

## CALIFORNIA'S MASTER PLAN FOR AGING

# Address Senior Hunger by Maximizing CalFresh and the Hold Harmless Food Benefits

California has committed to developing a [Master Plan for Aging](#) in order to meet the needs of older adults today and for generations to come. The state has outlined four broad goals that the plan should accomplish: Every Californian should be able to 1) continue living in our communities and have the help we need to do so; 2) live in and be engaged in age-friendly communities; 3) maintain our health and well-being as we age; and 4) have economic security and be able to live in safe environments throughout our lives.

Advocates and service providers have broadly supported the state's efforts to develop the Master Plan, developing [principles](#) and [priorities](#) to guide the planning process. This issue brief focuses on food security.

Achieving any of the Plan's goals are impossible without dramatically improving food security among older adults. The lack of access to consistent, healthy food is not only a moral crisis but also brings [significant health consequences](#), especially in later life.<sup>1</sup> Hunger costs California \$7.2 billion annually in additional health care expenditures, or \$2,033 per food-insecure adult. Reducing hunger by just 1%, however, would save the state approximately \$600 million annually.<sup>2,3</sup>

While food insecurity has steadily been declining among California's general population, the number of older Californians with limited, uncertain, or inconsistent access to the quality and quantity of food they need to live a healthy life continues to grow at an alarming rate. Based on data from the UCLA Center for Health Policy Research, nearly forty percent of low-income Californians over the age of sixty are food insecure, representing a twenty-one percent increase in the last fifteen years.<sup>4</sup> A lack of sustained access to enough nutritious, affordable food is tied to an increased likelihood of chronic disease, hospitalizations, poorer disease management, mental health problems, as well as increased health care spending. It is critical that we design a Master Plan for Aging that helps reverse this harmful trend.

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1 California Healthline. [californiahealthline.org/news/food-insecurity-senior-hunger-california/](https://californiahealthline.org/news/food-insecurity-senior-hunger-california/).

2 Berkowitz, et al. State-Level and County-Level Estimates of Health Care Costs Associated with Food Insecurity. *Prev Chronic Dis*. 16:18549. Available at: [cdc.gov/pcd/issues/2019/18\\_0549.htm](https://cdc.gov/pcd/issues/2019/18_0549.htm).

3 See public Tableau visualization here: [public.tableau.com/profile/feeding.america.research#!/vizhome/TheHealthcareCostsofFoodInsecurity/HealthcareCosts](https://public.tableau.com/profile/feeding.america.research#!/vizhome/TheHealthcareCostsofFoodInsecurity/HealthcareCosts).

4 UCLA Center for Health Policy Research. (2001-2016) California Health Interview Survey Data. Retrieved from [healthpolicy.ucla.edu/chis/data/Pages/GetCHISData.aspx](https://healthpolicy.ucla.edu/chis/data/Pages/GetCHISData.aspx).

California's older adults are becoming more racially and ethnically diverse and food insecurity is correlated with race and ethnicity.<sup>5</sup> White Americans have the lowest rates of food insecurity, followed by other ethnic minorities, Latinx, and Black Americans.<sup>6</sup> These communities face systemic injustices such as punitive policing, patterns of racial/ethnic segregation, and employment and earnings gaps that impact their ability to achieve wealth, prosperity, and food security.<sup>7</sup>

CalFresh is our first and best defense against hunger, and benefits are 100% federally funded. This makes CalFresh our single greatest opportunity to reduce hunger, improve health, and support our local economies.<sup>8</sup> Connecting older adults to CalFresh is proven to radically improve the health of low-income older adults, providing life-saving access to food. Astoundingly, CalFresh reduces mortality among adults aged 40-64,<sup>9</sup> while annually saving more than two thousand dollars per person in healthcare expenditures and lowering the likelihood of admission to a hospital (-14%) or nursing home (-23%).<sup>10</sup>

The Master Plan can support the dignity, health and independence of older adults, and improve our communities for all Californians, and achieve significant health system savings. We can do this by maximizing participation in CalFresh and improving the Supplemental & Transitional Nutrition Benefits that were created to protect older adults and people with disabilities from losing CalFresh as a result of the historic SSI Expansion.

## 1. The Master Plan should commit to enrolling all eligible older adults and people with disabilities in CalFresh, maximizing the benefits for which they are eligible.

Among non-SSI older adults CalFresh is severely underutilized, ranking last in the county and at less than half of the national average: 19% vs. 42%.<sup>11</sup> While the SSI Expansion has been extremely successful to date, enrolling some 300,000 older adults and people with disabilities, analyses suggest that the total CalFresh eligible SSI population is about 800,000.<sup>12</sup> The Master Plan should fulfill the SSI Expansion by meeting CalFresh enrollment targets<sup>13</sup> and engaging in a process to evaluate progress and re-assess those targets to enroll all newly eligible SSI recipients into CalFresh.

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5 Laurel B, Johnson H. (2015) Planning for California's Growing Senior Population. Public Policy Institute of California. Retrieved from [ppic.org/publication/planning-for-californias-growing-senior-population/](http://ppic.org/publication/planning-for-californias-growing-senior-population/)

6 United States Department of Agriculture. (2017) Key Statistics & Graphics. Accessed from: [ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx#householdtype](http://ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx#householdtype)

7 Steiner JF, Stenmark SH, Sterrett AT, Paolino AR, Stiefel M, Gozansky WS, Zeng C. (2018) Food Insecurity in Older Adults in an Integrated Health Care System. *Journal of the American Geriatrics Society*. (66)5: 1017-1024.

8 [ers.usda.gov/webdocs/publications/93529/err-265.pdf?v=8010.7](http://ers.usda.gov/webdocs/publications/93529/err-265.pdf?v=8010.7) pages 6-8 and Table 1 (regarding research by Blinder and Zandi)].

9 C.M. Heflin, et al. (2018). *Health Affairs*, 38(11). [healthaffairs.org/doi/10.1377/hlthaff.2019.00405](http://healthaffairs.org/doi/10.1377/hlthaff.2019.00405)

10 Zielinskie et al. Access to Public Benefits among Dual Eligible Seniors Reduces Risk of Nursing Home and Hospital Admission and Cuts Costs. [bdtrust.org/wp-content/uploads/2017/08/Policy-Brief-FINAL.pdf](http://bdtrust.org/wp-content/uploads/2017/08/Policy-Brief-FINAL.pdf).

11 Food Research & Action Center and AARP Foundation. SNAP Maps: Overview of SNAP Average Monthly Participation Among Eligible Seniors. [frac.org/wp-content/uploads/senior-snap-map-analysis.pdf](http://frac.org/wp-content/uploads/senior-snap-map-analysis.pdf).

12 Cunnynham. Reaching Those in Need: Estimates of State Supplemental Nutrition Assistance Program Participation Rates in 2016. [fns-prod.azureedge.net/sites/default/files/resource-files/Reaching2016.pdf](http://fns-prod.azureedge.net/sites/default/files/resource-files/Reaching2016.pdf).

13 Potential Additional SSI Only CalFresh Households. [cdss.ca.gov/Portals/9/CalFresh%20SSI%20Cash-Out/Potential%20Additional%20SSI-Only%20Households-Updated.pdf?ver=2019-05-17-164327-590](http://cdss.ca.gov/Portals/9/CalFresh%20SSI%20Cash-Out/Potential%20Additional%20SSI-Only%20Households-Updated.pdf?ver=2019-05-17-164327-590).

There are several steps that California can take to meet this goal.

- **Simplify and modernize CalFresh access for older adults and people with disabilities.**

California should advance the priority solutions identified by the [SSI Expansion Customer Experience Working Group](#) to be available in every county, such as enabling application and [recertification over the phone](#) (telephonic signature access), providing [flexible interview options](#) in all counties and simplifying verifications for deductions such as [medical expenses](#). These are long-standing program access priorities, and early data and client feedback from the Expansion confirm that these assist applicants to move through the application process swiftly, and maximize benefit allotments, while providing administrative benefits for counties.

- **Leverage all opportunities within the Elderly Simplified Application Project (ESAP).**

California should maintain all existing elements of the ESAP,<sup>14</sup> and adopt all those not currently utilized, such as requesting federal authority to remove the annual interim report to minimize burdens on applicants and counties by certifying households for three years at a time. Furthermore, California should create a simplified application informed by user-centered design principles that would help overcome stigma and [minimize barriers to CalFresh applications known among older adults](#).

- **Improve program access by addressing language inequities.**

Limited English Proficiency is specifically cited as a reason for low enrollment among California's older adults.<sup>15</sup> The Plan should ensure CalFresh provides robust, real-life translation and language resources, to ensure CalFresh application and recertification are supported in all threshold languages spoken by older adults and people with disabilities. According to the Lost in Translation report from the UC Berkeley Goldman School of Public Policy, addressing language inequities is at the heart of improving CalFresh participation.<sup>16</sup>

- **Expand existing outreach and leverage new partnerships to enhance enrollment.**

Outreach and application assistance is an essential part of enrolling older adults in CalFresh, who often have questions and benefit from experienced staff to complete the application and interview. Expanding state funding for existing outreach providers enables in-depth, in-person trainings and other opportunities to share best practices and develop new strategies to increase enrollment. California should also leverage the new partnerships between the Department of Social Services with the Departments of Aging, Developmental Services, and Rehabilitation established through the SSI Expansion. These partnerships should continue their successful engagement in CalFresh

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14 [cdss.ca.gov/Portals/9/ACL/2017/17-34.pdf?ver=2017-04-26-131831-990](https://cdss.ca.gov/Portals/9/ACL/2017/17-34.pdf?ver=2017-04-26-131831-990) [cdss.ca.gov/Portals/9/ACL/2019/19-44.pdf?ver=2019-05-09-121357-660](https://cdss.ca.gov/Portals/9/ACL/2019/19-44.pdf?ver=2019-05-09-121357-660)

15 National Council on Aging. Senior SNAP Participation Visualization. [ncoa.org/economic-security/benefits/visualizations/senior-snap-participation/](https://ncoa.org/economic-security/benefits/visualizations/senior-snap-participation/).

16 "The English participation rate is quite high at 93%, which would compare favorably to the national average (for all languages) of 86%. However, given that statewide participation is 72.2%, there is considerable evidence that the low overall participation rate is being driven by low enrollment rates in LEP populations. If enrollment rates for all languages were equivalent to the English rate, then an estimated 1.037 million additional individuals would be enrolled and participating in CalFresh." Moon. Lost in Translation: Language access solutions to increasing uptake of CDSS programs. 2019. [transformcalfresh.org/wp-content/uploads/2019/09/Lost-in-Translation-Language-access-solutions-Joony-Moon.pdf](https://transformcalfresh.org/wp-content/uploads/2019/09/Lost-in-Translation-Language-access-solutions-Joony-Moon.pdf).

outreach, and expand to incorporate broader collaboration of food access and other services across the agencies that serve the same older adults and people with disabilities. The Plan should also sustain effective efforts pioneered in the Expansion, such as IHSS social workers providing CalFresh application assistance, to encourage similar cross-program coordination.

- **Improve CalFresh benefit adequacy to fight hunger, improve health and boost enrollment.**

Benefit allotments for the program are determined based on an outdated federal funding model and do not account for the true cost of living in California. A wealth of research has documented the value of CalFresh benefits, and their inadequacy to last the month.<sup>17</sup> Benefits inadequacy is often frequently cited by older adults as justification to not enroll in CalFresh, including during the SSI Expansion.<sup>18</sup> California should increase benefits by raising the minimum benefit allotment, providing farmers' market coupons and other initiatives to ensure adequate benefits.

## **2. Ensure the Supplemental & Transitional Nutrition Benefits truly hold harmless SSI consumers.**

California deserves great credit as the only state in the nation to provide state-funded food assistance to hold harmless the households who lost CalFresh benefits as a result of ending the SSI cash-out policy through the Supplemental Nutrition Benefit (SNB) & Transitional Nutrition Benefit (TNB), initiated as part of the historic CalFresh Expansion to SSI consumers. The households who receive these programs are some of the poorest Californians, disproportionately women and people of color, who long suffered under the cash-out policy. These benefits provide vital food assistance that should be available at maximum level for as long as the household remains eligible, without disruption due to administrative barriers or disaster.

- **Extend CalFresh entitlement to aid and protections against churn to SNB and TNB.**

The SNB and TNB programs are overly narrow and do not provide adequate protections for clients to retain the benefits or return to aid given existing barriers of administrative churn in both the CalFresh and SSI programs. TNB households, for example, are permanently barred from the program if they [miss a 30-day window to compete their recertification that will soon recur every 6 months](#). In addition, early indications suggest larger than expected populations experiencing benefit loss and becoming eligible for the SNB & TNB programs, heightening the urgency of ensuring these programs achieve their purpose to truly hold harmless these families. The state took a vital step to ensuring program security last year by making the funding permanent. California must now prevent households from losing benefits for life due to administrative barriers, and should provide the same entitlement status and program protections as exist in CalFresh, which these benefits have replaced.

- **Replace SNB and TNB assistance during disasters.**

CalFresh allows for [replacement benefits](#) following individual household misfortunes, or widespread disasters. Unfortunately, these protections were not included when the SNB and TNB

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17 Food Research & Action Center, 2019. Initiatives to Make SNAP Benefits More Adequate Significantly Improve Food Security, Nutrition, and Health. [frac.org/wp-content/uploads/snap-initiatives-to-make-snap-benefits-more-adequate.pdf](https://frac.org/wp-content/uploads/snap-initiatives-to-make-snap-benefits-more-adequate.pdf).

18 See, for example, feedback from the River City Food Bank in the Sept/Oct All Stakeholder meeting. [cdss.ca.gov/Portals/9/CalFresh%20SSI%20Cash-Out/Sept-Oct%202019%20CF%20Expansion%20SSI%20Implementation%20Update-FINAL.pdf?ver=2019-11-19-112845-167](https://cdss.ca.gov/Portals/9/CalFresh%20SSI%20Cash-Out/Sept-Oct%202019%20CF%20Expansion%20SSI%20Implementation%20Update-FINAL.pdf?ver=2019-11-19-112845-167)

programs were created, leaving those that rely on these programs without benefits during recent power shutoffs and natural disasters. These protections need to be applied to the SNB and TNB programs.

- **Ensure SNB and TNB benefit adequacy.**

Because the initial tables of benefits for SNB & TNB were based on projections of caseload and household circumstances, California must adjust Supplemental & Transitional Nutrition Benefits to account for actual household losses to the greatest extent possible, and continue to analyze and adjust benefits to ensure ongoing adequacy.

Improving food security among older adults in California is a key component to ensuring the state's low-income older adults remain healthy and are able to thrive. Not having to worry about where their next meal is coming from will enable them to focus on other needs and equip them for navigating all the other challenges of living in such a high cost state. Food security serves as a building block for the core goals of the plan: enabling older adults to live in the community with the help we need to do so, live in and be engaged in age-friendly communities, maintain our health and well-being as we age, and have economic security and be able to live in safe environments throughout our lives.