

IV. The Findings

This section contains descriptions and analyses of the data collected on challenges or barriers to successful access to the food stamp benefit during the development and implementation of the demonstration projects. Emphasis is placed on the experiences of members of the targeted hard-to-reach population groups and food stamp employees engaging in the activities of the demonstration projects. The findings are arranged in two sections: A., The Clients and Client Experiences, and, B., The Food Stamp Office and Food Stamp Worker Experiences.

In Section A, The Clients and Client Experiences, the focus is on clients, both those who chose to participate and those who could not or would not participate despite apparent need, and their interaction with the FSP in general and with the demonstration projects specifically. Characteristics of clients who are able to successfully access the FSP benefit, with or without assistance, are presented. These characteristics are compared with the information obtained during implementation of the demonstration projects on client needs and the specific barriers clients encountered that kept them from applying for benefits or prompted them to drop out of the application process once they had begun.

In Section B, The Food Stamp Office and Food Stamp Worker Experiences, conditions in the local food stamp offices are described. These descriptions include the FSP application process activities as well as current changes being experienced in many States as a result of reorganizing the service delivery process and of adopting new technologies in the workplace. All of these circumstances affected the context within which food stamp eligibility workers were functioning while part of the demonstration partnership. Expression is given to eligibility workers' experiences with clients and with the staff of the non-profit agencies implementing the demonstration projects. Understanding the issues that eligibility workers faced while trying to enroll hard-to-reach clients and learning from their insights gained through these experiences, allows a fuller appreciation of the complexity of the FSP application process when applied to the target populations.

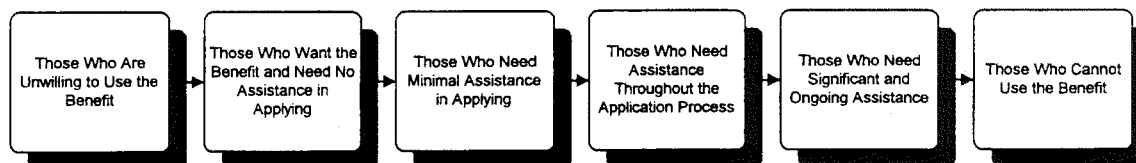
A. Clients and Client Experiences

The clients and potential clients who were the focus of the FSP demonstration projects presented project staff and researchers with a population in need of food support but with a wide range of requirements for assistance in order to gain access to the benefit. Clients were found to fall somewhere on a continuum of needs for assistance [see Figure 4]. Some were able to use the benefit with

no assistance; some needed limited assistance; and some required intensive, ongoing support in order to gain access to and maintain use of the benefit. There were also people at either end of the continuum who would not use the benefit, and those who, even with assistance, could not do so.

FIGURE 4

Continuum of Client Need for Food Stamp Application Assistance



1. Challenges Inherent in Client Asset Inventory

In order to address the continuum of need for assistance, it is important first to explore what is required of clients in order to enroll in the FSP. Eligible clients who applied successfully to the FSP often had certain elements in place in their lives that enabled them to negotiate the FSP application process. The FSP application can be most easily completed by those clients with adequate life skills who are in reasonably good physical and mental health. An individual must be able to read and write to find the local food stamp office,⁹ complete the application form, and maintain the records that are required for documenting need. Further, the individual must be able to communicate appropriately and understand instructions in order to comply with the requirements of the application. Clients must have adequate time, energy, cognitive skills, and perseverance to complete the process successfully. Transportation and access to copying machines are also necessary. Five important client centered barriers influencing success were identified and are illustrated in the following chart:

⁹ See Evaluation of Food Stamp Outreach and Client Assistance, Interim Report

Chart 1

Client-Centered Barriers

Major Barriers	Characteristics of Client Challenges	Consequences for Food Stamp Application
Lack of Access to Technical Support	<ul style="list-style-type: none"> Limited or no personal or public transportation. Limited access to copying machines. No telephone and/or living a distance from telephones. 	<ul style="list-style-type: none"> Difficulty in attending interviews. Unable to copy required documents. Unable to call for appointments, call for information, or participate in a telephone interview.
Lack of Adequate Support Systems	<ul style="list-style-type: none"> No family or friends to support clients during the process [i.e., assist with child care, transportation]. Uncooperative employers and landlords. 	<ul style="list-style-type: none"> Difficulty in attending interviews while attending to children. Difficulty in acquiring proof of employment and residence.
Lack of Adequate Life Skills	<ul style="list-style-type: none"> Limited coping skills resulting in low tolerance for stress. Poor organizational skills. Limited problem-solving and processing skills. Low literacy level. Poor communication skills. Limited motivation and perseverance. 	<ul style="list-style-type: none"> Unable to overcome fears of the unknown. Limited record-keeping system for documentation purposes. Difficulty arriving at interviews on time. Unable to find solutions to meeting requirements; i.e., gathering documents, etc. Unable to read and complete forms, gather correct documentation, respond to correspondence independently. Unable to follow directions, ask for clarification. Difficulty in completing all requirements and pursuing the process through to enrollment.
Unstable Living Situations	<ul style="list-style-type: none"> Lack of permanent housing. Temporary/seasonal/part-time employment. Temporary family crisis due to illness of a family member, domestic violence, marital separation or divorce. 	<ul style="list-style-type: none"> Difficulty in providing verification of living arrangements Difficulty in providing verification of employment and lack of consistency in monthly income. Lack of access to needed documents. Difficulty providing verification of status. Inability to complete process due to lack of support and/or affected coping mechanisms.
Poor Physical and Mental Health	<ul style="list-style-type: none"> Severe illness and unable to leave the home, to travel or wait long periods. Unable to think with clarity. 	<ul style="list-style-type: none"> Difficulty in attending interviews at FSP office. Inability to pursue the whole process, including understanding and completing forms, gathering documents, and understanding directions.

2. Context and Program Barriers Affecting Client Decisions on Participation

There were numerous reasons for eligible people to choose not to apply or to drop out of the FSP application process, thereby never becoming enrolled in the FSP. In order to thoroughly understand these issues, it is critical to be aware of clients' perceptions of the FSP, clients' concerns about becoming enrolled in the FSP, clients' access to and use of other strategies for food security, and of the barriers clients encountered when applying for food stamps. These contextual and program barriers are more fully described below.

a. Client Perceptions of the FSP

Clients Perceiving Food Stamps as a Marker of Diminished Status

Project staff found that many potentially eligible clients were unwilling to consider participation in the FSP even when need was present. This was due in large part to many peoples' emphasis on self-sufficiency; people were greatly affected by the "welfare stigma" and found participation in the FSP too high a cost to their self-esteem. For these clients a personal decision-making process took place in which they weighed the expected increase in food security from participating in the FSP against the possible self or community deprecation of accepting a very visible and much discussed government benefit. The analysis of client interviews from a number of different sites indicates that how clients felt about their personal reputation, and their ethnic or social group's position *vis-à-vis* "being on food stamps" determined in large part whether they were willing to make an application to the FSP even when need was present.

During the period of these demonstration projects, welfare reform was underway with officials of both political parties vowing to "end welfare as we know it." This debate increased the feelings among low-income people of their own vulnerability. Some immigrant and ethnic groups feared that a high acceptance of the FSP benefit would have long-term negative effects on the way the larger population viewed their participation in American society. While it is difficult to connect the overall atmosphere and discussion in the country with individual decision-making, it was clear from interviews with project staff and clients that many were well aware of perceptions of food stamps as a part of the welfare system and the stigma that could accrue to recipients of the benefit. If the FSP is to be a bridge for people who are in need of food assistance, this perception defeats that purpose.

One lady, always has her groceries delivered, and of course the girl will take her stamps right there, so she won't have to go to the store with them. There's an old stigma about passing out food

*stamps. That's what people hate around here, very much so.
[Project Staff Worker in interview]*

Words commonly used in conjunction with decisions regarding whether to apply for food stamps are "stigma" and "pride." The literature [Rank 1994, Silverstein and Puma 1992], and project staff often referred to the "stigma of accepting food stamps," but clients, phrasing it differently, often referred to not accessing the benefit because of "pride" in self-sufficiency or in the ability to care for one's family.

They are so proud. In their day, in the '30's when people had to be on relief, they were kind of disgraced or they felt disgraced. That's what we find ...here, real proud people. [Eligibility worker]

I never had to ask for anybody to help me. And it was a very, very hard thing for me to do. [Client in a discussion group]

A lot of older people equate food stamps with welfare, and they don't want to take charity. [Client]

For many people, receiving food stamps puts the government in control of their state of well-being. Individual autonomy is threatened by the questions that are posed and the responsibilities one has to assume for interacting with the government agency correctly. For those with limited skills, this is an abdication of self-sufficiency that may lead to events that he or she does not believe can be predicted or controlled, such as being out of compliance with the FSP regulations.

Use of food stamps connotes not only a decrease in pride and self-sufficiency, but also opens potential clients to the disapprobation of neighbors and community members. When a food stamp recipient goes to the store and uses the benefit, it is not a private act. Clients, eligibility workers and demonstration project staff all reported a great deal of community policing of use of food stamps. Remarks are made in stores as clients use the stamps and community members were reported to make calls to the local food stamp offices to describe suspected misuse of the benefit by people they know or observe.

People look down on people for using food stamps because they're on welfare so to speak... They feel the checkers look down on them. The person behind them will have ugly comments to say about the foods they buy. [Eligibility Worker in discussion]

Clients who decided to use food stamps often used the stamps outside of their own neighborhoods, shopping at some distance from their homes. Others designated another family member to use the food stamps so as to avoid embarrassment themselves. One potentially eligible client in a discussion stated:

It might be a problem for me, but I mean, if I had them [food stamps], I'd have somebody else go... I'd let my wife go and do the shopping. I think I'd have a little problem. You see, I always worked for what I wanted.

The use of food stamps can also be an internal marker of a client's status. For some, needing to be assisted by the food stamp benefit was a symbol of lowered health or income status. Older, frail people were reported by project staff as being particularly vulnerable to these concerns. Those who are out of work often saw the use of food stamps as a sign that they were unable to obtain or retain a job. For some people, food stamps have become a sign of the hopelessness of their situation, not a means of obtaining food until their situations resolve.

One lady came in. This lady had never had to ask for help. When she was filling out the paper work, she just broke down and cried. She said, 'I feel so ashamed to ask for help.' [Eligibility worker reporting an experience with a client]

On the other hand, there were situations where clients identified using the food stamp benefit as an internal and/or external marker of increased stability and of taking charge and exhibiting responsibility. This was true of some clients who were homeless, some of whom had also been substance abusers, who were gaining more control over their life situations. This sentiment was also expressed by some clients who had responsibility for feeding other family members, especially children. In other cases, clients' recognition of their own responsibility for the well-being of others allowed them to overcome their own barriers of stigma or pride and apply for the benefit.

I've drawn food stamps before, if I had to... I'd use [them] to keep my children from starving. But as long as I can feed them, that's what I'm going to do, cause I'm their mother... The kids were younger so I stayed home. Now they are all in school. As soon as my last kid started school, I went to work. [Eligibility worker on former experience using food stamps]

[Does it help?] oh, yes--it helps. I go to the grocery store and I'm not ashamed, not more than I am giving her a twenty dollar bill. I

don't care who's in back of me waiting. I'm glad to have them. I appreciate them. I'm thankful for it. I get two hundred sixty dollars worth. I have a granddaughter in my household and a great grandson.

Older people sometimes felt that using food stamps signified that they were taking proper care of themselves. For example, they were purchasing foods they needed to meet specific medical or dietary needs; foods that are not generally available at congregate meal sites or are otherwise too expensive to purchase on a routine basis.

b. Client Concerns About Becoming Enrolled in the FSP

Client Concerns with Status Issues

Often clients feared that applying for food stamps would endanger or decrease other government benefits that they were currently receiving, such as rent subsidies or SSI. In addition, immigrants almost uniformly stated their fear that applying for food stamps would endanger their residency status or limit the possibility of sponsoring other family members living outside of the United States. They were, therefore, hesitant to apply for food stamps despite a need for food assistance.

Client Concerns About Working with a Large Bureaucratic System

Across populations, project staff encountered clients who feared dealing with a bureaucratic system as large as the FSP. They were afraid of making mistakes, reluctant to disclose personal information, and intimidated by the impersonal nature of the application process, the eligibility workers' probing questions, and an attitude they often interpreted as judgmental.

They got to know the whole history of your life. All of it! Every time I go in they ask, "who gives you money?" They got to know everything. [Client]

There's a lot of people who think they ask too many questions, It's really none of their business. For ten dollars a month... all the questions, all the paperwork. [Older client on why some people do not want to apply for food stamps]

They cut me off once... They said they didn't get all the stuff. You know, they want to know all your business. If you don't tell them your business, you ain't nowhere. [Client in discussion group]

On the other hand, there were many clients, as illustrated by the following statement, who appreciated the workload and limitations that some eligibility workers faced:

A lot of the caseworkers are overworked. You might not get your stamps because she forgets. It would be good to have on-the-job training and have others take information and pass it on. [Client in discussion]

Numerous clients noted that they preferred working with one familiar contact person at the local food stamp office and that interacting with strangers in an unfamiliar environment was highly uncomfortable for them. In many urban areas clients are seen by the first available worker at each visit. Clients then are required to explain repeatedly the complexities of their lives and economic problems.

They changes workers, you don't know who your worker is. They don't let you know nothing. [Client]

Some clients were also afraid of making mistakes that could lead to personal liability; they had either made mistakes in reporting their income and assets in the past or had heard of others who had. The repercussions of such mistakes were very serious, especially for those with unstable employment and incomes.

My income went up, so I had to pay back money. [the system] keeps you in the hole. [Client]

When you start working, they cut. You're still in the same position. You never get ahead. You make a dollar, they take a dollar. [Client]

Some clients were found to have applied to the FSP previously without completing the process. These people were hesitant to apply again for fear they would be reprimanded for not having complied with requests in the past. Many older people's resources were non-renewable; they no longer earned a paycheck or received an income. When faced with assessing their resources, fear may influence their willingness or even ability to process information, even about a benefit that might help them. In addition, they were reluctant to spend down any resource they might need in the future to pay for medical or personal expenses in order to become eligible for food stamps.

Client Experiences of Being Intimidated or Treated Poorly

For some clients, the application process was experienced as demeaning, in large part because of the nature of the interactions at the food stamp office. Eligibility workers who check for fraud are also those who provide the social service function of delivering a benefit. This is confusing to many applicants who feel assaulted by the process.

When you go in there they look at you. First, I was dressed nice. I take care of my clothes and don't wear them out. My son had taken me. Well, they just treated me like "What are you doing in here? You don't need help." I'm not the only person that has said this about the place. They act as if they are doing you a favor, which they are, but you felt like crawling out of there. They made me feel very low. [Client in a discussion group]

They don't have so much problem when you look nice. I come in there half limping, crawling, and I don't get no help. [Homeless client in discussion group]

In some cases, clients had experienced rude and judgmental treatment by workers in the office.

They treated you so nasty, you hated to go back again. They talked to you like an animal. [Client in discussion group]

The [Department of Social Services] front desk person was hired to scare people away. [Client in discussion group]

I went to a lady [in the food stamp office for help] and it was very bad. That lady lived up to her reputation... like a drill sergeant... I had her about four or five years. She called me cuss words. But I never let it keep me from getting my stamps. [Client in discussion group]

In addition, the application process was found by many to be tiring and demanding. For example, clients frequently reported that they had to sit many hours in an FSP waiting room before being called upon for their interviews. The time and effort was quite debilitating for them.

It doesn't make sense to have people coming there at 7:30 in the morning to stand in a line, no chairs to sit down. People are ailing. I can't stand on my feet long and then you go in, they give you a

number and call your number and you wait, wait, wait. [Client in a discussion group]

I went in at 8:30. They didn't call me 'till 3:30. [Client]

When you go [to apply for food stamps] you have to wait a long time and you miss your meal, if you move you lose. The lines are so long, and you have to be out in inclement weather. You might be there all day long and might not be waited on. [Client in discussion group]

The attitudes displayed to clients by workers, and the messages conveyed by the offices themselves played an important role in how clients experienced the local FSPs and influenced their desire to apply for food stamps or complete a FSP application. In some cases, location and condition of a food stamp office and its waiting area, the tenor of the messages to clients evident on posters and in rules, the attitude of reception staff and eligibility workers toward potential or existing clients, and the procedures by which clients must set up appointments and make inquiries provided such negative experiences that clients reported feeling suspected and diminished just by going to the office.

...I finally just gave it up. I came all the way from uptown and stood in line for 3 hours. And they kept saying, "This ain't right, this ain't right..." So I just give it up. [Client describing third trip to office to apply for food stamps]

In many cases, these same observations were corroborated by demonstration project staff, evaluators during on-site visits, and even by eligibility workers themselves.

Walking down [the street where the only food stamp office for the area is located] can be intimidating [for clients]. There's a line outside at 7 a.m.. They only allow a certain number of people in the door at one time. Accessibility is set up for hours and budget restraints... [Once a client is in the building] routing takes 15 minutes to one and half hours and there can be many breakdowns in communications. If a client has been admitted to the building but has not yet had his appointment, he must leave the building at noon when it is cleared for lunch hour. ...Workers need to be more accessible to clients. [Eligibility Worker describing working conditions in discussion group]

Client Concerns About the Amount of Benefit They Would Receive

Older people in particular were especially difficult to enroll in the FSP, in large part because the food stamp allotment for many eligible older clients was frequently regarded as low [between \$10 and \$20]. Many older people did not want to spend the time or go through the anxiety-producing process of applying for the FSP given the perceived benefit, despite their continual and severe need for greater food security.

When you have to go from place to place and then only get \$15 [worth of food stamps] it isn't worth it. When you go back lots of times, it isn't worth it. [Client in discussion group]

I even tell them that it's only going to be \$10. Sometimes they don't even want to [apply], cause for an elderly person it's difficult. They have to get out of the house, wait in line to pick up food stamps. [Eligibility worker in discussion group]

I had a woman who sent back her mother's food stamps this morning, and if I sent more, she was going to throw them in the trash--because she only got \$10 worth. [Eligibility worker]

On the other hand, according to another client:

I've received \$10 and I find that it helps. Every little bit helps. Let's put it that way. [Client]

Additional Client Cost-of-Benefit Concerns

Some homeless people in particular felt that with no place to store or heat food, food stamps were not of sufficient benefit to make the application worth their time. Given this fact, some homeless people found that receiving food in shelters, at meal sites, and from mobile vans in urban areas met most of their needs if they planned carefully and were able to reach food distribution centers on schedule. [This was not possible for those who were too sick to travel the distances to meal sites, got in line too late for food, or arrived after food supplies had been exhausted]. Advantages of applying for food stamps for this population included extra food security and the ability to be able "to feel like other people who shop in stores for what they need." It was also an advantage to have the benefit when employed. As one client stated:

With food stamps you can get something good. [Homeless client in discussion group]

But if you are working, you can't eat breakfast here [shelter]. If you get out of work at 6 or 7 you can't eat here. That's when food stamps come in handy. [Client in discussion group]

These advantages were weighed by clients against disadvantages. Disadvantages mentioned by clients included having to disclose personal identities, the fear of facing eligibility workers' scorn for being able-bodied but unable to provide for themselves and their families, and the fact that in order to apply for food stamps, they would miss their opportunity to go to a shelter or meal site to obtain food. Many were also employed sporadically and felt that their inability to get reluctant employers to verify income combined with the risk of being found out of compliance with the regulations for reporting fluctuating income were too great.

More homeless people were willing to take the one-month expedited food stamp offer than to complete a regular application for stamps, either initially or after the first month of participation had expired. The rules for expedited service allowed this group of clients to be served immediately without much documentation or completion of a lengthy application. After the initial period, however, more information was required and many chose not to continue the application process. Others were unable to complete it because it required skills they did not have, and did not have access to through social support networks.

c. Client Access to and Use of Alternative Strategies for Food Security

Some people who were contacted by the projects indicated they did not need assistance or noted that they would find other ways of managing in order to avoid enrolling in the FSP. Individuals interviewed across programs described how they, their families, friends, and neighbors were able to find ways of feeding themselves without assistance from the FSP. At one end of the continuum were those who were able to creatively budget in order to ensure enough food on their tables. Careful monthly food purchasing and meal planning, buying in bulk, taking advantage of sales and discounts, buying from salvage stores, and limiting purchases to inexpensive foods were some of the strategies people used to creatively stretch their monthly food budgets. Some people supplemented their food budgets by eating in shelters and meal sites a portion of every month.

Sometimes I go without eating awhile. The check I get is \$10 for food stamps, so I come over here [the shelter] to eat. [Client]

Gardens, hunting, and fishing remain resources available to some people in rural areas. Those who were physically able to maintain these activities found that they were helpful. These resources were sometimes cited as one of the reasons clients did not apply for food stamps, at least during some seasons of the year.

Even those who could not engage in such self-sufficient pursuits themselves sometimes had neighbors or family members who provided extra food for them.

Most people raise their food. People come in to these buildings [senior housing] selling stuff. That's where we get our fresh vegetables from. We buy it if we can. And so we put it in our freezers, you know, so we have something to live on during the winter time. [Older client in a low-income senior citizens' residence]

Communities have a variety of food resources that individuals and families can and do use. Food banks, food pantries, community meal centers, mobile meal sites, and commodity distribution sites are available widely throughout the country. Geographic distribution of these alternative food resource sites is uneven, however, and usually clients must have a source of transportation to reach them. They also do not always consistently offer products throughout the month and there is not a wide choice of foods, although sometimes the food banks are supported by both government surplus foods and private donations.

People share with each other. Sometimes I go on bread and water all day. I use the food bank sometimes. You have to take your card and fill out a form at the food bank. It isn't always what you want. Not always nourishing. [Client]

Some clients reported that they preferred receiving food from a food bank because the interactions required less personal information sharing and the help was often provided by peers who were friendly and supportive. The help is also provided immediately without any, or only a minor, requirement for documentation of need. On the other hand, some clients described experiences with local food banks where they felt that personnel distributed items in an arbitrary and discriminatory manner.

Meals-on-Wheels, a program in which meals are delivered to the door on a regular basis, is another option for older and disabled people. The SHARE program is also available, a program that offers clients an option of volunteering for service, thereby doubling their food stamp or dollar purchases in a food bank setting. Further, senior centers provide Federally-subsidized meals throughout the United States for those older people who are able to get to them.

Some however find that their options become elemental. People reported that they skipped meals, reduced their food portions, or went hungry. Some clients told project staff that they limited their use of electricity or heat in order to buy food. Some older people noted that they might decide to prioritize their needs

differently each month, for example, alternating food purchases with medication purchases.

One time I didn't have the money to buy groceries after paying bills. I'd get enough food to last about a week. Well, then for about a week I didn't eat. One lady that I knew, she would bring over a jar of green beans. But over a period of time, you start to lose it -- you don't have an appetite. At that particular time I lost 65 pounds. I was starving myself to death. [Client in a discussion group]

3. Application Process Barriers Affecting Client Participation

a. Problems of Access

In some cases access is impeded by simple lack of knowledge of the benefit.

No one knows when you're eligible for food stamps, right. You don't know when you're eligible or when you're not eligible, or be eligible for a very little, be eligible for \$10 or \$12. I think there's a lot of people that could get food stamps that have not tried. They don't know how to go about getting them. [Client]

Across sites, clients who did not want to apply or feared applying had outdated or incorrect information about the FSP, often from personal experience or from stories from friends and family, of incidents that happened years ago.

The reason I didn't apply... was because I figured I wasn't going to get it [food stamps]. I heard about how they have to get a history of your life, and you're not going to get but about ten or fifteen dollars worth, you know I had more discouragement than I did someone encouraging me, so I just didn't bother with it. [Client]

This is a rumor, I have heard that they are so rude to you at that food stamp office, so I did not go. And I've been here since 1990. They say you have to sit for hours. [Client]

She only makes \$206 a month, and she thought she had to buy [food stamps] like you used to. And she also thought that she had to be on welfare to get them, and she was very happy to find out the difference. [Demonstration project staff]

In other cases access to the actual food stamp office was a problem. Some people reported having no personal transportation and limited access to public transportation. For these individuals, arranging for transportation so that they

could get to the local food stamp office to pick up the application form, return home to gather the required documentation, and then return to the food stamp office to attend the scheduled interview was virtually impossible.

It's hard to service people who can't get to the services. [Eligibility worker in discussion group]

Transportation is a big problem. Then if you're a few minutes late, they embarrass you in public. "You was supposed to be here... [etc.]" You may have a transportation problem. You may be late, and they want to reschedule your appointment. But you can be there and sit there and sit there and sit there. I sat for an hour and a half before they called my name. But if I had been ten minutes late, I would have to reschedule my appointment. They don't have patience with you, but you have to have patience with them. [Client]

Older rural clients in particular often did not have their own cars and had to rely on others for transportation, sometimes having to pay someone to take them to their appointments. This cost often equaled the amount of one month of their food stamp benefit. Even urban older clients encountered this barrier.

...Street, that's where I had to go yesterday [to cash her food stamp voucher], and I got a ride because I can't ride the busses too good. My friend carried me there, so that's the closest place that I know. You got to run all around with \$10 and pay car fare unless you have a friend to carry you to cash a \$10 coupon. I think that's really sad. [Older Client in discussion group]

Older people frequently were unaware that they were entitled to conduct their interview with a food stamp eligibility worker over the telephone, and local food stamp offices often did not make this option clear to them.

Some families did not have telephones, which made it difficult for clients to contact eligibility workers. Even clients with telephones sometimes found eligibility workers very difficult to reach. For some clients this communication barrier was difficult to overcome, especially for those depending on pay phones or friends' telephones. For some of the working poor, the inability to make or receive telephone calls in the workplace was also a barrier to contacting their eligibility worker.

b. Problems of Understanding the Application Process

Staff found that many clients were confused by the FSP requirements, found the paper work to be overwhelming, and the application forms to be confusing.

They need to shorten that form! [Client]

Also the food stamp application is... come on! You are talking about elderly people, homeless people. We are not getting all these Ph.D.'s... of course we know it because it is our job, but especially for recertification, why should you have to have the same information. Especially for the elderly. They look at the application like a book. [Eligibility worker]

The language and vocabulary used by food stamp eligibility workers contributed to this confusion; many potential clients did not understand or remember what "verification" meant or even "wage or rent receipts."

The FSP process was particularly difficult for clients and families who were in temporary crisis, who lacked adequate life skills, or who had not developed adequate coping strategies to advocate for themselves. Families under stress due to illness, family violence, and/or marital separation found the additional pressures of complying with FSP application requirements overwhelming. For example, mothers with young school children found getting their children to school and attending early morning FSP interviews conflicting and difficult. Applying for food stamps required clients to take responsibility for completing an application, visiting the food stamp office on a number of occasions, and providing the required documentation requested by FSP regulations. Others were unable to sustain the application process due to difficulties scheduling and attending appointments and following reporting deadlines.

c. Problems With Providing Appropriate Documentation

Clients sometimes found it impossible to comply with the requests for documentation that eligibility workers required to make a determination of FSP eligibility. Some clients did not have an organized record system in which pay stubs, bank account statements, and rent receipts were filed.

I had to bring back my telephone bill, [utility] bill and a bank statement. Why should I have to bring that when you have my social security number? Isn't that sufficient for anything? Your government uses it for everything? [Client]

Often people in unstable circumstances could not provide proof of their living arrangements or employment or predict future wages.¹⁰

There's a revolving door of temporary employment. Every three months groups trade places. [Client on hiring practices at local factory]

You don't know when you're going to work and when you aren't. You might not work for a whole month. That's why people don't want to work because they're going to be cut off of food stamps... They cut you off, but they don't give you no permanent job. [Client in discussion group]

A lot of employers are getting reluctant to fill out the employment form. Some even said they were going to charge them ten dollars to fill them out. [Eligibility worker]

There are temporary agencies that get \$15/hour, but the worker only gets \$5/hour. The factory doesn't have to worry about putting them on their insurance. They don't employ them. They just contract with an agency. [Eligibility worker on temporary nature of local work opportunities]

Some clients who worked temporary jobs, for example, and/or did not receive rent receipts, relied on their employers or their landlords to provide letters for verification of employment and living arrangements. Clients with inadequate transportation or with resistant employers and landlords found gathering these documents a difficult task and one that created an additional burden to sometimes already stressful and unstable lives. For other people, simply providing some type of public identification was a problem; some did not have a social security card, birth certificate, or driver's license. A paper trail for those who often had the greatest need was not always possible to locate. Even if individuals were able to locate and gather the necessary documentation, they then faced what for some was the challenge of obtaining access to a copying machine.

¹⁰ Through client group discussions it became apparent that some clients, trying to take advantage of the jobs and the housing available in their immediate communities, receive neither wage nor rent receipts from employers or landlords. In some cases employers were obviously working off the books, paying cash wages and in others, the supply of casual labor available was large enough that employers could discriminate against those workers who asked for anything extra from management. In the case of other employers, they did not like the negative connotation that might be given to their salary practices if their employees were seen using food stamps. In the case of housing, much the same scenario appeared to be the case according to clients' reports. In some cases, landlords were renting premises not zoned or equipped for rentals and in others they were allowing too many people in one rental unit. On the other hand, some renters were subletting space to family and friends without the landlords' knowledge. With a limited supply of affordable housing in many communities, these financial matters were handled informally meaning that transactions were in many cases a result of instantaneous decisions, word-of-mouth arrangements, transacted in cash and with no written records.

d. Problems with Language

Language difficulties placed many recent immigrants and others with limited English-speaking ability at a disadvantage when applying to the FSP. Some staff found that clients who did not speak English well and who were not assertive waited for long periods of time to be called upon in busy offices. In some instances, when their names were called they were mispronounced and not recognized by the clients, who then missed their interviews. Some of these clients had to rely on others to translate during food stamp interviews, to complete their food stamp applications, and to help them collect the necessary documentation.

e. Problems with Cognition and Basic Life Skills

For some potential clients, the issue of literacy was a major barrier.

A lot of the elderly are illiterate, there are even 18-year-olds that can't read. Workers should take time to explain to the client. Workers are usually rushed for time. They're like a factory. For some illiterates, friends will help them fill out the food stamp applications. However, there can be some inaccuracy which may cause ineligibility. [Client in discussion group]

Some people is not able to read and write. Some of the people will get help from a worker, but if you get one of the mean and nasty ones, you have to wait until somebody has enough time to fill it out for you. [Client in discussion group]

Some people who are eligible for the FSP are incapable of applying because of mental illness or a lack of basic life skills. This remaining group of eligible non-participants, despite their need for food assistance, are much harder to reach and serve than policy and advocacy groups have acknowledged in the past. Those in this category include a broad spectrum of people with physical and cognitive barriers to obtaining benefits through the FSP.

I had a customer today who wanted to go through the procedure, but you can tell that this person is not mentally alert, and they are just agreeing to everything. You would be happier if someone were there representing them. You don't want them to be cheated and you don't want to have anything come back on you. [Eligibility worker]

...it's hard to service those who really can't participate because mentally they are not capable. [Eligibility worker]

Cognitive limitations make the process of applying and continuing to be able to provide proof of eligibility for the FSP very difficult for a small number of people even with the assistance of eligibility workers or staff advocates. These people would find it difficult to use the food stores, to buy food on a regular basis, or to understand how much they must pay for items. One group in this category is people who are living on the street who do not interact with others in standard ways. For some of these people, the process of enrolling in the FSP and using food stamps, would be an impossibility. From reports of other street people, these individuals survive on what they find in trash bins, food that mobile vans bring them, and food that other homeless people provide for them. From reports of project personnel and people living on the street, a number of these people are living in protected circumstances or have family members who are providing and managing food resources for them. Others are without the means or support to assure basic subsistence.

B. The Food Stamp Office and Food Stamp Worker Experiences

An examination of local food stamp office operations is essential in order to understand the complexity of issues that influence client participation in the FSP. The evaluation of local FSPs involved with the 26 demonstration projects brought to light a number of significant factors that had an impact on eligibility workers, their relationships with clients, and ultimately the effectiveness with which they were able to provide client services. Across local FSP programs involved with the demonstration projects, eligibility workers often indicated that they were overwhelmed by State and local program changes and heavy workloads. They also stated that they had difficulties following some FSP policies and procedures effectively. These factors, coupled with an increase in clients with complex needs, in some instances limited eligibility workers' ability to meet the wide array of needs of their clients and limited the extent to which they could provide services. The major issues and their influences on local FSP service delivery are detailed below.

1. The Local Food Stamp Office

Local food stamp offices varied greatly in how easily accessible they were for clients in terms of transportation, hours of operation, the safety of the area in which they were located, the comfort and condition of the public waiting areas and the amount of time clients were expected to wait, the messages displayed, the arrangements and amenities for clients in the facilities, the attitude and ability of reception staff to provide general information to the client, and the availability of reception staff or eligibility workers to answer questions or to follow-up on

problems. The broad variation in these conditions can result in potentially eligible clients being encouraged and successfully enrolled or being discouraged and therefore denied access to the FSP simply by virtue of the FSP office to which they have tried to relate.

*A major problem that we have is the sign that says you are not to have anything to eat or drink. Most of them who come down here are already hungry. Then they can't eat a candy bar or they will be thrown out. They are scared to leave because the worker will call them, but they sit for hours. They bring the baby and the baby cannot be fed. If they go out of the building, they might be called.
[Eligibility worker]*

When potentially eligible clients finally reach an eligibility worker for an interview, they sometimes receive or perceive negative messages about their worthiness for assistance. They therefore may be feeling helpless or outraged and may express or even direct these feelings to the eligibility workers. Some eligibility workers expressed frustration with the FSP office environment that affected clients even before they met with an eligibility worker.

*If we had more workers, they wouldn't have to wait so long. They have to wait five hours, and we should have a video about how to fill out the application. Then the worker comes through and says, "I'll see you when I come back from lunch." They need a designated area for kids. You are trying to interview, but you have to deal with the kids. And they are tired and they are hungry.
[Eligibility worker in discussion]*

The working environments and the types and numbers of cases differ for eligibility workers among local offices. State programs vary greatly in the levels and sophistication of technologies they employ, in the levels of State and local funding, and in the types of FSP waivers under which their employees work. These differences account for some of the noticeable variations in the size and types of client caseloads handled in each office. Eligibility workers in many local food stamp offices are being asked to train on and work within new State guidelines, with new application forms, new configurations of service programs, and new organizational systems and technological tools. The increasing technological sophistication of local offices also has an effect on the ease of obtaining information for clients on documentation and on other government programs. All of these changes have been occurring at a time when eligibility worker caseloads have been increasing in some offices as a result of staff reductions.

...I thought [the new computer system] would help in the application, but I am finding we have as much paper work with a multi-million dollar computer system. [Eligibility worker]

New computer system [is an improvement]. People who would not have applied for food stamps are now, getting them because they are asked when they come in for any benefit. [Eligibility worker]

If they can work on automated systems, they can have an interstate system. When people come in and say they have left a bad situation in [another State], we have to feed them. We have no way of knowing unless we contact another State. [Eligibility Worker]

A number of the demonstration projects were being operated in areas in which the food stamp offices were under court order to increase the timeliness of their routine or expedited enrollments, or were under pressure to decrease their error rates. Such situations placed both supervisory staff and eligibility workers under significant stress, sometimes negatively affecting their job satisfaction, attitudes toward clients, and ability to deliver services as required. The frustration of one eligibility worker came through when speaking of trying to maintain communication and good will with clients over the telephone:

Most [clients]... think if they call by 8 o'clock you should have the answer by 3 p.m. They don't understand. They don't comprehend that you have five phone calls right after theirs.

To maintain some control over their workloads, some eligibility workers reported setting time aside when they would not accept phone calls. During this time they would conduct client interviews, complete paperwork, and research and follow-up on cases. However, they reported that this technique sometimes resulted in losing contact with a client. For example, calls were not always properly forwarded to another individual or records of incoming calls were not kept for the eligibility worker to return at another time. In addition, more limited hours often increased the difficulty that a client without regular access to a telephone already faced when trying to reach the eligibility worker.

2. Changes in State and Local Procedures

Many States have responded to changes in the Federal welfare programs by modifying or restructuring their own State system of service delivery. In an attempt to eliminate duplication of effort and to lessen the complexity of applying to numerous benefit programs, many States have been reevaluating the roles

and responsibilities of eligibility workers. There has been a movement towards re-training caseworkers to become "generic workers" to assist clients to enroll in all or most of the benefit programs available. In a number of cases, States have redesigned application forms to combine the various benefit programs [i.e., Temporary Assistance to Needy Families, Medical Assistance, and the FSP] in their efforts to streamline the application process. In some instances these changes have had a significant impact on eligibility workers, including on their sense of direction and job security.

[Staff in] the whole agency and the whole state at this point are in fluctuation as to what their jobs are and what they are going to be. Unfortunately we don't exactly know where we're headed. Our agency has not given us a goal at the end so we're moving back and forth without a real direction. [Eligibility Worker]

As States move towards "generic" caseworkers, eligibility workers have been required to learn policies related to each additional benefit program for which they have some responsibility. Some workers have been with one benefit program for many years. The following is an example of a caseworker's attitude towards these changes:

It's too much of a challenge to learn all of the policies. It's overwhelming, trying to learn food stamp policy, AFDC policy, and Medicaid policy. There are so many different charts for each program that it's hard.

Restructuring and streamlining programs has, in some cases, resulted in staff reductions. Fewer caseworkers coupled with the increasingly complex needs of clients have served to increase workers' caseloads. As noted by one eligibility worker, workers can become overwhelmed by their additional responsibilities:

I am a bilingual worker and everyone expects me to do [translation] in addition to my duties with no compensation. We used to have a multi-cultural unit and we had people with different languages. That isn't there any more.

3. FSP Policies and Procedures

FSP eligibility workers are required to follow standard procedures for providing assistance to potential FSP applicants and for determining eligibility for food stamp benefits. Eligibility workers often reported to evaluators that they had difficulties following and enforcing FSP policies due to the intricacy of the rules and regulations and the difficulties certain clients experienced with the

application process. In addition, the dual role of eligibility workers as social service providers and as compliance regulators in some instances places them in conflicting situations. In the following subsections these issues are described in greater detail.

a. Issues Related to the FSP Application Process

As noted, in order for clients to receive food stamps they are required to complete an FSP application form, participate in an interview with an eligibility worker, and provide verification of eligibility. Eligibility workers in turn are directed to assist clients throughout this process. Eligibility workers stated, however, that growing numbers of clients were having difficulty following the standard application process, which had an impact on workers' ability to carry out their responsibilities efficiently. First, some clients had difficulties completing the FSP application fully and accurately on their own. Consequently, eligibility workers found it necessary to take additional time and effort to assist these clients with their applications. As stated by one local eligibility worker:

Somebody may take the application but the applications are not always completed to the extent that they should be. During the interview you have to redo the application right from scratch.

Second, eligibility workers indicated that in some instances, clients were either late for their interviews or missed their scheduled appointments altogether. In cases where regulations required eligibility workers to follow-up on clients in order to re-schedule missed appointments, eligibility workers felt they were being asked to sacrifice even more of their already limited time.

Third, clients were required to provide verification of income, residence, and employment so that workers could determine their eligibility and the quantity of food stamps they would receive. Eligibility workers often stated that this step in the process was the most difficult for clients to fulfill. It was reported that clients would sometimes arrive with only a portion of the required documentation, and workers then had to request additional verification before they could determine eligibility. These factors repeatedly had an impact on how quickly and efficiently workers could help clients complete the application and enrollment process. As one eligibility worker stated when discussing what aspects of the job were most difficult for her: "Getting the client to report on time and correctly."

b. Issues Related to the Complexity in Determining Eligibility

Some eligibility workers reported an increase in the number of clients who were applying for assistance were living in unpredictable circumstances. Conditions of homelessness and/or of holding down multiple temporary or part-time jobs added

to the tension between processing clients in a timely manner and determining eligibility and level of eligibility with certainty.

What's been popular is people standing at the corner, then employers picking them up. They just get a job for a day, but those people don't want to verify that they paid these people, so they have no way of verifying to us that they worked. [Eligibility worker]

For example, clients whose incomes varied from month to month due to temporary or part-time employment had difficulty estimating their incomes for upcoming months. This had an impact on eligibility workers' ability to determine appropriate benefit amounts. According to one worker:

The eligibility workers have to guess [what a client's income] will be over the next three months... One client worked through three different temporary work agencies and trying to guess what she would make in the coming three months was a nightmare.

Eligibility workers were aware that mistakes in favor of the client could damage their local agency's error rating. Such errors could also cause the client to receive diminished benefits and/or be required to reimburse the government in the future. Such outcomes can be extremely detrimental to clients who were frequently just able to "make ends meet."

Furthermore, eligibility workers often indicated that regulations determining "household" classifications were confusing and difficult to enforce.¹¹ As previously stated, a "household" can be one individual or a group of people who buy and prepare their food together. Determining what constituted a household was sometimes difficult, especially if a large group of people lived under one roof. In following the guidelines, eligibility workers reported that they often encountered more than one household living in the same house. They also reported that this issue had been known to influence what clients reported to eligibility workers in order to ensure their food stamp enrollment. As one worker stated:

...We ask them to prove that even though they are living under the same roof, they are separate households. We ask them if they eat separately. Some [large groups of people living under one roof] would have to start at two o'clock in the morning to fix breakfast for everybody to fix their own food. They may say, "well we eat

¹¹ During the course of these demonstrations, some provisions of amendments to the Food Stamp Act of 1977 included in the Mickey Leland Childhood Hunger Relief Act, Chapter 3, Title XIII, Omnibus Reconciliation Act of 1993, Public Law 103-66, enacted August 10, 1993, were implemented and changed some of the criteria for defining separate households for FSP purposes.

together.” And we ask, “well if you get food stamps will you eat separately,” and they say “uh huh.”

c. Issues Related to Dual Roles of Eligibility Workers

Built into the structure of the FSP is protection of the program's resources from those who are not legally eligible to participate. Eligibility workers in local food stamp offices therefore must assume a role that combines fraud-prevention with assistance. Some eligibility workers felt a strong responsibility to ensure that their clients were truthful about their employment and living arrangements and were extremely concerned about making mistakes in calculating benefits in their cases. These attitudes and concerns were voiced in statements such as:

...the hardest clients I've found are the clients that have never been on aid before, and we come down to the bottom of the safety net, and they're feeling really stressed out, and we are the first person they have to approach. The other kind is sometimes the ones who are committing fraud and they know their way around and they know their eligibility and they know the loopholes. They say, "I want my food stamps." [Eligibility worker]

Fear of making errors sometimes influenced eligibility workers' attitudes and behavior toward certain clients whose proof of need they found questionable. In these instances, staff sometimes required clients to provide additional documentation before they would determine eligibility.

The ones that I personally aggravate the most, are those who I find their situation questionable, and I go in depth with questioning. [Eligibility worker]

This may be prejudice on my part, but I just had a client come in who was dressed to the ninth, had on all this jewelry that cost a lot of money. She had had troubles with her back and had a medical statement to exempt her from work participation; three months I had her with zero income. Now, she continues to come in with zero income. Its hard to believe that someone can live on zero income. She told me her mother was paying for her shelter expenses. When I told her I would need a letter from her mother, she went ballistic on me. ...This woman is living on something. You don't come into my office and look like you do [and need food stamps]. [Eligibility worker]

Some eligibility workers resolved the tension between behaving as a social service provider and also as an eligibility monitor, by performing the first role

outside their regular duties. In many offices, it was found that eligibility workers spent time and energy making sure that clients who were not eligible or clients who were in immediate need of assistance were directed to other community resources for help. However, according to some workers, by trying also to perform as social workers, they would jeopardize their jobs.

4. The Provision of Client Services

Many eligibility workers found their jobs both rewarding and stressful:

Very [rewarding]. We are feeding 375 families, each of us. That's the reality. If we don't do it, no one will. For some it is getting over the hump. [Eligibility worker]

It's a constant challenge. It can never be boring. [Eligibility worker one]

It can also never be done. [Eligibility worker two]

Many eligibility workers also spoke of feeling overwhelmed, saddened or angered by the needs of some of their clients and their own inability to provide all the help required:

It's frustrating for you to see people in need and you are not able to get them help. [Eligibility worker]

Eligibility workers often admitted that employment insecurity, changes in service delivery procedures, heavy workloads, and the complexity of policies had an impact on their ability to provide the in-depth services some clients needed.

Our job description says that we should have a caseload of 275, but we have 350 or more. We can't go into detail like we should.

We can't do much because we are always in a hurry.

These complex issues also had an impact on eligibility worker's attitudes towards clients and how they viewed their own jobs. Although some eligibility workers were aware that services to clients could be improved, some expressed their frustration at rarely being praised for the hard work they performed:

We are here to serve the community, but we start out at low salaries and stay at low salaries for years. This is a stressful job. Give us some attention. We had training in customer service. I think the majority of us are being customer-friendly, yet it is implied that we are not doing what we should be doing. Yet there is talk

about cutting our salaries, sending us on furloughs. We are doing, doing, doing. I don't ever see "Hey, you are doing a great job." Give us a desk, some supplies.

*About one out of every 500 or 600 clients says thank you. And you know you have made a difference even if they are not aware of it. If not for the adults, then for the children in the household.
[Eligibility worker]*

On the other hand, eligibility workers demonstrated an awareness of their clients' needs. For example, one eligibility worker expressed her understanding of some of the fears and misperceptions that influenced older clients' decisions regarding applying for food stamps:

I think a lot [of older people] don't apply because they are under the misconception that you can't own property, you can't have a bank account, and a lot of elderly people, lets face it, they don't want everybody to know their business... don't want [people] to know how much [they] have. "They're going to take my house if I get this thing." I think it's because they are not educated as to what they need and what the eligibility criteria is. You explain something to somebody, and it's like going to the doctor. Do you comprehend everything the doctor tells you? And I'm pretty sure that most people that are sitting in front of me when they get home, a lot of them go, "Whoa, what did she say? I don't remember anything." That may be one of the reasons that you don't get back [the completed forms and documentation that] you're supposed to get back.

Furthermore, some eligibility workers stated that they were occasionally frustrated because they could not always help those who they felt needed assistance due to the constraints of the regulations.

There are a lot of people that we feel are deserving that we deny for one reason or another. [Eligibility worker]

A number expressed their desire for current policies to be changed in ways they felt would be more equitable for their clients. Some stated, for example, that it was unfair that clients were required to deplete their resources, sell their cars, and empty their savings accounts before they could be eligible for assistance. One worker reported:

We had a plant close. These people have been employed. They've purchased dependable transportation, and that transportation makes them ineligible. They had that good job when they bought that car, they bought it on payments. What they owe on it doesn't make any difference. Any car less than \$6,000 may not be dependable. Clients say, "Well I can't eat that car." The workers says, "I'm sorry you're still ineligible."

It is unfair for us to deny an application because somebody is over eligibility with no income or low income, but they have a vehicle that puts them over. Out here in this area, you have to have a decent vehicle. [Eligibility worker]

They don't consider the people out in these rural areas. If you're in Chicago you can use the buses..., but we don't have that and it's not fair. [Eligibility worker]

The primary concern for many workers was the older population, especially given the fact that for many of them the FSP benefit was small.

The trouble they have to go through with the completion of the application, bringing in all the information, expecting to be helped and then we say "you'll be eligible for \$10.00." [Eligibility worker]

To me it's just a travesty that an elderly person maybe is feeding grand kids and the son comes in now and then. The elderly think it's not worth it to come down to our office. They have doctors appointments and filling out 20 applications ...it's not worth it. We don't have a place for them to redeem their stamps. To cash it, they have to buy a ride. [Eligibility worker]

The elderly [and their level of benefits]. Those \$10 just make me so mad. I'm so embarrassed [to give so little]. That's what makes you really angry, when you know that this woman who is getting \$400 in food stamps is [using the stamps unwisely or illegally] and the little old lady is getting \$10 and sitting at home. [Eligibility worker]

The interactions between clients and eligibility workers at local food stamp offices are both affected by and are a result of the conditions cited above. For example, many eligibility workers had differing views on the worthiness and truthfulness of their clients as a whole. Some felt that the majority of the clients who came to see them were genuinely in need:

Maybe one in every 60-80 [clients] are cheating. For the most part, clients really do need food stamps.

One worker mentioned feeling "hurt," when she overheard a client say "Got the paperwork done. It's free money from now on." On the other hand, many eligibility workers cited the number of clients they felt knew how and were manipulating the system unfairly to their own advantage:

Some clients are real entrepreneurs. [Eligibility worker]

The attitudes... you meet the attitude before the people. People with something to hide.... They have money in the bank. Big car. Working under the table. They are lying to you, and they know they won't be approved. They are arrogant. [Eligibility worker in a focus group]

Some previously unserved clients felt that the behavior of some long-time recipients of benefits, especially those who were cheating the system, were negatively affecting the eligibility workers' judgments of their cases.

Why should it be so hard for me to get help? You have people who are not working, have never worked and have no problems getting food stamps. I think the setup with this food stamp thing, I think they look at one and judge all. [Client]

There's something else. People who are on welfare, are in that welfare notch have their Ph.D. in it. They know. We don't. ...but it's almost like generation after generation, that they know what to do to get into the system. [Client]

Some of the eligibility workers and clients, through their individual statements, revealed some commonly-held beliefs about worthiness and deservedness for the FSP benefit. These beliefs expressed the value of work and of showing personal respect, and were often expressed in terms of whether experiences, rules or outcomes were fair.

I feel that these people have worked, they have put something into the system, now it's time to get something out of it, and they are getting ten dollars. It just doesn't seem fair. Then there are other people who don't work, have never worked, and they are getting \$330 or \$400 a month. I just don't think it's fair. [Eligibility worker]

We are conscientious workers and good people. I've been here for 16 years. The only way I can justify this sort of thing is that I feel that in order to help one that really needs it, I got to help 9 that sit on their can that could work and do better. That's the only way I can justify and do my work. [Eligibility worker]

...this is the easy way out [for the client]. "We don't have to do anything for it. You get your salary, you owe this to us." [Eligibility worker on client attitudes]

Look. They are not going to go hungry. They will get a job. They will provide for their family. Make them go to a poor house. Make them have a garden... Today it is a handout. [Eligibility worker]

I've worked all my life, I'm not on unemployment because I don't want to work, but because my job moved. Why should it be so hard for me to get help? You have people who are not working, have never worked and have no problems getting food stamps... [Client]

Some people have their pride. Some are shy. If you've been working, why do I have to have a slap to get something? Anybody who is eligible should be able to get [food stamps]. [Client]

I think you are due a courteous audience no matter what the situation is. You were at one time a taxpayer. Tomorrow you might damn sight be another, and when you cross me you in trouble. That's why I stay away from agencies. [Client]

And there appeared in many statements by individuals in both groups a sensitivity, expressed with fear, anger, or indignation, about the closeness and economic vulnerability of both clients and eligibility workers:

We've had people sitting across from us, Ph.D.'s, service men, it makes you think twice. We've had some co-workers come in. [Eligibility worker]

They [the eligibility workers] don't know how to talk to you. Now that's their job to do whatever they are in there doing. If it wasn't because of your situation they wouldn't have a job. But they don't know how to sit there and talk to you in a decent way, and I think that's terrible. [Client in discussion group]

You'd think they were giving it to us from their pockets. [Client]

If it weren't for food stamps, they wouldn't have no job. [Client]

They are just one step from where we're at, and I say "Just remember, you could always come back to where I'm at." [Client]

C. The Need for Client Enrollment Assistance

The findings show that individual, unserved members of the populations in need of food assistance targeted by the demonstration projects, are diverse and frequently present complex challenges, requiring individualized and variable amounts and duration of support and assistance during the application process in order to access the food stamp benefit. As noted above, in the analyses, these challenges to enrollment are located for different categories of non-participating individuals along a continuum of need. [See Figure 4].

Of those clients requiring assistance, some need only minimal services, usually of the kind that can be addressed by providing proper information, transportation, or expanded times or locations of application. Others need more intensive assistance, in many cases to overcome problems with literacy, language, cultural interpretation, physical or mental frailty or disability, or isolation. This group of clients might need a substantial intervention or continual, long-term assistance if they are to successfully complete the entire enrollment process. Some clients had such overwhelming medical, psychological or psychosocial barriers to contend with that accessing the FSP and making use of food stamps was beyond the scope of the demonstration projects' activities.

One category of potentially eligible clients who could use assistance are those who make the decision not to pursue the benefit despite need. In some cases these decisions are made in order to spend personal time, energy and assets in pursuit of other competing needs such as employment, immediate food or shelter. In other cases, they are made in order to avoid experiencing enrollment as an internal marker of personal failure or experiencing the use of the benefit as an outward marker of failure to the community.

The findings also show that many food stamp workers are highly dedicated to assisting people in need. Currently, workers in most local food stamp offices perform dual roles as social service providers to those in need of food security and as guardians of the benefit [taxpayers money] against those who seek to defraud or abuse the system. The stress and attitudes that can be fostered by these roles and workers' experiences within them, combined in many cases with

increasing work loads, can negatively affect their relationships with clients, especially clients with complex and time-consuming needs.

Many of the growing number of clients with complex needs have unrealistic or incorrect expectations about the FSP and its eligibility workers regarding the application process. Many clients also react to specific application questions and documentation requirements as assaults on their character and worthiness. Some eligibility workers and clients came into many interview situations with prejudgments about the motivations and the characters of the other. It is not surprising, therefore, that even with the best of intentions, both eligibility workers and clients can sabotage access to the FSP during the interview and application process. These barriers revealed in these interactions presented some of the more complicated situations or challenges to enrolling some of the clients.