

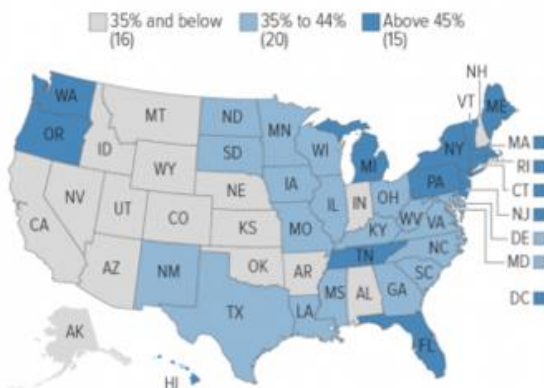


Public Policy Brief: The Need for the Elderly Simplified Application Program in Texas

Overview of the Problem

The Supplemental Nutrition Assistance Program (SNAP) is a valuable resource utilized by millions of struggling Americans every day. Over the last decade, national elderly participation in SNAP has improved slightly due to a variety of factors, including policy changes and improved outreach efforts. Part of this success can also be attributed to the adoption in several states of the Elderly Simplified Application Project. As of 2016, 1 in 12 seniors, or about 5.7 million individuals, were food insecure in America. Eligible older Americans are significantly less likely to participate in SNAP than other demographic groups due to a variety of factors unique to this population.¹

SNAP Participation Rates for Elderly by State, 2012



Source: Mathematica Policy Research, "State Trends in SNAP Eligibility and Participation among Elderly Individuals, Fiscal Year 2008 to Fiscal Year 2013," July 2015

Source: Center on Budget and Policy Priorities¹³

The process of applying for SNAP benefits can be tedious and confusing and is often especially difficult for the elderly. For example, Feeding Texas reported that 90% of seniors surveyed found the online application "too daunting to complete", and as many as 80% believed that a visit to the state office was still required.² Nationally, only 42% of seniors eligible for SNAP benefits are actually enrolled, as compared to the 83% participation rate among other eligible demographic groups.³ In Texas, the numbers are even lower than the national average, with only 36% of SNAP eligible seniors enrolled as of 2015.⁴ These numbers show a need for a simplified SNAP application process tailored to the needs of seniors, which is a solution that has been adopted in multiple states.

As the elderly population grows, more and more seniors are facing hunger. Additionally, it is estimated by the U.S. Census Bureau that by 2030, the elderly population in Texas will increase from 13% to 20% of the total state population. With this quickly growing population, the need for better solutions to senior hunger is evident. Texas ranks as the fourth highest state in the country for food insecurity already, with seniors being one of the populations in which it is more prevalent. In Texas, the average monthly benefit that seniors on SNAP receive is \$128.⁵ This is a significant amount that many individuals are missing out on due to enrollment barriers.

The rate of food insecure seniors in Texas as of 2018 is 16.8%, as compared to the national average, which is 14.7%.⁶ Despite these numbers, only 7% of seniors in Texas receive SNAP benefits.⁵ With the growing rate of food insecurity comes a need for improvement in the SNAP application system to combat hunger among the elderly.

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Current Policy and Recommendations

Currently, 8 states have adopted the Elderly Simplified Application Project (ESAP), for which SNAP applicants are eligible if all household members are over the age of 60 and there is no earned income, to make it easier for Seniors to access SNAP benefits. Those states are Alabama, Florida, Georgia, Maryland, Mississippi, Pennsylvania, South Carolina, and Washington.¹

The three most common waivers of ESAP that states can elect to adopt are:

- a 36-month instead of 12-month enrollment period (Texas' recertification period is only 6 months as of 2015⁷);
- elimination of the recertification interview; and
- a simplified verification process in which income and household data is gathered from electronic resources such as the Social Security Data Exchange rather than having to be reported by households.⁸

All ESAP states have waived the recertification interview have implemented the simplified verification process as part of their ESAP process. This is important because as many older individuals are on a fixed income due to retirement, their income is not likely to change from year to year, making the need for recertification interviews and short enrollment periods an unnecessary hassle for both seniors and caseworkers. Adoption of ESAP can significantly reduce the administrative burden on states and improve administrative efficiency. For example, Georgia saw a nearly 15% decrease in SNAP administrative costs from 2015 to 2016.⁹ Alabama has also improved SNAP call center efficiency by over 50% after adopting the simplified approval process.⁸

Eliminating the asset test for seniors is a key element for implementing the ESAP in Texas. Texas is one of only 5 states as of July 2018 that has not eliminated the asset test from the SNAP application process, and still has a strict asset limit of \$5,000 per household. The asset limit makes it especially difficult for elderly households, who are likely to have more savings than the average household, to become eligible to receive SNAP benefits.^{10,11}

Another option that many states have adopted to improve SNAP participation rates in the elderly is the Standard Medical Deduction (SMD). The SMD allows seniors to deduct a standard amount, representing the average medical expenses for senior households, as long as they report medical expenses over \$35 per month. This can improve the chances that seniors will take advantage of the medical deduction and receive more of the benefits they are eligible for.¹² The SMD is important for seniors because they face higher rates of chronic disease and spend more on medical expenses than the younger population. Texas is one of 17 states, as of 2017, that have implemented the standardized medical deduction. The SMD in those states ranges from \$102 to \$210, and Texas is on the low end of the spectrum with an SMD of \$102 per month in 2012.¹² Despite the benefits that it provides, the SMD is still highly underutilized, with only 12% of eligible households claiming it.¹²

Conclusion

Along with its current implementation of the SMD for elderly SNAP participants, Texas should implement the ESAP policy changes to SNAP in order to reach the most possible seniors in need and improve its rate of elderly food insecurity. The success and opportunities presented by the Elderly Simplified Application Project allude to a hopeful future for SNAP participation rates in the elderly, but much still needs to be done in order to improve these numbers. Texas can be a part of that driving force in fighting senior hunger by implementing its own ESAP policy.

Sources

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