

All Access Montana:
Eliminating Food Stamp Program barriers
feeds a hungry Montana and a hungry economy

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EXECUTIVE SUMMARY:

The Food Stamp Program infuses Montana with valuable federal dollars to fight hunger among the state's residents. As Montana suffers from alarming rates of food insecurity, hunger, and poverty, it is vital that all those who qualify for food stamps have access to the valuable resources of the Food Stamp Program. While the program is being successfully implemented in many respects, some administrative aspects stand out as needing improvement. Any assistance program is only as good as people's ability to access it – and across the country, people who need and are eligible for food stamps are not receiving them. A nationwide survey conducted by America's Second Harvest shows that 34 percent of shelter, kitchen, and pantry clients do not apply for food stamps because of administrative burdens, lack of knowledge about the program, hardship getting to the food stamp office, and a difficult and invasive application.¹

As shown in this report, all these issues apply to Montana as well – low-income Montanans face serious barriers when applying for food stamps. In order to receive food stamps, applicants must deal with a cumbersome and unclear application, lack of knowledge about the program, and excessive documentation requirements. These barriers must be eliminated in order for the Food Stamp Program to be successful in Montana.

There are both economic and social incentives for streamlining the administrative aspects of the Food Stamp Program. As the program runs more effectively, more qualifying non-participants will participate. Increasing food stamp enrollment not only aids hungry families, but also boosts the state and local economies. Investing in improvements to the efficiency of the Food Stamp Program is an investment in Montana.

Montana should make steps toward change in the following areas:

- ✓ **Investing state money in outreach**
- ✓ **Improving the Food Stamp Program application**
- ✓ **Reducing documentation requirements**
- ✓ **Adopting six-month reporting as allowed by the Farm Bill**
- ✓ **Reducing stigma associated with the program**
- ✓ **Ensuring one caseworker in every Office of Public Assistance speaks Spanish**
- ✓ **Examining good and bad practices in local offices**

METHODOLOGY:

The research for this report consisted of in-depth interviews with eight food stamp recipients and 15 advocates from across the state. The advocates work for a variety of organizations serving different populations including the elderly, disabled, homeless, families, and children. The interviews with advocates and recipients led to the formulation of Montana's areas of need and the demands in this report.

The Food Stamp Program Brings Economic Stimulus to Montana

The Food Stamp Program brings needed federal dollars into Montana's economy – and expanding participation only increases those benefits. This is because the federal government pays the entire cost of the food stamp benefits, while Montana must cover only half of the administrative costs of the program. When functioning as intended, the Food Stamp Program injects millions of federal dollars into the state's economy.

Montana suffers from severe underenrollment in the Food Stamp Program, which greatly limits the economic gains to the state. According to most recent estimates, 41 percent of Montanans who qualify for food stamps do not participate in the program.ⁱⁱ Based on participation numbers for federal fiscal year 2002, increasing food stamp enrollment by 10 percent would serve 6,000 more people, whereas a 20 percent increase would benefit 13,000 Montanans. Subsequently, \$6 million and \$12 million, respectively, would be injected annually into Montana's neediest areas.

Increased enrollment and the accompanying federal money would benefit local retailers and local workers, in the form of salary increases and business expansion. Dollars from the Food Stamp Program have a high multiplier effect. Therefore, after taking into the multiplier effect into account, the \$6 million that would go into Montana's economy if enrollment were increased by 10 percent would generate \$11.04 million dollars. In turn, increasing enrollment 20% would generate \$22.08 million dollars after applying the multiplier effect to the \$12 million that the increase would inject into Montana's economy.ⁱⁱⁱ Additionally, food stamp dollars are dollars that must be spent; food stamp benefits do not go into a savings account, but rather, into the economy. Thus, every dollar Montana gives to Food Stamp Program participants is guaranteed to go directly into Montana's economy. It is clear that Montana has a large economic incentive to increase participation rates.

In order to increase enrollment, Montana must make the program easier to navigate. Eliminating administrative barriers to participation would also benefit the state by improving efficiency and reducing administrative costs. As Montana's legislature struggles to balance the budget, Montana must make responsible choices such as increasing efficiency, taking advantage of economic stimulus opportunities, and maintaining safety net assistance for Montana's residents.

Montana Is a Member of the New "Hunger Belt"

Due to economic difficulties, many Montanans struggle to make ends meet and, as a result, have difficulty remaining food secure. Food insecurity means that the individual or family lacks access to the money or resources to provide all household members with enough food to maintain active, healthy lives. Montana's 2000-2001 per capita personal income was only \$23,963, lower than the national median by over \$6,500.^{iv} For average annual pay in 2000, Montana ranked 50th out of all the states.^v Additionally, the 2000 census determined that average poverty rate in Montana is 16 percent, whereas the national rate is 11.3 percent. And while the national poverty rate fell between 1998 and 2000, Montana's remained at the same level.^{vi} Lack of availability of living wage jobs

and a reliance on the agricultural industry decrease Montanans' ability to provide meet their needs without assistance.

Due to Montana's economic conditions, Montana has the seventh highest hunger rate in the nation,^{vii} and has experienced the second largest increase in hunger between 1996 and 1998 as well as 1998 and 2000.^{viii} Between 1998 and 2000 13 percent of households in Montana were food insecure. This meant that in that period thousands of Montanans did not know where their next meal was coming from.^{ix}

For Montanans facing difficulties, food stamps can serve as the first line of defense against hunger. Food stamps provide an important financial infusion for Montanans struggling to provide themselves with adequate food. Without food stamps these Montanans would rely even more heavily on the community service agencies that continually struggle to meet the states' growing needs. Thus, it is vital that Montana increases access to the Food Stamp Program.

RECOMMENDED ACTIONS

APPLY FOR FEDERAL OUTREACH FUNDS

It has been shown that outreach programs are effective at signing people up for food stamps. Respondents report that while Montanans are aware of the Food Stamp Program, many do not realize that they might qualify and, as a result, never even apply. Others see the process as intimidating and therefore do not apply. For these reasons, 41 percent of Montanans who qualify for food stamps do not receive them. Outreach is an effective method for increasing enrollment. Montana's outreach should target the most vulnerable populations such as the working poor, the homeless, and the elderly. These at-risk groups have low participation rates, making outreach to them especially important.^x

2002 data shows that out of a total of 56 counties, Montana has 45 frontier counties (areas with 6 or fewer persons per square mile), 8 rural counties, 3 metropolitan statistical areas (counties with a city of 50,000 or more) – and 47 percent of Montanans live in these rural and frontier areas.^{xi} Outreach to these rural and frontier areas is critical for improving access to food stamps and battling the alarming problem of rural hunger.

Outreach is always positive; I don't think you can ever have enough outreach. I would like to see more outreach to the senior community.

—Pat Steinwand, Helena; Career Training Institute

Most of them have heard of the program, and were on it at one point and are now off it for one reason or another. Most people who have never been on food stamps think that they don't qualify or they don't think that it's worth their time. I tell them no matter what you get it's more than what you have.

—Lonnie Stoneman, Great Falls; Great Falls Rescue Mission

Current Status of Montana's Outreach: A private investment in Montana's future

The federal government provides matching funds for state outreach efforts. Montana is currently applying for such funds to begin a pilot outreach program in Missoula County.

These funds will allow Montana to target many Missoulians who qualify for food stamps yet are not receiving them. The outreach will consist of posterizing, application assistance training, and mailing a targeted population of potential applicants a letter, an application, and an envelope printed with a check-list of the materials to be brought to the interview.

Privately raised funds will be matched with federal funds in order to cover the cost of the outreach. While this is a good first step, Montana should take advantage of the federal match and invest state funds in this endeavor to ensure ongoing outreach efforts. This investment will help the state realize the long-term economic benefits of increased food stamp enrollment.

Future Uses of Outreach Funding:

Targeted mailings

If Montana raises more money for outreach it will be possible to send more mailings to potential applicants. Many food banks keep statistical data about their clients' financial situation. For example, the Missoula pilot outreach plan will use the Missoula Food Bank's data in order to target food bank clients who appear to be eligible for food stamps. Similar data is available in other communities in Montana, meaning that with more outreach funds, Montana could send similar targeted mailings in other cities. By reaching families that are already identified as having been food insecure at one time, Montana makes strides in increasing its food stamp enrollment.

Envelope Application Assistance Tool

Frequently, applicants do not have full information about which documents and materials they will need to bring to the food stamp interview. In Florida, the envelope has been proven to be an effective way of helping applicants keep track the multitude of materials that must be brought to the interview. Many of the delays in the application process are due to applicants not having the proper materials at the interview. When applicants forget a piece of documentation, they must mail the document to the office at a later date. Only when all the proper documentation is received can the application process move forward. Providing applicants with an envelope detailing what is required of them decreases the chances of delaying the process due to forgotten materials. Montana should attach the envelope developed through the Missoula County pilot plan to every application.

At interviews, most often people don't take the things that they need. It could be made more clear what people have to bring to the interview.

—Jane Lux, Missoula; Home and Community Based Services

Increased Availability of Application

Increasing availability of the application is a simple and cost-effective way to perform outreach. With more widely available applications, a greater number of potential recipients will have access to the materials they need to participate in the program. While the applications are already available at some community organizations, there is a need for more widespread access. Many people who qualify for food stamps already use other community resources, so making applications available in these organizations would be an effective way to reach many eligible people who have not yet applied for the program.

If they had applications in other places, people would be exposed to the program and more people would be on the program. It might speed up the process. I have housing applications here and that works well. Some of the barriers are from a lack of knowledge.

—Lonnie Stoneman, Great Falls; Great Falls Rescue Mission

Satellite Offices

Due to Montana's high number of rural residents, transportation difficulties prevent many people from reaching the Office of Public Assistance and applying for food stamps. To address these transportation barriers, Montana should set up satellite sites and outsource caseworkers to rural communities.

We have severe transportation issues here, but it's getting better. My daughter's caseworker came to the house to see her, so that was good, but people have problems getting to the office. Especially younger people who have children. Satellite sites would be good. If they held them once a month then people could get there. People could bring their kids with them and it wouldn't be as much of a hassle. It's hard you have young adults on welfare, they don't want to bring children all the way down to the office. Satellite sites would help a lot.

—Carmen Gonzalaz, Billings; HUB Mental Health Center

Developing pre-screening tool for advocates

Advocates across Montana work hard every day to help Montanans obtain food security. In order to assist Montana's advocates in their efforts, Montana should develop a tool that allows them to predict the approximate amount of food stamp benefits that an individual will most likely receive. A tool such as this would improve the level of advocacy possible in Montana by helping advocates connect clients with the appropriate resources. Other states have developed pre-screening tools that have successfully assisted advocates in their service. As advocates help increase food stamp enrollment and are integral parts of the Food Stamp Program, Montana should invest in its advocates by providing them with the resources they need to serve their clients.

We see a really big difference in food stamp benefits for people who really look the same to us. Sometimes when we're working on budgeting or something with someone, we'd like to be able to guess what someone's benefits might be. However, as of now we have no way of guessing what they are.

—Jane Lux, Missoula; Home and Community Based Services

SIMPLIFY THE APPLICATION PROCESS

The length and complexity of the food stamp application is a major barrier for many applicants. The length and complexity of the application makes the process of getting food stamps more difficult, discouraging people from even applying. Respondents from across Montana point to the application as the area of the program most needing improvement. While a 5th grade reading level would be most appropriate for a food stamp application, Montana's application is written at a 12th grade reading level, causing many applicants unnecessary difficulty.^{xii}

It would be good if they could make the application more user-friendly. The food stamp section of the welfare application is most of the application, which makes it really intimidating.

—Carmen Gonzalaz, Billings; HUB Mental Health Center

I think the process should be simpler, not so overwhelming.

–Jane Lux, Missoula; Home and Community Based Services

Benefits of a Shorter Application

Florida's food stamp application is one page, while Indiana and Tennessee have succeeded in reducing their applications to two pages. Wyoming has a three-page application. Montana's application, however, remains 17 pages. A shorter application would mean applicants would be less intimidated, advocates would spend less time helping applicants sift through complex language, and caseworkers be required to handle less paperwork. While people may claim that the excess information gathered in a long application serves to reduce fraud, a study done by America's Second Harvest, demonstrated that there is no correlation between the length of a state's application and the states' error rate.^{xiii} Thus, Montana will only benefit by reducing application length.

In Montana, the food stamp, Medicaid, and TANF applications come as one packet. The food stamp portion of the application is 10 pages in addition to a one page explanation of the interview, rights and regulations, penalties, etc. A shortened application would improve the beginning of an applicant's experience with the Food Stamp Program. As word spreads that the application is easier to understand and shorter, more people will be likely to apply. Considering the sizable population that qualifies for food stamps yet is not receiving them, effort spent changing people's first exposure to the program is effort well spent. A long application intimidates applicants and turns them off from the program, therefore, shortening the application would be the easiest way to have the largest impact on the program.

Currently, many Montanans who believe they will only qualify for a small food stamp benefit are overwhelmed by having to fill out such a long application for a small amount of money. If the application is a barrier to a person receiving a benefit of any size, then it must be dealt with accordingly. Even if the benefit may be small, any amount of money increases food security. Additionally, some number of people among the population of applicants who believe they will only receive a small benefit may actually qualify for much more than they anticipate. When the density and length of the application overwhelm applicants, they never even have the opportunity to judge for themselves whether the benefit would be worth their time. In order to reach all qualifying applicants successfully, Montana must first fix its cumbersome and dense application.

Respondents indicated that the household question is particularly unclear on Montana's application. This question, as well as others, should be noted as needing improvement. America's Second Harvest's study, *The Red Tape Divide*,^{xiv} examined extraneous questions asked on food stamp applications. Out of nine income question categories examined, the study concluded that Montana asked five extraneous income questions and out of six asset question categories examined, Montana asked four extraneous asset questions. All of these questions concern income and assets that the state is not allowed to consider when determining food stamp benefits.

The extraneous income questions concern:

- Income not in the form of money

- Gifts of money from friends, charities, and relatives
- Loans
- Lump sum payments, tax refunds, etc.
- House or Land

The extraneous asset questions concern:

- Burial plots
- Trust funds
- Life insurance (optional), pensions
- Tools, equipment, livestock, or buildings used for income

In addition, the study notes that Montana application includes the following non-essential question: “If you have lived in Montana 12 months or less, list the state you came from: please check one reason why you moved to Montana: Work, Like Montana, Relatives, Other.” Montana should eliminate all of these extraneous and non-essential questions from the application and work to clarify the remaining questions.

Some of the questions are kind of written oddly. For example, questions about “household” size, can be confusing. Participants may need clarification as to who would be included in their household. Folks can get confused if household size means everyone living in the building or just themselves. Sometimes people might have a friend living with them and aren’t sure if they should count their friends as part of the household.

—Pat Steinwand, Helena; Career Training Institute

A lot of people have a lot that’s already going on in their lives at the time they’re applying for food stamps, so that makes it hard. They may be moving into an apartment, applying for Medicaid, or something else. Food stamps are just one more application. People just are intimidated by it. It’s not clear enough how you should go about answering the questions. People are overwhelmed by the process.

They look at this thing that looks like a book, and they’re intimidated. It looks very complicated and it could be simpler. There should be directions given for different situations. People don’t know how to answer the household size question. What do they do if they have a roommate or a live in caregiver? Shortening it would help. Eliminating repetitive questions would help. If you have proof of income that you’ve brought in, why should you have to re-write it too?

—Jane Lux, Missoula; Home and Community Based Services

Facilitating the Application Process: An Application Instruction Sheet

Other states include a full page of detailed and easy to understand instructions about the application process. Montana should develop a similar instruction sheet, explaining how to fill out the application and detailing the interview process. With an instruction sheet attached to the application, applicants would have a more clear idea of how to approach the process and would be able to develop a set of realistic expectations. The instructions on the current application are unclear and difficult to understand. In the verification section, the instructions read “The following is a list of verifications to bring to the interview which may speed up the application process,” followed by a list of 34 documents. The vague language in these instructions is confusing and discourages people from applying. A clearly written and easily understood application instruction sheet would greatly improve the application process. As people learn that the program is easier to navigate, public perceptions will shift, and the program will be seen as accessible and affective. Shifting these perceptions leads to long term increases in enrollment as those

already enrolled will encourage others to apply and demonstrate the effectiveness of the program by example.

People often have to go back to the office because they don't have all their materials. The process can be very tiring. When they get held up because they're missing materials, it delays their stay at our shelter. If it makes it more difficult for them to obtain self-sufficiency, then it also puts more of a strain on our organization. We have the most difficulty with identification; social security and birth certificates are the hardest, people can lose them. People in these situations, people who have to come to us for emergency housing, are often not organized. People are supposed to be here only 14 days, but with all the delays, it's an unrealistic amount of time.

I think when they have the initial interview the caseworker should take the time to sit down with them and tell them clearly what they need. It would be nice if there was a card attached to application saying what they need.

—Lonnie Stoneman, Great Falls; Great Falls Rescue Mission

REQUIRE LESS DOCUMENTATION DURING APPLICATION PROCESS

Respondents consistently reported difficulties with amount of documentation required for verification when applying for food stamps. The many documents required at the interview can be difficult to track down even for clients in the most stable situations. Applicants in transitional housing or lacking a permanent home due to financial troubles, domestic abuse, or other situations have an even more difficult time locating all of the proper documentation. Requiring less documentation would make the Food Stamp Program more efficient, more streamlined, and, in turn, more effective. With less required documentation, caseworkers would be able to spend less time on each case and applicants would not have to deal with much of the hassle currently associated with the program.

There was a girl I met the other day, she didn't have a telephone yet or a bill with her name on it, and they turned her down for all benefits because she couldn't provide documentation. As a result, she goes hungry and so do her kids, they might be able to get something from the food bank, but that's not much.

—Anonymous, Montana Food Stamp Nutrition Education Program

Some people are less likely to apply because bringing in verification is one more thing; it's overwhelming. Cutting down paper work would be good to change. There seems to be so much duplication between different departments, like social security and food stamps

—Jude Munson, Missoula; disability advocate, Summit Independent Living Center,

Some folks who are getting food stamps might be transient, for example, some people who get food stamps live in transitional housing. For this population recertification can be difficult, people might have difficulty receiving their mail, letters from the office, or other documents.

—Pat Steinwand, Helena; Career Training Institute

The Federal Verification Requirements: A Target for Montana

As mentioned previously, producing an envelope that lists and explains the required materials would help applicants prepare for the interview and avoid processing delays. However, Montana can and should go further – and require less documentation in the first place. Currently, the Montana application lists 34 documents that the applicant must

bring to the interview. However, the federal food stamp requirements require applicants to bring only the following verification^{xv}:

- Income
- Citizenship or immigration status for all people in household applying for food stamps
- Social security numbers for all people in household applying for food stamps
- Proof of address or where applicant resides (homeless people do not have to produce address)
- Identification for applicant
- Medical expenses, if seeking medical deduction
- Utility expenses, if seeking utility deduction other than standard
- Proof of disability, if seeking special disability deduction

Thus, in essence, even assuming an applicant is asking for three types of deduction, Montana asks applicants to bring in 26 extra documents in order to verify. One example includes Montana's requirement that applicants bring in proof of commodities if they are receiving them. As this is not required by federal guidelines, Montana should eliminate this piece of verification. There is clearly much room for improvement in Montana's application.

By reducing the verification requirements to match the documentation requested by the federal guidelines, Montana would make the process simpler for applicants while still making in appropriate benefit determinations. Applicants could apply for food stamps and receive the amount they deserve without worrying about locating and keeping track of hard-to-obtain documents. Montana must reduce the requirements for verification by eliminating superfluous documentation requirements and by clarifying the instructions and list of documentation on the application.

When you go in to sign up for lunch program for kids it's simple, that one works. Food stamps should be more like that program. I think that the amount of documentation is too intrusive. There should be less documentation of income. And some of these people don't have homes even, but they have to provide a huge amount of documentation. Applicants are supposed to have all these documents with them at the interview, but a lot of times people need help figuring out what exactly they need. The caseworkers need to facilitate them in getting the right information. Then the process of getting food stamps wouldn't be so delayed.

–Anonymous, Montana Food Stamp Nutrition Education Program

Incorporate with Other Programs

Montana should work to incorporate the food stamp application more fully with the applications to which it is already attached. Along with many other states, Montana has taken the first step and made the Food Stamp Program application available alongside the Medicaid and TANF application. But as many applicants apply for multiple programs, Montana could easily reduce the amount of paperwork by only requiring applicants to produce paperwork once, rather than requiring applicants to produce the same document multiple times for multiple programs. Coordinating the paperwork would benefit the Office of Public Assistance as well as applicants applying for multiple programs.

They're supposed to bring proof of income when they interview, but if people are already on social security, it would make sense to just look in the computer to find their income, rather than

having them have to go through the same process a second time? It could be changed so they would have to bring in proof only of income that was in addition to social security.

—Jane Lux, Missoula; Home and Community Based Services

SWITCH TO SIX-MONTH REPORTING

Once applicants receive their food stamps, they are responsible for reporting changes in their financial status to their caseworker. Reporting changes to income can be one of the most time-consuming and frustrating aspects of the Food Stamp Program for both recipients and caseworkers. In order to help alleviate the strain on all parties, Montana has taken advantage of many federal options in order to decrease the amount of reporting for which Montanans are responsible. This is to be commended; taking advantage of semi-annual reporting options Montana has helped make the program easier on Montana.

Respondents indicate, however, that any amount of reporting places a great strain on applicants. The hassle of reporting, much like the cumbersome application, discourages people who receive only small food stamp benefits from participating. If a person knows that each food stamp benefit will also mean dealing with the hassle of reporting potentially minute income fluctuations, he is much less likely to apply if he also knows his benefits will be small. Additionally, respondents reported that mistakes occur most often during the process of reporting. If there is an error in an applicant's case, it can take weeks before it is fixed, weeks during which the applicant might not be receiving the appropriate amount of food stamp benefits. Thus, less frequent reporting requirements would decrease the possibility for mistakes by reducing caseworkers' workloads. Reduced paperwork, and the subsequent reduced error rate, would ultimately save the state time, and, in turn, money. Thus, as respondents indicate there is a still a need for less frequent reporting, Montana should continue to reduce the amount of reporting for which clients are responsible.

It seems like you have to go through the whole process again when you recertify, which doesn't seem necessary if your situation hasn't changed. Recipients are supposed to tell the office when anything has changed each month. If they get a \$7 increase in social security, by the time their rent goes up and everything gets adjusted, they're not even getting anymore money. It would make sense to have recertification less often. I can see that you would need to tell them if your income went up \$100. But is \$5 or \$10 really enough money to worry about? Maybe it should say that if you increase a certain amount you have to report it, but not if it's less. It takes the case workers time to look at these changes; it would save them money and time.

—Jane Lux, Missoula; Home and Community Based Services

Recertifying less often would definitely make a difference. It's a matter of time management and not having to do extra paperwork. Maybe they need an addendum letter saying that your financial situation has changed. If they would just even cut the times you have to recertify in half, it would make a big difference.

—Jude Munson, Missoula; disability advocate, Summit Independent Living Center

Recertifying less often would cut down a lot of the hassle. Recertifying less often would cut paperwork and more appointments would be available. Some people are cut off food stamps because of recertifying. I had a case where the father had custody of kids while the mother had limited visitation. The mother refused to cooperate and wouldn't sign off for the Food Stamp Program. Everyone in the family got kicked off the program. Those kids still had to be fed. They went [to all kinds of community resources] to get food. Now the dad has to keep a log of how

often he has the children. If he has physical custody it shouldn't matter if the mother has them a couple of days more. That's a big chunk of the family's budget. Things like that need to be evaluated.

— Lonnie Stoneman, Great Falls; Great Falls Rescue Mission

REDUCE APPLICANT'S EXPERIENCE OF STIGMA

When applicants experience stigma or mistreatment of any kind, there is a possibility they will leave the program, avoid applying, or, in recounting their experiences, discourage others from associating themselves with the program. A 1999 study by the USDA states that applicants who associate stigma with food stamps are less likely to participate in the program.^{xvi} Reducing stigma is key to shifting public perception of the Food Stamp Program and encouraging increased participation.

Physical Space: Something of which Montana must remain aware

Respondents suggest examining and reevaluating the physical layout of the food stamp office. For example, in the Missoula Office of Public Assistance applicants speak to Customer Service Agents through glass. Such an interaction is part of the reason applicants experience stigmatization. Other respondents argue that the food stamp office should be separated from the welfare office. While obviously, such change cannot occur immediately, Montana should keep this observation in mind during long term planning. Ultimately, it is important for Montana to remain aware of the impact that the physical space in the Office of Public Assistance has on applicants.

The office is not very private, ...but on the other hand, you're not sharing the most personal information. For some people, though, the information is personal. Changing the layout of the office would help, to be able always be in a private room would be good.

—Jude Munson, Missoula; disability advocate Summit Independent Living Center

People experience a lot of stigma, because the Food Stamp Program is in the welfare office, so they feel like they're on welfare. I think the food stamp office should be its own entity, like WIC. A lot of people don't use it because of the stigma. The caseworkers treat you like you're going in for welfare. The food stamp office in Great Falls makes it seem like the caseworkers are giving people their own money, when it's actually an entitlement program. It's a big issue. They really need to look at welfare being in charge of food stamps. It's a major problem, and barrier.

—Anonymous, Montana Food Stamp Nutrition Education Program

Electronic Benefit Transfer (EBT) cards: a good step toward reducing stigma, yet with work still ahead

The Food Stamp Program recently phased out the use of paper food stamps in favor of an electronic card system designed to increase efficiency and decrease stigma associated with the paper stamps. The new cards are called Electronic Benefit Transfer (EBT) cards and are now being used all across the country. While the introduction of EBT cards has helped reduce stigma, the new system also presents difficulties. Some recipients are still unclear as to how to use the cards, while others are simply wary of using something that seems so similar to a credit card. Moreover, recipients suffering from mental illnesses can have particular difficulty learning and using the new system. To address these concerns, Montana should continue to educate recipients on EBT. It should also be noted that some Montanans avoid applying for food stamps due to a lack of knowledge about

EBT cards. Thus, EBT card education should be included as a part of Montana's outreach work.

The EBT system also interferes with the ability of participants to space out their use of food stamps. Before EBT cards, participants could physically set aside a portion of their food stamp benefit for later in the month. With the new system, it is more difficult to reserve or set aside some of the benefits. This problem could be solved by developing a way for clients who so choose to use the card to pre-set week-to-week spending limits electronically. Clients could work with caseworkers or on their own to determine what portion of their benefits they wanted access to at what time, and the card would allow them access to only that pre-determined amount. Developing such a system would aid in budgeting for all clients, not just those who have the benefit of working with an advocate.

While EBT cards have reduced stigma in many senses, in one respect, EBT cards can actually contribute to stigma. Whereas before recipients could easily count the food stamp benefit they had left, with EBT cards clients do not know their balance until they are actually at the cash register. When someone arrives at the register with more food than they can pay for, they are put in the humiliating position of having to prioritize their purchase at the register, in front of a clerk and potentially other shoppers. An EBT card scanner at the entrance of supermarkets where recipients could check their balance would allow applicants to shop without fear of embarrassment at the register.

I'm a real advocate of EBT cards, but we see people who don't want anything to do with them, they think they're credit cards. We've got a lot of people who are real wary.

— Collette Gray, Great Falls; Opportunities Inc.

There's still a lot of stigma, people don't want to apply because they don't want to be seen as someone who's applying for food stamps. Maybe it'll be better with the card, but the card can be intimidating. Also, the card is making it more complicated for people to figure out how much they have left on the card. In one way the cards are great, but it would be good if people could find out their balances. It's quite embarrassing when they have to decide what they want while they're at the register.

—Jane Lux, Missoula; Home and Community Based Services

Education about EBT cards is a barrier. Even if they explain what the EBT is to people, often people don't actually understand, especially people with mental illnesses.

—Carmen Gonzalaz, Billings; HUB Mental Health Center

I used to make people save their food stamps, now with the EBT card I cant help them save their food stamps, because that would mean taking the whole card away, whereas before I could take half their food stamps.

—Lonnie Stoneman, Great Falls; Great Falls Rescue Mission

LANGUAGE

While different Office of Public Assistances across the state accommodate non-English speakers to varying degrees, there is clearly a statewide need to increase accessibility for non-English speakers. A person who doesn't speak English deserves equal access to food stamp benefits. It is vital that Montana provides adequate assistance for these applicants rather than relying on the resources of advocates in order to fill the need. Montana should

ensure that every Office of Public Assistance has at least one Spanish-speaking caseworker and, as the Missoula Office of Public Assistance has been doing, work with advocates and applicants to provide translation for other languages when necessary.

Language issues are a barrier for applicants. I speak Spanish so everybody comes to me. Everybody comes to me. They're doing well at the Billings office. They have interpreters available, but applications are not available in Spanish. It would be good if they could hire staff who are bilingual.

—Carmen Gonzalaz, Billings; HUB Mental Health Center

I had a couple for the Dominican Republic and only the wife spoke any English, but it was very broken. There was no one in the office who could translate or assist them. I managed to get an interpreter from the hospital, but they would have never received any services if I hadn't found an interpreter for them.

—Lonnie Stoneman, Great Falls; Great Falls Rescue Mission

Missoula has been very good about people not speaking English. If there are any questions or concerns, they call us. The Missoula office works with us to straighten out the problems. We know a lot of the caseworkers there and have a good relationship to them, which is great.

—Misha Chinikailo Missoula; Refugee Assistance Corp

GOOD AND BAD PRACTICES: AREAS FOR IMPROVEMENT AND MODELS TO EMULATE

On a fundamental level, it is vital that each Office of Public Assistance administers the Food Stamp Program smoothly. If applicants experience paperwork jams or other unexplainable problems with the day to day operations of their Office of Public Assistance, their opinion of the program will drop, decreasing the chances that they will continue with the program. In turn, an individual's negative experience with food stamps contributes to a negative public perception of the program when the client conveys their experience to friends and family. Each Office of Public Assistance operates differently, making it challenging to identify areas for improvement.

Reducing caseworkers' caseloads in all offices would address all of the varied problems that respondents identified. Currently, caseworkers are overworked and overburdened. Reducing caseloads would allow offices to increase productivity and level of service. Before Montana can make real steps toward change, caseworker's burdens must be reduced. Only then will Montanans be getting a reasonable and appropriate level of service.

They're superb in the Missoula Office; they really try to help.

—Jane Lux, Missoula; Home and Community Based Services

Caseworker Assistance

In Missoula's Office of Public Assistance, one respondent reports that due to a lack of communication on the part of caseworkers, applicants must ask many clarifying questions during their interview. While caseworkers are willing to work with applicants in this office, the respondent reports that they could be more forthcoming with information they believe can help their clients, removing the burden placed on applicants during the interview process.

Caseworkers in Missoula's office should be made more aware of the need to communicate with the clients. Reducing caseloads would give these staffers the space to properly assist applicants.

The applicants always have to ask a lot of questions, and sometimes caseworkers are not as knowledgeable as they should be. But most are willing to work with the applicants. —Jude

Munson, Missoula
disability advocate; Summit
Independent Living Center

Lost Paperwork

Reports from Great Falls indicate that the Office of Public Assistance has difficulty keeping track of paperwork. Losing or misplacing paperwork places undue burden on applicants as they try to negotiate an already complex system. It is vital that every Office of Public Assistance maintains basic levels of organization so that applicants do not experience frustrating setbacks when trying to obtain their benefits. The state office should be aware of these concerns and send workers to conduct an assessment of the level of service in the Great Falls Office of Public Assistance and react accordingly.

Mistakes happen when people weren't working and then they start working. That's often when food stamps won't show up on time whether it's the caseworker or the consumer who hasn't filled out the paperwork. It's just a lot of paperwork.

—Jude Munson, disability advocate; Summit Independent Living Center

Paperwork jams happen a lot. The office in Great Falls loses papers all the time and tells people that they don't have documents. If the office loses documentation, then that moves the applicant at to ground zero, the application gets shuffled around or what have you. Sometimes it's hard for people to apply once, let alone twice. Many people don't have phones or fax machines, and they have to walk or take the bus to the office. A lot of times, people will just go without, because there are so many barriers.

—Anonymous, Montana Food Stamp Nutrition Education Program

Interview Waiting Periods

Respondents report excessive waits for interview appointments, especially in Great Falls. Waiting for an interview delays the process of getting food stamps and means applicants must go without food they need immediately. Waiting weeks for food stamps can severely harm the health and stability of a family or individual in need of support. Because applicants often must turn to community resources in order to maintain food security during this interim period, the longer the applicant must wait for the interview, the more strain is placed on community resources.

The office has interviews at certain times and if you don't make it then you have to wait. If you work, then it's very difficult. I knew some people who have had to wait a month just to get through their hoops. And in the meantime, they don't have food.

—Anonymous, Montana Food Stamp Nutrition Education Program

It takes them a while to get an appointment in Great Falls. The wait can be as long as three weeks. I had a guy who came in November 12th and he went in right away and applied for food stamps, but he didn't get an appointment until December 26th. Faster appointments would make a big

difference. I'm sure they're just overloaded. I kept extending his time at the shelter because he was still waiting for his benefits and his appointment. There's more of a strain placed on our organization because of long waits. It is the same cycle for all the organizations. Then it's the hurry up and wait game.

Every agency is maxed out with the amount of money and funding they have and I think were seeing more and more people. There's a lot of paperwork to deal with. I've had people that have gone down to the office and they have to wait another month to see their worker. The wait is because the workers have a person every 15 minutes.

—Lonnie Stoneman, Great Falls; Great Falls Rescue Mission

Expediting of Applications

Respondents from across the state report that the expediting applications has been a success. Expediting applications provides people who have experienced sudden changes in their financial situation with immediate application processing and access to food stamps for the first month without having to undergo the interview. When an application is expedited, applicants receive their food stamps within seven days and have reduced paperwork requirements in order to facilitate the accelerated process. As expediting is working so successfully for the people that already qualify, Montana should do what it can to extend expedite more applications and enable more families in emergency situations would to take advantage of this service.

First, Montana should reduce the number of days that it takes expedited applicants to receive their food stamps. Texas, Vermont, Ohio and other states have, in the past or currently, reduced the number of days it took expedited applicants to receive their food stamps to less than the federal requirement of seven days. Montana has varying degrees of control over different aspects of expediting applicants. If Montana raises the income and resource limits for expediting applications, in turn expediting more clients, the state would be able to give those applicants their food stamps within seven days. However, while the state has control over the limits for applicants who receiving rushed food stamp benefits, the state cannot take advantage of the reduced documentation requirements for people who are above the federal cut-off for expediting. In order for expedited clients who meet a new state cut-offs to experience the reduced documentation requirements that are applied to clients who meet the federal requirements for expediting, the state would have to apply for a federal waiver. Since the situation is divided in this manner, in addition to reducing the seven days it takes expedited clients to receive their food stamps, Montana should take action accordingly and apply for a waiver. For, when people are supposed to get their food stamps within seven days are still required to bring in all of the regular documentation that an non-expedited applicant would, delays will often occur. Thus, the only way to administer an expanded application expediting program effectively and as fully intended, would be to have applicants both receive their food stamps faster and be required to have reduced documentation requirements. Therefore, in order to make a raised cut-off for receiving food stamps in seven days more of a reality, Montana should apply for a federal waiver to extend the reduced documentation.

That is, first Montana should raise the income and resource cut-offs for expediting applications to allow more clients to receive food stamps within seven days. Second, in order to accommodate the caseworkers and applicants, Montana should apply for a federal waiver to raise the income and resource limits for reduced documentation

requirements, allowing more applications to be expedited. In the end, more people will be able to take advantage of a process that has already been working effectively in Montana.

Every agency is maxed out with the amount of money and funding they have and I think were seeing more and more people. There's a lot of paperwork to deal with. I've had people that have gone down to the office and they have to wait another month to see their worker. The wait is because the workers have a person every 15 minutes.

—Lonnie Stoneman, Great Falls; Great Falls Rescue Mission

Waiver of Interviews

Respondents confirm that there have been few problems waiving interviews for people with disabilities and seniors who are unable to come to the office. As many clients truly are unable to make the trip, having an alternate available is vital to providing access for all clients. In the past respondents report that applicants have had difficulties getting their interviews waived. Thus, it is even more commendable that the Offices of Public Assistance are now successful in providing this valuable service.

They have been good about waiving the interview for our clients in the Missoula Office of Public Assistance. We've gone different routes over the years, sometimes they've insisted our clients come in for an interview no matter what, but now they've been great about waiving interviews for clients who aren't able to come into the office.

—Jane Lux, Missoula; Home and Community Based Services

Waiving office interviews seems to be a real problem in some offices. Seniors might need that, but very few seniors will even apply for food stamps. I try to work with them to get them to apply. They'd eat dog food before they'd go apply for food stamps.

—Anonymous, Montana Food Stamp Nutrition Education Program

CONCLUSION

While the Food Stamp Program is succeeding in Montana in many ways, numerous areas should be improved – particularly the administrative barriers that often leave eligible Montanans without the food stamps they need. Removing these barriers and increasing awareness of the program is in Montana's best financial and social interest. Elimination of administrative obstacles, particularly in the application process, will bring more people in the program. A more efficient program also means fewer recipients will leave the program out of frustration with the process. Montana can also increase participation by investing money – which can be federally matched – in aggressive and targeted food stamp outreach. Increasing enrollment both decreases food insecurity and brings a needed infusion of federal money comes into Montana's struggling economy. Montana should invest in improving the efficiency of the Food Stamp Program and invest in Montana's future.

ⁱ America's Second Harvest, *Hunger in America 2000*, Table 7.2.1-"Reasons Why clients Never Applied for Food Stamps" <http://www.hungerinamerica.org/>

ⁱⁱ *Reaching Those in Need: State Food Stamp Participation Rates in 2000* by Allen L. Schrim and Laura A. Castner. Mathematica Policy Research Inc. for USDA
<http://www.fns.usda.gov/oane/MENU/Published/FSP/FILES/Participation/Reaching2000.pdf>

ⁱⁱⁱ Kenneth Hanson and Elise Golan, "Effects of changes in food stamp expenditures across the US economy, FANRR-26-6, US Department of Agriculture, Economic Research Service, Aug 2002." available at <http://ers.usda.gov/publications/fanrr26/fanrr26-6/fanrr26-6.pdf>

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- ^{iv} Bureau of Economic Analysis, U.S. Department of Commerce, "Bear Facts: Montana, 2000-2001," 2002, available at <http://www.bea.doc.gov/bea/regional/bearfacts/stbf/bf1/b130000.htm>.
- ^v <http://healthinfo.montana.edu/msu/MTstats.html> Montana Statistics Prepared by the Montana Office of Rural Health (updated 5/14/02)
- ^{vi} Ericka Schenck Smith, Missoulian State Bureau Article in Missoulian Wed, Sept 26, 2001 <http://www.missoulian.com/specials/population/926.html>
- ^{vii} Mark Nord, Margaret Andrews, and Steven Carlson, *Household Food Security in the United States, 2001*, United States Department of Agriculture, Economic Research Service, Food Assistance and Nutrition Research Report No. 29, October 2002, p. 17.
- ^{viii} www.centeronhunger.org
- ^{ix} www.centeronhunger.org
- ^x Doug O'Brien, Kimberly Prendergast, Eleanor Thompson, Marcus Fruchter, and Halley Torres Aldeen. America's Second Harvest, "Red Tape Divide: State-by-State Review of Food Stamp Applications" available at: http://www.secondharvest.org/policy/food_stamp_study.pdf
- ^{xi} <http://healthinfo.montana.edu/msu/MTstats.html> Montana Statistics Prepared by the Montana Office of Rural Health (updated 5/14/02)
- ^{xii} America's Second Harvest Red Tape Divide: State-by-State Review of Food Stamp Applications by Doug O'Brien, Kimberly Prendergast, Eleanor Thompson, Marcus Fruchter, and Halley Torres Aldeen available at: http://www.secondharvest.org/policy/food_stamp_study.pdf
- ^{xiii} America's Second Harvest Red Tape Divide: State-by-State Review of Food Stamp Applications by Doug O'Brien, Kimberly Prendergast, Eleanor Thompson, Marcus Fruchter, and Halley Torres Aldeen page 18. available at: http://www.secondharvest.org/policy/food_stamp_study.pdf
- ^{xiv} America's Second Harvest Red Tape Divide: State-by-State Review of Food Stamp Applications by Doug O'Brien, Kimberly Prendergast, Eleanor Thompson, Marcus Fruchter, and Halley Torres Aldeen — Table 1 "State-by-State Review of Pages and Question Data" available at: http://www.secondharvest.org/policy/food_stamp_study.pdf
- ^{xv} America's Second Harvest Red Tape Divide: State-by-State Review of Food Stamp Applications by Doug O'Brien, Kimberly Prendergast, Eleanor Thompson, Marcus Fruchter, and Halley Torres Aldeen. page 25. available at: http://www.secondharvest.org/policy/food_stamp_study.pdf
- ^{xvi} Department of Agriculture, Food and Nutrition Service Managing for Payment Accuracy: A Review of State Practices (Washington D.C.: U.S. Department of Agriculture, Food and Nutrition Service September, 1999).

the
interview...

The caseworker goes over the application page by page with the applicant, ensuring that the information is accurate. The caseworker enters the information into a computer program called TEAMS as they go; TEAMS is used to determine the applicant's eligibility. The caseworker also explains the different sections on which the applicant must sign off.

if applicant has all required information at the interview...

The caseworker can tell the applicant how many food stamps s/he qualifies for at the interview.

The applicant receives an approval letter in the mail along with an EBT card (Electronic Benefits Card).

The applicant calls the 800 number to activate the card and get a pin number.

Applicant can now access his/her Food Stamp benefits via the EBT card.

if applicant doesn't have all required information at the interview...

Another interview will be scheduled and the applicant will be informed as to which materials to bring to the second interview.

Applicant receives a pending letter in the mail that informs them in writing as to which information to bring to the office for the next interview.

*return to the **

After the
interview...

The application process is complete!

A Road Map to Food Stamps in Montana

getting in the interview...

