

Upfront: Fresh start

by Peter Seidman | Posted: Friday, April 11, 2014 9:00 am

Lucille is in her 70s, trying to make ends meet in Marin. It isn't easy.

She receives \$1,000 a month from Social Security, and she has a modest CD, from which she withdraws a minimum deposit every year. Lucille pays \$1,500 a month for a one-bedroom place she calls home. (We're using just her first name for this story.) A housing voucher helps cover the rent. She pays 30 percent of her income for housing. "If I didn't get the voucher," she says, "I would have no money for food."

By the time expenses get deducted from her budget, Lucille can face big financial trouble. She recently had to use a credit card to cover \$1,000 in repair costs for her 1987 Honda. Then the clutch gave out, and she had to come up with another \$1,000. Certainly without housing assistance, Lucille could no longer live in Marin. Her situation isn't unusual for low-income seniors in a county where the fastest growing demographic is the elderly population.

To make matters worse for Lucille, she has fought cancer three times. In addition to all of her other expenses, she says, each month she pays about \$300 for healthcare at Kaiser.

Lucille thought that getting some help with food costs would be a reasonable approach. She applied for benefits through the CalFresh program. That's the name California uses for the federal Supplemental Nutrition Assistance Program (SNAP).

The benefits allowed in the SNAP program can be pitifully small. It's far from the description of an overabundant program that disperses benefits in a profligate manner that conservative politicians disseminate. The recent political tussle over the federal farm bill is just one example of how budget-cutters in Washington use people like Lucille as sacrifices on the altar of a balanced budget.

When Lucille applied for CalFresh benefits, she learned she could qualify for only \$15 a month to supplement her food budget. The news came as a shock. "When I was in my 20s and 30s," she says, "I was married and owned a restaurant in Beverly Hills, and this is where I'm ending up at my age: Asking for food stamps."

Many seniors find that applying for CalFresh benefits is distasteful because a stigma still exists. Other seniors discover, like Lucille, that the benefit for which they will qualify is the minimum of \$15 a month or close to it. They think it's just not worth the effort of applying. Many seniors also are hesitant to apply because they don't want to open themselves to scrutiny from a government

agency, especially when the benefit will be so low.

The county has many programs to help seniors—and others—navigate through the social service system. But it's been hard to reach many potential recipients for CalFresh.

Marty Graff, social services program manager for Marin, says that in 2014 Marin issued \$1,275,918 in CalFresh benefits. Households received an average of \$243 per month. Individuals received an average of \$150 per month. The county disbursed benefits to 5,020 households that included a total of 8,494 individuals.

Single Marin residents qualify for CalFresh if they have a monthly gross income of \$1,211 or less. A couple qualifies with a gross monthly income of \$1,640 or less. Three people qualify with a household income of \$2,069 or less. And a four-person household must earn \$2,498 or less. There is additional participation criteria for households with a greater number of residents. Seniors fall into a separate category and are able to deduct some expenses to arrive at a net income in the qualification procedure. Using that procedure, the reality is that many seniors in Marin end up meeting only the minimum benefit requirement of \$15 a month.

When Lucille learned that she qualified for the minimum benefit, she was angry. She believes seniors should receive more help to reduce their food insecurity. She says she works at Whistlestop Wheels and comes in contact with many women each week who underscore her assessment. "I talk to lots of women who can only get \$15. They have no money for food. The politicians are making good salaries. They make these laws and are covered with benefits and everything. Why don't they understand how other people have to live?"

The feds set the benefit schedule for CalFresh. General population recipients must earn a gross income of 130 percent of the federal poverty level or less. The maximum net income for a single elderly person is \$958 per month.

Those are paltry sums in Marin, a high-cost county. The SNAP benefit schedule takes no account of the relative expense of living in a particular county. It's a one-size-fits-all schedule, and it hits recipients in Marin. In addition, California is the only state that allows no SNAP benefit for people on Supplemental Security Income (SSI). That federal program provides benefits to disabled children and adults on limited incomes. It also provides benefits to adults 65 and older on extremely limited incomes. "You know, you can be receiving \$840 a month and you can't qualify for SNAP," says Lee Pullen at Marin's Aging and Adult Services.

According to a California Food Policy Advocates report, Marin is missing out on an estimated \$17.2 million a year in unclaimed CalFresh benefits. Marin ranks 55th out of 58 counties in the state on a CalFresh program access index. California ranks near the bottom of all states in

dispersing the benefits of SNAP.

According to the Food Advocates' report, only 57 percent of eligible Californians participated in CalFresh in 2011. The low participation rate in the state means that California loses out on an estimated \$3.5 billion a year in federal nutrition benefits.

Seniors particularly seem hesitant to sign up for CalFresh benefits. "We have an eligibility worker whose case load is mostly seniors on Medi-Cal," says Ronna Buccelli, program manager for the CalFresh program in Marin. "She tries to get people to sign up. Some are reluctant because they are proud. There's still the stigma attached. Some think the benefit is not that high and they say why bother?" The eligibility worker tries to tell reluctant seniors that they can save their benefit for three months and have enough to buy food for a nice meal.

Using the CalFresh benefit along with other benefits could help many people in the general population and seniors who are unaware of the possibilities.

Even though a senior, or a younger person, may qualify for just the minimum benefit, it can go further used in a program called Market Match. That's the name of just one of a number of programs available in the county to provide nutrition assistance.

The Agricultural Institute of Marin is the nonprofit organization that runs the farmers market at the Civic Center. On Thursdays and Sundays, CalFresh beneficiaries can take their electronic benefit cards to the market, buy food from vendors and receive a matching amount up to \$10 per visit. Even with a minimum CalFresh benefit, \$15 can become \$30. That's not much in a monthly food budget, but it's something.

"The county has a whole range of approaches for low-income residents," says Rebecca Smith, another program manager at Marin Health and Human Services. A health educator goes out to the community and works at schools, congregations and other sites to provide nutrition information. The county has a variety of other nutrition-related programs. It helps fund the Agricultural Institute's Market Match program, which has been replicated across the country. The recently passed federal farm bill includes continued support for the program.

The county also is starting a program that reaches out to stores in the community, especially in lower-income areas such as the Canal and Marin City, to promote offering healthy food at local markets instead of the junk food often found at the end of aisles near checkout counters. Smith says one retailer switched out junk food for mangos and tallied good sales. The community wanted mangos, according to Smith, and that's why the retailer was able to offer a healthy alternative and also beef up his bottom line.

Even with nutrition programs and outreach efforts, it's hard for residents who live at or near the

cutoff point for CalFresh assistance to reap even a modest food dividend.

The reality is that not all programs work for every demographic. "We find most seniors in Marin think CalFresh is not worth the trouble for them," Pullen says. "That's a matter of changing the federal requirements [to increase benefits]. I hope we can get there. But in the meantime, we try to put out as much information as we can." Last year in May, the county declared the month to be CalFresh Awareness Month. This year, May will again be dedicated to focusing on CalFresh.

"Last year in connection with the awareness month, we had volunteers at Whistlestop, and it just didn't take off," Pullen says. "The seniors were just not that interested." The county keeps trying. One of the tactics to reach seniors—and others—focuses on informing people about the host of services and opportunities beyond CalFresh. By putting together a package of benefits, people can extend their food budgets. Using Market Match is one example.

Going to meal sites hosted by congregations is another way low-income residents can reduce the kind of food insecurity Lucille deals with every month. Another way residents can receive food assistance is through the San Francisco-Marín Food Bank and its pantries. The county tries to work in conjunction with the food bank to increase awareness of CalFresh possibilities for low-income residents.

But visiting the food bank also carries a stigma similar to CalFresh, and both programs work hard to break through the barrier to acceptance. Lucille's attitude toward visiting a food bank for help is not atypical: "I will not do that," she says. "I just won't do that. If you have food stamps, you can go to a store and buy food you want." The selection at the SF-Marín Food Bank pantries probably is better than Lucille realizes.

Pullen says that CalFresh simply may not be a good fit for seniors—and others—in Marin. The county is in the midst of a three-year push to increase CalFresh enrollment as part of a statewide mandate. The numbers of enrollees have increased, but those millions of dollars still go unclaimed. "One program does not fit all ages. For our older adults, it's not just the difficulty of the application they perceive; maybe they just don't want to receive a government program." Pullen thinks other ways exist to reach seniors—ways that include the food bank and Market Match. "I'd also like to see us get in a position where we can have more congregant meal sites in the county," she says. Currently there are eight congregant sites. "I think that may be a better way to reach people" than CalFresh.

Marin residents who want to know about the scope of services, agencies and programs available can call 211 for information. They also can call county social services referral at 473-7175.

More information and applications for CalFresh, Medi-Cal and the California Work Opportunity

and Responsibility for Kids (CalWorks) programs are available at www.c4yourself.com.

People can also apply for CalFresh at West Marin Health and Human Services in Point Reyes Station, 415/663-8231; at Marin County Health and Human Services in San Rafael, 415/473-3696; and at Marin County WIC (Women, Infants & Children), also in San Rafael, 415/473-6889.