

Chapter 3

Policies and Practices That May Affect the Decision to Complete the Food Stamp Application Process

Previous studies on individuals' decisions to complete the food stamp application process have examined the issue from the client perspective. The findings of these studies have focused on the number of office visits required to complete the process, and clients' perceptions of the hassle involved in doing the necessary paperwork.

The national survey of local office policies and practices took an in-depth look at how offices implement specific aspects of the food stamp application process, including those that may encourage or hinder participation. These findings are organized into seven sections in this chapter:

- Policies and practices affecting the cost and hassle involved in the process, including how long it takes to obtain an eligibility interview, and the extent and intensity of required contacts with the food stamp office;
- Policies and practices affecting clients' perceptions of the differences between Temporary Assistance for Needy Families (TANF) and food stamp eligibility rules in offices where TANF applicants are subject to diversion requirements;
- Practices regarding food stamp applicant job search requirements for non-TANF food stamp applicants;
- Practices affecting utilization of the excess medical expense deduction, which is designed to improve participation and increase food stamp benefits for the elderly and disabled with high out-of-pocket medical costs;
- Policies and practices regarding verification requirements;
- Anti-fraud detection methods, such as fingerprinting and unannounced home visits; and
- Staff opinions that may affect their interactions with applicants and, thus, the rate at which applicants complete the food stamp application process.

This chapter also presents the findings on caseworkers' and supervisors' recommendations for policy changes to encourage completion of the Food Stamp Program (FSP) application process. A summary analysis focuses on the office policies and practices that alone or in combination are most likely to encourage or hinder potentially eligible applicants from complying with all application requirements.

Time and Hassle Involved in the Initial Application Process

Once an individual decides to obtain a food stamp application, the applicant's willingness to complete the process is affected, in part, by how time-consuming or difficult the process may be. A study by Bartlett et al. (1992) found that applicants cited the time and hassle involved in applying for the FSP as two of the main reasons for not completing the process. More recent studies of local offices have indicated that the implementation of welfare reform may have made the food stamp application

process more complex and costly for applicants. In many offices, these reforms changed the way appointments were scheduled, and required applicants to attend meetings with employment counselors or program orientation sessions (sometimes at multiple locations) before undergoing eligibility interviews (Gabor and Botsko, 2001). By increasing the potential hassle and cost of the food stamp application process, as well as the time required to complete it, eligible applicants may be discouraged from either filing an application for food stamps or completing all application requirements. Working families—a population that is already pressed for time, juggling childcare and work—may have particular difficulty completing the process if it requires too much time and too many meetings.

Office practices—regarding the scheduling of eligibility interviews, the required attendance at meetings or sessions prior to the eligibility interview, and the point at which the food stamp application is usually filed—can either promote or hinder completion of the process. The survey asked supervisors to describe their office policies and caseworkers to describe their usual practices or experiences regarding each of these aspects of the application process.

Because it was assumed that welfare reform was often the impetus for changes in the application process, particularly for TANF applicants, the survey asked respondents if the current process differed from the one used prior to welfare reform.¹ Further, because many offices have separate and different application processes for TANF and non-TANF food stamp applicants, similar information was collected on office practices for these two groups of food stamp applicants. The findings are summarized below.

Scheduling the Eligibility Interview

There are two common ways for scheduling food stamp eligibility interviews: applicants schedule interviews in advance; or applicants visit the office, sign in, and are interviewed as soon as possible.² Applicants in 53 percent of the offices (weighted) scheduled appointments in advance, while those in 45 percent of the offices (weighted) obtained interviews on a first-come, first-served basis (figure 3.1).³

Each practice has its advantages and disadvantages in facilitating access to the FSP. Interviewing applicants on a first-come, first-served basis offers them the opportunity to file an application and have the interview in a single day. However, this method may be time-consuming if a large number of

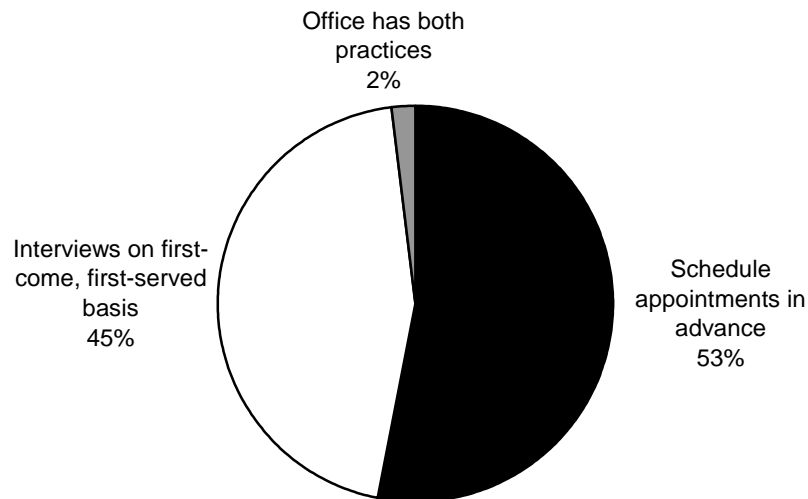
¹ Prior to the passage of Federal welfare reform in 1996, many States had waivers from the U.S. Department of Health and Human Services for statewide or local welfare reform demonstrations, while others did not implement welfare reform completely until 1997. However, to standardize the results of the national survey, all questions assessing changes in local office practices since welfare reform used 1996 as the reference year.

² This chapter focuses on the steps in the process for TANF and non-TANF clients who must visit the office for an in-person meeting with a worker as part of the application process. The issue of the availability of telephone and in-home interviews as an alternative to in-office interviews was discussed in Chapter 2.

³ See Chapter 1, pages 6-8 for a discussion of weighting procedures used to develop the national estimates. In this report, the terms “percent of national caseload” and “percent of offices, weighted” are used interchangeably. These weighted numbers do not represent the percent of the caseload directly affected by a policy or practice, but rather, the percent of the caseload served by offices where a practice or policy is in effect.

people seek services on the same day. It may also be especially burdensome for working families and those with young children.

Figure 3.1—Scheduling practices for in-office interviews (percent of the national food stamp caseload)



Data from appendix table A3.1a.

Scheduling appointments in advance may reduce the wait time for the eligibility interview. However, in offices that utilized this practice, clients generally made multiple trips to the office. On their first visit, they obtained an application form. They returned to the office at least once more for the eligibility interview and any required meetings or group sessions.⁴

Applicants may prefer different methods for scheduling interviews, depending on their particular circumstances. Offering both methods and giving clients a choice may be one way to increase access to the program. However, only 2 percent of the offices (weighted) offered both methods (figure 3.1).

Rescheduling Missed Interview Appointments

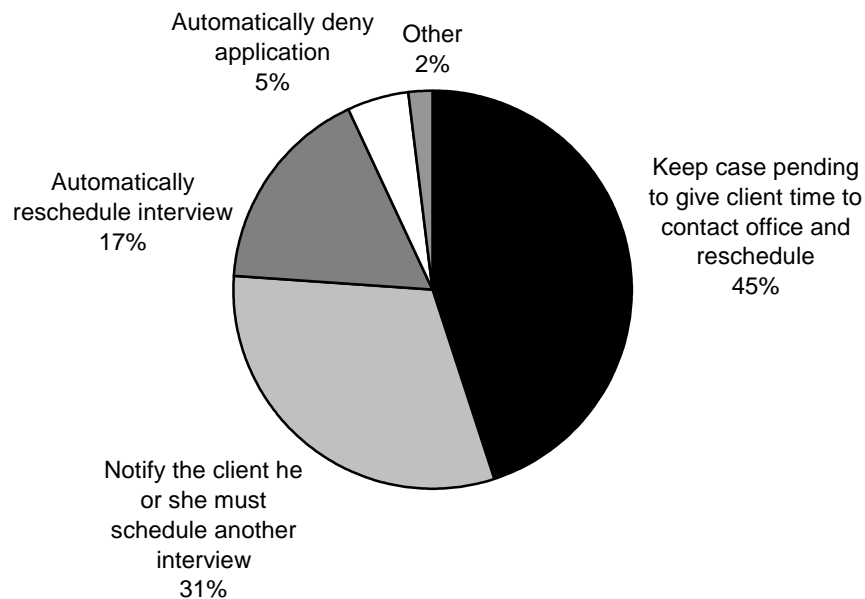
Gabor and Botsko (2001) collected anecdotal information during interviews with caseworkers in 1998 and 1999 indicating that clients often missed their scheduled appointments. Caseworkers suggested that many clients who missed their appointments did not complete the application process; others had

⁴ In the subset of offices that did not schedule interviews in advance, TANF applicants in 70 percent of the offices (weighted) usually completed the application the first day they went to the office. Among offices that scheduled food stamp eligibility interviews in advance, TANF applicants in only 30 percent of the offices (weighted) completed the application in one day. Similar results were found for non-TANF applicants. (Data from special tabulation based on variables reported in appendix tables A3.1a and A3.2a.)

their benefits delayed because they did not complete the process within the required 30-day timeframe.

To better understand how missed appointments may affect completion of the application process, caseworkers in offices that scheduled eligibility interviews in advance were asked to describe their usual procedures for missed eligibility interview appointments. Among offices that scheduled interviews in advance, offices serving a majority of the caseload attempted to accommodate clients who missed their initial eligibility appointment by either automatically rescheduling the appointment, notifying the client to reschedule the interview, or keeping the case pending to give the client time to contact the office to reschedule. Among offices that scheduled eligibility interviews in advance, those serving 5 percent of the caseload automatically denied the application if the client failed to make the interview. This is clearly a barrier to participation (figure 3.2).

Figure 3.2—Office practices for rescheduling missed appointments (percent of caseload in offices that scheduled interviews in advance)



Calculated from data in appendix table A3.1b.

Required Meetings or Sessions Before the Eligibility Interview

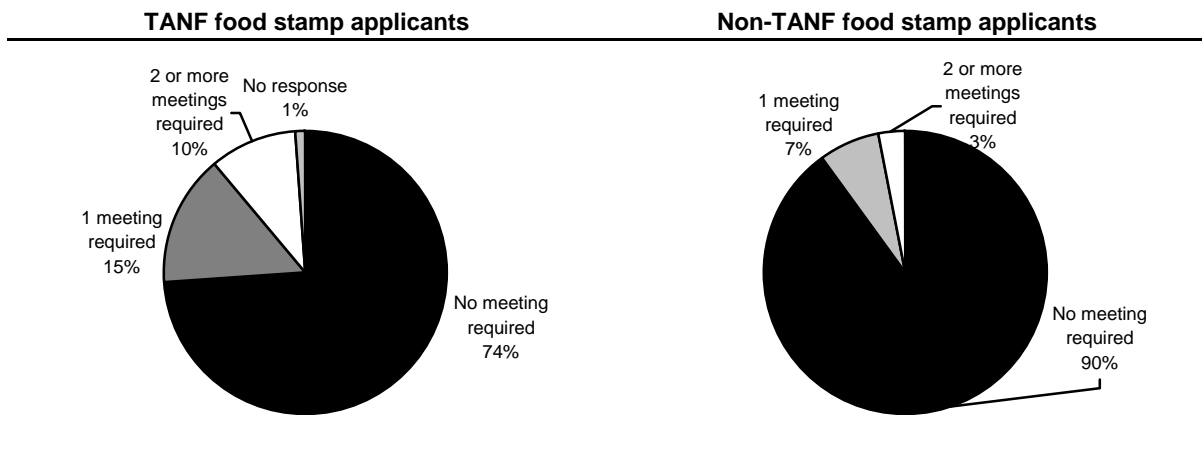
Two recent case study reports on local office practices after welfare reform documented that in several locales, TANF applicants were required to attend an employment-related interview or session before meeting with a caseworker for an eligibility interview (Gabor and Botsko, 2001; Mittler and Hyzer, 2002). A recent case study of the welfare office in Cuyahoga County, Ohio, found that applicants for TANF and other programs were required to attend two to three meetings before their combined TANF, Medicaid, and FSP eligibility interview (Nolan, Hyzer, and Merrill, 2002). While such meetings are intentionally designed to encourage employment and prevent TANF enrollment, the time required for these extra meetings and the “work-first” message that is conveyed may also unintentionally cause some clients to abandon the food stamp application process before eligibility

can be determined. Further, the degree to which these meetings occur at a site other than the food stamp office may also affect an applicant’s decision on whether or not to attend the required meeting and complete the application process.

The local office survey examined the extent to which local offices required pre-eligibility interview meetings, whether these extra steps in the process were put in place as part of welfare reform’s emphasis on “work first,” and whether applicants had to go to another location, other than the food stamp office, to attend these meetings.

Requirements to attend a meeting before the eligibility interview were much more common for TANF food stamp applicants than for non-TANF food stamp applicants. Twenty-six percent of the offices (weighted) required TANF applicants to attend meetings or group sessions before the eligibility interview, whereas 10 percent of the offices (weighted) had such a requirement for non-TANF applicants (figure 3.3).⁵

Figure 3.3—Number of meetings required for food stamp applicants prior to the eligibility interview (percent of the national food stamp caseload)



Data from appendix table A3.3d.

When asked about the purposes of these meetings (for either TANF or non-TANF food stamp applicants), supervisors most commonly cited orientation to program requirements and employment-related reasons. Other purposes cited for these meetings (primarily for TANF food stamp applicants) included the availability of support services or child-support requirements (appendix table A3.3e). Supervisors often noted that these eligibility requirements were not in place before 1996 (appendix table A3.3c).

Holding these required meetings or sessions in a location that’s different from where the eligibility interview is held may pose a barrier to FSP access. Meetings outside the food stamp office were

⁵ These percentages and all similar ones are based on food stamp offices nationwide, *weighted by food stamp caseload served*. Because offices vary in their ratios of applicants to active cases as well as in their percentage of applicants that are potential TANF versus non-TANF recipients, these percentages do not exactly reflect the proportion of households nationwide that are actually directly affected by the particular policies and practices. In 2000, 25.8 percent of all food stamp households also received TANF.

required in 11 percent of the offices (weighted) for TANF food stamp applicants, and in 3 percent of the offices (weighted) for non-TANF food stamp applicants (appendix table A3.3g).

Point in the Application Process When the Application is Usually Signed

Signing and dating a food stamp application formally initiates the food stamp application process. This step also marks the beginning of a Federally mandated, 30-day processing period during which the local office must determine an individual's food stamp eligibility, and the applicant must supply all of his or her verification documents.

Local office practices concerning when the application is signed may affect a household's decision to complete the application process. Some applicants may not file the application if they must take one or more actions beforehand. This is more likely to occur if there is a delay between the time they receive and the time they file the application form, or if clients receive information about TANF applicant requirements and assume these are also food stamp eligibility requirements. In addition, the date the application is signed affects the amount of food stamp benefits a household receives the first month.

Approximately two-thirds of offices (weighted) required applicants (TANF and non-TANF) to sign the form before the eligibility interview, setting the application process immediately in motion. In 35 percent of offices (weighted), applicants signed the form during the eligibility interview. In a small percentage of offices (weighted), applicants did not sign the application form until after the interview (appendix table A3.3a). Signing the application during the eligibility interview would be less burdensome if the office allowed people to obtain a same-day interview. These two practices occurred together in offices serving a majority of the caseload.

The point at which the application is filed is critically important for clients who must attend meetings prior to their eligibility interview. In 7 percent of the offices (weighted), TANF food stamp applicants usually could not sign the application until they had attended the required meeting or session, while 5 percent of the offices (weighted) maintained this practice for non-TANF applicants. Although not widespread, these practices may reflect significant potential obstacles to FSP access where they do occur (appendix table A3.3f).

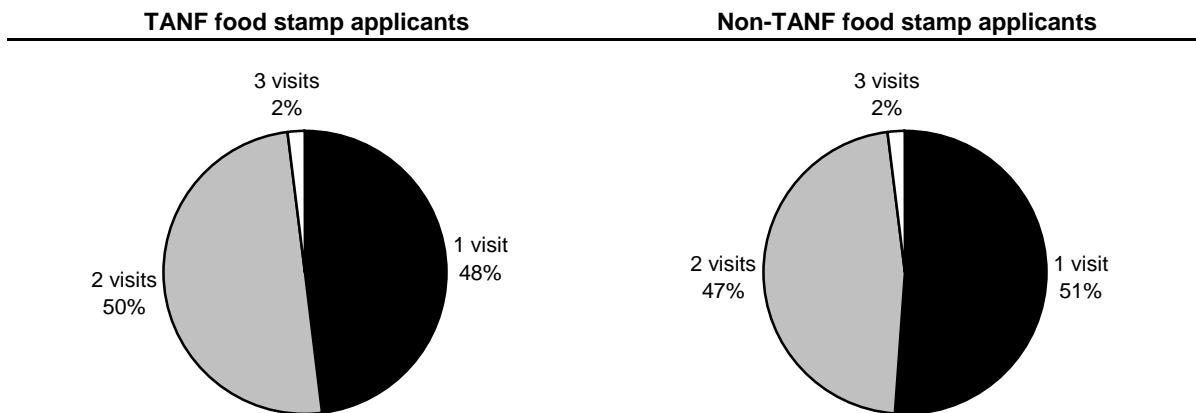
Number of Office Visits Required to Complete Food Stamp Application Process

Prior to the implementation of welfare reform, client surveys reported that the multiple office visits applicants are required to make are a deterrent to FSP participation (Bartlett et al., 1992; GAO, 1988). The National Food Stamp Survey, conducted in late 1996 and early 1997, found that approximately 42 percent of the people applying for food stamps had to make two or more trips to the food stamp office and other locations to complete the application process (Ponza et al., 1999). More recent case study reports on improving access to the FSP, Medicaid, and State Child Health Insurance Program (SCHIP) have also shown that, in some local offices, TANF applicants are required to make multiple trips to the local welfare office to complete their aid applications (Schott and Green, 2001).

The local office survey asked caseworkers to report, from their experience with a variety of clientele, how many visits applicants usually made before they completed all the food stamp eligibility requirements (excluding visits solely to drop off verification documents). Separate information was obtained for TANF food stamp applicants and non-TANF food stamp applicants.

About half of the food stamp caseload was served by offices where the food stamp application process was completed on the first visit to the office, and the remainder was served by offices where applicants had to make multiple visits. There were no significant differences between the requirements for TANF and non-TANF food stamp applicants (figure 3.4).

Figure 3.4—Usual number of visits required to complete the application process (percent of the national food stamp caseload)



Data from appendix table A3.2a.

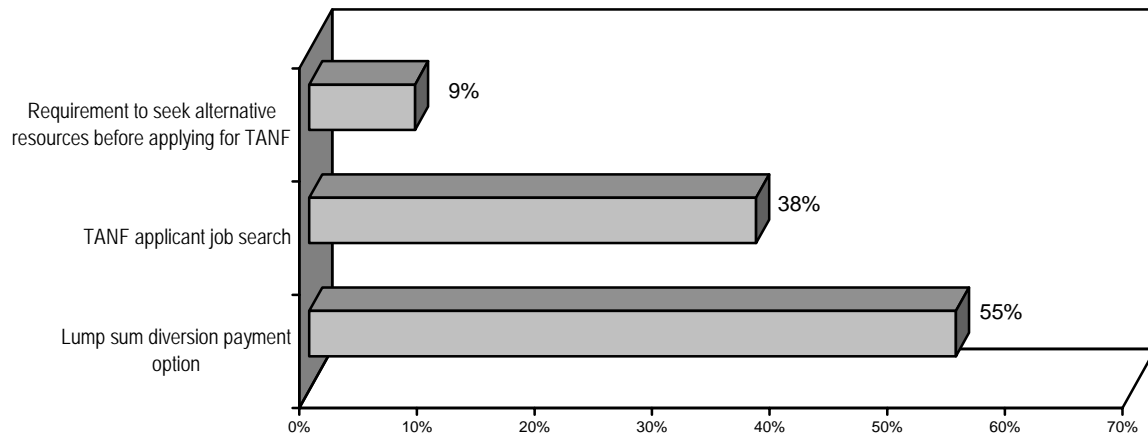
TANF Applicant Diversion

Since welfare reform began, many States have made an increasing effort to divert TANF applicants from becoming cash recipients. TANF diversion policies, which are designed to help these applicants find employment or temporary financial assistance, rather than seek welfare, include requiring applicants to conduct job searches, offering lump sum cash payments or expense vouchers as an alternative for clients interested in TANF, and requiring applicants to explore other resources besides TANF before they complete an application. While diversion is not a component of the FSP, confusion about the differing program requirements could occur because TANF and food stamp applications are usually conducted concurrently.

Diversion practices and the way in which differences between the TANF and food stamp eligibility requirements are intentionally or unintentionally communicated to an applicant by the office may affect the applicant's decision to complete the FSP application process. Some applicants may not realize that the requirements differ by program, or they may think that if they accept TANF cash payments or find an alternative resource, then they are ineligible for food stamps. Others, who may search for alternative resources or view the applicant job search as an additional hurdle to be cleared before they can receive food stamps, may decide that it is not worth the effort. States, local offices, and caseworkers may take steps to help reduce these misperceptions, such as insuring that clients are well informed about program distinctions, and encouraging application for food stamps early on in the process—before or during the meeting when diversion policies are discussed. Conversely, they may impede FSP access by informing clients about food stamp eligibility or offering the opportunity to file a food stamp application only after a meeting is held with a worker to discuss the office's TANF diversion.

TANF diversion strategies have clearly become widespread since welfare reform (figure 3.5). Two diversion policies—up-front job search diversion and cash payments in lieu of enrolling in TANF—were fairly commonplace, while the third—exploring alternative resources—was used by offices serving only a small portion of the national caseload.

Figure 3.5—TANF applicant diversion policies (percent of the national food stamp caseload)



Data from appendix tables A3.4a, A3.5a, A3, 6a.

According to supervisor reports, 79 percent of the offices (weighted) used at least one of the three TANF diversion policies. In most offices, only one TANF diversion policy was in effect. However, in 17 percent of the offices (weighted), two TANF diversion policies were in effect, and in 3 percent of the offices (weighted), three diversion policies were used (figure 3.6).

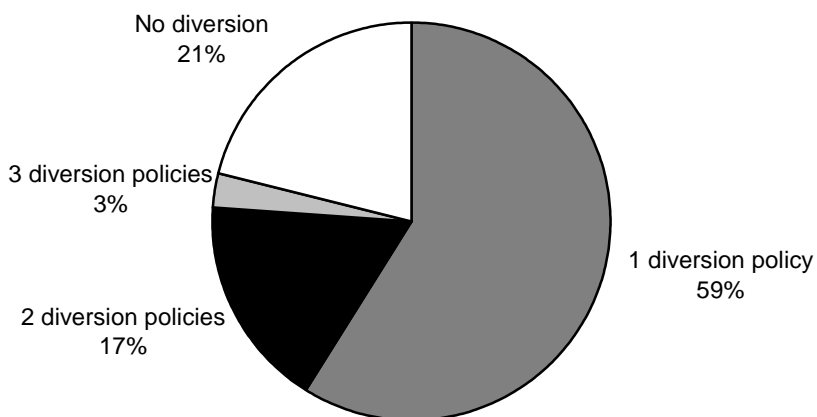
The following sections focus separately on the three TANF diversion policies, and assess how each one may be a factor affecting FSP access. The specific research questions asked of each policy were:

- Do local offices have and implement the TANF diversion policy?
- Do local offices ask potential TANF applicants to file the FSP application before, at the same time as, or after they're informed of the diversion policy?
- Do caseworkers encourage application for food stamps when they explain the TANF diversion-related requirements or options?
- According to caseworkers and supervisors, are TANF applicants involved in diversion strategies completing the food stamp application process?

TANF Applicant Job Search Requirement

The TANF diversion strategy that may impact FSP access the most is the up-front job search requirement. Strict TANF work-first requirements exist in many States and clients may assume that the requirement is applied to both TANF and food stamp benefits (GAO, 1999; FNS, 2001a; Gabor and Botsko, 2001).

Figure 3.6—Number of TANF applicant diversion policies per office (Percent of the national food stamp caseload)



Special tabulations based on variables reported in appendix tables A3.4a, A3.5a, A3.6a.

Supervisors reported that requirements to complete job search activities as a condition of TANF eligibility—including required independent job search, and/or attendance at job clubs or workshops—existed in 38 percent of the offices, weighted (appendix table A3.4a).⁶ To understand the degree to which this policy may hinder FSP access, the survey examined the extent to which TANF applicants were subject to job search. TANF supervisors in 22 percent of the offices (weighted) said that at least one-half of all TANF applicants were subject to TANF applicant job search requirements (appendix table A3.4b).⁷

⁶ The percent of the food stamp caseload in offices where TANF food stamp applicants were required to conduct job search or job search activities was higher in the supervisor report (38 percent, weighted) compared with the caseworker report (27 percent, weighted). The difference occurred most likely because supervisors were asked broadly about job search activities, including job clubs and workshops, while caseworkers were asked narrowly about requirements for job searches.

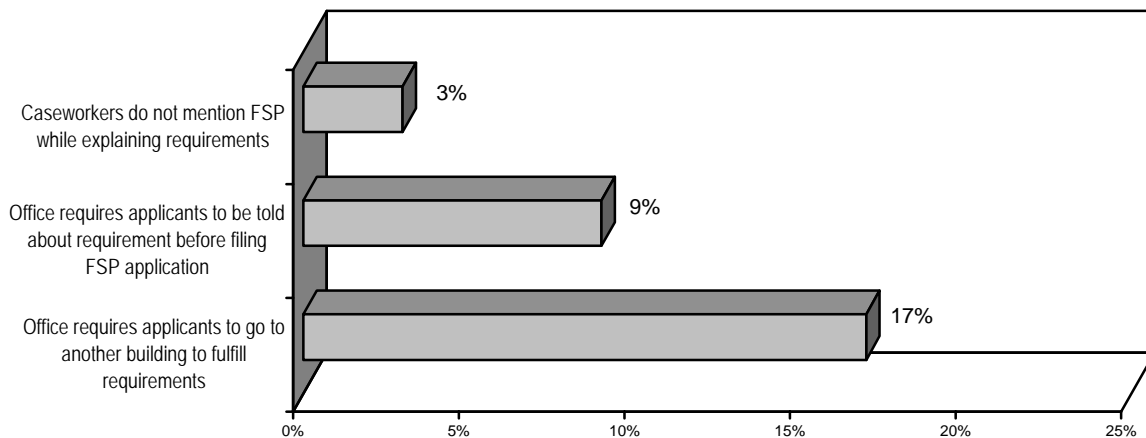
⁷ Caseworkers' responses on office practice were similar, indicating that in 20 percent of the offices (weighted), at least one-half of TANF applicants were subject to job search requirements.

When researchers and policymakers discuss the TANF job search requirement as a potential barrier to FSP access, it is assumed that this requirement is an additional step in the application process that would not be there if an applicant was applying only for food stamps. It is also assumed that the requirement confuses applicants about the eligibility requirements for TANF versus food stamps. However, it is important to note that in 7 percent of the offices (weighted)—or nearly one-fifth of offices with the TANF applicant job search requirement—there was a separate, mandatory job search requirement as a condition of food stamp eligibility for many able-bodied food stamp applicants, including TANF applicants in households without children under 6. (See next section for more discussion on FSP applicant job search requirement.)

In the offices with TANF applicant job search requirements, certain practices may either help facilitate FSP access or impede FSP participation. Practices that may create obstacles to FSP access include requiring applicants to go to another building to fulfill the job search requirements, informing applicants about the requirement before the food stamp application is filed, and not mentioning the FSP at all while explaining the up-front TANF applicant job search requirement. Each of these TANF applicant job search implementation issues is discussed in more detail below.

As discussed earlier, having to go to another location as part of the application process increases the time, cost, and hassle involved in applying for food stamps. The survey results show that 17 percent of all offices (weighted) required clients who were subject to TANF applicant job search requirements to go to a separate location to meet with an employment counselor (figure 3.7).

Figure 3.7—TANF applicant job search policies and practices that may impede FSP access (percent of the national food stamp caseload)



Data from appendix table A3.4(c, e, f).

If clients are informed about the TANF applicant job search requirement after they have filed their food stamp application, or during the meeting when food stamps are discussed, the job search diversion policy should pose less of a threat to FSP access than if they are told about this requirement before filing their application. In 9 percent of the offices, weighted (or 24 percent of offices, weighted, that had job search diversion policies), potential TANF applicants were usually informed about the requirement before filing their food stamp application. This practice may help stress the importance of the up-front job search, but may also impede FSP access (figure 3.7).

Whether or not caseworkers stress the importance or availability of food stamps when they meet with clients to discuss the TANF applicant job search requirement may also be a factor affecting FSP access. In 24 percent of the offices (weighted), caseworkers encouraged TANF applicants subject to TANF job search requirements to complete the food stamp application process. While the percentage is small, in 3 percent of the offices (weighted), caseworkers discussed TANF applicant job search requirements, but did not encourage FSP application or even mention food stamps (figure 3.7).⁸

⁸ Depending on office structure, the caseworker who discusses TANF diversion requirements may or may not be the same worker responsible for processing the food stamp application.

The survey also sought caseworkers' perceptions of the FSP application completion rate among those subject to the TANF applicant job search requirement. In 22 percent of the offices (weighted) caseworkers indicated that more than three-quarters of TANF food stamp applicants who were subject to the job search requirement completed the food stamp application process and had food stamp eligibility determined.⁹ On the other hand, in only 1 percent of the offices (weighted), caseworkers estimated that less than one-quarter of the applicants completed the process (appendix table A3.4i).

Lump Sum Cash Payments or Expense Vouchers

TANF diversion payments are generally designed to meet applicants' short-term financial needs, and prevent enrollment in TANF. They also make households ineligible for TANF cash grants for a set period of time. However, depending on local implementation practices, clients offered these payments may assume that the payments are an alternative to any benefits from the welfare office.

The lump sum diversion payment option was available in 55 percent of all offices (weighted).¹⁰ The degree to which this policy may affect FSP access depends on whether diversion payments were offered to all, or just some, potential TANF food stamp applicants, and whether or not applicants accepted diversion payments. While half of the offices (weighted) used this diversion policy, only 23 percent of offices (weighted) offered the payment to all potential TANF applicants. In 27 percent of offices (weighted), at least one client accepted a diversion payment in a typical month (appendix table A3.5a, b, e). Moreover, according to State TANF program data collected as part of this study, only a small number of households actually received diversion payments in a given month. Although this diversion option is not widely used, it may affect FSP access.

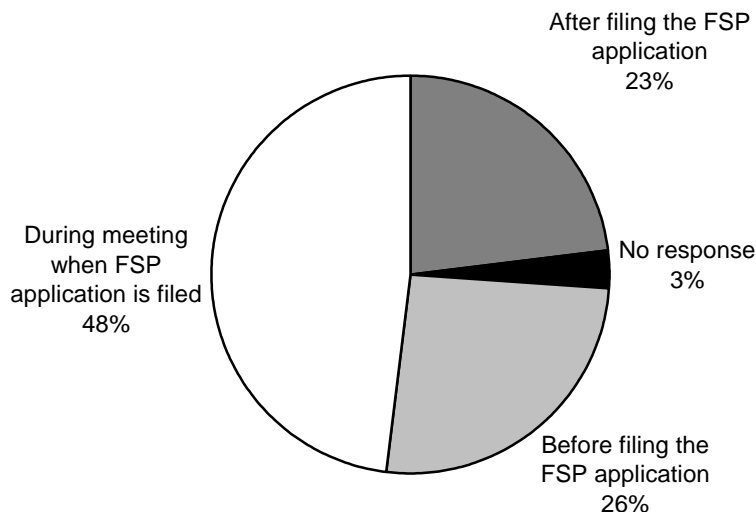
For 71 percent of the caseload in the subset of offices that offered TANF lump sum diversion payments, the usual office policy was to offer the payments after or at the same time as the opportunity to file the food stamp application. However, for 26 percent of the caseload, office policy was to offer diversion payments before the food stamp application was filed—a potential impediment to FSP access (figure 3.8).

This latter practice increases the risk that applicants who accept diversion assistance may not file food stamp applications because they may not know they are potentially eligible for food stamps, or they assume the payment is an alternative to food stamps. However, this risk is likely minimized because for a majority of the caseload, caseworkers usually encouraged food stamp application when they informed clients about diversion payments (calculated from data in appendix table A3.5d).

⁹ This represents (21.9/27.2) 81 percent of offices in which caseworkers reported job search requirements existed.

¹⁰ Caseworkers reported that diversion was less common (in 40 percent of the offices, weighted). There could be a number of reasons for the difference between supervisors' and caseworkers' responses. Supervisors were asked whether there was an office policy, while caseworkers were asked whether they themselves offered these payments. The policy may exist but few caseworkers may be offering diversion payments. Another possibility may be that someone other than the caseworker may be responsible for informing clients about the diversion payments.

Figure 3.8—When during process clients are informed about diversion payments (percent of the caseload in offices with lump sum diversion policy)



Calculated from data in appendix table A3.5c.

Caseworkers were asked to estimate the proportion of diversion clients who completed the food stamp application process. Their experiences indicated that receipt of diversion payments was not commonly a barrier to FSP access. Specifically, caseworkers in offices serving only 4 percent of the national caseload indicated that more than one-half of the diversion clients did not complete the food stamp application process (appendix table A3.5f).

Requirement to Explore Alternative Resources

The requirement to explore alternative resources before applying for TANF was the least common TANF diversion strategy, and appears to have the least potential negative impact on FSP access. This policy was in effect in offices serving only 9 percent of the national caseload, and required of all TANF applicants in offices serving only 4 percent of the national caseload (appendix table A3.6a, b).¹¹

For a majority of the caseload, neither office policy about the timing for filing food stamp applications nor caseworkers' communications to clients about the FSP appeared to hinder FSP

¹¹ Both supervisors and caseworkers were asked about the existence of this policy; caseworkers' reports indicate that it was utilized twice as often, compared with supervisors' reports. When survey interviewers were asked about this large discrepancy, it was apparent that there was some confusion among caseworkers about this requirement, and some may have indicated the existence of this diversion policy even when it meant only having to seek other forms of public assistance, such as unemployment insurance and benefits before TANF cash assistance.

access. However, 1 percent of the national caseload used offices where potential TANF clients did not usually file the food stamp application until after they had been encouraged to apply for alternative resources. Additionally, in 2 percent of the offices (weighted), caseworkers reported using this TANF diversion strategy and either discouraging FSP applications or not mentioning the availability of food stamps when talking to clients about alternative resources (appendix table A3.6c, d).

In a majority of offices with the alternative resources policy (weighted), most TANF applicants subject to the requirement completed the food stamp application process. (This is consistent with the findings regarding the other types of diversion policies.) In only 3 percent of the offices (weighted), less than one-half of TANF food stamp applicants required to explore alternative resources did not complete the food stamp application process (appendix table A3.6e).

Food Stamp Applicant Job Search Requirements

Since the mid 1980s, States have had the option to require food stamp applicants to conduct job searches before their FSP benefits are approved. Anecdotal information garnered from local office staff during case studies of client service in the FSP after welfare reform, as well as case studies of the Food Stamp Employment and Training Program, indicate that even when the food stamp applicant job search requirement was in place, offices were fairly lenient about implementing it. Thus, it did not have a significant impact on FSP participation (Botsko et al., 2000; Gabor and Botsko, 2001).

Fourteen percent of the offices (weighted) had up-front job search requirements for some FSP applicants. Food stamp work requirements and the employment and training program have shifted their focus in recent years to concentrating on the 18- to 50-year-old able-bodied adults without dependents (ABAWDs) population. This group has been subject to a three-month time limit in many areas (Botsko et al., 2001). One might expect that offices would have an exclusive focus on ABAWDs when it comes to applicant job search requirements. However, most offices with job search requirements (weighted) subjected all mandatory work registrants to the requirements (appendix table A3.7a, b).¹²

Job search requirements are likely to be more burdensome if applicants need to attend meetings at locations other than the food stamp office. Ten percent of the caseload (or 69 percent of the caseload in offices with job search requirements) used offices where applicants subject to food stamp job search requirements needed to go to another building to meet with an employment counselor or specialist (appendix table A3.7d).

Food stamp applicant job search requirements appear to have deterred some applicants from completing the application process. In 6 percent of the offices (weighted), more than one-half of applicants subject to the food stamp applicant job search did not complete the food stamp application process (appendix table A3.7f).

¹² An individual is exempt from the category of “mandatory work registrant” for food stamps if he/she is younger than 16 or 60 or older; physically or mentally unfit for employment; subject to or complying with a TANF work requirement; responsible for the care of a child under 6 or an incapacitated person; receiving unemployment benefits; participating in a drug or alcohol treatment and rehabilitation program; or working at least 30 hours a week. States (or local jurisdictions, such as counties in some States) have the option of exempting additional groups. All ABAWDs subject to work requirements would be mandatory work registrants when they apply for food stamps.

Medical Expense Deduction for the Elderly and Disabled

Elderly people who are eligible for food stamps have historically been much less likely than younger adults or children to participate in the FSP. In 2000, the FSP participation rate among eligible seniors was 31 percent compared with 59 percent for the overall population (Cunningham, 2002). A recent survey of the working poor and elderly who were eligible but did not participate in FSP confirmed that one of the key reasons they did not participate was because they believed they were only eligible for low benefit amounts (McConnell and Ponza, 1999). At the same time, there appears to be an unmet need for food stamps among the elderly. Food stamp-eligible nonparticipating seniors in recent focus groups expressed concern about their rising out-of-pocket medical costs, and about having to make choices between buying food items and medicines (Gabor et al., 2002). Additionally, a recent summary of issues on the elderly and FSP access by FNS indicated that many elderly are food insecure, and those most at risk are those who are less mobile, have health problems, and live alone (FNS, 2003(b)).

The FSP eligibility rules attempt to compensate for the increasing costs of medical care and medications for the elderly and disabled by providing a special income deduction when determining food stamp benefit levels for this population. Families with elderly or disabled members whose out-of-pocket medical expenses (including costs for medical bills, prescription drugs, and over-the-counter drugs approved by a physician) exceed \$35 per month can deduct all expenses over \$35 from their gross monthly income. In fiscal year 2000, the excess medical expense deduction was claimed by only 4 percent of all food stamp households, even though 21 percent of these households had elderly members and 28 percent had disabled members (FNS, 2001(b)).

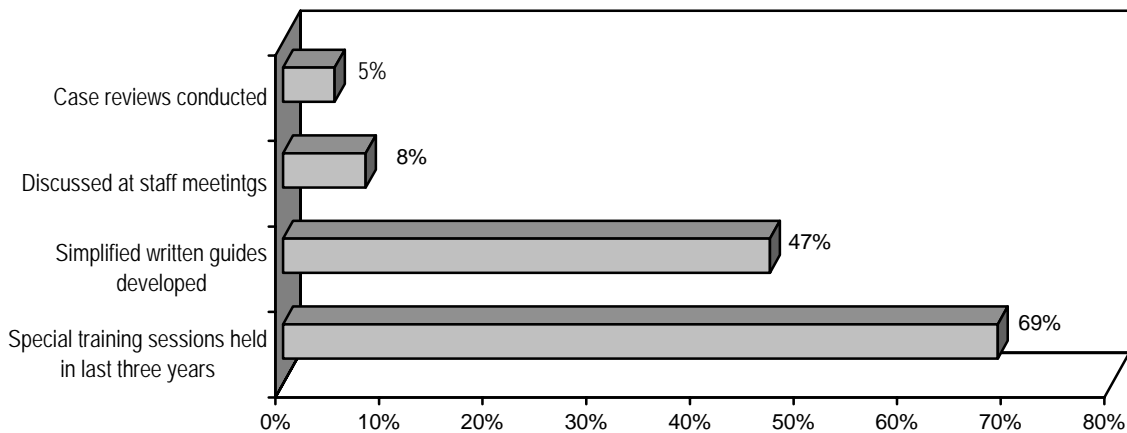
The survey examined office practices that may encourage use of the excess medical deduction. Additionally, caseworkers were asked the extent to which the elderly and disabled were utilizing the deduction.

Supervisors reported that their offices used various techniques to train workers on the medical expense deduction (figure 3.9). Sixty-nine percent of the offices (weighted) had held special training sessions in the past three years. In 47 percent of the offices (weighted), simplified written guides had been developed to assist caseworkers in utilizing the deduction, and in 8 percent of the offices (weighted), the deduction had been a topic of discussion at staff meetings. Case reviews were used as a training technique in 5 percent of the offices (weighted). Depending on the outcome of the review, the office could have provided more one-on-one training for caseworkers to enable them to better assist elderly clients in obtaining the proper amount of food stamps (appendix table A3.8a).

Staff serving a majority of the national caseload said that they encouraged the elderly and disabled to obtain the medical expense deduction. In 92 percent of the offices (weighted), caseworkers reported that they provided elderly clients with written information or detailed verbal instructions describing the medical expense deduction. While this was likely helpful, elderly applicants were also likely given large amounts of other information and required to complete considerable amounts of paperwork. Caseworkers in 36 percent of the offices (weighted) said that no additional assistance was provided to these applicants. However, caseworkers in 48 percent of the offices (weighted) called medical providers or pharmacists directly to get information on expenses, and workers in 18 percent

of the offices (weighted) assisted applicants in reviewing their medical receipts (appendix table A3.8c, d).

Figure 3.9—Training of workers on use of excess medical expense deduction (percent of the national food stamp caseload)



Data from appendix table A3.8a.

Efforts have been made to train workers, and caseworkers claimed that they helped clients obtain information to document the excess medical expense deduction. However, few utilized this deduction. In 37 percent of the offices (weighted), less than 10 percent of elderly or disabled clients took advantage of the deduction, while in an additional 35 percent of the offices (weighted), at least 10 percent but less than one-half of the elderly or disabled food stamp clients used the deduction. These low utilization rates suggest that this issue may impact food stamp access and needs more attention (appendix table A3.8e).

Verification Requirements

In order to complete the application process, food stamp applicants have to verify information, such as their income, employment, shelter and childcare expenses, and household composition. All of this information must be provided within 30 days after the application is filed, in order for eligibility to be determined. Numerous surveys and focus group studies have documented that the FSP's detailed verification requirements and its intense focus on assuring the validity of the information clients provide has made the process of applying for food stamps onerous and may deter people from applying to the program (Bartlett et al., 1992; McConnell and Nixon, 1996; Gabor and Botsko, 2001; Gabor et al., 2002).

The local office survey focused on the following three research questions in this policy area: Are food stamp applicants provided written information to explain their verification requirements? Are third-party contacts routinely required as part of the FSP office verification procedures? What actions do local offices take when applicants reach the 30-day deadline for processing food stamp applications, but have not submitted all required verification documents?

Written Guidance Regarding Verification Requirements

It may be difficult for food stamp applicants to obtain verification documents because of the number of items that they are required to verify. However, the survey found that 99 percent of the offices (weighted) provided applicants with written instructions about the needed verification documents (appendix table A10a).

Third-Party Verification Requirements

Offices may use a variety of methods to verify applicant information. They may ask applicants to provide documents—such as copies of pay stubs—proving that they have accurately reported their personal circumstances. They may check clients' self-reported information using computerized databases. Alternatively, they may directly contact third parties to verify clients' reports.

States with higher-than-average food stamp error rates face potential financial sanctions by the U.S. Department of Agriculture. According to anecdotal reports, the pressure to reduce error rates has resulted in increased, more stringent verification requirements for food stamp applicants by local offices.

Caseworkers were asked if their routine practice was to usually require third-party verification (either by directly contacting or by requiring applicants to contact third parties) before making final eligibility and benefit determinations. Either practice may deter completion of the process because of delays in obtaining the necessary information, the reluctance of third parties to provide such information, or the reluctance of applicants to let third parties know that they are applying for food stamps.

Third-party income verification was frequently required for TANF and non-TANF food stamp applicants. Sixty-six percent of offices (weighted) routinely used third-party verification techniques to confirm household income for TANF food stamp applicants, while 57 percent of offices (weighted) used these techniques for non-TANF food stamp applicants (figure 3.10).

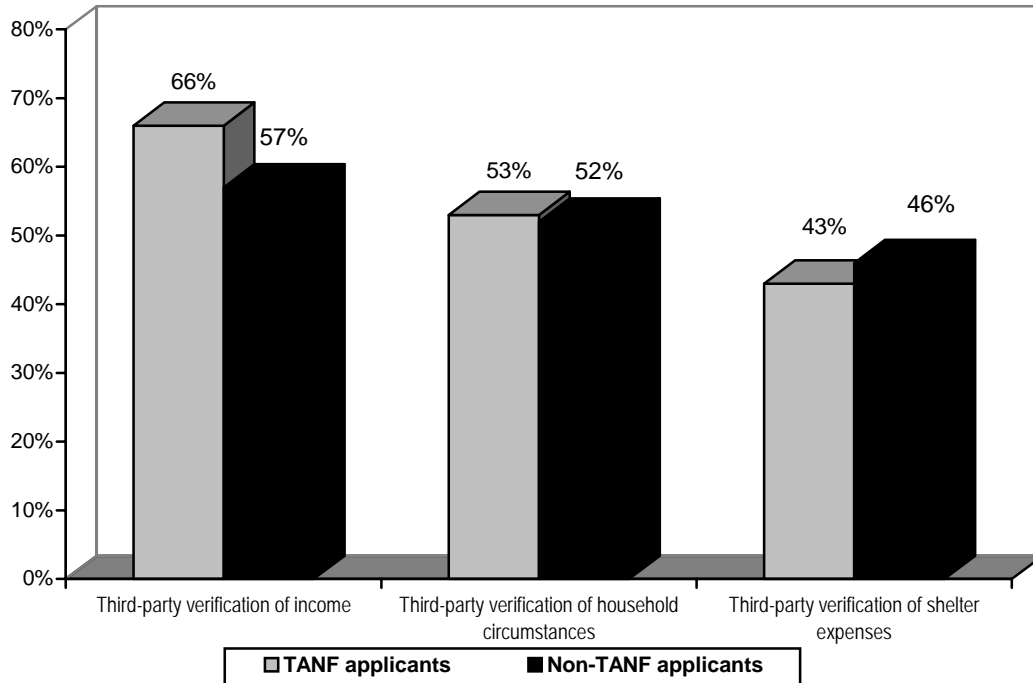
Third-party verification of household circumstances (household size, address) was also usually required in offices serving a majority of the national caseload. Approximately 50 percent of offices (weighted) maintained this requirement for both TANF and non-TANF food stamp applicants (figure 3.10).

Recent focus groups with immigrant seniors in Washington State indicated that some individuals were very intimidated or embarrassed about contacting their landlords to verify the cost of rent, or feared a reprisal if their landlords learned they would be receiving public benefits (Gabor et al., 2002). The routine practice of verifying applicants' shelter costs using third parties was somewhat less common than for verifying income and household circumstances—just over 40 percent of the offices (weighted) required both TANF and non-TANF food stamp applicants to verify shelter information using third-party contacts (figure 3.10).

Third-party verification is even more burdensome if applicants are required to provide such verification for more than one item. The survey findings show that applicants in 24 percent of the offices (weighted) were routinely required to verify only one of the three types of information through

a third party. Applicants in 46 percent of the offices (weighted) routinely had to verify two or three types of information via a third party (appendix table A3.9d).

Figure 3.10—Third-party verification requirements, by household type (percent of the national food stamp caseload)



Data from appendix table A3.9(a, b, c).

TANF food stamp applicants may find TANF verification requirements a burden, as well. Additional third-party verification requirements were imposed on TANF food stamp applicants in 50 percent of all offices, weighted (appendix table A.3.9e). These requirements, which include compliance with child support and verification of children’s school attendance and immunizations, were designed to promote compliance with child support, good parenting, and positive outcomes for children, but they may have made it more difficult for families to complete the TANF application process. This may indirectly discourage applicants from completing the food stamp application process, if they do not understand the difference between the two programs’ verification requirements.

Practices Regarding Deadlines for Submission of Verification Documents

One of the most common reasons for denial of food stamps is failure to provide required verification information. Caseworkers were asked how they dealt with applications still missing necessary documentation at the end of the 30-day processing period. Caseworkers serving a majority of the national caseload notified clients that some documents were missing before they denied food stamp benefits. However, in 22 percent of the offices (weighted) benefits were automatically denied, without prior notice, as soon as the 30-day processing deadline was reached (appendix table A3.10b). This finding raises concern regarding FSP access because automatic denial can affect all types of applicants. Those who do not receive notification may not know why they were denied food stamps or why they were not given a chance to explain the circumstances that caused the delay in providing

verification documents. Also, some applicants may have thought they provided all the required documentation. After receiving their denial notice, they may conclude that they were simply ineligible. Thus, they may not try to contact the office to determine what further steps need to be taken to reopen their application.

Caseworkers were asked how they would change office verification procedures to improve FSP access. Those serving only 30 percent of the national caseload made recommendations. Of those who did, however, the most common suggestions were to provide clearer information on what is required of clients, provide more assistance in obtaining verification, require clients to verify fewer items, and accept a wider range of documentation or materials as verification (appendix table A3.11).

Anti-Fraud Measures

Offices use a variety of anti-fraud measures that may affect an applicant's willingness to complete the food stamp application process. These procedures are designed to reduce fraud, but they may also make clients who are not engaged in fraud reluctant to complete the process. This study examined the prevalence of unscheduled home visits for front-end fraud investigations, and the fingerprinting or finger imaging of food stamp applicants. It also looked at the variation in office policies regarding the groups targeted for these anti-fraud investigations.

Home visits for front-end fraud investigation were conducted in 49 percent of the offices, weighted (appendix table A3.12a). Not all food stamp applicants were subject to fraud investigations, but the practice was fairly common in 13 percent of the offices (weighted). In these offices, unannounced home visits were conducted for at least one-quarter of all food stamp applications. In 27 percent of the offices (weighted), less than one-quarter of the applications were subjected to these investigations (appendix table A3.12b).¹³ The prevalence of home visits is somewhat surprising given the amount of resources required to conduct them, but it may reflect an increase in the investment of State food stamp agency resources to reduce food stamp payment errors.

Types of households most commonly mentioned by supervisors as candidates for home visits were those whose reported expenses exceeded their monthly income, those whose household composition was in doubt, those with earned income, and those with a history of employment but no current earnings (appendix table A3.12c).

Twenty-three percent of offices (weighted) used fingerprinting or finger imaging as an anti-fraud technique, and 18 percent of offices (weighted) fingerprinted all food stamp applicants (appendix table A3.13a, b).

Supervisor and Caseworker Opinions That May Affect Applicants' Willingness to Complete the Food Stamp Application Process

Both supervisors and caseworkers were asked a series of questions about their opinions on issues involving the FSP. The two research questions addressed in this section are: Do staff have opinions about the FSP that may affect their attitude about FSP participation and, thus, negatively impact FSP

¹³ Supervisors in the other 9 percent of offices (weighted) could not estimate what percent of applicants were affected.

access? Do staff perceive that it has become more difficult for applicants to access the program in the last few years? If so, why and for whom? The results are presented in appendix table A3.14 and discussed below.

Staff Opinions That May Affect Their Attitude and Behavior During the FSP Application Process

Welfare reform has sent a uniform message to program staff and clients that TANF participation encourages dependency. The survey sought to assess the extent to which this viewpoint carried over to the FSP.

The Food Stamp Program Encourages Dependency

Caseworkers and supervisors in offices serving a majority of the national caseload disagreed or strongly disagreed with the statement that “the Food Stamp Program encourages dependency.” Caseworkers in 36 percent of the offices (weighted) and supervisors in 18 percent of the offices (weighted) either agreed or strongly agreed with this statement (appendix table A3.14a).

Immigrants Should Not Get Food Stamps Until They Become Citizens

In 1996, changes in Federal policy severely narrowed eligibility of legal immigrants for public benefits. While FSP eligibility was restored for a number of these immigrants in 1998, the participation rate dropped dramatically for immigrants in the late 1990s. This raised concerns among policymakers that local office staff might be discouraging FSP applications of eligible immigrant households. However, when asked their opinion on the statement that “immigrants should not get food stamps until they become citizens,” most staff disagreed. Caseworkers in 26 percent of the offices (weighted) said they agreed or strongly agreed with this statement, whereas supervisors in 15 percent of the offices (weighted) held this same opinion (appendix table A3.14b).

Offices Discourage Clients from Becoming TANF Recipients

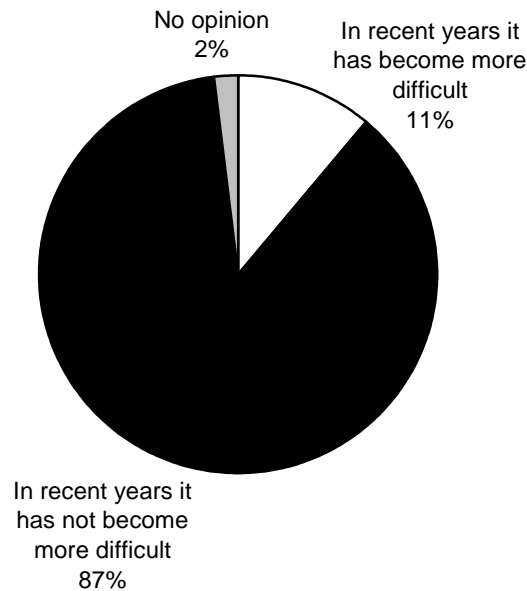
Despite the changes in the TANF program, which stress encouraging self-sufficiency and work over welfare, most supervisors and caseworkers disagreed or strongly disagreed with the statement that their offices actively discouraged clients from becoming TANF recipients. On the other hand, caseworkers and supervisors in offices with about one-tenth of the food stamp caseload (12 percent and 10 percent, respectively) agreed or strongly agreed that their offices discouraged clients from becoming TANF recipients (appendix table A3.14d).

Staff Opinions on Whether the Food Stamp Application Process has Become More Difficult in Recent Years

Staff were asked their views on the following statement: “In the past few years, it has become more difficult for eligible people to get in the FSP.” The distributions of caseworkers’ and supervisors’ opinions were similar. Staff serving 87 percent of the national caseload disagreed or strongly

disagreed with the statement, while staff in only 11 percent of the offices (weighted) agreed that it had become more difficult to obtain FSP benefits (figure 3.11).¹⁴

Figure 3.11—Combined supervisor and caseworker opinions on whether FSP application process has become more difficult in recent years (percent of the national food stamp caseload)



Special tabulations based on variables reported in appendix table A3.14f.

Caseworkers and supervisors who believed it had become more difficult to get food stamps were asked which groups faced increased difficulty. The elderly were identified by both supervisors and caseworkers in offices serving 4 to 5 percent of the national caseload (appendix table A3.14g). Staff in only 2 to 3 percent of offices (weighted) mentioned groups that had been directly affected by FSP changes incorporated into the 1996 welfare reform legislation—immigrants and adults without children (many of whom were subject to ABAWD requirements).

While staff in only 2 to 3 percent of offices (weighted) felt that it had become more difficult for the working poor to obtain FSP benefits in recent years, caseworkers in offices serving 30 to 35 percent of the national caseload agreed or strongly agreed that it was hard for clients who work to go through the process of applying for food stamps (appendix table A3.14e, g).

¹⁴ These opinions may reflect the recent Federal and State policy emphasis on increasing access to the FSP. It is unclear whether the respondents were comparing pre- and post-welfare reform or more recent years. A different result may have been obtained if respondents were asked about pre-welfare reform versus the current situation, though many respondents would not have been able to answer because they were not employed at a food stamp office prior to welfare reform. However, it is quite possible that a question focused on current circumstances versus the period before welfare reform would not result in a different outcome. Previous site visits conducted by this study's authors found that food stamp office staff did not believe that welfare reform was affecting access to the FSP (Gabor and Botsko, 2000).

Supervisors and caseworkers who indicated that it had become more difficult for people to get food stamps in recent years were asked to identify the most important reason for the change. The answer did not have to do with welfare reform or office access issues, but rather with program rules. Caseworkers in offices serving 7 percent of the national caseload and supervisors in offices serving 2 percent of the national caseload indicated that restrictive income and resource policies were the most important reasons. Beyond these policy factors, there was no consistency in responses regarding which factors made it more difficult for people to get food stamps in recent years (appendix table A3.14h).

Staff Recommendations for Changes in Policy and Procedures to Promote Completion of the FSP Application Process

Supervisors and caseworkers were asked to provide recommendations for changing office policies and procedures that might result in an increased number of eligible applicants completing the food stamp application process. Supervisors in 39 percent of the offices (weighted) and caseworkers in 35 percent of the offices (weighted) provided recommendations. Besides changing FSP eligibility rules (recommended by caseworkers in 7 percent of the offices, weighted), the most frequently cited recommendations by supervisors and caseworkers were to increase outreach (5 to 9 percent of the offices, weighted), and increase staff and staff resources (4 to 7 percent of the offices, weighted). Additional recommendations made by staff in 3 to 4 percent of the offices (weighted) included extending office hours, simplifying the application form, reducing the required verifications and paperwork, increasing benefit levels and support services for applicants, and expanding the telephone interview option for applicants (appendix tables A3.15 and A3.16).

Caseworkers were also specifically asked how they would improve office verification procedures to help eligible applicants complete the FSP application process. Caseworkers in 31 percent of the offices (weighted) provided at least one recommendation. The most common recommendation, made by caseworkers in 10 percent of the offices (weighted), was to provide clearer information on what is required by clients. The survey found that while virtually all offices (99 percent, weighted) provided applicants with written information about what was required, the information may not have always been clear. Other suggestions offered by caseworkers in at least 4 percent of the offices (weighted) included reducing the burden of verification requirements, such as requiring fewer items to be verified, providing assistance to applicants in obtaining verification, and accepting a wider range of documentation for a particular item (appendix table A3.11).

Differences by Office Size

Smaller and larger offices exhibited some differences in the application process that likely reflect the number of applications they process and size of their catchment areas. In 72 percent of small offices (weighted), certification interviews were scheduled in advance. In contrast, only 47 percent of large offices (weighted) scheduled interviews in advance; the other 52 percent (weighted) required interested households to go into the office and then interviews were scheduled on a first-come, first-served basis. While one might assume that smaller offices were more likely to be client-friendly than larger ones, office size appeared to have no impact on the rescheduling of missed appointments (appendix table A3.1a, b).

While one-quarter of both smaller and larger offices (weighted) required TANF/FS applicants to attend one or more meetings prior to their certification interview, applicants in 4 percent of larger offices (weighted) were required to attend two or more separate meetings. No applicants in smaller offices were required to attend more than one meeting. There were no differences by office size for non-TANF food stamp applicants (appendix table A 3.3 b, d).

Office size had little impact on the existence or nature of TANF diversion policies. Smaller and larger offices were equally likely to require applicants to complete job search activities as a condition of TANF eligibility. However, applicants in 20 percent of larger offices (weighted), compared with applicants in 9 percent of smaller offices (weighted), had to go to a different building to complete the requirements (appendix table A3.4a, f). As mentioned above, the practice of offering lump sum cash payments is likely to be a barrier to FSP participation because caseworkers do not always mention the availability of food stamps when they are explaining the diversion payment option. This occurred in 5 percent of larger offices (weighted) and in no smaller offices (appendix table A3.5d).

Offering assistance to the elderly and disabled to help them claim the medical expense deduction was more likely to occur in smaller offices than larger offices. Caseworkers in 63 percent of smaller offices (weighted), compared with caseworkers in 43 percent of larger offices (weighted), called medical providers or pharmacists to obtain information on expenses (appendix table A3.8d). Seventeen percent of smaller offices (weighted), compared with only 1 percent of larger offices (weighted), conducted case reviews of the medical expense deduction. Conducting reviews may help ensure that deductions are claimed to the fullest extent possible. They may also provide valuable training to caseworkers (appendix table A3.8a).

FSP requirements for third-party verification were similar in smaller versus larger offices. However, TANF applicants in 56 percent of larger offices (weighted), compared with TANF applicants in 34 percent of smaller offices (weighted), were subject to additional TANF third-party verification requirements (appendix table A3.9).

Conducting home visits for front-end fraud investigation was more common in larger offices than smaller offices—applicants in 54 percent of applicants in larger offices (weighted) versus 33 percent (weighted) of smaller offices were subject to this policy. Larger offices were also significantly more likely to use fingerprinting or finger imaging as an anti-fraud technique. Among larger offices, those serving 28 percent of the caseload fingerprinted or finger imaged food stamp applicants, whereas among smaller offices, those serving only 10 percent of the caseload maintained this policy (appendix tables A3.12a and A3.13a).

Summary

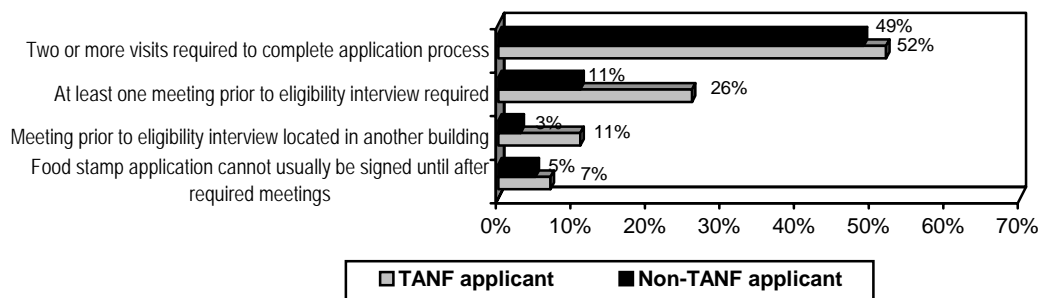
Chapter 3 examined local food stamp office policies and practices that may affect a household's decision to complete the food stamp application process once that household has submitted a signed application. This section summarizes the findings, presenting selected key variables or combinations of variables that may encourage or discourage FSP applicants to comply with all requirements so that their eligibility can be determined. Policies and practices that may affect whether households completed the application process include the costs and hassle of the process, TANF diversion, job search requirements for non-TANF households, and verification and other anti-fraud requirements.

This summary focuses on which policies and practices are widespread among local offices and which are relatively rare.

Costs and Hassle of the Application Process

The activities that must be completed to apply for food stamp benefits all impose costs on households. Costs will increase if more meetings or visits to the food stamp office are required. In half of all local food stamp offices (weighted), applicants generally needed to make two or more visits to the office to complete all necessary requirements (figure 3.12). Applicants in the other offices were usually able to complete all activities in one day.¹⁵

Figure 3.12—Costs of food stamp application process (percent of the national food stamp caseload)



Data from appendix tables A3.2a, A3.3(b, f, g).

Some offices required applicants to attend meetings prior to the certification interview. These meetings, which were most often orientation or employment-related sessions, increased the costs of the application process. TANF applicants in 26 percent of the offices (weighted) had to attend one or more meetings prior to their food stamp certification interview. Non-TANF applicants in 11 percent of offices (weighed) faced this requirement. Attending additional meetings may be more difficult if the sessions are held outside the food stamp office, which was the case for TANF applicants in 11 percent of the offices, weighted, and non-TANF applicants in 3 percent of the offices, weighted (figure 3.12).

In 5 to 7 percent of offices (weighted), households usually could not sign the food stamp application form, thus beginning the application process, until they attended all meetings required prior to the eligibility interview. Potentially, this could delay the receipt of food stamp benefits, or even discourage some households from filing an application.

TANF Diversion Policies

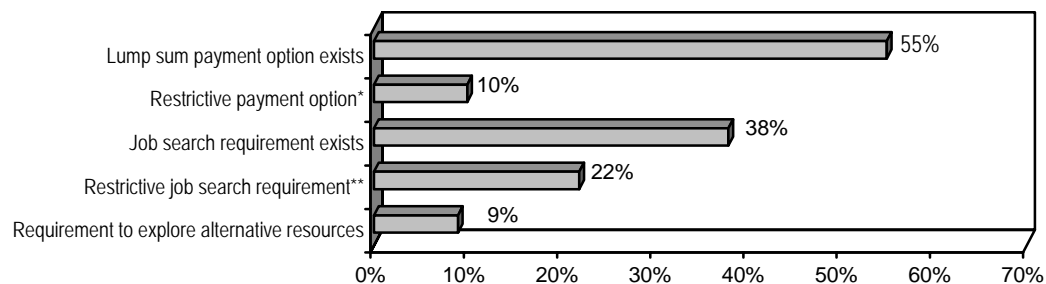
Since the passage of welfare reform legislation, States have made an increasing effort to divert TANF applicants from becoming cash assistance recipients. TANF diversion policies include a range of efforts—job search requirements, lump sum cash payments, requirements to explore alternative

¹⁵ Excludes trips solely to drop off required verification documents.

sources of assistance—designed to assist families seeking cash assistance to find employment or temporary financial assistance rather than enrolling in welfare. FSP policymakers have been concerned that these diversion policies may have unintended effects on FSP access by creating confusion among applicants and caseworkers.

Requiring at least some TANF applicants to conduct job search activities prior to approval of their TANF application was fairly widespread, occurring in 38 percent of offices (weighted). The way offices choose to implement job search requirements could potentially impede access to the FSP. Characteristics of job search programs that are most likely to negatively affect access include discussing the requirement before the food stamp application is signed; not mentioning the FSP when the requirement is discussed; and requiring clients to go to another location to meet with employment counselors. These practices were found in 22 percent of the offices, weighted (figure 3.13).

Figure 3.13—TANF diversion policies (percent of the national food stamp caseload)



Data from appendix tables A3.4a, 3.5a, 3.6a, special tabulations based on variables reported in appendix tables A3.4(b, c), 3.5(c, e, f).

* Payments offered to all potential TANF applicants *and* applicants told about this option before the food stamp application is filed.

**Office has one of the following practices: TANF applicants informed about requirement before the FS application is filed; requirement involves client having to go to another location to meet with an employment counselor/specialist; caseworkers do not mention food stamps when TANF applicant job search requirements are explained.

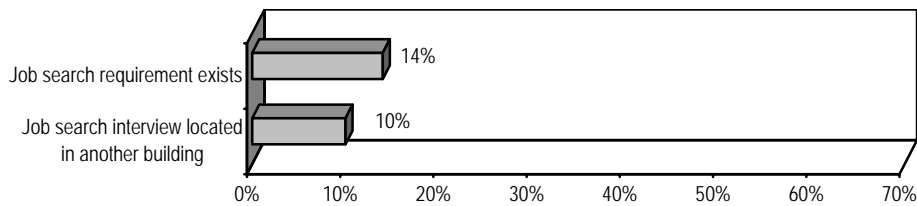
Fifty-five percent of all local food stamp offices (weighted) had the option of providing TANF applicants with lump sum payments in lieu of enrolling in cash assistance programs. However, as noted earlier in the chapter, few TANF applicants actually received diversion payments in any given month. In addition, few offices organized the TANF and food stamp application processes in ways that one might think would clearly impede FSP access. In only 10 percent of offices (weighted), the lump sum payment option was offered to all TANF applicants and discussed with applicants before the food stamp application was signed (figure 3.13).

Less than 10 percent of local offices (weighted) required applicants to seek alternative sources of assistance before applying for TANF benefits (figure 3.13). Thus, this requirement is unlikely to significantly impact access to the FSP.

Job Search Requirements for non-TANF Food Stamp Applicants

Some local offices adopted policies that required able-bodied, non-TANF applicants to look for employment as a condition of food stamp eligibility. While these policies are unlikely to delay the filing of food stamp applications, they could cause some applicants to decide not to complete the application process. Only 14 percent of offices (weighted) required some or all non-TANF food stamp applicants to engage in job search activities prior to eligibility determination. In 10 percent of the offices (weighted), applicants needed to go to another building to fulfill the requirement, adding to the complexity and cost of the food stamp application process (figure 3.14).

Figure 3.14—Non-TANF job search requirements (percent of the national food stamp caseload)



Data from appendix table A3.7(a, d).

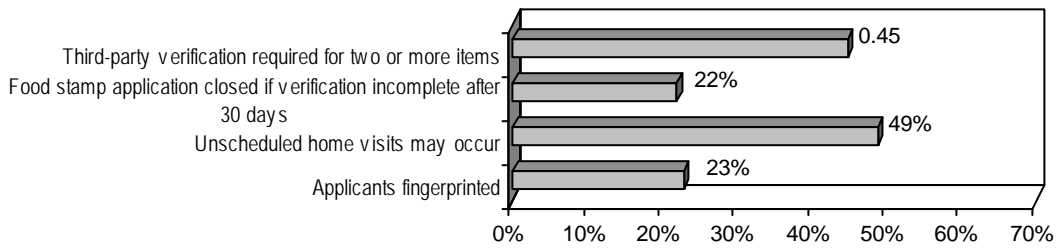
Verification and Anti-fraud Requirements

All food stamp applicants must provide verification of their circumstances. Anecdotal accounts indicate that, in recent years, more local offices have been routinely requiring third-party verification of income, household composition, and shelter costs. This type of verification requires that applicants or caseworkers directly contact employers or landlords and ask them to complete a form verifying the household's situation. This practice could affect FSP access by discouraging applicants from completing the application process. The local office survey confirmed that routine third-party verification was fairly widespread. Forty-six percent of the offices (weighted) routinely required food stamp applicants to verify at least two types of information through a third party (figure 3.15).

Applicants need to supply all required verification documents in order to have their food stamp applications processed. Submitting these documents before the 30-day processing deadline may be difficult for some applicants due to transportation and health issues, or problems obtaining cooperation from a third party. When asked about flexibility on this requirement, caseworkers in 22 percent of the offices (weighted) reported that applications were automatically denied, without notice, after 30 days if verification was not complete (figure 3.15).

Unannounced home visits to detect applicant fraud were routine practices in 49 percent of the offices (weighted). While intended to reduce food stamp payment error rates, these visits may intimidate applicants and make them fearful of completing the application process. Fingerprinting or finger imaging of food stamp applicants was a fraud investigation technique used in 23 percent of offices (weighted). This practice may also be perceived by applicants as intrusive and intimidating, and may cause some to drop out of the food stamp application process before their eligibility is determined (figure 3.15).

Figure 3.15—Verification and anti-fraud requirements (percent of the national food stamp caseload)



Data from appendix tables A3.9d, A3.10b, A3.12a, A3.13a.

Conclusions

The local office survey revealed that offices organized the food stamp application process in a variety of different ways. No one way of ordering the process, implementing TANF diversion or job search requirements, or verifying the information provided by applicants predominated. Thus, it is difficult to generalize about the policies and practices that offices have instituted to structure the food stamp application process. The important question is whether the different ways of organizing the process impact access to the Food Stamp Program. Analyses linking these various policies and practices to the likelihood that eligible applicants complete the application process and become food stamp beneficiaries are the subject of another one of this study's reports.

The next chapter examines local office policies and practices that may affect households' decisions to continue participating in the FSP once they have been approved to receive benefits.