

CHAPTER I

Introduction and Background

In Fall 2000, the Economic Research Service of the U.S. Department of Agriculture awarded Health Systems Research, Inc. (HSR) a cooperative agreement to conduct focus group research to explore the factors that influence Food Stamp Program (FSP) participation among the elderly and to discover ways to improve their participation. The study examined these issues for three distinct groups of senior citizens: English-speaking elderly, Korean-speaking elderly, and Spanish-speaking elderly. The findings from this research represent the first published research that examines these issues after the implementation of welfare reform and that explores FSP issues affecting non-English-speaking seniors—a growing population in this country. While looking at factors that affect all seniors, this study also explored the language and cultural differences that may pose unique obstacles to FSP participation, as well as some issues specific to legal immigrants.³ In total, 17 focus groups were conducted in three communities across Washington State during the Spring of 2001. The findings from the research are summarized in the chapters that follow.

This study was conducted in close cooperation with the Washington State Department of Social and Health Services (DSHS) and several nonprofit agencies working with seniors in three targeted demographic communities. Their input and voluntary contributions of time were critical to the development of the focus group protocols, the selection of the targeted communities, and recruitment for the focus groups. Representatives from these organizations also provided input to the study's findings as discussants in the focus groups with food stamp and community-based organization (CBO) staff. They were also the members of the group that HSR brought together in fall 2001 to develop an action plan, based on the study's findings,

³ FSP eligibility for immigrants in Washington State is broader than for the Federal program because the State funds food stamp benefits for legal immigrants that became ineligible for Federally-funded food stamps under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

for modifying State and local FSP operations to improve participation among eligible seniors in Washington State.

A. Background on the Food Stamp Program and the Elderly

Longer life expectancy, coupled with the aging of the “baby boomer” generation, is driving the growth of the elderly population in the United States to record levels. Currently, persons over age 60 make up 16.5 percent of the U.S. population. In less than thirty years they are expected to comprise 20 percent of the total population (U.S. Bureau of the Census, 2000).

Despite the improved economic status of older persons as a group, in 1998 the poverty rate among minority and urban-dwelling elderly was much higher than for the age group as a whole. While the poverty rate for elderly whites was 8.9 percent, it was 26.4 percent for elderly blacks and 21 percent for elderly Hispanics. In the largest urban areas, the overall poverty rate among the elderly is 13.8 percent (U.S. Bureau of the Census 1999). As older Hispanic Americans and elderly from other ethnic groups continue to make up an increasing share of the elderly population, the poverty rate among the elderly is likely to expand (U.S. Bureau of the Census, 2000).

The FSP is a major source of nutrition assistance for low-income elderly in this country. In Federal Fiscal Year (FY) 2000, of the 7.3 million food stamp households, 21 percent (1.5 million) were elderly households (with the head of household being age 60 or older). One in six (16.7 percent) food stamp households was comprised of an elderly person living alone (Food and Nutrition Service, 2001).

Recognizing the particular living circumstances of many low-income seniors, including the relatively higher proportions of seniors compared to younger adults whose health is frail and have limited access to transportation, as well as their fixed incomes and dependence on resources saved throughout a lifetime, the FSP has many special rules regarding eligibility and benefit determination for elderly households. Many of these rules were specific issues discussed during the focus group discussions about the food stamp application process and are described in the findings of Chapter IV. A complete listing of these rules and their policy rationale is provided by a recent publication of the Food and Nutrition Service, titled *“Food*

stamp special rules for the elderly or disabled,” and can be found on the FNS web site at <http://www.fns.usda.gov/fsp/MENU/ELDERLY/Specialrules.HTM>.

Though the FSP serves a large number of seniors and has built in program modifications designed to improve program participation for this population, their relatively low participation rates have long been a cause for concern. The eligible elderly are much less likely to participate than are persons in other age groups. Recent data indicate that only 29.2 percent of the potentially eligible elderly population participate in the program, compared with 88 percent of eligible children and 71 percent of adults under the age of 60 (Castner and Cody, 1999).

The low food stamp participation rate among the elderly is not a recent phenomenon. Actual elderly food stamp participation was less than two-fifths of its potential throughout the 1980s and 1990s. However, the published literature on the reasons for low FSP participation among the elderly is relatively limited. The research that does exist focuses primarily on reasons seniors choose not to apply and other factors that discourage participation. The available research offers few insights on how specific aspects of the food stamp application and recertification process influence seniors' willingness to complete the application process or stay on the program once they are participants. There are also no published studies on seniors' use or understanding of the electronic benefit transfer (EBT) systems and the magnetic EBT cards that have now replaced food stamp coupons in nearly all States.

The most comprehensive recent qualitative research on reasons for nonparticipation in the FSP was conducted by Ponza and McConnell. In 1996, these authors published research based on six focus groups conducted with seniors in six States. The report summarizing these focus group findings, titled *Reaching the Working Poor and Elderly Study: What We Learned and Recommendations for Future Research*, is limited in its findings regarding the elderly because the findings present the working poor and elderly as one single group (Ponza and McConnell, 1996; McConnell and Ponza, 1999). Thus, HSR's study attempted to fill the gaps in this study, among others.

B. Research Questions

Early on in this study, the broad research objectives to document factors influencing seniors' access and participation in the FSP and develop recommendations for improving their participation were translated into nine research questions that guided the development of the focus group protocols and the analysis of the focus group discussions. The research questions are listed below in Figure 1-1, with a notation as to the chapter that covers the findings for each question.

For each of these questions, the research was designed to obtain findings on the particular perspectives, experience, and concerns of non-English-speaking seniors who are noncitizens and legal immigrants eligible for food stamps in Washington State.

**Figure I-1.
Study Research Questions**

1. How do seniors believe the FSP is or can be beneficial for them and others like them? (Chapter 2)
2. What overall negative views do seniors have about the FSP? (Chapter 2)
3. What are seniors' views on alternative food assistance benefits, such as emergency food distribution programs? (Chapter 2)
4. What are the barriers that discourage seniors from contacting the food stamp office to apply for benefits? (Chapter 3)
5. What aspects of the FSP application process are deterrents to seniors applying or completing the application process once they begin? (Chapter 4)
6. What aspects of the recertification process may be affecting seniors' willingness or ability to continue to participate in the FSP? (Chapter 4)
7. What are seniors' experience, satisfaction, and problems associated with the food stamp benefit and in particular the use of the relatively new electronic benefit transfer (EBT) system for food stamps? (Chapter 5)
8. How do eligible seniors currently hear about the FSP as a potential benefit for them and what kind of enrollment assistance do they receive? (Chapter 6)
9. How could Federal policies, outreach strategies, and State and local program operations be changed to improve FSP participation among low-income seniors? (Chapters 6,7 and 8)

In reviewing the study findings on factors influencing FSP participation among the elderly and the summary of recommendations to increase FSP participation among seniors, it is important for readers to note the strengths and limitations of focus group research. Focus group research provides qualitative information from open-ended questions. Discussants for each focus group are selected in a purposive manner to meet the criteria of each target group. In this study, no attempt was made to select representative samples of FSP participants, eligible nonparticipants, or the staff in the organizations working with them. Hence, the findings of this research are neither representative for seniors nationwide nor the communities where the groups were conducted. Rather, the findings of this study are intended to confirm previous quantitative or qualitative research findings, generate new hypotheses, and develop new policy options for consideration. These hypotheses and policy options can be further tested through more extensive quantitative research, including surveys of a nationally representative sample of the population of interest and/or evaluation research on the FSP participation impact of particular changes in FSP policies or practices.

C. Designing and Planning the Focus Groups

As noted in the introduction to this chapter, HSR conducted a total of 17 focus groups. At most of the sites, two focus groups were conducted with elderly FSP participants, two groups were conducted with food stamp eligible seniors who were not participating in the FSP, one group was conducted with staff from a local food stamp office, and one group was conducted with staff from community based organizations (CBOs) working with seniors in that community. Table I outlines the number of groups held with each type of audience.

| Table I-1. Focus Groups Conducted | | | | |
|----------------------------------------------|--------------------------------------------|-------------------------------------------------------|------------------------------------------|------------|
| Audience | Targeted Communities | | | |
| | <i>English-speaking seniors in Seattle</i> | <i>Spanish-speaking seniors in Central Washington</i> | <i>Korean-speaking seniors in Tacoma</i> | <i>All</i> |
| Eligible Nonparticipants | 2 | 2 | 2 | 6 |
| Participants | 1 ⁴ | 2 | 2 | 5 |
| Food Stamp Office Staff | 1 | 1 | 1 | 3 |
| CBO Staff | 1 | 1 | 1 | 3 |
| Total | 5 | 6 | 6 | 17 |

The sections below describe how the elderly groups and target communities were selected and the focus group recruitment process.

1. Identifying the Target Groups and Sites

The focus groups with English-speaking seniors were conducted in Seattle; the groups with the Korean-speaking elderly were conducted in Tacoma (a mid-sized urban area); and the Spanish-speaking elderly were from rural parts of central Washington, with the focus groups held in the towns of Yakima and Pasco. In each of these communities, focus groups were also held with local food stamp office staff and representatives from local community-based organizations to obtain their perspectives based on their experiences providing food stamp services, outreach, other direct services or advocacy for low-income seniors.

The original study plan had not specified which Asian immigrant population would be targeted for this study. The Korean-speaking population was selected based on informal interviews with organizations in Washington State serving immigrants and refugees. These groups identified Korean-speaking seniors as one of the population groups with the lowest FSP participation rate among all Asian and Pacific Island immigrant groups in the State.

After selecting the demographic target groups, one of the next steps in the focus group study was to identify the communities where the focus groups would be held. To inform the site

⁴ Focus group recruiting was conducted for two groups of nonparticipants and two groups of participants in each of the three communities. However, one FSP participant group in Seattle had to be canceled because too few seniors were able to attend the discussion group that day.

selection process, HSR worked closely with the DSHS, representatives from the offices on aging, and private non-profit community organizations working with seniors, including groups that specifically work with Hispanic and Asian immigrant and refugee populations. HSR considered a number of factors about each potential study site, including whether the site was urban or rural, input from State agencies and community-based organizations serving low-income seniors in Washington State, and the availability of an organization with bilingual staff for recruiting Spanish-speaking and Korean-speaking discussants. After reviewing this information, HSR proposed several potential study sites to DSHS. After further consultation with DSHS, Seattle, Tacoma, and Central Washington were selected as the three final study sites.

2. Focus Group Recruitment

The first step in recruiting the groups was to set very clear definitions for the characteristics of the individuals who could be included in the elderly participant and nonparticipant groups. The first aspect of the definition that needed clarification was the term elderly. To remain consistent with the FSP, we used the program's definition of elderly, age 60 or older. Next, because seniors who live alone or in households with only other seniors have lower FSP participation rates than seniors who live with younger adults or children, only elderly who lived alone or with other seniors were included in the groups. To identify eligible nonparticipants, detailed and verifiable eligibility tests comparable to the FSP eligibility determination process could not feasibly be conducted for focus group recruits, so a brief screening questionnaire was developed to ensure that the eligible nonparticipant groups were comprised of elderly who were "likely FSP-eligible" based on their income and assets. In addition, any seniors who had applied for and been denied food stamps within the last six months were not eligible for the nonparticipant focus groups. Finally, participation in both the Korean-speaking and Spanish-speaking groups was obviously limited to seniors whose primary language was Spanish or Korean and who spoke little or no English. A copy of the screening questionnaires developed by HSR for recruiting elderly participants and eligible nonparticipants can be found in Appendix B.

The food stamp participants and eligible nonparticipants were recruited by representatives from nonprofit agencies working with seniors in the three targeted geographic communities

(advisory committee members). Each recruiter received a set of detailed recruitment instructions, screening questionnaires to ensure that only persons who met the group definition were invited to attend the focus groups, recruiting posters, and sign-up sheets to be returned to HSR for review during the final two weeks before the focus groups were held.

Based on their own experiences and resources in the communities they service, the recruiters used a variety of outreach and networking strategies. In Tacoma, advisory committee members recruited Korean-speaking food stamp participants primarily from existing lists of clients who received food stamp outreach from the Korean Women's Association. In Seattle and Central Washington, advisory committee members primarily depended on in-person one-on-one outreach at various community sites, including senior congregate meal sites, senior centers, public housing projects, community health centers, food pantries, grocery stores, churches, bingo halls, and nutrition education classes for seniors. Recruiters also advertised in the community using posters, flyers, community newspapers, and radio public service announcements to elicit calls for further information from low-income seniors.

a. Recruiting Food Stamp Office Staff

The discussants recruited for the focus groups with food stamp office staff were caseworkers and supervisors from the local food stamp office (called a "community service office" in Washington State). The food stamp workers for the groups in Seattle and Pasco (in Central Washington) were recruited from one community service office; workers for the groups in Tacoma were recruited from two community service offices that serve a large share of the Korean population and are located in the same building. The recruitment of food stamp workers was conducted by HSR based on potential names provided by DSHS regional field supervisors for each of the three communities. The recruitment lists were screened to ensure that only caseworkers and supervisors responsible for intake and ongoing maintenance of elderly food stamp cases were invited to participate in the groups. In the offices with smaller food stamp caseloads usually all workers handling elderly food stamp cases were recruited to attend the focus group for their site.

b. Recruiting CBO Representatives

HSR staff also conducted recruitment for the CBO groups. The first set of recruits for these groups was selected using contact names provided by the local advisory committee members. These recruits were screened by telephone to determine whether they provide services that administer programs to the targeted low-income seniors in their community. Additional names for potential recruits were obtained from these primary contacts. Discussants in these groups included individuals who work for senior centers, advocacy organizations, food stamp outreach programs, health departments or clinics serving low-income seniors, senior information and referral hotlines, and food banks, among others. (A list of the organizations participating in each CBO focus group is provided in Table A-3 of Appendix A.)

D. Data Collection Procedures

The focus groups were conducted in a two-week period during the last week of April and the first week of May 2001. HSR staff moderated and co-moderated all of the groups conducted in English. A Spanish-speaking moderator was contracted to conduct the four groups with seniors in Pasco and Yakima (Central Washington) and an HSR staff member who is fluent in Spanish co-moderated those groups. A Korean-speaking moderator was contracted to conduct the four groups with seniors in Tacoma, and an HSR staff member who speaks Korean co-moderated. All of the sessions were tape recorded and then later transcribed for analysis.

Most of the groups with seniors and CBOs were held in conference rooms at community centers. The groups with Korean-speaking seniors were held in a professional marketing research center, so that the groups' comments could be simultaneously translated and tape-recorded into English by a Korean-speaking interpreter in an adjacent room. The groups with seniors and the CBO groups were purposely not conducted at a food stamp office in order to draw a clear distinction between the researchers and the State food stamp agency. This reinforced efforts to assure discussants that their responses would remain confidential and not affect their food stamp benefits, potential eligibility, or working relationships with DSHS staff. On the other hand, to ensure maximum participation of the food stamp staff, the groups with food stamp caseworkers and supervisors were conducted in food stamp offices.

The sessions lasted from one and one-half to two hours and low-income seniors were given a gift certificate from a local grocery store (ranging from \$35 to \$50) at the conclusion of the

sessions.⁵ Each of the seniors were asked in advance if they needed transportation assistance, and free roundtrip transportation to and from the focus group site by van, car, or taxi was provided to those requesting it.

The focus group discussions consisted of a series of open-ended questions about which the participants were encouraged to talk among themselves. The protocol was developed around the ten research questions central to the study. A written protocol with specific questions and probes was prepared for the moderators to use with each of the different groups. However, in order to maximize participation from the group and to conform to the particular experiences, size, and dynamics of each group, the discussions remained flexible in the order of the topics discussed and the probes used for each topic. The probes in these protocols served as a guide for the moderator to ensure that the same key questions and follow-up issues were addressed with each group, though they were not actually questions that were read verbatim. (Appendix C contains the eight protocols used in the focus group discussions.)

Elderly focus group participants in each audience type were presented with the same introductory remarks, and were asked about similar topics. Only current and past participants were asked in detail about their experience with the FSP application process. The nonparticipant focus groups also addressed alternative food assistance resources and seniors' views of these compared to the FSP, as well as their reasons for not participating in the FSP. Discussions with Korean-speaking and Spanish-speaking groups included additional probes to elicit discussions about language barriers and cultural concerns that may influence their participation in food stamps and their use of food stamp EBT benefits. Views on how to improve FSP participation were solicited from discussants in all the groups.

E. Characteristics of Focus Group Participants

As noted above, 17 focus group discussions were conducted for this study: five in Seattle, six in Central Washington, and six in Tacoma. In all, there were 131 focus group participants, including 82 elderly persons, 26 food stamp staff from four food stamp offices and 23

⁵ Focus group discussants in Tacoma and Central Washington each received \$35 in food gift certificates; focus group discussants in Seattle each received \$50 in food gift certificates.

representatives from 19 CBOs attended the focus groups. The general consensus in qualitative research literature is that between eight and ten participants is the optimal size for focus group discussions. On average, eight participants engaged in the focus group discussions for this study.

1. Demographic Characteristics of the Elderly Discussants

Tables A-1, A-2, and A-3 in Appendix A summarize the demographic characteristics of the focus group participants. The age of the elderly discussants ranged from 60 to 90 years old, with the average age being 69 years old. Sixty-one percent of all of the senior discussants were female. The demographic information of the discussants in the English-speaking, Korean-speaking and Spanish-speaking groups are detailed separately below.

- **English-speaking seniors.** In the three focus groups with English-speaking seniors there were a total of 19 discussants. Over two-thirds (13 of 19) of discussants were female and 84 percent (16 of 19) had completed at least their high school education, with five seniors completing at least one year of post-secondary education.
- **Korean-speaking seniors.** There were a total of 29 Korean-speaking discussants in the four focus groups with seniors in Tacoma. In these groups 27 individuals were born in Korea and two were born in Japan. Forty-five percent (13 of 29) of these discussants were female. Fifty-nine percent (17 of 29) completed at least their high school education, including five seniors who went on to complete college.
- **Spanish-speaking seniors.** The largest number of senior recruits were in the Spanish-speaking focus groups, where the majority (19 of 34) were immigrants from Mexico, two were from Cuba, one from El Salvador, and 12 were born in the United States. Nearly three-quarters of these discussants were women. As a group, their education level was much lower than among the discussants in the other groups, with only 15 percent (5 of 34) having completed high school or post-secondary education.

2. Exposure to the Food Stamp Program

In the FSP participant groups the average length of the discussants' reported current participation stay was 2.5 years, ranging from 1.5 months to over 10 years. When eligible non-participant senior discussants were asked about their previous experience with the FSP, 59 percent (27 of 46) had received food stamps in the past (though more than six months prior to the time of the focus groups). Yet, of the 19 currently eligible nonparticipants who had not received food stamps in the past, the large majority had never been to a food stamp office or even considered applying for food stamps. Thirteen of 19 had never been to a food stamp office and 10 of those individuals had never even considered applying for food stamps before the focus groups.

3. Seniors' Social Support Networks

During our focus groups we asked questions about the social support networks of the elderly discussants. Most of the senior discussants in the focus groups lived alone or with other elderly family members, most commonly a spouse. Some lived with their children, though they said they prepared meals separately from other members of the household, generally because of their special food preferences or health issues requiring special diets. Though all seniors in the focus groups bought and prepared food alone or with another senior, living with their families was common among the Hispanic discussants in Central Washington, somewhat common among the Korean-speaking discussants in Tacoma, and rare among the English-speaking discussants in Seattle.

Among the English-speaking seniors, who mostly lived alone, many lived in senior housing complexes, were very involved at their place of worship, or at senior centers. The staff and other seniors at these sites seemed to be these individuals' primary source of social contact and support. Some seniors living in public housing for mixed aged groups said they were afraid to socialize with neighbors due to the risk of violence and other crimes.

In the Korean-speaking and Spanish-speaking focus groups, several of the seniors were working at part-time jobs. These individuals tended to be legal immigrants who do not receive private pension, SSI, or social security benefits. Korean-speaking and Spanish-speaking

seniors in the groups were also likely to be involved in language and culture-specific community-based organizations. A few seniors in these groups also mentioned English as a Second Language (ESL) classes as a way to meet people and make friends.

4. Demographics of the Food Stamp Office Staff

All but 3 of the 26 discussants in the three focus groups with food stamp staff were women. The number of years they reported working with the FSP ranged from 1.5 to 30 years. In the Seattle office, 5 of 8 staff discussants reported they speak an Asian language; in the Tacoma office, 3 of 9 staff reported that they speak Spanish and 1 man reported that he speaks Cambodian; in the Pasco food stamp office, which serves a large concentration of the low-income Hispanic population in the area, 7 out of 9 staff reported that they speak Spanish.

F. Analysis of the Focus Groups and Preparation of the Synthesis Report

After the groups were conducted, the focus group tapes were transcribed. The discussions from these 17 focus groups generated nearly 550 pages of transcripts. These transcriptions were reviewed by the HSR moderators and co-moderators for the focus groups, who were the primary authors of the report. The authors developed a coding system containing roughly 60 codes that closely mirrored the topics and subtopics included in the focus group protocols. The first three transcripts were reviewed and coded by two researchers to ensure that both researchers were interpreting and using the coding system in the same manner. After these researchers compared their coding of these first transcripts, they revised the coding scheme and the remaining focus groups were coded. (A copy of the coding scheme used to analyze the transcripts is contained in Appendix D.)

The coded transcripts were then entered into NUD*IST, a qualitative research software package. HSR researchers retrieved and sorted passages from all 17 focus groups by codes in the coding system. The authors of this report then summarized the information gathered during the groups by subject matter, examined the ways in which participants' beliefs and opinions varied by audience type and by community, and identified representative quotes for inclusion in the report. HSR elected to include many of these quotes from focus group participants to give a voice to the seniors, the food stamp staff, and the representatives from

CBOs. The quotes, particularly from the seniors themselves, offer valuable insight into the attitude of discussants and specific examples to the summary of the findings.

During the first week of October 2001, HSR held a strategic planning session with representatives from the State DSHS office—including staff responsible for the State FSP outreach program, FSP policy, and field operations—and nonprofit organizations that acted as advisory committee members during the planning and recruitment process for the study. (The October meeting participant list is contained in Appendix F.) The goal of this meeting was to review the focus group findings and develop an action plan for specific changes in State and local program operations that address the identified barriers to FSP participation among the elderly (including recommendations specific to immigrants and the general population of non-English-speaking seniors). The plan that resulted from this meeting included eight objectives with specific recommended action steps for accomplishing each objective. Many of these programmatic recommendations, while developed specifically for Washington State, were based on operational FSP issues that may be common to other States and localities. These are outlined in the final key recommendations chapter of this report.

G. Organization of the Remainder of the Report

The remainder of this report summarizes the focus group discussions. Chapter II reviews the findings regarding seniors' perceptions of the FSP and how nonparticipants view other forms of food assistance compared to the FSP. Chapter III discusses the barriers preventing eligible seniors from applying for food stamps, including misinformation they have acquired, issues related to stigma and pride, transportation barriers, and their interaction with the food stamp office by telephone. Chapter IV details seniors' experiences and views of the food stamp office, the application process, and requirements for continued participation and how this influences their participation decisions. Chapter V focuses on seniors' understanding and use of the EBT system that is intended to reduce the stigma associated with food stamp use at grocery stores. Chapter VI summarizes how the seniors in the focus groups said they heard about the FSP and types of assistance they have received during the application process. This chapter also explores discussants' recommendations for messages and methods to reach out and persuade eligible seniors to participate in the FSP. Chapter VII provides the discussants' recommendations on how program rules should be changed to improve the perception of and

access to the FSP for seniors. When they exist, differences among participants and nonparticipants and between the English-speaking, Spanish-speaking, and Korean-speaking groups are noted. The final chapter summarizes the key recommendations for changes in Federal policy, outreach strategies, and State and local-level program operations that follow most directly from the study findings. The recommendations for specific changes in program operations were developed during a strategic planning meeting with Washington State officials, staff from community-based organizations and advocacy groups. While these recommendations were developed for Washington State, many are applicable to any State or local jurisdiction seeking to improve FSP participation among seniors.