

Addressing Barriers & Challenges

What Prevents Seniors From Enrolling in SNAP?

The majority of seniors who are potentially <u>eligible</u> for SNAP do not participate. There are many reasons why—for a more detailed list, review the <u>Ten Myths and</u> <u>Barriers</u>. From USDA research reports (see Resources Section for complete listing) and first-hand experience, we know some of the reasons why seniors do not participate in SNAP. By each reason below, a brief talking point is provided. Consider these "mini-scripts" to help you overcome the word "No."

Talking Points to Address Concerns About Applying for SNAP Benefits

Welfare stigma

For many in the Silent Generation, relying on "welfare" or any type of public assistance is not acceptable. This generation of "self-sacrifice" was raised to be independent and self-reliant. They don't want to "lose face" in front of their peers.

RESPONSE

You worked hard and the taxes you paid helped to create SNAP. Now it's time to let it help you buy the healthy foods you like to eat.

Embarrassment

Seniors believe that family members and friends would view them differently and might think that they are not able to care for themselves. Plus, many seniors would be ashamed to be seen at the welfare office applying for benefits or using the EBT card at the grocery store.

RESPONSE

The local office is not always the only place you can apply for SNAP. Some local offices visit senior centers or other sites to take applications. There are other ways to apply — you can mail or fax your application, and in some places you can apply online. If you mail, fax, or submit your application online, you may request a telephone interview with the SNAP worker who is handling your application. You may also authorize a friend or relative to take your application form to the local office. This designated person can also be interviewed by the SNAP worker.

Remember: Everyone needs help now and then. Some people rely on visiting nurses or other services after an illness. There are also transportation services for seniors who can no longer drive. Plus, everyone over age 65 gets support from Medicare, and Medicaid helps people who are disabled, including seniors. Receiving SNAP benefits to buy all sorts of food such as whole grains, fruits and vegetables, and low-fat dairy products is no different.



Partnerships work.

Encourage your SNAP office to have a designated person who assists seniors with applications.

Preparation is the key to success.

Be prepared and have appropriate materials such as your business card, SNAP office locations, phone numbers and business hours, informational brochures, or SNAP application forms with you. Your goal is to present sufficient information to help people make an informed decision whether or not to apply for SNAP benefits.

Application filing.

Encourage seniors without all of the required forms to fill out the first page of the application form. This starts the application process.

Recipe for Success

"Our partnership with a tax preparation organization has been very successful with seniors. While the tax preparers are completing their taxes, they're able to see if they might be eligible for SNAP benefits. Right then, on the spot, they help the seniors complete the application. It works very well."

Susan Craig, SNAP, Kansas



Addressing Barriers & Challenges

Sense of Failure

Regardless of which generation they come from, older adults who have worked all their lives view needing SNAP benefits as a failure and think others feel the same way.

RESPONSE

Lots of people, young and old, are having financial difficulties, especially in this economic climate. Tough times require new solutions.

Culture

Hispanic and Asian cultures, in particular, believe that family members, not the government, should care for aging parents and grandparents.

RESPONSE

Family members can continue to help you. SNAP is a program that can add to the help you receive from your family. Receiving SNAP benefits lets you purchase all kinds of foods such as fruits and vegetables. Having those extra food dollars gives you more money to spend on other things such as medicine, utilities, activities, and personal items.

Difficulty completing an application

For many low-income seniors, difficulty can mean different things:

- Transportation may not be readily available, especially for those adults in rural areas or who have mobility issues.
- Application forms may be long and complicated. These forms may have small print, which makes them difficult to read.
- Long waits at the local SNAP office or waiting in a noisy lobby may discourage some from applying. Many seniors do not know that they can be interviewed by telephone or at other locations such as senior centers. They also are not aware that they can designate an authorized representative to take the application form to the local office. This representative can be interviewed by the SNAP worker on their behalf.
- Acronyms and jargon used by the local office worker may be difficult to understand and, as a result, the applicant might not understand what documentation must be submitted. Applicants may also be hard of hearing and may have difficulty understanding the worker.

RESPONSE

I can help you or I will call my contact at the SNAP office. (If there is a particular organization in the area that helps seniors apply, provide the contact information or offer to make a call.) Recipe for Success

"We hold social events with ethnic communities (Jewish, Greek, Italian) with food and music. When they get there, we give them food baskets that include information on SNAP. It's more of an indirect way of reaching them."

Ilene Marcus, Metropolitan Council on Jewish Poverty, New York City



Important 2008 Farm Bill Changes

The Farm Bill eliminated the cap on the dependent care deduction. For seniors paying for child care or adult care, this means they can now deduct the entire cost of the care. For example, a working senior might have to pay adult day care fees for his or her spouse in order to remain employed. Another example would be working seniors with custody of their grandchildren who require childcare services.

Saving is encouraged by excluding taxpreferred retirement accounts and education accounts. Not counting the value of these accounts will help seniors.