PROMOTING SNAP FOR SENIORS IN MONTANA

IMPACT OF SNAP IN REDUCING HUNGER AMONG MONTANA SENIORS

NEED FOR FURTHER OUTREACH OF SNAP

Minkie Medora, RDN
Elizabeth Weaver
SNAP OUTREACH COORDINATOR
MONTANA FOOD BANK NETWORK
Lack of quality of food intake of *Food Insecure* and hungry seniors

- Lack of good quality diet: lean meat and other proteins, fresh fruits and vegetables, low-fat dairy products, whole grain breads and cereals, higher fiber foods
- Higher use of poor quality fats, sodium and refined sugar foods, refined breads and cereals.
- Inability to prepare lower cost protein like beans,
- Difficulty eating beans frequently.
Possible Health Outcomes of Hungry Seniors

• 60% more likely to experience depression and stigmatization
• 53% more likely to report a heart attack
• 52% more likely to develop asthma
• 40% more likely to report an experience of CHF
• At greater risk of hypertension, CVD, some types of cancer, Osteoporosis, anemia and other chronic diseases and conditions.
• Sarcopenia
• Diabetes – Type 2
• At greater risk of decreased life expectancy
Health of Food Insecure seniors - comparison

Percent Difference in Health Outcomes when Comparing Food Insecure Seniors to Food Secure Seniors*

<table>
<thead>
<tr>
<th>Health Outcome</th>
<th>Difference in Health Outcome</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart Attack</td>
<td>53.0%</td>
</tr>
<tr>
<td>Asthma</td>
<td>51.8%</td>
</tr>
<tr>
<td>Congestive Heart Failure</td>
<td>40.0%</td>
</tr>
<tr>
<td>Chest Pain</td>
<td>36.9%</td>
</tr>
<tr>
<td>Activities of Daily Living Limitation</td>
<td>21.8%</td>
</tr>
<tr>
<td>Coronary Heart Disease</td>
<td>21.8%</td>
</tr>
</tbody>
</table>
Outcomes of a poor quality diet

• Not eating foods for their special dietary needs, e.g. Diabetes, HBP or certain cancers
• Muscle and bone loss \(\rightarrow\) weakness, risk of falls
• Increased chance of unintended weight loss or obesity
• Cycles of deprivation and over-eating.
• Fear of going without food or money for other living expenses
• Increased trips to the hospital
Strategies for Coping with Hunger

- Buying the cheapest food available
- Reducing food intake, skipping meals
- Watering down food or drink
- Receiving help from family and friends
- Reducing health, medication and dental care
- Avoiding filling necessary prescriptions
- Choosing between buying food or paying rent, utilities, transportation and health care
Promoting SNAP to Seniors in Montana

Elizabeth Weaver, Montana Food Bank Network
Montana Food Bank Network

• The Montana Food Bank Network works to end hunger in Montana through food acquisition and distribution, education and advocacy.

• Food Distribution
  • Approximately 140 Partner Agencies across the state
    • Food pantries
    • Senior centers
    • Soup kitchens
    • Youth homes

• Advocacy, Education, Outreach
  • Local, state, and federal levels
  • Supporting public food programs and other anti-poverty policies
Senior Hunger Quick Facts

**10.2M**

10.2 MILLION SENIORS (THAT’S NEARLY 1 IN 6) FACE THE THREAT OF FOOD INSECURITY

**2X**

THE NUMBER OF SENIORS FACING THE THREAT OF FOOD INSECURITY MORE THAN DOUBLED FROM 2001-2014

**10,000**

BABY BOOMERS WILL TURN 65 EVERY DAY UNTIL 2030

BY 2025, SENIORS ARE PROJECTED TO COMPRIZE MORE THAN 30% OF THE POPULATION IN 42 MONTANA COUNTIES
What is SNAP?

The Supplemental Nutrition Assistance Program is the nation’s most important anti-hunger program.

- SNAP is a federally funded nutrition program that provides eligible individuals and families with a monthly benefit that they can use to buy food.

- SNAP is a program of the US Department of Agriculture, but is administered at the state level.

- Previously known as the Food Stamp Program.
Quick SNAP Facts

- **$118**: Average SNAP benefit for senior living alone in 2016
- **15.3%**: Percent of elderly SNAP households which received the minimum benefit in 2016 ($16 per month)
- **9.3%**: Proportion of all SNAP households with at least one person age 60 or older
- **$171 million**: Amount of revenue pumped into Montana’s economy by SNAP participation in 2016
Why SNAP?

• SNAP improves overall financial security
• SNAP frees up money for other expenses
• SNAP improves food security, health status, and nutritional outcomes
Low Participation Rates

SNAP Participation increased dramatically both across the U.S. and in Montana during the economic recession. In 2016, 120,000 Montanans received SNAP.

Only 33% of eligible seniors age 60 or older are enrolled in SNAP.

This is much lower than the total state SNAP participation rate of 75%
Low Participation Rates

Senior Participation Rates by State

FY 2012 Senior Participation Rate: 42 Percent

Legend:
- Less than 20 percent
- 20 to 30 percent
- 30 to 40 percent
- 40 to 50 percent
- 50 percent or more

1. BCE policy
2. Standard medical deduction program
3. SSI-CAP
Low Participation Rates

SNAP Participation Rate

SNAP Participation Rate Among Seniors Is About Half of the Overall Participation Rate During Past 20 Years

Graph showing participation rate for all eligible individuals and eligible seniors from FY 94 to FY 15.
Important Messages for Seniors:

• There are enough SNAP benefits for everyone who qualifies – you are not taking benefits away from anyone else.

• You can receive SNAP and still go to a food pantry, receive senior commodities, or participate in other food programs.

• You have paid taxes to support SNAP, now you can utilize the benefits you’ve paid for.

• Using the debit card is easy and discreet.

• You don’t have to fill out the application on your own or at the OPI office

• You can be working and still be eligible for SNAP. In fact, 44% SNAP households in MT are employed.

• Even the minimum benefit amount adds up. You wouldn’t throw out a $16 coupon would you? That is like receiving free bread or milk for a whole year!
Think $16 a month isn't worth it?

1 dozen eggs $2.00
1 gallon milk $3.56
2 pounds rice $1.46

2 pounds bananas $1.20
1 pound beans $1.49
2 pounds chicken legs $2.16

1 loaf of bread $1.39
2 pounds carrots $1.52

Total for the groceries above $15.78

Even if you only qualify for the minimum, a little assistance goes a long way.
Who is Eligible?

RESOURCES:
For most applicants, there is no longer a resource limit.

INCOME:
To qualify for SNAP, you need to meet two income guidelines, the Gross and the Net:

1. The first step is meeting the Gross Guideline. If you meet this guideline, submit an application to see if you also meet the Net Guideline.

2. When you apply, your case worker will deduct a portion of your living expenses from your income to see if you meet the Net Guideline. You cannot calculate Net Income for SNAP without the help of a case worker.

SNAP INCOME LIMITS
(Effective Oct. 1, 2017)

<table>
<thead>
<tr>
<th>People in Household</th>
<th>Gross Monthly Income Limit*</th>
<th>Net Monthly Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$2,010</td>
<td>$1,005</td>
</tr>
<tr>
<td>2</td>
<td>$2,708</td>
<td>$1,354</td>
</tr>
<tr>
<td>3</td>
<td>$3,404</td>
<td>$1,702</td>
</tr>
<tr>
<td>Each Add’l Member</td>
<td>+ $698</td>
<td>+ $349</td>
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Online application: www.apply.mt.gov
What’s Next...

• Provide outreach materials and answer questions

• Refer seniors to the Montana Food Bank Network for assistance!

• *Take a training and offer application assistance at your site/office!*  
  – MFBN offers trainings to agencies and individuals on how to fill out the SNAP application  
  – Contact Elizabeth Weaver at eweaver@mfbn.org or 406-215-1752
Polling Question

• Are you able to help low income seniors fill out SNAP applications and submit them to the state?
  • Yes
  • No
Polling Question

• In your present position, do you provide your seniors with information about SNAP when providing information about other assistance programs?
  • Yes
  • No