

Informational Hearing
Seniors and Hunger:
Failing to Reach California's Vulnerable Elderly

Senate Human Services Committee

State Capitol Room 3191
1:30 p.m., August 14, 2012

Background Paper

Effects of the nation's economic difficulties have been devastating for seniors, who are especially vulnerable to downturns in the economy. Nearly one in 10 Californians over age 60 now lives in poverty. One in 20 has poor diet quality due, in part, to limited funds to buy food.¹ More than one in five low-income Californians over the age of 65 could not afford to put food on the table or had to forego other basic needs in order to eat during 2009.²

In just four years – from 2004 to 2008 – the number of seniors at risk of outliving their resources increased by nearly 2 million households nationwide, according to a research brief published in July 2011 by Brandeis University's Institute on Assets and Social Policy.³ Researchers noted that the data doesn't include effects from the full force of the recession. Among the study's findings were:

- Economic insecurity among senior households increased by one-third in this time period, from 27% to 36% of all seniors.
- Lack of sufficient assets, rising housing costs and fixed budgets are the major drivers of economic insecurity.
- Older single women are particularly vulnerable, with 47 percent at risk of outliving their savings.

A study released in August 2011 by the national AARP Foundation found that food insecurity increased substantially after 2007 among seniors and middle-aged adults. Additionally, the study

¹ "An Opportunity to Boost Senior Participation in CalFresh," Kerry Birnbach, California Food Policy Advocates, October 2011

² California Health Information Survey, 2009

³ "From Bad to Worse: Senior Economic Insecurity on the Rise," Institute on Assets & Social Policy, July 2011

found that, among adults over 50, the most pronounced increases in food insecurity came from those with relatively higher incomes: Those at or above 200% of the federal poverty level.⁴

As more seniors grapple with economic difficulties, food banks and other organizations in California are reporting increases in the number of older Californians who are seeking nutritional help.

According to a policy brief published by the UCLA Center for Health Policy Research and the California Food Policy Advocates,⁵ the number of adults with incomes at or below 200 percent of poverty who could not afford enough food increased from 2.5 million in 2001 to 3.8 million in 2009. That number represents more than 4 in 10 low-income adults, including seniors. Another 1.4 million low-income California adults had “very low food security,” a severe form of food insecurity that required them to reduce the amount of food they ate.⁶

According to data compiled in a California Health Information Survey, analyzed by the Senate Office of Research (see attachment), the highest rates of food insecurity among low-income Californians aged 65 and older were along the central coast, in the San Joaquin Valley, and in Southern California counties. While 21 percent of low-income Californians aged 65 or older answered questions indicating they had experienced food insecurity, this percentage rose to 23.5 percent along the Central Coast. In Orange County, 35.5 percent of low-income seniors reported food insecurity in 2009.

Health consequences of food insecurity

Nutrition corresponds with well-being at all ages, but for seniors, many of whom may have greater health care needs, eating poorly can have particularly profound health effects.

In 2001, researchers at Cornell University found that despite the relatively robust economy, nutritional safety nets were failing to prevent under-nutrition and malnutrition among seniors. The study found that the average nutritional consumption for all seniors was below the recommended dietary allowance for eight essential nutrients, and that food insecure seniors had even lower intakes. The study additionally found a significant relationship between food insecurity and poor health including higher levels of immobility, lower body weights, thinner

⁴ “Food Insecurity Among Older Adults,” James P. Ziliak, Craig Gunderson, AARP Foundation, August 2011, p.1.

⁵ “Nearly Four Million Californians Are Food Insecure,” Chaparro, Mia, et al., UCLA Center for Health Policy Research, June 2012.

⁶ The federal poverty level for a single adult is \$11,170. A single adult living at 200 percent of the federal poverty level receives no more than \$1,862 monthly in gross income, including social security, retirement benefits, interest, and any other money income. A two-adult household at 200% of FPL receives about \$2,500 per month. For the purposes of this paper, “low-income” means an adult living at or below 200 percent of the federal poverty level, unless otherwise specified.

skin and poorer self-reported health status. The study noted that health care costs, social service needs and public health risks may be greatly reduced by improving nutrition among elderly persons.⁷

According to a number of studies, households with adults who suffer from food insecurity have greater probabilities of mental health problems, long-term physical health problems, and heightened levels of depression, diabetes and chronic disease, more limitations in activities of day living, and other concerns.⁸

Even when controlling for other health risks that may arise from being low-income, food insecurity tends to predict poorer overall health, according to the authors of the AARP report.

“Across all measures, the effect of being food insecure is over twice as large (and generally much larger) than a move in income from one-to-two times the poverty line.”⁹

Nutritional assistance programs

In California, at least six statewide programs provide nutrition assistance to seniors in a variety of settings. While many require seniors be low-income to become eligible for benefits, others simply require that participants be seniors.

Supplemental Nutrition Assistance Program (SNAP) / CalFresh

The Supplemental Nutrition Assistance Program (SNAP), known at the state level as CalFresh, is a federal program administered by the U.S. Department of Agriculture (USDA) and, at the state level, by the California Department of Social Services. Formerly known as the food stamp program, SNAP provides monthly assistance through an electronic benefits transfer (EBT) card that can be used to purchase food for human consumption or seeds and plants to grow for household use. The average household benefit for seniors was \$122 per month in 2007.

To qualify for SNAP benefits, seniors must have income below 165% of FPL. Seniors over the age of 59 are exempted from work requirements. Individuals receiving Supplemental Security Income / State Supplementary Payment (SSI/SSP) are ineligible to receive CalFresh benefits as SSI/SSP payments are marginally increased to reflect nutritional benefits; this policy is commonly referred to as the “cash out” and is discussed below.

⁷ “Nutritional and Health Consequences Are Associated with Food Insecurity among U.S. Elderly Persons,” Jung Sun Lee, Edward Frongillo Jr., *The Journal of Nutrition*, 2001.

⁸ AARP Foundation, p. 37

⁹ *Ibid*

Overall caseload for the program has grown steadily for since 2001. In fiscal year 2011-12 there are estimated to be nearly 4 million people receiving CalFresh benefits, however participation among seniors is extremely low: Only one in ten eligible seniors participates in the program compared to three in ten nationally.

Senior Farmers Market Assistance Program

The Senior Farmers Market Assistance Program provides eligible seniors with booklets of small vouchers that are redeemable for fresh, unprocessed fruits and vegetables at participating local farmers markets, community supported agriculture programs, or roadside farm stands. Seniors must be aged 60 or older with incomes below 185% of FPL to be eligible. The program is 100% federally funded through the United States Department of Agriculture (USDA), and administered by the California Department of Food and Agriculture. Local Area Agencies on Aging (AAA's) distribute the vouchers to eligible seniors.

The program is intended to supplement food stamp programs and other food assistance programs serving seniors. In California, the Senior Farmers Market Assistance Program vouchers are small, valued at \$20 per year, the minimal allowable benefit level. Federal regulations permit larger grant amounts, up to \$50 per year, and larger under certain conditions. California will distribute nearly \$900,000 in vouchers in 2012. Alabama, in comparison, distributed over \$1.7 million in vouchers last year.

Commodity Supplemental Food Program

The Commodity Supplemental Food Program distributes packages of food purchased by the USDA to seniors aged 60 and older with incomes below 130% of FPL, as well as women and children who are eligible for the Women, Infants and Children program. The program is 100% federally funded and administered by the California Department of Education, which selects non-profit agencies, generally local food banks, to distribute food packages.

The program is intended to supplement food stamp programs and other food assistance programs. In 2011-2012, the Department of Education distributed \$5.3 million in USDA purchased food to the six participating counties of Orange, Los Angeles, Stanislaus, Sonoma, San Diego and San Francisco. Nearly 77,000 California seniors received packages, with an average food grant of \$68 per participant per year.

Congregate Nutrition Program

The Congregate Nutrition Program was established under the federal Older Americans Act to provide seniors aged 60 and older with prepared meals in a group setting regardless of income, although the program targets seniors with the greatest economic or social needs. Spouses of eligible seniors, meal service volunteers and individuals with disabilities who reside with older

adults also are eligible to receive meals through the program. In addition, the Congregate Nutrition Program provides nutrition and health education services, socialization opportunities, and nutrition risk screening.

At the state level, the program is administered by the California Department of Aging, and is operated locally by AAA's, which select and establish contracts with local senior centers or community-based organizations to provide meals to seniors. Meals are required to comply with dietary guidelines for Americans and to provide one-third of an individual's daily recommended dietary intake. Additionally, meals are required to be provided in at least one site within a community service area at least five days a week, though each site is not required to provide a meal every day.

The California Department of Aging reports that in 2011, more than 7.7 million meals were served to more than 175,000 unduplicated participants, with an average of nearly 31,000 meals served per day. According to the federal Agency on Aging, in 2012, California was allocated \$43 million for this program, more than any other state, although this figure reflects a slight decrease over the previous two years. The program is funded with 85% federal funds allocated through an interstate funding formula, a 5% state match and a 10% local match. The program is not considered an entitlement program, but is dependent on Congressional allocations. Data reported by the California Department of Aging indicates that a portion of these funds was shifted to the Home Delivered Nutrition Program, as permitted under federal law.

Home Delivered Nutrition Program

Also established pursuant to the federal Older Americans Act, the Home Delivered Nutrition Program provides homebound or otherwise incapacitated seniors aged 60 and over with prepared meals delivered to their home, regardless of income. Spouses of eligible seniors or individuals with disabilities who reside with an eligible senior also may receive a meal if it is deemed beneficial to the eligible senior. Similar to the Congregate Nutrition Program, the Home Delivered Nutrition Program is administered by the California Department of Aging and operated locally by AAA's and community-based organizations. Meals also are required to comply with dietary guidelines for Americans and to provide one-third of an individual's daily-recommended dietary intake.

The California Department of Aging reports that in 2011, more than 10.8 million meals were served to more than 58,000 unduplicated participants, with an average of more than 43,500 meals served per day. According to the federal Agency on Aging, in 2012, California was allocated \$21.8 million for this program, while data from the California Department of Aging indicates that a total of nearly \$36 million was allocated to the program, reflecting fund transfers from the Congregate Nutrition Program and allocations from the Nutrition Services Incentive Program. The program is funded with 85% federal funds allocated through an interstate funding formula, a 5% state match and a 10% local match plus. The program is not considered an entitlement program, but is dependent on a Congressional appropriation.

Nutrition Services Incentive Program

The Nutrition Services Incentive Program provides supplementary funding for states and tribes that administer the Congregate Meal and Home-Delivered Meal programs. States and tribes have the option to receive commodities and/or Nutrition Services Incentive Program funding. The State of California has opted solely for the Nutrition Services Incentive Program. Funding for the incentive program is based on final meal count numbers from two years earlier and can be appropriated flexibly to either the Congregate Meals or Home Delivered meals programs. The federal Agency on Aging reports that California received nearly \$13 million in 2012. Of that, \$7.5 million was apportioned to the home delivered meals program and nearly \$5.5 million was apportioned to congregate nutrition.

Brown Bag Program

Prior to the elimination of all state funding in the 2009-10 state budget, the Brown Bag Program provided surplus and donated edible fruits, vegetables, and other food products to low-income individuals 60 years of age and older. Statutory authority for the program continues under the Older Californians Act, and some counties have leveraged local funds and pursued revenue generating activities to maintain the program locally. Eligibility is restricted to Californians age 60 or older who are low income, which is generally defined as a monthly income under \$1,354 for one person or \$2,192 for two or more people.

Barriers to aiding seniors

Many studies indicate that seniors are less likely to seek or accept help with nutritional needs than younger adults with similar incomes. In California, senior participation in CalFresh is particularly low: Just ten percent of eligible seniors have enrolled in the CalFresh program. This compares with nearly 50 percent of all needy Californians and 30 percent of seniors nationwide. California Food Policy Advocates estimate that California loses over \$4.8 billion annually in federal benefits due to its low overall participation rate in CalFresh.¹⁰

So significant are the hurdles in getting seniors to accept nutritional aid, that the U.S. Department of Agriculture published scripted responses to common refusals and a two-page paper setting straight 10 myths about food stamp benefits.

Among the reasons that seniors may not participate in CalFresh is perceived stigma against accepting “welfare” or any type of government assistance. According to the USDA, many seniors report they feel ashamed to use public benefits in a grocery store or to acknowledge to peers or family members that they need help to buy food.

¹⁰ “Lost Dollars, Empty Plates,” California Food Policy Advocates, 2012

An additional barrier to participation for many seniors is the mistaken belief that individuals receiving Social Security Administration retirement benefits are ineligible for CalFresh. The misunderstanding arises from the fact that seniors who receive disability benefits from SSI cannot receive CalFresh due to California’s “cash out” policy (discussed below). However, this restriction does not apply to retirees who receive SSA.

Some would-be participants have declined the opportunity to apply because they believe that the benefit level is only \$10, and too low to be worth the effort of filling out paperwork. According to the UCLA / CFPA report, approximately 444,000 eligible households with a Social Security recipient (age 60 and older) could be receiving nearly \$1,000 per year in CalFresh nutrition benefits, or an average monthly benefit of \$80.¹¹

Additional identified barriers include a lack of information, a problem that may be particularly challenging for immobile or isolated seniors who do not attend community events aimed toward senior audiences where outreach efforts are targeted. Also, language barriers have been documented as a significant obstacle to participation for seniors whose primary language is not English or Spanish.

Other barriers may be simpler to overcome. California and other states have made efforts to simplify complex applications and required documentation for CalFresh. Additionally, California is participating in a federal waiver program that allows seniors who may not be able or wish to cook their own meals to use their CalFresh benefits to eat a hot meal at a restaurant.

Outreach efforts to engage seniors in CalFresh have been launched in a number of new locations, including at farmer’s markets, senior congregate eating sites and others places with links to seniors in the community and to isolated seniors in their homes.

The Department of Social Services has received federal approval to allow seniors who participate in congregate meals programs to use their CalFresh EBT cards to donate to those programs in four pilot counties. Under federal law, seniors who participate in congregate meals cannot be charged for food, but donations are permissible. Under this effort, the Golden Advantage Nutrition Program would encourage seniors to apply for CalFresh and then use those benefits to provide donations to the congregate meal sites. The state’s goal is not necessarily to increase funding for congregate meal programs, but to find a pathway for seniors to participate in CalFresh.

¹¹ UCLA Center for Health Policy Research, p. 11

SSI “Cash out”

Nearly 40 years ago, California made a strategic decision to include CalFresh benefits in Supplemental Security Income (SSI) payments to individuals who receive them. Today, nearly 1.3 million seniors and disabled residents receive this \$10 “cash out” benefit through their SSI checks and are ineligible to apply for traditional CalFresh benefits. Questions about whether to maintain the cash out have been debated for years, and California is the only state in the country to continue with it.

However, analysis of the costs and benefits to ending the cash out have shown that for some recipients of SSI, ending the cash out could leave some especially vulnerable families without food assistance and in a worse economic situation. The federal government has been unwilling to allow California to apply the cash out to only the portion of SSI recipients who would benefit. It does not appear that this is a current option for the state.

Disproportionate effects

As many scholars have noted, the effects of the enduring recession have been profound on many seniors who never anticipated they would face food insecurity. In its annual report on Senior Hunger in America, the Meals on Wheels Research Foundation noted that while the percentage of Americans who faced hunger or the threat of hunger declined slightly from 2009 to 2010, there continued to be steep increases in the percentage of seniors facing hunger.

“In a striking difference from the total population, between 2009 and 2010, the percentage of seniors threatened by or at risk of hunger increased by a statistically significant amount – from 14.26 percent to 14.85 percent. ... This suggests that that Great Recession had more enduring effects with respect to food insecurity of older Americans than for the rest of the general population.”¹²

Over the decade ending in 2010, there was a 152 percent increase nationwide in the number of seniors facing hunger and a 95 percent increase in the number of seniors at risk of hunger, the two most severe categories. Combined with research from the AARP foundation, which found that adults in their 50s were more at risk of becoming food insecure than those a decade or more and older that suggests there is a need for increased focus on ways to broaden nutritional assistance to California seniors.

¹² Ziliak, James and Craig Gundersen, “Senior Hunger in America 2010: An Annual Report,” Supplement, May 3, 2012. Meals on Wheels Research Foundation, p. 9.