a visual representation of the states that participate in some kind of CAP model. The lightly shaded states represent current and future Modified CAP states. The darkly shaded states represent current and future Standard CAP states:

Clients with any earned income are ineligible for benefits through SCCAP. However, this does not mean that seniors and disabled persons with earned income cannot receive food stamps – they just cannot participate in SCCAP.

In addition to enrolling new clients into SCCAP, clients who were already receiving SSI and food stamps when SCCAP began were converted into the SCCAP system.

Mississippi (MSCAP):

MSCAP is almost identical to SCCAP. The application procedure is the same. The differences lie in the standardized benefits, and the way the shelter costs affect the benefits. See *Standardized Benefits and Deductions* below for more information. Additionally, MSCAP does not serve SSI recipients who do not receive the maximum allowable SSI benefit.

Washington (WASHCAP):

WASHCAP is different from the South Carolina and Mississippi CAPs in a few ways. The client interaction is identical, but the information is handled differently. The differences are as follows:

- Once the client's SSA information is downloaded to the state food stamp agency (via the SDX), the FSP computer system automatically opens the client's case and generates benefits. In South Carolina and Mississippi, a food stamp caseworker is required to manually open the case and generate benefits.
- Both South Carolina and Mississippi use a standardized income for the client, instead of looking at the client's actual unearned income (SSI and whatever else the client may receive). This results in a standardized benefit. WASHCAP takes the client's actual income into account, and so has no standardized benefit.
- In Washington, a client can have earned income for up to three consecutive months before he becomes ineligible for benefits through WASHCAP. Neither SCCAP nor MSCAP allows clients to have any earned income.

New York (NYSNIP):

NYSNIP is also different from SCCAP in a few ways:

- There are thirty standard benefit amounts, compared to four in South Carolina and Mississippi, and two in Texas.
- Clients can have earned income.
- As in Washington, benefits are automatically generated once downloaded to the FSP via SDX.
- Clients are not required to provide their signatures when they enroll in NYSNIP at the SSA office. Instead, their use of the EBT card constitutes an electronic signature.
- Clients are certified for four years with an interim contact after two years.

Texas (SNAP):

The Texas SNAP is different from the Standard CAP demonstrations because it does not require the state food stamp agency to interact with SSA. The state food stamp agency downloads all eligible SSI recipients from the SDX, and identifies those who are also eligible for the Texas SNAP program. The state then sends a simple, one-page food stamp application form to the identified client. The application asks for the client's signature, and has only one question: "How much does your household pay for rent/mortgage and utility expenses per month?" Once the client returns the application by mail, he will be enrolled in SNAP, and will soon receive an EBT card with his food stamp benefits. If the client cannot complete the application by himself, he can have an Authorized Representative complete it for him.

Other differences between the Texas SNAP and the Standard CAP demonstrations:

- The Texas SNAP limits eligibility to SSI recipients who are age sixty-five or older (this requirement may change in 2004).
- Married couples are eligible to participate in the program, but are treated as separate households.
- People already enrolled in the FSP are ineligible for this program; they are not converted into SNAP.
- There are only two standard benefit amounts, unlike the four amounts in SCCAP and MSCAP.
- Clients are certified for three years.

Standardized Benefits and Deductions:

A major difference between CAP benefits and regular food stamp benefits for seniors and disabled persons is the standardized and simplified nature of the CAP food stamp benefits themselves. Except for WASHCAP, all of the CAP demonstrations set standard benefit levels. Recipients qualify for particular benefit levels depending on their shelter costs and their unearned income.

For instance, in South Carolina and Mississippi, a CAP client's food stamp benefits are determined by two variables with two possible values each: whether or not a client has unearned income in addition to SSI, and whether a client has shelter costs above or below a particular value (\$215 for South Carolina and \$205 for Mississippi – see *Appendix* for benefit details). There are only four possible monthly benefit levels, ranging from \$10 to \$42. Shelter costs typically include housing plus utility expenses.

In Texas, there is only one variable with two possible values: whether a client has shelter costs above or below \$289. Thus, there are only two possible monthly benefit levels: \$35 and \$46.

In New York there are thirty possible benefit levels, depending on the client's home address, shelter costs, and income other than SSI. The range of monthly benefits is \$16 to \$141.

In Washington there are no standardized benefits; WASHCAP calculates the benefit amount by taking unearned income into account. However, there are standardized expense calculations. In calculating benefit amounts, the FSP deducts a certain amount from the client's income depending on how much the client pays for shelter. Those standardized deductions allow the client to receive more food stamps. In WASHCAP, the standard deductions are determined by shelter expenses. If a client pays \$302 or more in housing costs, he will receive a \$312 standard housing expense. If he pays less than \$302 a month in housing costs, he will receive a \$150 standardized shelter expense. All households also receive the standard utility allowance of \$287. These standardized expenses affect how much the client receives in food benefits. WASHCAP reports that the average monthly benefit amount is \$80.

Under federal administrative procedure, every CAP must remain cost neutral. This means that standardized benefits assigned to CAP clients must equal roughly the cost that the Food Stamp Program *would have spent* on the CAP clients, had they enrolled under the regular FSP.

For certain states, this means that some CAP clients will still receive the regular FSP minimum monthly benefit of \$10. For other states with high shelter costs, it means that the CAP minimum monthly benefit allotment will be greater than \$10 (as in New York and Texas, for instance).

While not considered as part of the cost neutrality calculation, CAPs are also able to significantly cut administrative costs. Since the CAP application procedure is so streamlined, and clients never need to come into the food stamp office, the CAPs require fewer staff hours than if the same number of clients were enrolled in food stamps in the standard way (see *Project Successes* for more information on administrative savings).

Many clients will receive the same or a slightly larger allotment of food stamps through CAPs than they would otherwise through the standard FSP. There are some people, however, who would receive less food stamps through the CAPs than through the regular Food Stamp Program, and those people are given the opportunity to opt out of their state's CAP.

Opting out:

When Food Stamp Program caseworkers calculate regular food stamp eligibility and benefit amounts, they take into account many client circumstances, such as amounts of earned and unearned income, and shelter and medical costs. However, since most CAP demonstrations have standard benefit levels, not every client circumstance is factored in. In setting benefit levels, CAPs make certain assumptions. For instance, the CAP standard benefits assume that clients do not have unusually large out-of-pocket medical expenses,

which otherwise could be used as an income deduction when calculating food stamp benefit amounts. CAPs also assume that a client's shelter costs are not above a certain amount. If a client *did* have unusually high medical or shelter expenses, he or she might be eligible for a greater benefit than otherwise provided by the CAP.

When this happens, the client is given the choice to *opt out* of the CAP demonstration and participate in the FSP under regular, federal rules.

In all state demonstrations, clients can opt out of the program if their unreimbursed monthly medical expenses exceed \$35. They can also opt out if their monthly shelter expenses exceed a certain amount, determined by the state (and updated annually):

<u>State</u>	<u>Monthly shelter costs clients must exceed to opt out</u>
South Carolina	\$301
Mississippi	\$330
Washington	\$514
Texas	\$289
New York	\$300

Opt out information availability varies state-by-state. In South Carolina, opt out information is printed on every piece of correspondence with the client (the original application, informational brochures, notification letters, updates). In Mississippi, opting out is explained when the client meets with his caseworker. In Washington, opt out information is provided on the application and on the informational brochure.

In Texas, unlike the Standard CAPs, clients are allowed to opt out at any time. Clients are told on their SNAP applications that if their rent and utility expenses are greater than \$289, they might qualify for higher food stamp benefits under the regular FSP.

In most cases, a client will not want to opt out. Many clients receive more food stamp benefits through the CAP demonstrations than they would under the regular FSP. In South Carolina, when FSP/SSI clients were converted over to SCCAP in 1995, a majority of converted clients' food stamp benefits increased. Of those whose benefits decreased, most only lost a few dollars. Some clients who were eligible to opt out declined, even those who lost significant benefit amounts (ten dollars or more). In Washington, state officials have reported that only one person has opted out so far.

Outreach:

There are two types of CAP outreach: outreach to clients who are signing up for SSI, and outreach to clients who are either already signed up for SSI, but not enrolled in the CAP demonstration, or not enrolled in either SSI or CAP. The first kind of outreach occurs at the SSA office, while the client is applying for SSI. At that moment, the SSA caseworker should identify whether or not the client is eligible for the CAP, and inform the client of the program. This outreach requires training SSA caseworkers to correctly identify and educate eligible CAP participants.

Outreach to SSI participants who are not enrolled in CAP, or who are enrolled in neither SSI nor FSP, is more challenging. Each state handles this outreach differently:

- The South Carolina CAP received media coverage and press when it first started, in 1995, as the first CAP demonstration in the country. Ongoing coverage is more modest. The program does some limited outreach to the elderly – at senior centers, Senior Nutrition Farmers’ Market Program enrollment sites, social centers, etc. – to encourage them to enroll. When there is money for outreach, the program sends letters informing SSI recipients who do not receive food stamps about SCCAP.
- The Mississippi CAP has received local press. The food stamp state agency also uses some program pamphlets to advertise the program. MSCAP’s major outreach efforts consist of letters sent to eligible SSI recipients. These letters not only inform SSI recipients of the CAP demonstration, they also give those recipients an opportunity to apply by including a simplified food stamp application, similar to what SSI recipients would fill out at the SSA office. This sort of outreach seems to be successful, as state officials report that they enrolled nearly 9,000 people in just a few months.
- Washington received local television and newspaper coverage when it first started in early 2002. Every month WASHCAP identifies five thousand SSI recipients who do not receive food stamps, and sends them informational letters as well as one-page food stamp applications. Additionally, local food stamp advocates promote WASHCAP in senior centers.
- Texas SNAP sends monthly mailings (simplified food stamp applications) to eligible SSI recipients. The food stamp state agency follows up by mailing additional applications to non-respondents. Clients who still do not respond are referred to outreach coordinators, who continue to contact them. Additionally, outreach coordinators contact CAP clients who are not using their benefits (potentially due to confusion with the EBT card system), inquire about the reason, and offer help in the form of EBT trainings and general counseling.

Project Successes:

It is difficult to measure the exact effects of the CAPs on any state except South Carolina, because the programs started so recently. Official evaluations of all of the CAPs are underway; they should be complete by 2005 or 2006.

South Carolina, however, having operated for so many years, does have data that display its accomplishments (See *Links and Resources* for a link to the entire South Carolina report):

- The food stamp participation rate among SSI recipients increased from thirty-eight percent in 1994 to fifty percent in 1998, while the national rate decreased from forty-two percent to thirty-eight percent during the same time period.

- Net potential administrative savings to the South Carolina Department of Social Services are estimated to be \$575,000 per year.
- Almost eighty percent of new SSI applicants report that the food stamp application process at the SSA was “easy” or “neither easy nor hard.”

All of the CAP states have reported unofficial enrollment numbers. The following numbers were reported by the state CAP programs in August and September, 2003. For reference, general statewide food stamp caseload numbers from September, 2002 are included after each state’s name in parentheses:

- *South Carolina* (408,152 total food stamp cases) reported that it had 18,498 people currently enrolled in SCCAP as of October, 2003. Approximately 14,000 cases were converted in 1995 from the standard Food Stamp Program, but since turnover for this population is significant (because of death and other reasons), most of the 18,000 cases currently enrolled are relatively new. Outreach campaigns at various times have enrolled 7,600 recipients. SCCAP opens an average of 236 cases a month, primarily referred to them by the food stamp office.
- *Mississippi* (334,870 total food stamp cases) reported that it had 19,832 people enrolled in MSCAP as of December, 2003. 12,089 cases were originally converted from the regular Food Stamp Program when MSCAP began in 2001. MS has enrolled and approved 8,924 people identified from its outreach efforts. On average, SSA refers 109 people a month to MSCAP.
- *Washington* (362,526 total food stamp cases) reported that it had 36,715 recipients enrolled in WASHCAP as of December, 2003. The state originally converted approximately 14,000 clients into the WASHCAP system. WASHCAP has a staff member dedicated to processing new applications.
- *Texas* (1,640,296 total food stamp cases) reported that it has reviewed and certified 65,998 clients for SNAP, as of August, 2003. It has done this in under a year, having started in September, 2002. These all are new clients, as Texas has not yet converted existing eligible food stamp recipients onto the Texas SNAP.

These enrollment successes have likely increased the food stamp participation rates of SSI recipients in CAP states.

Part of the success of the CAPs comes from the fact that combining applications for services cuts down on the work that seniors and disabled persons must do to receive those services. It is likely that for specific low-income elderly and disabled populations – populations who are eligible for a wide range of social services but who have difficulty accessing social service offices – one way to encourage social service use is to present the services in a comprehensive application package. The package might include applications for Medicare, food stamps, SSI, and Social Security. Additionally, all social services should allow clients to apply without leaving home.

Project Difficulties:

There are three major general difficulties with the Combined Application Projects:

1. *SSA/FSP cooperation.* The Standard CAP operating procedures require excellent cooperation between the state food stamp agency and the state's Social Security Administration staff. When a client comes into the SSA office to enroll in SSI, the SSA caseworker *must* be able to identify whether or not the client is eligible for the state CAP. If the client is eligible, the caseworker must inform the client of the program and give him the chance to apply.

This requires training the SSA caseworker, and an SSA commitment to the state CAP. If SSA caseworkers do not receive proper training, or fail to identify and perform outreach to clients, CAP effectiveness will suffer. Some Standard CAP states have experienced this cooperation problem more than others. However, CAP States that involved the SSA in program decision-making early on report that cooperation with the SSA has been an asset, not a problem. It is interesting to note that the Texas program does not require explicit cooperation with the SSA, since all of its outreach is done *after* the client has enrolled in SSI. This is one potential benefit of the Modified CAP approach, but it is also a potential disadvantage: the Texas program risks passing up food stamp enrollment at the key moment when the client is already applying for SSI.

2. *Computer system compatibility.* Client SSI information is transferred to the state food stamp agency via the SDX data transmission procedure. The information originally comes from the Modernized Supplemental Security Income Claims System (MSSICS), which stores client SSI information. When the information travels from the SSA to the state food stamp agency via SDX, it is important that the food stamp agency is able to receive that information, store it, and process it in its own computer system (which varies by state). This system compatibility is difficult to resolve, and most state CAPs have experienced this problem. Given the highly automated quality of the CAPs, computer system compatibility and reliability are essential. This is a technical problem that is likely solvable with enough time, proper technical assistance, and sufficiently modernized computer systems. States that are presently developing or modernizing their computerized eligibility systems should consider how to make their new systems compatible with the automated systems used by other government programs and agencies.

3. *Adequacy of new standardized benefit amounts.* Since 2001, the U.S. Department of Agriculture Food and Nutrition Service has required that all Standard CAPs have two categories for high and low shelter costs. Under these new rules, some clients who have low shelter costs and income in addition to SSI will receive only the minimum benefit of \$10 a month. The requirement resulted from changes in the 1996 welfare legislation prohibiting demonstration projects that increase the shelter deduction for households with little or no shelter costs. Before this requirement, SCCAP clients always received more than the minimum \$10 benefit. Now, in states with relatively moderate or low shelter costs, many CAP clients will receive only the minimum \$10 benefit, while in states with

higher shelter costs, New York and Texas, for example, all CAP clients will continue to receive more than \$10.

A final difficulty, specific to Texas, is the fact that the Texas SNAP only allows seniors to enroll in the program. This excludes other SSI recipients who might be eligible, such as persons with disabilities. All other CAP states enroll both seniors and persons with disabilities.

General Conclusions:

Food stamp participation rates for the elderly and disabled are far too low. Standard enrollment practices and outreach to this population are crucially important, but may require supplementation with other, novel approaches. While the overall food stamp population has grown recently in response to the economic downturn, outreach, and other program improvements, the participation rate among the elderly and persons with disabilities has lagged behind. This is not a problem that is going to solve itself. In fact, it promises to become more of a challenge as the Baby Boomer generation ages and the numbers of disabled and elderly persons rise dramatically. The U.S. Department of Health and Human Services reports that by 2030, the population of people over sixty-five will more than double.

Enrollment statistics and state agency reports suggest that Standard and Modified CAPs go a long way towards encouraging SSI recipients to enroll in the Food Stamp Program and facilitating the application process. The evidence to date indicates that CAPs will raise food stamp participation rates among the elderly and disabled – two populations with lower than average participation rates.

CAPs eliminate many of the problems that seniors and persons with disabilities face when they apply for food stamps: difficulty in getting to the food stamp office, embarrassment at having to enter the food stamp office to apply, difficulty in filling out the application, and, in some cases, discouragement because of the anticipation of receiving only \$10.

Enrolling as many eligible seniors and disabled persons as possible into the FSP should be a priority for the USDA, state agencies, and anti-hunger advocates. Adopting some form of Combined Application Project is one way for states to move towards this goal.

States interested in starting a Combined Application Program should submit a letter of intent to both the USDA and their regional USDA office. The USDA reports that although they have no plans to initiate any new Standard CAPs in the near future, they would consider state requests for a Modified CAP model.

When states and advocates decide to start a new CAP in their state, they should consider the particular needs of their state. Here are some considerations:

- Program operations for the Texas program are simpler than other CAPs in some ways because interaction with the SSA is not involved (training, communications, etc.). This can be a benefit if it becomes an administrative difficulty to work closely with the SSA. On the other hand, because of this lack of interaction, the Texas SNAP adds the additional step of sending the client a simplified food stamp application. This additional step may decrease participation.
- It is unfortunate that Texas only allows seniors to participate in the Texas SNAP. All other state CAPs so far allow both seniors and persons with disabilities who receive SSI to participate.
- Washington's and New York's method of automatically opening food stamp cases based on SDX data is simple and automated. Additionally, New York's method of obtaining "electronic consent" from a client's first use of the EBT card reduces the paperwork burden on the client.
- It is important to have a strong outreach component in any CAP approach. Strong outreach (as in the Texas program) is a crucial supplement to the SSI referrals.

State and local government agencies should implement creative and novel outreach techniques in an effort to provide vulnerable populations with the services they need and deserve. Especially in these times of state budget shortfalls, creative solutions are essential. The SSI/FSP Combined Application Projects take one important step toward this goal.

Links and Resources:

State sites:

South Carolina SCCAP official website and information:

<http://www.healthyhelpings.org/sccap.htm>

SCCAP Program Evaluation Executive Summary:

<http://www.fns.usda.gov/oane/MENU/Published/FSP/FILES/ProgramOperations/SSI-FSPsum.htm>

Washington WASHCAP rules and regulations:

<http://www1.dshs.wa.gov/esa/eazmanual/Sections/WASHCAP.htm>

Texas SNAP information: <http://www.aaacap.org/benefits.html#fost>

Federal Government Sites:

U.S. Department of Agriculture, Food and Nutrition Service, information on the elderly and disabled: http://www.fns.usda.gov/fsp/rules/Elderly_Disabled.htm

USDA report on senior food stamp participation rate:

<http://www.ers.usda.gov/publications/FoodReview/Sep2002/frvol25i2e.pdf>

USDA focus group regarding seniors and food stamps:

<http://www.ers.usda.gov/publications/efan02012/>

The Administration on Aging: <http://www.aoa.gov>

Administration on Aging, Profile of Older Americans, 2002:

<http://www.aoa.gov/aoa/stats/profile/profile.pdf>

Other Resources:

Food Research and Action Center senior resource center:

<http://www.frac.org/html/news/fsp/fselderlycenter.htm>

America's Second Harvest fact sheet on senior hunger:

http://www.americassecondharvest.org/site_content.asp?s=61

American Public Human Services Association information on seniors and food stamps:

<http://www.aphsa.org/reauthor/fselderly.asp>

Benefits CheckUp: <http://www.benefitscheckup.com/>

National Council on the Aging: <http://www.ncoa.org/>

Appendix – Benefit Levels by State, as of January, 2004:

South Carolina (four benefit levels):

SCCAP has four standard benefit levels. Individuals with SSI only and individuals with SSI and other unearned income (like TANF or Social Security) each have two levels, depending on shelter costs:

Household	Monthly food stamp benefit amount	
	Shelter costs at or above \$215 per month	Shelter costs below \$215 per month
SSI only	\$37	\$12
SSI and other unearned income	\$28	\$10

Mississippi (four benefit levels):

MSCAP has four standard benefit levels. Like SCCAP, individuals with SSI only and individuals with SSI and other unearned income (like TANF or Social Security) each have two levels, depending on shelter costs:

Household	Monthly food stamp benefit amount	
	Shelter costs at or above \$205 per month	Shelter costs below \$205 per month
SSI only	\$42	\$12
SSI and other unearned income	\$33	\$10

Washington (no standard benefit levels):

Because WASHCAP takes into account the amount of unearned income the recipient receives, there are no standard benefit levels. There are, however, standardized deductions for housing and utility costs. The deductions are used to calculate the food stamp benefits. The deductions are as follows:

Household	Standardized expense amount
Housing costs at or above \$302 per month	\$599 (includes \$287 SUA)
Housing costs below \$302 per month	\$437 (includes \$287 SUA)

Texas (two benefit levels):

SNAP has only two standard benefit levels. Benefits depend solely on high or low total shelter costs:

Household	Monthly food stamp benefit amount
Shelter costs at or above \$289 per month	\$46
Shelter costs below \$289 per month	\$35

New York (thirty benefit levels):

NYSNIP has thirty standardized benefit levels – ten possible levels for each of three locations in New York. In this table, “High Shelter” means monthly shelter expenses at or above \$190.01, and “Low Shelter” means monthly shelter expenses below \$190.01. Additionally, when clients enroll in NYSINP they are asked if they live in public or subsidized housing where heat is included in the rent. If they do, they do not receive a Standard Utility Allowance (SUA), and so receive lower food stamp benefits. This table describes the thirty possible benefit levels:

Household		Monthly food stamp benefit amount		
		New York City	Nassau/Suffolk	Rest of State
SSI Only and SUA	High Shelter	\$141	\$141	\$141
	Low Shelter	\$103	\$94	\$80
SSI Only without SUA	High Shelter	\$26	\$26	\$26
	Low Shelter	\$20	\$20	\$20
SSI Only	New cases opened during outreach without information on shelter or utility costs.	\$20	\$20	\$20
SSI with other income ≥ \$20/month , with SUA	High Shelter	\$141	\$141	\$127
	Low Shelter	\$96	\$87	\$73
SSI with other income ≥ \$20/month, without SUA	High Shelter	\$22	\$22	\$22
	Low Shelter	\$16	\$16	\$16
SSI with other countable income	New cases opened during outreach without information on shelter or utility costs.	\$16	\$16	\$16

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The Food Research and Action Center is the leading national organization working for more effective public and private policies to eradicate domestic hunger and undernutrition.

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