



January 25, 2017

Council Member Stephen Levin
Chair, Committee on General Welfare
New York City Council

Council Member Margaret Chin
Chair, Committee on Aging
New York City Council

Re: Reducing Food Insecurity in New York City – Single Stop Comments

Dear Chair Levin, Chair Chin and Committee Members,

On behalf of Single Stop, I wish to thank you and the Committees for the opportunity to submit comments on the issue of pervasive hunger in New York City. We know that you and your committees, together with the Human Resources Administration (HRA), have worked diligently on this issue and we respectfully offer our observations and recommendations for consideration, with a particular focus on the issue of food insecurity among seniors.

The Single Stop Model

Single Stop is a national nonprofit organization that harnesses America's most effective anti-poverty tools to create economic mobility for low-income families and individuals. Our "one-stop-shop" model is designed to help low-income families and individuals reach financial stability and lift them out of poverty by providing them access to the full spectrum of resources available to them, including free tax preparation, legal services, financial counseling, and public benefits counseling and application assistance, all at once. Since 2007, Single Stop has partnered with community-based organizations and colleges to operate 70 sites in all five boroughs throughout New York, serving over 1 million low-income households. Seven of those sites are located in the city's largest food pantries.

In 2009, Single Stop launched the College Initiative to increase completion rates of low-income college students. Single Stop college sites enable students to tap into existing federal and local resources that can prevent students from being forced to choose between a degree and basic necessities such as buying groceries. Currently, we have college sites in 8 states, including all the community colleges in the CUNY system and John Jay College of Criminal Justice.

Single Stop is also proud to be the city's largest single network of Paperless Office System sites, which allows Single Stop caseworkers in 51 locations to assist eligible people with applying directly for the Supplemental Nutrition Assistance Program (SNAP). We also partner with HRA to provide training to

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caseworkers throughout New York City on *ACCESS NYC*, the city's online portal to apply for SNAP. In addition to SNAP, Single Stop also connects people with other food assistance programs such as food pantry referrals, the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and school meals.

As you know, food pantries do a tremendous job providing for thousands of hungry New Yorkers each day, but the bottom line is that there are a host of other issues that need to be addressed to complement benefits like SNAP and services like food pantries. To begin with, low-income individuals and families must be given the opportunity to access all of the benefits and services that exist to help them.

As such, Single Stop also provides the following—free of charge—in order to address the full spectrum of need:

- Eligibility screenings for public benefit programs and tax credits like the Earned Income Tax Credit (EITC), and the Child Tax Credit, child care subsidies, and rental assistance;
- Legal, tax, and financial counseling;
- Screenings for college students who may be eligible for federal grants such as the Pell grant;
- Assistance with enrollment into public benefit programs like the NYC Rent Freeze Program (SCRIE and DRIE), Health Exchanges, and Cash Assistance; and
- Follow-up to ensure receipt of benefit and/or service.

The premise of the Single Stop model is straightforward: accessed individually, these resources can serve as “Band-Aids”, but accessed in concert, they can begin to address the underlying causes of intergenerational poverty, inoculate against future setbacks that might otherwise be catastrophic—medical expenses, car trouble, temporary job loss—and constitute a bridge towards self-sufficiency and economic mobility.

While many are aware of Single Stop and its individual community partners, they often overlook the impact of the entire network and its potential to connect low-income New Yorkers to economic opportunity in even greater numbers. In many ways, the Single Stop network has just begun to tap its potential in a city where almost half of all residents live in low-income households. For instance, Single Stop, alongside a coalition of public, corporate and community-based organizations across New York City, has recently partnered with the Robin Hood Foundation's *Start by Asking* campaign to help eligible New Yorkers access several poverty-fighting benefits, including the EITC, SNAP, and WIC. The *Start by Asking* initiative aims to bridge the gap between the two million New Yorkers eligible for one or more key federal assistance programs and those enrolled in them through partnerships with community organizations across all five boroughs. In cooperation with the campaign, several of sites will join the efforts to screen and connect more New Yorkers to EITC, WIC, and SNAP in high-need areas with low numbers of individuals and families enrolling for benefits.

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Single Stop and The Department for The Aging

In 2015, Single Stop, The Department for the Aging (DFTA) and HRA partnered and supported DFTA's Integrated Benefits Pilot for seniors. The Pilot was meant to connect eligible seniors to government benefits and address the under-enrollment of seniors in benefits. DFTA's solution was to bring the benefits screening and enrollment into senior centers. DFTA and Single Stop managed the project at 14 centers across the center in areas identified as under-served. The pilot successfully screened 300 seniors, and enrolled at least 125 of them to benefits worth \$320,000. For many seniors, the pilot made their application process easier, and they were happy to apply for benefits at the comfort of their senior center rather than the sometimes inconvenient and less familiar HRA offices. With inter-agency support of the project, combined with Single Stop's proprietary screening technology, we were able to help facilitate a culture change at participating senior centers—traditionally viewed as a place for senior support and recreation—and enhance access to benefits information while considering the client's needs and comfort.

Hunger in New York City

New York City is facing a growing crisis of poverty, inequality, and associated hunger. In 2014, 45.2% of the New York City population was living below 150% of the CEO poverty line, or \$31,581 for a household with two adults and two children.¹ This percentage of the population living in poverty or near poverty was statistically unchanged from the previous year. The result is that 3.8 million New Yorkers—more than the combined populations of Manhattan, the Bronx, and Staten Island—continue to struggle with making ends meet.²

This poverty translates directly to hunger and food insecurity. According to Hunger Free New York City, between 2013-2015, approximately 1.4 million New Yorkers, including one in five children, lived in food insecure households. Year after year, New York City food pantries and soup kitchens face an increased need for their services but cannot meet the current demand.³

Faced with these challenges, low-income households often turn to government resources and local services. Consequently, the number of New Yorkers participating in the Supplemental Nutrition Assistance Program (SNAP), a main source of food aid, rose to 1.8 million from 1.3 million—or 36.2%—from late 2008 to 2013.⁴ By one count, this program alone lowered the number of New Yorkers who

¹ New York City Center for Economic Opportunity. [The CEO Poverty Measure, 2005-2014.](#)

² U.S. Census Bureau, Population Estimates Program, 2014.

³ Hunger Free America. [New York City and State Hunger Report, 2016.](#)

⁴ New York City Department of Social Services (2013). [HRA/DSS Fact Sheet: December 2013.](#)

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would have been poor in 2013 by 296,000 persons.⁵ Though trends reversed themselves in 2014 and 2015, reaching a low in January 2016 with 1.68 million SNAP recipients, the number of people utilizing assistance has risen again in the last year.⁶ As of November 2016, 1.7 million New Yorkers in 954,209 households were receiving SNAP.⁷

While SNAP participation increased in 2016, New York City shelters also housed a record high number of individuals, surpassing 62,000 individuals for the first time.⁸ In this same time period, emergency food providers like soup kitchens and pantries saw an increase in demand, with 35% of providers reporting that they were unable to distribute enough food to meet demand.⁹ These data demonstrate that across New York City, many individuals and families continue to struggle with the ramifications of poverty and are unable to access basic necessities, including food.

Hunger among Seniors

Single Stop applauds the Committee on General Welfare and the Committee on Aging for coming together to put a spotlight on the issue of hunger among seniors, an often-overlooked population. Seniors have a high rate of food insecurity and struggle with health issues, mobility, technology prowess, and a number of other factors that contribute to difficulties with accessing help to connect with food benefits and emergency food.

A recent report released by the National Federation to End Senior Hunger (NFESH) found that 10.2 million seniors—or one in six seniors ages 60 or over—faced the threat of hunger in the United States in 2014. Since the Great Recession, food insecurity among seniors has remained high, with an alarming 47% increase of the population facing food insecurity between 2001 and 2014.¹⁰ New York City is home to many of these seniors. According to Hunger Free New York City, between 2013-2015, an average of 171,197 seniors in New York City—13.58%—lived in food insecure households. This represents a 30% increase over the period from 2006-2008.¹¹ With the number of older adults projected to increase over the next decade, the city should expect this issue to continue to need attention and an increase in demand and need for appropriate nutritional and social services among seniors.

The high rates of food insecurity among seniors have many contributing factors. One study found that the certain subgroups of seniors were more likely to experience food insecurity. These groups include

⁵ South by North Strategies, Ltd. (2015). Analysis of New York City Center for Economic Opportunity, *The CEO Poverty Measure*, 20 and 56.

⁶ New York City Department of Social Services (2016). [HRA/DSS Fact Sheet: January 2016](#).

⁷ New York City Department of Social Services (2016). [HRA/DSS Fact Sheet: November 2016](#).

⁸ Coalition for the Homeless (2016). [Number of Homeless People in NYC Shelters Each Night](#).

⁹ Hunger Free America. [New York City and State Hunger Report, 2016](#).

¹⁰ National Foundation to End Senior Hunger (2016). [The State of Senior Hunger in 2014: Annual Report](#)

¹¹ Hunger Free America. [New York City and State Hunger Report, 2016](#).

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seniors between the ages 60 and 64, seniors living at or below the poverty line, high school dropouts, seniors who are divorced, separated or living with a grandchild, and renters.¹² In addition to demographic factors, other issues come into play that are beyond the senior's control that makes it more difficult to protect oneself from food insecurity and hunger. For example, simple tasks like going to the grocery store become a challenge for many seniors who are no longer capable of driving or taking public transportation due to either physical disability or illness. Seniors also need to deal with the financial strain of paying out-of-pocket medical expenses, which increase with age, with money that could be used for appropriate and nutritional groceries.

Poor nutrition, while a general social problem among the general food insecure population, poses a significant health threat for many seniors who experience malnutrition as they age. Malnourished seniors lose weight quickly, experience loss of appetite and tiredness, and become anemic when not eating a proper diet. In addition, seniors living on their own can experience isolation and depression, and may not view cooking meals often for oneself as a priority thus leading to "hidden malnutrition".¹³

SNAP, which exists as a safety net program for millions of needy individuals, is one of the most important programs to curtail hunger in the United States. Participation in SNAP has been shown to reduce food insecurity and improve health.¹⁴ However, according to the National Council on Aging, in Fiscal Years 2002 to 2012, just 60.3% of eligible seniors in New York State were enrolled in SNAP.¹⁵ This is well below the participation rate for New York State as a whole—76%.¹⁶

Anecdotally, Single Stop sites also report the need for benefits among this population and that they see seniors wait in line in the cold outside food pantries for assistance. However, Single Stop sites have reported that seniors are less willing to apply because of their pride and the associated stigma of asking for help from the government. They have also reported that seniors are often confused by the process for applying for benefits, and need more clarification about what they need to do and what decisions are being made about their cases.

One of the largest barriers that the Single Stop network has seen with connecting seniors with SNAP is a lack of understanding of the program's complicated eligibility rules, which result in many seniors mistakenly believing that they either do not qualify for SNAP or that they only qualify for the minimum amount. The myth among many seniors that they will only qualify for the minimum of \$16 per month may be rooted in a misunderstanding or lack of knowledge about the medical deduction.

¹² Ziliak and Gundersen, (Released March 5, 2008). [The Causes, Consequences, and Future of Senior Hunger in America.](#)

¹³ Tufts Now (January 12, 2017). [Nutrition Challenges as We Age.](#)

¹⁴ Coalition on Human Needs (2016). [Outcomes: Supplemental Nutrition Assistance Program.](#)

¹⁵ National Council on the Aging (Accessed January, 23, 2017). [Senior SNAP Participation Visualization.](#)

¹⁶ USDA (2016). [Reaching Those in Need: Estimates of State Supplemental Nutrition Assistance Program Participation Rates in 2013.](#)

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The medical deduction is a part of the SNAP calculation that allows SNAP applicants to deduct most of their monthly medical expenses from their income during the budgeting process that determines the household's monthly benefit amount. The more medical expenses that a senior has, the higher their benefit amount can be. Many seniors are unaware that reporting a various range of medical expenses that can help increase their benefit amount. As a result, much of the time seniors underreport their expenses or do not report their expenses at all. In fiscal year 2016, the average SNAP household received about \$255 a month, while the average recipient received about \$126 a month.¹⁷ For seniors, they receive on average a lower benefit amount of about \$108 per month.

The medical expense deduction can have a significant impact on SNAP benefits. For a typical senior living alone, claiming \$50-\$200 in medical expenses can result in an additional \$7-\$69 in SNAP benefits per month.¹⁸ Consider a senior with \$1,800 in income. Without reporting medical expenses, that senior may only qualify for \$16 in SNAP benefits. If that same senior submitted \$300 in doctor's bills, she would qualify for over \$100 per month. Allowable medical expenses include not only payments to doctors and hospitals, but also things such as prescription drug costs, the cost of transportation to obtain medical treatment, and payments to a home health aide or attendant, which is often not well understood. If the same senior also submitted bills for \$150 in prescriptions and \$40 in receipts for transportation to go to her doctor's visits, she would qualify for the maximum monthly benefit of \$194 per month. Therefore, we believe that SNAP eligibility outreach efforts should be enhanced to help seniors understand their unique circumstances and corresponding SNAP eligibility.

Single Stop sites also report that senior applicants often confuse the income limit and are misled to believe that they cannot apply for benefits because they do not meet income guidelines. In New York, the SNAP program has multiple income tests. The lowest gross income limit is 130% of the Federal Poverty Level (FPL), and it applies to households that do not have a senior or a disabled household member, that do not pay child care expenses, and that do not have earned income. At this level, an individual living alone would only qualify for SNAP if he or she had \$1,287 per month or less in income. However, households with seniors may qualify if they have income at or below 200% FPL—or \$1,980 per month for an individual—and in fact, may still receive benefits at higher incomes if they have a certain amount of expenses and assets. Many seniors do not understand that they have more generous eligibility requirements than other types of households.

Another issue that the Single Stop network reports as a barrier to connecting seniors to SNAP is that seniors have a greater difficulty utilizing technology than other demographic groups. Single Stop supports HRA's effort to increase the use of technology to access benefits and is a proud partner on training caseworkers to use *ACCESS NYC*. However, seniors who are not tech-savvy and shy away from

¹⁷ Center for Budget and Policy Priorities (2017). [Chart Book: SNAP helps struggling families put food on the table.](#)

¹⁸ Center for Budget and Policy Priorities (2014). [SNAP's Excess Medical Expenses Deduction.](#)

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using the online application without assistance from a caseworker are in danger of being left behind as technology alters the way people access benefits and multiple alternate avenues must remain available to them. This need for options arises because seniors vary in their comfort level with each application method. Phone applications are critical for homebound seniors, but many seniors are wary of answering the phone or do not have one. In-person applications are critical for those seniors who are skeptical of anything but a face-to-face interaction, but many seniors have mobility limitations and cannot travel to apply in-person. Other communication issues include difficulty in getting in touch with seniors through mail, as clients may have difficulty with comprehending the verification letters. Overall, many seniors are most comfortable with the process if they are strongly supported through it by a caseworker.

In addition to SNAP, there are other resources that are designed to curb food insecurity. To attempt to address the issue of senior hunger, community-based organizations have worked to develop senior support programs. For instance, our site at Grand Street Settlement offers free breakfast and lunch for their senior clients that come in for legal assistance for SNAP recertifications. Nutrition programs like congregate meals are served in group settings up to five days per week at more than 1,000 sites across New York State. The meals are available to adults age 60 and older and their spouses, who can be of any age and are located at senior centers, senior housing complexes, and town halls. Homebound seniors or seniors that cannot prepare meals for themselves may be eligible to participate in home-delivered meals programs. Additionally, some organizations that have food pantries have designated certain hours as "senior hours" so that seniors can take their time to shop for food and will not have to wait on a long line.

Food pantries, Meals on Wheels programs, and the Commodity Supplemental Food Program are other important resources for seniors who are not eligible for SNAP or for those seniors whose benefits cannot sustain them throughout the month. Feeding America found that three out of four client households with at least one senior report planning to use a food program on a regular basis to assist with their monthly food budgets.¹⁹ We will not solve the problem of hunger overnight, but ensuring seniors have access to the resources they need can give them immediate relief from food insecurity.

Recommendations and Broader Policy Issues

Single Stop offers five specific policy recommendations. The first two—provide targeted SNAP outreach to seniors and provide more clarification to seniors about their SNAP eligibility and about how decisions are made—relate to specific insights about barriers to SNAP access identified by Single Stop sites. The others three are broader recommendations that can help reduce food insecurity and poverty among other populations other than seniors. The recommendation to make K-12 school lunch universal and free recognizes that for students to be successful enough to make it to college and a career that can help break the cycle of poverty, adequate nutrition is a crucial prerequisite. The fourth

¹⁹ Feeding America (Accessed January 23, 2017). [Senior Hunger Fact Sheet](#).

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recommendation—increased access to food pantries—has the potential to give low-income individuals immediate relief from food insecurity during the day. The last recommendation is more comprehensive, recognizing that finding more efficient and effective ways to link low-income individuals and families to social safety net programs increase the chances that we alleviate poverty in this country.

1. Provide targeted SNAP outreach for seniors.

Seniors often learn about programs by word-of-mouth, but increased advertising and outreach to the population in places where they gather can help spur more accurate information to be shared about the SNAP program. Greater outreach is needed at community events for seniors, at senior centers, in churches, and other places where seniors can be reached. This outreach should use the predominant languages of the communities and take into account physical limitations of some seniors, for example, by using large-print notices.

2. Provide more clarification to seniors about their SNAP eligibility and about how decisions are made.

Seniors hear a lot of myths about the SNAP program, including that they are not eligible or are only eligible for a minimal amount. Greater transparency about the program's income limit for seniors and about the importance of recording and submitting all medical expenses with a SNAP application could encourage more seniors to apply, qualify for a greater benefit amount, and to recertify. Moreover, some seniors are automatically enrolled in NYSNIP and so not understand why. Greater clarity about what the program is, why the senior was enrolled, and what they can do to get a higher benefit amount would greatly reduce confusion and make seniors more comfortable with SNAP. Finally, seniors need greater clarity about how they opt in or out of types of communication. For example, it is critical that homebound seniors are not asked to go to the SNAP Center in person.

3. Make K-12 school meals universal and free

Hunger prevents children from reaching their full potential in school and otherwise. Simply put, when children do not have enough to eat, they cannot come to school ready to learn. They are more likely to fall ill. They are less likely to graduate from high school and go on to college in order to build a foundation for economic security and provide for their children down the line.²⁰ This is what is at stake; an unfair trajectory of continued poverty.

²⁰No Kid Hungry (2014). [Hungry Kids Aren't Getting the Resources They Need.](#)



In the 2014-15 school year, the New York City Department of Education approved free lunches for most public middle school students. This was a significant victory for anti-hunger advocates but this work needs to be better publicized to families with middle school students. Further, this program needs to be made available to public elementary and high school students.

Universal school meals means students will be encouraged to eat school lunch without the fear of bullying or harassment. By ending the poverty stigma around school lunch and putting all students on equal footing, more students can eat school lunch and benefit from this important meal. We must advocate for universal school meals for all K-12 students.

4. **The City Council should support the expansion and long-term sustainability of food pantries and other hunger relief programs.**

As the need for food pantries in New York City begins to rise, we recommend that funding is increased. Programs like congregated meals for frail and homebound seniors also need adequate funding.

In addition to services for seniors, Single Stop also supports food pantries on college campuses. If colleges can support their students through periods of tough economic conditions, they will have a greater chance of graduating and pursuing careers that build the foundation for economic security. Therefore, as the number of food pantries on college campuses in New York City increases, traditionally through the work of private partnerships, we recommend that additional partnerships are formed or strengthened, including between CUNY and the city, to continue to expand this important program model.

5. **Maximize participation in all federal programs to address the full spectrum of difficulties faced by low-income individuals and families**

For all of their power and promise, government resource programs fail to reach as many New Yorkers as they could, as effectively as they could. Fragmented delivery mechanisms, conflicting eligibility rules, and complex renewal processes are just some of the factors that prevent sizable numbers of households from receiving all of the resources for which they are potentially eligible or from receiving any resources at all. In New York City, for example, only 77% of eligible New York City households participated in SNAP in 2013.²¹ Further, almost 20% of New York tax filers eligible for the Earned Income Tax Credit (EITC) fail to claim it.²²

We know that too often vulnerable and hungry New Yorkers face a maze of city offices and complex rules when they seek aid. We aim to transform these systems to take a “client first” approach,

²¹ City of New York, Human Resources Administration (2014). [SNAP Program Access Index and Participation Rates: 2002-2013](#).

²² IRS (2015). [EITC Participation Rates by State](#).

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reimagining a city in which those seeking help with hunger are treated with dignity, transparency and respect. Advances in technology and a robust network of human service partners and a committed administration make this transformation possible. We encourage the city to continue to improve its processes.

We also encourage the city to continue using data collected from a wide array of programs to pinpoint populations that are underutilizing services. Using this data, we would recommend that outreach materials for multiple programs be presented to likely eligible populations, at once.

With our work with DFTA and HRA, we were able to learn that identifying those high-need areas before rolling out our pilot program was key to ensuring that we are targeting the under-enrollment issue with seniors. Additionally, the approach to bring the screening services to the seniors, rather than have them come to the agency, proved an effective form of outreach for this population and we encourage DFTA to continue its efforts in educating and enrolling seniors with their comfort and convenience kept in mind.

Conclusion

In conclusion, Single Stop believes that hunger is one symptom of the larger issue of poverty, and that resources to fight hunger such as SNAP, WIC, and food pantries, must be accessed in concert with other resources proven to alleviate poverty such as free tax preparation, health insurance, and financial counseling. Our recommendations to tap into the country's underutilized resources designed to help low-income individuals and families have the potential to help thousands of New Yorkers out of poverty.

Again, thank you for the opportunity to comment on this important issue.

Sincerely,

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