

"Each month it seems to get harder to stretch my social security check. But I've never applied for food stamps. I won't do it. It's too humiliating."

Ellen, 62-years old

the red tape divide

Ellen lives in Danielson, Connecticut, where she worked for 47 years in local factories for a minimum hourly wage. When she retired last year at age 61, she found that the $575 a month she received in Social Security benefits was not enough to live on, especially with the high cost of prescription drugs. One month she spent $344 – more than half of her fixed-income – on needed medication. Ellen relies heavily on her local food bank to survive.

In addition to the monthly food basket she receives, she eats three meals a week at different soup kitchens run by local churches. She is reluctant to apply for food stamps, however, because she's heard that the process is humiliating. When she was told that she would probably be eligible for approximately $66 in food stamps each month, her response came quickly. "I'll think about it," she said. "But I don't think so."

Ellen's reticence is not unique. While the Food Stamp Program assists more than 17 million people and is the nation's largest food assistance program, participation in the program has dropped dramatically since the enactment of major welfare reform legislation in 1996. Over the past four years, food stamp participation has declined by more than 33 percent. Yet, the number of Americans who are food insecure – that is hungry or at risk of hunger – has remained constant at approximately 31 million over the same period of time. Although the strong national economy can account for some of the decline in food stamp participation, the economic good times cannot fully explain why more than one-third of those potentially eligible for the Food Stamp Program do not participate.

A newly released study by America's Second Harvest, *The Red Tape Divide: State-By-State Review of Food Stamp Applications*, is an effort to explain this paradox. This report suggests that the Food Stamp Program's low participation rates can, in part, be explained by the excessive red tape low-income people face when applying for food stamps. In general, food stamp applications are much longer than necessary, averaging 12 pages in length. More than half the states have food stamp applications between 10 and 36 pages long, with the two longest being in Minnesota, with a 36-page application, and West Virginia with 33 pages. Food stamp applications are also difficult to understand, with 49 out of 50 state applications requiring at least a 9th grade reading level to complete. These applications also often contain excessive and invasive questions that have little or no legal connection to the Food Stamp Program. A number of states are even fingerprinting applicants or planning to initiate such practices for food stamps and other social service programs. This combination leads to a needlessly humiliating and time-consuming process. For example, in Connecticut, where Ellen lives, the application for the Food Stamp Program is 16 pages long and is written at a 12th grade reading level. This could prove extremely intimidating for someone like Ellen who began working before she could graduate from high school. With these things in mind, it is not difficult to understand why many low-income people who could benefit from the Food Stamp Program choose not to participate.

Illinois' relatively short five-page application does not eliminate all the problems that applicants face when applying for food stamps. Eric, a single man in his forties who lives in Chicago, says, "I wouldn't wish the experience on my worst enemy." Eric worked as a hairdresser since he was 17, but four years ago he was in a car accident that caused permanent damage to his spine. Not only does he have extreme difficulty walking, but his legs now go completely numb when he stands for more than a few minutes at a time. "It was awful for me to not be able to work, because I've always supported myself and that's important to me. I tried for a while, but I just couldn't do it." While he waited for a court ruling to become eligible for disability benefits, which he eventually received two years later, Eric turned to the food stamp program for help.



Carrie and her daughter Kylee outside their home in Olympia, Washington.

"A lot of times when you go into the welfare office, whether you're applying for food stamps or applying for some other benefit, you get treated like you're dirt basically."

"I don't have a car and it's so hard for me to walk. I had to take three buses. Even if you're healthy, it's inconvenient, but if you're disabled, it's really difficult," explains Eric. "When I got there I sat for at least four hours before I saw someone. You have to really be persistent to get anything. It was hard for me, but since I wasn't able to work, I had the time. A lot of people just can't afford to be that persistent."

According to the United States Department of Agriculture (USDA), the average application process takes five hours of client time to complete and includes at least two trips to the local welfare office. Multiple visits seem excessive for the relatively low benefit level of food stamps – an average of $71 a month per applicant – and impose a heavy burden on working poor applicants who must leave work to apply for the program. The USDA estimates that out-of-pocket expenses for applying for food stamps average $10.31 per person, most of which is associated with transportation costs. This, however, does not take into account the expenses associated with missing work or paying for childcare while applying for assistance. Most food stamp offices are only open during "normal" business hours, so should a working person apply and wait the average five-hours per visit, the lost wages at the federal minimum wage of $5.15 an hour would equal $25.75. When combined, transportation fees and lost wages incur costs equal to more than half of the average monthly benefit. Additionally, once an applicant has been certified for the program, he or she must go through a re-certification process that occurs, on average, every six months. The re-certification process usually takes an additional 2.5 hours of a participant's time and requires at least one additional trip to the food stamp office.

Carrie, a single mother from Olympia, Washington, knows first-hand how difficult negotiating the food stamp system can be. She was nineteen years old when she had her daughter, Kylee. She had finished high school, but in order to support her daughter, took the first job she could find as a waitress. She did this for four years, but knew that her low-paying job wasn't a long-term solution. "I didn't want to be a waitress for the rest of my life," says Carrie. "I knew I couldn't do it and support my daughter with medical benefits. I had to have a job that was going to provide us a living wage, and I knew that going back to school could provide that for us."

A combination of financial aid and food stamps allowed her to quit her job and enroll in college, but when the Welfare Reform Act was passed in 1996, Washington state began its Work First program, requiring anyone receiving public assistance to work 20 hours a week. "I knew going to school would ultimately make a better life for my child. But I was told I had to work, so the very next day I went out and got a waitressing position. The very next day I went out and proceeded to work 20 hours a week so I could keep getting my food stamps, take 18 credits, and raise my daughter, and I still managed to maintain a 3.8 grade point average, but they never made it easy."

"A lot of times when you go into the welfare office, whether you're applying for food stamps or applying for some other benefit, you get treated like you're dirt basically," Carrie explains. "I have so many horror stories." One in particular was when her eligibility came up for re-certification, a process that happens every 3 months in Washington. Because of her tight schedule, Carrie had always been able to re-certify by mail. When her re-certification came up last May, she called her caseworker and left him a message asking him to send her the paperwork. When he didn't call her back, she left several more unreturned messages. She then received a notice in the mail saying that there would be no change in her benefits. Two days later she received another notice saying her food stamps benefits had been terminated. "I called him up a couple more times," Carrie says, "and he didn't call me back. Graduation was coming up. I was studying for finals. Finally I called him up in tears and left a message saying 'Listen, I don't have any food for my daughter and me. I haven't had benefits in two months. Please call me back.' When he finally did, two months later, it was to tell me that he couldn't do mail correspondence – something he had been doing with me for a year." So for almost two months Carrie says she and daughter "basically lived off of rice, beans, and the kindness of friends" who would occasionally lend her money for food.

Immediate action at both the federal and state levels can make a difference in the lives of applicants like Carrie and ensure that no low-income individuals or families go without the food they need to survive. Barriers can be cut by policies that simplify food stamp applications and application processes. Shortened application length would make the process easier, more user-friendly, and faster. In addition, the application process should be streamlined to require only one visit to the food stamp office and re-certification should be limited to once a year, which would eliminate needless waiting, expensive childcare, travel, and missed work.

Moreover, the application process can be made more effective and humane through the reduction of caseworker loads and improved caseworker training. In Illinois for example, the American Federation of State, County, and Municipal Employees states that Department of Human Services caseworkers bear an average of 450 cases each. A lighter caseload would mean that caseworkers could give their clients the individualized attention that is required, potentially guiding them through the process, providing referrals, and giving personalized, timely information. Finally, federal and state outreach efforts should be enhanced and aimed at the working poor, the homeless, the elderly and other at-risk groups who have low participation rates in food stamps.

As the stories of Ellen, Eric, and Carrie demonstrate, the obstacles the poor and hungry face to become self-sufficient are daunting enough under the best circumstances. Federal rules and state administration should not be creating a red tape divide that separates people from food stamp benefits they need and to which they are legally entitled.

For more information or to download a complete copy of *The Red Tape Divide* visit our web site at www.secondharvest.org.

Application Length in Context

Federal Firearm Application: issued by the U.S. Bureau of Alcohol, Tobacco, and Firearms is **two pages** long. ***Benefit?*** Allows bearer to buy, store, and sell firearms and ammunition.

Federal Home Mortgage Guarantee: issued by the U.S. Department of Housing and Urban Development (FHA guaranteed loan) is **four pages** long. ***Benefit?*** Provides guarantee of mortgage payment up to $219,000 to mortgage lender.

State School Bus Driver Application: issued by the New York State Department of Motor Vehicles is **two pages** long. ***Benefit?*** Allows bearer to transport school children in a motor vehicle.

Food Stamp Application: issued by states for federal food assistance benefit averages **12 pages** long, but may be up to **30 pages** or more. ***Benefit?*** Provides coupons for the purchase of food for poor people; average allotment is $71 per person, per month.