"A Community Partner's View of SNAP's Role in Combating Older Adult Hunger"

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Testimony for Hearing on
The Supplemental Nutrition Assistance Program

Committee on Agriculture
U.S. House of Representatives
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Chairman Conaway, Ranking Member Peterson and members of the Committee on Agriculture, thank you for inviting me to speak on this important topic. My name is Lynda Taylor Ender, and I am the AGE Director at The Senior Source, a nonprofit agency that serves older adults in the greater Dallas area. I educate members of our community on older adult issues and advocate on those issues with public policy makers utilizing my experience as a teacher in the public schools, a legislative aide to a state senator and most importantly as a caregiver for aging parents.

The Senior Source

Mission and Vision

Senior Citizens of Greater Dallas, Inc., doing business as The Senior Source, has served the Dallas community for more than fifty years. Although the nature and scope of agency services has evolved over time, The Senior Source remains steadfast in its mission to improve the quality of life of older adults in the greater Dallas area through protection, eldercare, advocacy, volunteerism and employment services.

Specific Needs Addressed by The Senior Source

The Senior Source provides services to the community through its ten programs. The programs serve those 50 years of age and over and family members of older adults. Services are offered in Dallas and Collin Counties, except for the Nursing Home Ombudsman Program and the Elder Financial Safety Center, which cover only Dallas County. More than 25,000 clients of all ethnicities and income levels are served annually by 63 staff members operating under a 55 member Board of Directors. While the majority of clients are at the poverty or low income level, many of the programs of the agency provide service to all economic levels. The programs address a wide spectrum of the needs of older adults. For those who still need to work and are able, we have an employment program. We assist older adults in accessing meaningful volunteer opportunities, provide supportive services to enable vulnerable elderly to remain living in their own homes, and for the frailest, provide guardianship or nursing home ombudsman services. We also provide services to caregivers of older adults. Through the new Elder Financial Safety Center, financial needs of older adults in the areas of prevention, protection, and prosecution are addressed.

Hunger Addressed by The Senior Source

It is our long history of working in our community to protect and improve the quality of life for older adults that led to our joining the Dallas Coalition for Hunger Solutions. One of the Coalition's action teams is the Senior Hunger Action Team chaired by Katie Dickinson, Chief Administrative Officer of The Senior Source and established in May of 2014. Since that time, the Team has been working hard on a strategic planning process to create a set of goals to study senior hunger and to develop implementable strategies for reducing it. Representatives from many organizations brought their expertise to the table. The Team has studied the current landscape of senior hunger in Dallas, identified barriers that currently exist to solving the problem of senior hunger and pinpointed the resources available to overcome those barriers. The team has identified short term goals and strategies to achieve those goals. They have issued a report to describe the challenges seniors face accessing food, share the Senior Hunger Action Teams plans and invite other community members to join them in addressing this critical community need.

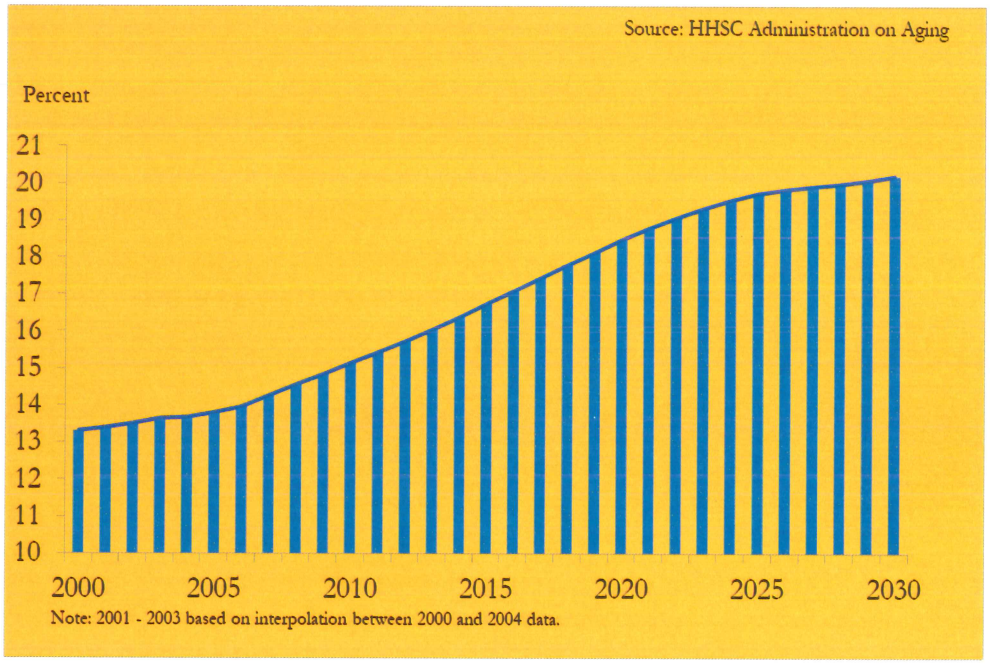
The Senior Hunger Action Team has decided to focus in the short-term on two key strategies for reducing senior hunger:

- Increasing senior participation in SNAP
- Increasing senior attendance at publicly funded daily congregate meal sites

They will focus primarily on raising awareness by developing and distributing literature that describes the value of SNAP, ways to get the most out of using it and the variety of ways that seniors can apply, including by phone and in person at community organizations that serve as HHSC Community Partners. Distribution of literature will be through churches, Meals on Wheels delivery drivers, AARP, homeowners associations, caregivers and health care providers. They will provide information at community events and local markets. They will provide peer-to-peer SNAP counseling for seniors and reach out to apartment managers at properties with large senior populations.

Mapping the Landscape of Senior Hunger

Seniors are a swiftly growing population in the United States, and especially in Texas. Seniors over the age of 60 are estimated to make up over 16% of the population in Texas and in the next fifteen years that number is expected to jump to 20%.



Projected percentage of age 60+ population in Texas

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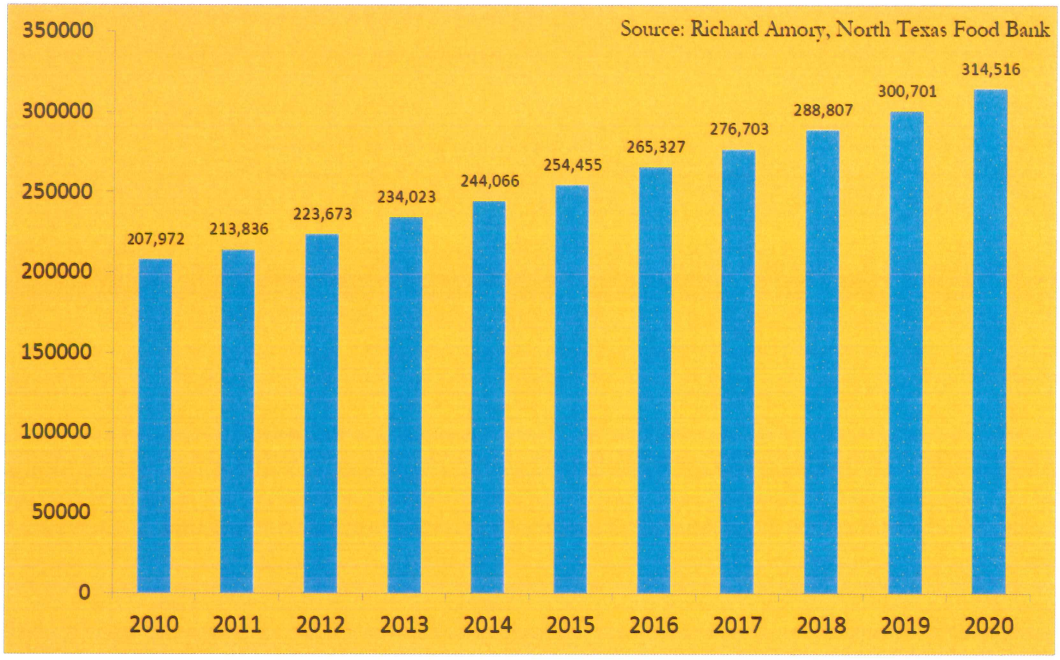
That means that by the year 2030 there will be over 6.5 million people who are older than 60 in Texas alone. In Dallas County, the second most populous county in Texas, the senior population is expected to rise by over 60,000 by the year 2020.

Nearly 90 percent of people over age 65 want to stay in their home for as long as possible, and 80 percent believe their current residence is where they will always live. (AARP, December 2011)

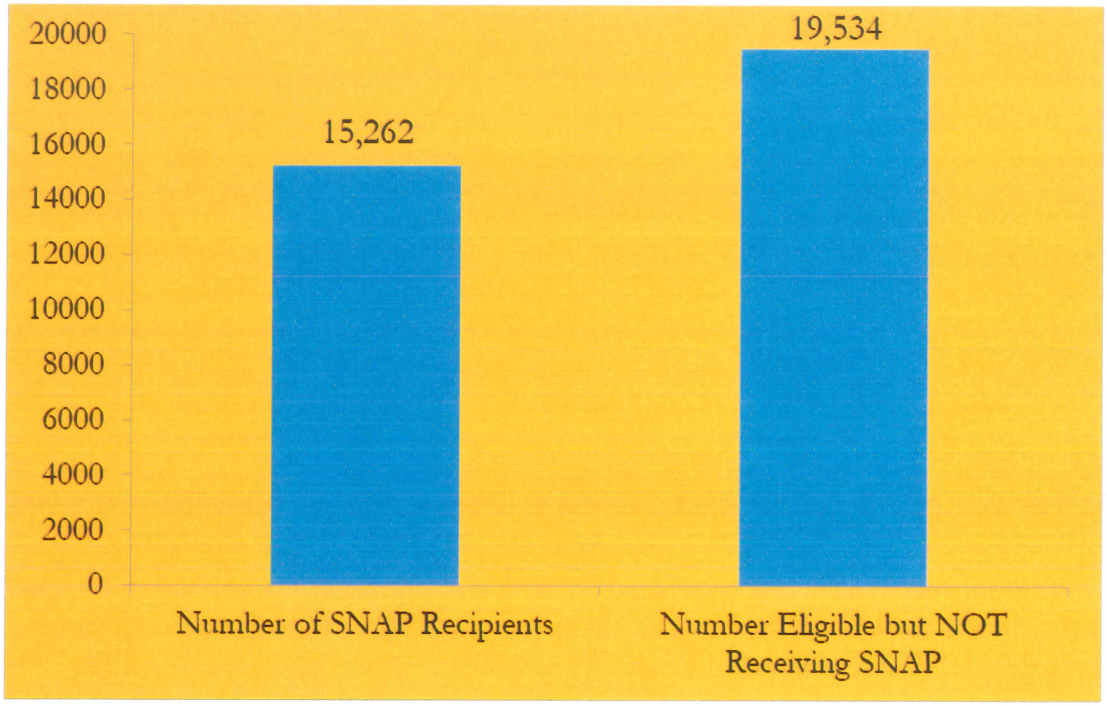


Projected number of age 65+ population in Dallas County

This is hardly surprising given the fact that the baby boomer generation has begun to age into this category, and it would not be cause for concern if not for the fact that currently 9% of seniors in Dallas County live below the poverty line. That means that over 20,000 seniors in Dallas County may not know where their next meal is coming from and often have to choose between feeding themselves and paying their bills.

On top of this, many seniors in Dallas County are homebound, as nearly 25,000 households in Dallas headed by seniors have no access to a vehicle. Transportation is a big factor in senior hunger; if a senior is unable to drive themselves to a grocery store, or if they must take a bus or rely on a family member for transportation, it is likely to influence how often they make the journey and how well they eat between trips. Fortunately, there are some programs in place to help seniors who are food insecure, including SNAP and senior meals programs.

Many seniors are eligible to receive SNAP, meaning that their income is low enough that they qualify for this assistance. Unfortunately, 65% of those eligible nationally are not currently receiving this important benefit. In Dallas County, 57% of eligible seniors are not receiving SNAP. That amounts to over 19,000 seniors in Dallas County who are low-income and need assistance purchasing food, but are not receiving the help they are likely eligible for.



SNAP data for Dallas County seniors, age 65+

Barriers to Seniors Accessing SNAP

There are a myriad of reasons why eligible seniors may not be receiving SNAP. Many seniors simply do not realize that this program exists or that they might be eligible. Often there is a stigma attached to accepting government assistance; people feel that they should be able to get by on their own, even when it is increasingly difficult to do so. They may not see themselves as poor. Some seniors believe that it would be too difficult to apply or the myth that they would only get $7 so they don't believe applying to be worth it. A lack of transportation to get to an office to apply for assistance and the fact that the application process is complicated for them can be deterrents. Other significant barriers include financial issues and eligibility concerns. As a person ages, it can sometimes be more difficult for them to manage their finances and often the bills one is obligated to pay (medical bills, among others) can increase dramatically with age. Financial and eligibility issues are often intertwined. For example, a widow who had never handled finances before her husband passed away might have a difficult time making ends meet with her suddenly lower income and still may not be eligible for SNAP due to assets she has, such as a car or a small amount of savings.

The Senior Source is working to educate seniors on SNAP in their daily interactions with clients. We are Community Partners, which means that we are certified by the Texas Health and Human Services Commission to provide assistance to people interested in

accessing benefits through YourTexasBenefits.com. We focus primarily on assisting seniors to access benefits by having tech-savvy individuals on-site who are ready to answer questions and walk seniors through the application process step by step. There are also many other agencies serving as Community Partners that can provide assistance to seniors in applying for benefits. The Senior Source has a Money Management Program and an Elder Financial Safety Center that can help with insurance, financial planning and more.

Overview of a Community Partner

When an older adult contacts The Senior Source for any kind of assistance, we try to help them with any emergency need and an example would be food from our small pantry. Next, we will ask them if they would like to make an appointment for us to see if we can assist them further. Usually, they will, and we mail them a reminder notice with a check list of documents they need to bring with them and a copy of the Intake Form. Copies of the Intake Form and meeting notice are attached. When they come for the appointment, we evaluate if the person could qualify for SNAP, Medicare savings, Medicaid, or any other benefits. Housing and medical bills are the high costs that help them qualify.

If our clients' SNAP applications are denied, it is most often because of income and/or missing documents. The SNAP application is complicated and confusing even for professionals. Our Elder Support Program staff have been specially trained to navigate the online application.

We have found that clients have a difficult time going to a food stamp office. They may be intimidated because they have to make an appointment, they may not feel comfortable having to wait, and we are told by them that the staff at SNAP offices are not as polite to them as we are. They may choose to go to a food pantry instead and call us for other assistance.

Our social workers allow 1 ½ hours to work with an individual on completing a SNAP application. We access emergency SNAP for many applicants. They can get help in less than a week. It has to be renewed every month until their application is processed. After they are approved, most of our applicants are approved for a year because their income does not change. Even with SNAP, it is hard for recipients to afford fruits and vegetables.

Most of our clients who are eligible for SNAP do apply for it and are awarded between $16 - $194. The majority of our clients are women, two for every man and the age range is 60 – 90.

A 77 year old woman contacted The Senior Source requesting assistance. Her husband had recently died, and her income had been reduced to $970 a month. She was having a difficult time paying her rent, utilities and purchasing food and medications. After meeting with the client, staff determined that she was eligible for SNAP. She made an appointment with a Benefits Specialist and was assisted in applying for this benefit. She was awarded $194 a month in SNAP benefits. Through our community resources, we were also able to pay her utility bill for one month saving her an additional $174. This resulted in yearly savings for the client of over $2,500. While this does not address the fact that her income is still less than $12,000 a year, this will help insure that she has access to healthy food.

Being a Community Partner helps us to meet our mission of improving the quality of life of older adults. Without adequate nutrition, it is very difficult for an aging person to maintain his or her health. And without good health, the older adult is not able to remain independent, and often ends up in an assisted living or nursing facility. This is a great opportunity for our staff to be proactive to our clients' needs. Every day we see what occurs when an older adult does not have enough healthy food to eat. Without good nutrition, they are more prone to illnesses, are more likely to show signs of mental confusion, more prone to falls, and are more likely to be victims of financial and/or physical abuse, all reasons why they lose their ability to live independently in the community.

Being a Community Partner has given our social workers training, and they have access to support help when they need it. Our RSVP Program is training more navigators to assist people in applying for SNAP at other nonprofits.

There is a very real need for Community Partners and navigators because the application is confusing to older adults, the notices are confusing, and they feel more comfortable going to a trusted organization in their community for assistance.

Thank you again for the opportunity to talk to you about how our nonprofit organization plays a role in the SNAP application process with older adults.

THE SENIOR SOURCE®

This is a reminder that you have an appointment scheduled at The Senior Source.

You will be applying for the following benefits:

☐ SNAP ☐ Medicare Savings ☐ Medicaid ☐ Extra Help with Prescriptions

Date: _____ **Time:** _____

Location: 3910 Harry Hines Blvd., Dallas, TX 75219

Please **complete** the attached Intake Form and bring it with you on the day of your appointment. The documents below are needed to submit your application.

Documents to bring (Some may not apply to you)	☑
ID—Driver's license or Department of Public Safety ID card	☐
Social Security Cards	☐
Citizenship—Medicare Card or U.S. passport, Certificate of Naturalization, U.S. birth certificate, hospital record of birth	☐
Alien registration card, documentation from the Bureau for Citizenship and Immigration Services	☐
Earnings—Pay stubs, copy of checks, a statement from employer or self-employment records	☐
Social Security, Pension, Veterans Administration, Supplemental Security Income, Workers' Compensation or Unemployment Benefits—Award letter or pay stubs	☐
Current bank statements for **ALL** accounts	☐
Medical bills, receipts or statements from the provider	☐
Insurance policies—Copies of life, burial and health insurance policies; statements from the insurance provider showing the current value	☐
Rent/Mortgage—Copies of check stubs, statement from lender or landlord	☐
Most recent utility bills showing current address and name	☐
Property Tax Record	☐

Feel free to call with any questions regarding your scheduled appointment or to reschedule.

Sincerely,

Courtney Smith, LCSW
Director, Elder Support Program

THE SENIOR SOURCE®

Intake Form

Full Name: _____
First *Middle* *Last*

Complete Address: _____
Street # *Street Name* *Apt. #* *City* *State* *Zip Code*

Home Phone: _____ *Cell Phone:* _____ *Date of Birth:* _____

Email: _____ *Social Security #:* _____

Gender: ___ Female ___ Male *Race:* _____ *Marital Status:* _____

Income Source *Gross income (before taxes & deductions)*	***Monthly Household Income*** *Self*	*Spouse*	*Dependents*
Social Security Benefit	$	$	$
Social Security Disability (SSDI)	$	$	$
Supplemental Security Income (SSI)	$	$	$
Veterans Assistance (any & all types)	$	$	$
Pension	$	$	$
Investments (IRA, Savings, Annuity, etc.)	$	$	$
Rental Property	$	$	$
Wages	$	$	$
Child Support	$	$	$
Other	$	$	$
Total Gross Monthly Income	$		

Monthly Household Expenses *(approx. amount)*					
Rent/Mortgage	$	Car Payment	$	Medication	$
Cable & Internet	$	Car Insurance	$	Medical Expenses	$
Phone	$	Gasoline	$	Dental Expenses	$
Gas (utility)	$	Credit Cards/Loans	$	Life Insurance	$
Electric	$	Household goods	$	Health Insurance	$
Water	$	Food	$	Home Insurance	$
Total Gross Monthly Expenses: $_____					