

HELPING MAKE ENDS MEET



May 2014

Increasing SNAP and EITC Participation Among Eligible Households in Hawaii'i

An analysis of participation rates for the Supplemental Nutrition Assistance Program and the Earned Income Tax Credit in Hawaii'i, and recommendations on new strategies to maximize participation.

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HAWAI'I APPLESEED CENTER FOR LAW AND ECONOMIC JUSTICE

119 Merchant Street, Ste. 605A
Honolulu, Hawai'i 96813
(808) 587-7605
www.hiappleseed.org

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Acknowledgments

This report was made possible with a generous Community Benefit Grant from Kaiser Permanente Hawai'i.

Hawai'i Appleseed would like to thank the many individuals and organizations who have provided invaluable information and advice in the development of this report, including Jan Harada and Kevin Li of Helping Hands Hawai'i; Brent Kakesako and Susan Tamaha of HACBED; Scott Morishige of PHOCUSED; Vanessa Buchtel of the University of Hawai'i; Momi Machado of Child & Family Services; Alison Villasista of HOPE Services Hawai'i; Pam Higa and Pankaj Bhanot of the State of Hawai'i Department of Human Services; Vice Speaker John Mizuno of the State of Hawai'i's House of Representatives; Jim Weil and Ellen Vollinger of the Food Research and Action Center; Nancy Weed of Coalition for a Hunger-Free Oregon; Vicki Baxter of the State of Washington Department of Social and Health Services; Robyn Wainner of Step Up Savannah, among others.

Helping Make Ends Meet

INCREASING SNAP AND EITC PARTICIPATION AMONG ELIGIBLE HOUSEHOLDS IN HAWAI'I

EXECUTIVE SUMMARY

Every day, low-income households in Hawai'i struggle to pay the rent, put food on the table, cover their bills, and simply make ends meet. Our state has the highest cost of living in the nation, at nearly 160 percent of the national average, and paying for basic necessities is a daunting challenge for low-income families. Housing expenses are nearly twice the national average, and seventy-three percent of extremely low-income households spend more than half of their income on shelter. Groceries, utilities, and transportation costs are also the highest in the country. Hawai'i's relatively low wages mean that our workers are not compensated nearly enough to mitigate the astronomical cost of living. Exacerbating these struggles is the state's regressive tax system, with people in poverty paying a greater share of their income in taxes than those in all but three other states.

The staggeringly high cost of living makes Hawai'i the eighth poorest state in the country under the U.S. Census's Supplemental Poverty Measure, which considers both the cost of living and available government assistance. Almost one in five children live below the official poverty guidelines, and unsurprisingly, 15 percent of our households—including 20 percent of those with children—struggle to put food on the table. When families don't have enough income to cover these basic expenses, they must make difficult tradeoffs between paying for rent, food, medical care, and other necessities, resulting in long-term detrimental effects to health and overall well-being.

SNAP and EITC: Helping Make Ends Meet

In the face of these structural economic hardships, there are important avenues to help low-income families get by in Hawai'i. Two of the most effective anti-poverty programs are entirely funded by the federal government: the Supplemental Nutrition Assistance Program (SNAP) and the Earned Income Tax Credit (EITC). Both SNAP and the EITC provide critical support to a wide range of households, including workers, families, people with disabilities, immigrants, and seniors. Yet thousands of struggling households who are entitled to this assistance are not taking advantage of it, and with the lingering impact of the recession, these programs are needed more than ever. This underutilization also means that our state is missing an opportunity to stimulate our local economies as recipients spend their SNAP and EITC dollars.

This report provides an overview of SNAP and the EITC, examines their utilization and impact in Hawai'i, describes current outreach efforts, and makes recommendations on how to boost participation, both by increasing resources for outreach and adopting successful strategies from around the country.

Left on the Table: Underutilization of SNAP and EITC in Hawai'i

The federal Supplemental Nutrition Assistance Program (SNAP) is the largest anti-hunger safety net program in the U.S. SNAP helps prevent food insecurity among low-income households by providing financial assistance so that families can afford a nutritious diet. These benefits are fully funded by the federal government. In 2013, 189,000 Hawai'i residents received \$446 million in total benefits, with an average monthly benefit of \$218 per household.¹ Given that the cost of groceries in Hawai'i is almost 60 percent higher than the mainland, SNAP benefits go a long way toward helping low-income households purchase food.²

Despite the high cost of food in Hawai'i, many eligible households do not take advantage of SNAP. The most recent USDA analysis shows that in 2011, Hawai'i ranked 49th in the country for SNAP participation, with 39 percent of eligible households not enrolled in the program. Participation among eligible working households is even lower—less than half are receiving SNAP.³ This low rate of participation means that our residents are missing out on an estimated \$209.4 million in federal benefits—critical dollars that are available to help struggling families put food on the table.

The Earned Income Tax Credit (EITC) is widely considered the most successful anti-poverty program ever implemented. It provides a direct income supplement to workers in the form of a refundable tax credit, meaning that if the value of the credit exceeds a filer's income tax liability, the filer will receive a tax refund. The EITC provides substantial relief to low-income families. In 2013, approximately 112,000 Hawai'i households received the EITC, with an average refund of \$2,120, bringing in a total of \$237 million into the state.⁴ Because it puts dollars directly in the pockets of low-income workers, the EITC is highly efficient anti-poverty program operating through the tax system instead of the cumbersome administrative benefits process. The credit also allows families to determine how to most effectively improve their financial circumstances, whether by purchasing necessities, paying off bills, or building assets.

Despite the importance of the EITC in supplementing low wages, the IRS estimates that in 2010, approximately one out of five eligible Hawai'i households did not claim the EITC, leaving an estimated \$27.6 million on the table.⁵

BY THE NUMBERS IN HAWAI'I

\$446 million total SNAP benefits received in 2013; **\$209.4 million** in SNAP benefits not received by eligible households

\$237 million total EITC benefits in 2013; **\$27.6 million** in EITC benefits unclaimed

49th: Hawai'i's ranking in the country for SNAP participation

1 out of 3 eligible households are not taking advantage of SNAP

1 out of 5 eligible tax filers are not claiming the EITC

Moving Forward: Key Recommendations for Collaboration and Expansion

1. Assess local communities' needs for services and outreach

Statewide, we know that many eligible individuals and families are not taking advantage of SNAP and the EITC. However, we lack a more localized understanding of participation rates. Conducting such an analysis would allow an effective targeting of limited outreach resources. In addition to identifying underserved areas, there should also be an analysis of the barriers to participation facing eligible households who are not yet enrolled.

In order to improve service delivery systems, efforts should also include a comprehensive assessment of any current efforts being made outside of the formal social services system and what can be done to build partnerships. Client focus groups, social service providers, and others who interact with eligible households can give additional insight into the barriers preventing clients from participating. Ultimately, personal contact with both partners and clients is critical to helping them make the move from general awareness of SNAP and the EITC to taking action and utilizing these programs.

2. Develop and expand outreach campaigns to more effectively target non-participants

Creating a strong public relations campaign is a broad strategy to not only raise awareness but also build popular support for these programs and encourage households to take advantage of them. Media campaigns, including PSAs, bus ads, editorials, and news coverage can provide concrete information on how to access SNAP and the EITC. Locally, we should expand campaigns to build EITC and SNAP awareness.

Developing the most effective messages for different populations is essential. Given Hawai'i's diversity and the wide range of eligible households, carefully tailored messages are needed. For example, materials on the EITC are particularly helpful when focused on empowerment, while SNAP is often most effectively framed as a way to help families put healthy food on the table. Messaging is also needed to address misperceptions, stigma, and barriers to participation. For example, older adults often qualify for smaller benefits and may not participate because the amount seems too low to justify the effort needed to apply. In response, an outreach effort can show seniors how much food can be bought even with seemingly small benefit amounts and help persuade them to apply. Refining current messages, developing more tailored messages, and the novelty of new campaigns can all help to raise the profile of these programs. On a broader level, this language is also relevant to building political and community support for both programs.

3. Strengthen coalitions and partnerships to maximize use of existing outreach efforts

Addressing low participation in these programs requires expanding and developing partnerships between a variety of stakeholders to raise awareness and build capacity. Social services providers and government agencies provide ripe opportunities for outreach. For major partners, support for outreach work can include tailored trainings on SNAP and EITC, whether in-person or online, depending on the level of service that a provider can give. In turn, these partnerships can lead to outreach providers or their own staff making direct presentations to community groups or potential clients such as parents participating in Head Start. These partners can also distribute print applications and

outreach materials, screen clients to see if they are accessing SNAP and the EITC, and refer them for assistance.

Partners may also be used as resources to understand the needs of specific populations that they serve, such as elders, people with disabilities, and immigrant communities. By working with them, outreach providers can identify informal, community-based opportunities for outreach. These partners can also help to recruit trusted community members and leaders to work as volunteer or stipended “ambassadors” for the programs.

In addition to service providers, community partnerships should include other entities such as businesses, health care clinics, schools, and community organizations. Using these partners to get the word out is a cost-effective way to help people access these programs. These contacts may also be able to help support outreach efforts financially or with in-kind donations, or even host a Volunteer Income Tax Assistance (VITA) site. Businesses, employers, and schools can contribute to outreach campaigns by including information in mailings, newsletters, and paystubs.

Ultimately, SNAP outreach would benefit from a larger, coordinated anti-hunger effort that brings together various stakeholders who are looking to comprehensively address multiple food security issues. Partnerships established via SNAP outreach can help us move toward ending hunger in our community. For the EITC, the most critical need is the recruitment of organizations for additional VITA sites, which prepare tax returns for low-income filers and ensure that those who are eligible receive the EITC. In recent years, the number of VITA sites in Hawai‘i has expanded dramatically, and the program has been highly successful at retaining sites, attracting clients, and recruiting volunteers. However, demand for tax assistance continues to exceed the availability of these services, and additional sites are needed to serve additional clients and cover more geographic areas.

Expanded partner outreach for both SNAP and EITC will build capacity so that other service providers and the broader community are better informed about how to assist people in need and where to refer them for services.

4. Implement systemic improvements to increase access to programs

The state Department of Human Services (DHS) can also take a leading role in increasing access to SNAP. Building on the recent improvements to its application processing system, DHS should prioritize the creation of an entirely online application or a fillable electronic form that can be printed and mailed. Online access to case management would also let providers and clients know where their application is in the process without having to contact a DHS office directly. Expanding their online presence with clear explanations of SNAP eligibility would help potential clients, community members, and service providers to quickly learn more about the program. The state should also explore the possibility of piloting a program for performance-based incentive payments for subcontracted service providers to complete clients’ SNAP applications.

For EITC participation, local and state governments can provide funding to support outreach efforts and VITA sites. The state can also include a notice on its individual income tax returns that a filer may be eligible for the federal EITC. Since the threshold for filing income taxes in Hawai‘i is much lower

than it is for the federal government, including a statement about the federal EITC would help notify low-income households that they should also file a federal tax return to claim the EITC.

Conclusion

The wide-ranging effects of poverty in Hawai'i are all too clear, but there are opportunities available to mitigate its effects. Dedicated providers and advocates are working to help families in need access SNAP and the EITC, but thousands of families are missing out, with millions of dollars left on the table due to underutilization. This report's examination of under-participation, the reasons behind it, current outreach programs, and future recommendations is intended as another step toward helping families to make ends meet.

THE SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

Background

The largest and most important program in the anti-hunger safety net, the federal Supplemental Nutrition Assistance Program (SNAP) helped 46.7 million people across the country to put food on the table in 2013.⁶ Formerly known as the Food Stamp Program, SNAP was renamed in 2008 to emphasize its role as an anti-hunger program that improves the nutritional intake of low-income households through direct financial assistance. The program was established in 1939 to help both farmers with surplus crops and undernourished households across the country.



The program is administered by the U.S. Department of Agriculture's (USDA) Food and Nutrition Service; benefits are distributed by each state's department of social services. In Hawai'i, the state Department of Human Services (DHS) is responsible for disbursing SNAP benefits. Today, instead of actual paper coupons ("food stamps"), food assistance funds are distributed to clients via an Electronic Benefits Transfer (EBT) debit card system administered by private contractors, which allows households

to immediately receive benefits. The EBT system is highly efficient and helps ensure the integrity of the benefits program. As a more discreet form of payment than the traditional coupons, it also helps preserve recipients' privacy.



Hawai'i's Electronic Benefits Transfer (EBT) card.

SNAP benefits are entirely federally funded. Administrative costs are shared between the states and the federal government, with the federal government contributing nearly 50 percent.⁷ Moreover, approved outreach programs are funded by matching grants from the USDA, meaning that SNAP helps families at a minimal cost to the state.

SNAP's Impact on Poverty and Food Insecurity

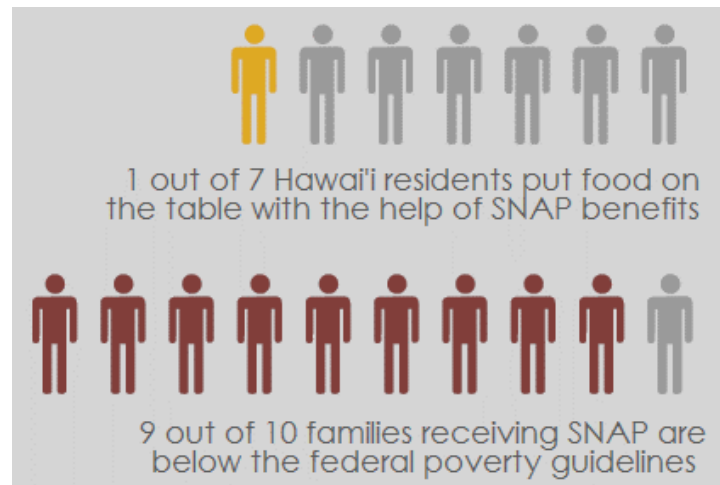
In Hawai'i, almost nine out of ten families receiving SNAP are below the federal poverty guidelines, with 44 percent of these households living in deep poverty (below 50 percent of the guidelines).⁸ Hawai'i is among the top states where SNAP income makes the largest difference in lifting people out of poverty. 14,000 families (16 percent of recipient households) avoided poverty in 2012 thanks to SNAP—the 11th biggest increase in the nation. SNAP made an even bigger impact on the state's poorest households: 23 percent of recipient households received enough SNAP benefits to escape deep poverty (less than 50 percent of the poverty guidelines).⁹

In Hawai'i, 15 percent of families face food insecurity, meaning they do not always know how they will get their next meal. Among children, the proportion is even higher: one out of five children live in a

food-insecure household.¹⁰ SNAP is a powerful tool to address this crisis: it reduces food insecurity and deep food insecurity among participant households by 5 to 10 percent.¹¹

Individuals and families participating in the SNAP experience significant benefits including improved health, financial, and educational outcomes. Unsurprisingly, families who cannot afford food must make harsh tradeoffs between paying for health care and other essentials to avoid hunger.¹²

It is particularly well-documented that poverty and food insecurity have serious short and long-term consequences for health and overall well-being. Compared to children whose families who do receive SNAP, young children in eligible non-participant families are more likely to be underweight and experience developmental delays.¹³ Children living with families receiving SNAP were significantly more likely to be classified as “well” than young children whose families were eligible but did not receive SNAP.¹⁴ For children in immigrant families, those in households receiving SNAP were likelier to be in good health than those who were not.¹⁵



Because of the fundamental link between nutrition and health, SNAP results in profound and lasting benefits to communities by helping families to access nutritious foods.

THE IMPACT OF FOOD INSECURITY ON HEALTH

Food insecurity is associated with many of the most widespread and costly health problems in the U.S., including diabetes, heart disease, depression, obesity, and pregnancy complications.¹⁶ Research also shows the following:

- Children who don't have enough to eat are more likely to be hospitalized and are at greater risk for a range of health problems, including anemia,¹⁷ frequent colds and other infections,¹⁸ chronic illness,¹⁹ and hospitalization.²⁰
- Teenagers in food-insecure families are more likely to be depressed and experience suicide symptoms.²¹ Children face greater incidences of mental health issues such as hyperactivity, anxiety, and depression.²²
- Adults who do not have enough to eat are more likely to have heart disease, high blood pressure and diabetes.²³ Food insecurity also diminishes the ability of patients to manage their condition. Data from the Centers for Disease Control's 2011 National Health Interview survey found that nearly one in five adults with chronic diseases had experienced food insecurity in the last thirty days.²⁴ For people with diabetes, difficulty affording nutritious food required for a diabetic diet results in an inability to manage their blood sugar, and the psychological impact of patients' struggle to purchase food can undermine their ability to manage the disease.²⁵

SNAP in Hawai'i

Benefits and Eligibility Standards

Generally, SNAP benefits are available to households with a gross income of less than 130 percent of the federal poverty guidelines. In addition, households receiving Temporary Assistance to Needy Families (TANF) or Supplemental Security Income (SSI) are categorically eligible. The amount of SNAP benefits vary according to household size and income. In Hawai'i, SNAP income eligibility standards and benefit amounts are higher than in the continental U.S. due to the state's elevated cost of living.

The State of Hawai'i's Department of Human Services has already taken two key steps to maximize the number of households who may benefit from SNAP. By taking advantage of the federal Broad Based Categorical Eligibility option, Hawai'i was able to eliminate the SNAP asset limit and raise the gross income test to 200 percent of the federal poverty guidelines.¹⁹ Low-income families with high expenses and households whose income are slightly higher than the 130 percent gross income test may also be eligible for SNAP because of categorical eligibility.²⁰

2014 Federal Poverty Guidelines for Hawai'i ²¹

Household Size	200% Monthly Gross Income (BBCE)	130% Monthly Gross Income	100% Net Monthly Income
1	\$2,236	\$1,454	\$1,118
2	\$3,016	\$1,960	\$1,508
3	\$3,794	\$2,466	\$1,897
4	\$4,572	\$2,972	\$2,286
5	\$5,350	\$3,478	\$2,675

Poverty guidelines continue to increase for larger household sizes.

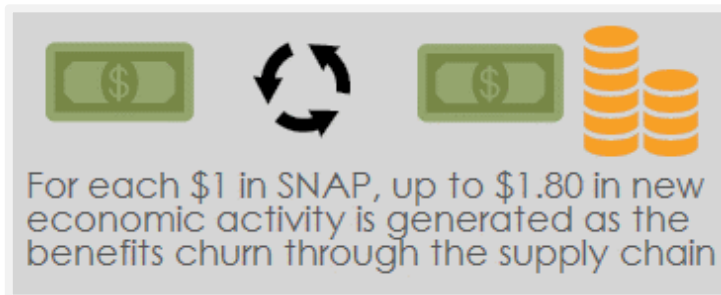
Who Receives SNAP in Hawai'i

In 2013, one out of seven Hawai'i residents (14 percent) put food on the table with the help of SNAP benefits, a figure close to the national rate of 15 percent. These 189,000 residents living in 96,240 households received an average monthly benefit of \$218 per household member.²² This translates into an average benefit of \$2.41 per meal.

While SNAP reaches a wide variety of households in need, the majority of participants do not receive any cash welfare benefits: just 7.7 percent receive TANF, and 7.9 percent receive General Assistance. About one out of five SNAP households receive SSI, and 22 percent receive Social Security income.²³ Use of SNAP is far more widespread than is commonly perceived—nationally, half of all children will, at some point during their childhood, live in a household that uses SNAP for a period of time.²⁴

Economic Impact of SNAP in Hawai'i

SNAP strengthens local economies at a minimal cost to the state. For each \$1 in SNAP, up to \$1.80 in new economic activity is generated as the benefits churn through the supply chain.²⁵ SNAP benefits are also spent quickly, with 80 percent of benefits redeemed during the first half of the month.²⁶ Local agriculture can also be supported through SNAP by acceptance of EBT cards at farmers' markets and incentive programs, such as doubling the value of SNAP dollars at farmers markets.



BY THE NUMBERS

Among SNAP recipient households...

38% include children.

20% are headed by single parents.

39% have members who are elderly or have a disability.

One out of three is working.

USDA, *Characteristics of SNAP Households*, p. 71-72

In 2013, \$494 million in SNAP benefits were disbursed in Hawai'i.²⁷ These dollars churn through the local economy, generating significant new amounts of economic activity—an estimated \$890 million in 2013 alone.

SNAP Outreach in Hawai'i

Hawai'i has a formal SNAP outreach plan, and USDA-approved SNAP outreach and application assistance plans can be reimbursed for up to 50 percent of their costs by the federal government. Hawai'i's SNAP outreach providers are required to provide matching funds in order to qualify for the award. Currently, Hawai'i is served by Helping Hands Hawai'i on Oahu and Maui, HOPE Services on Hawai'i Island, and Child and Family Services on Kauai.

The three different SNAP outreach providers across the islands all engage in a variety of SNAP outreach activities, with major components including: (1) engaging in community outreach (e.g., community fairs, farmers' markets, and low-income housing complexes); (2) prescreening at locations where eligible individuals may gather; (3) completing applications, including on-site assistance for those with limited mobility; and (4) assisting households who are already receiving SNAP with maintenance activities, including the completion of the six month review form and annual eligibility recertification forms. In addition, Helping Hands Hawai'i will assist DHS this year with the development and delivery of training for all SNAP outreach providers as needed.

Oahu and Maui

Helping Hands Hawai'i is assisting DHS with statewide coordination of SNAP outreach efforts by developing and implementing a statewide public awareness plan in tandem with DHS. They will also participate in SNAP nutrition education efforts currently being coordinated between DHS and the Department of Health. Additional SNAP-related work from Helping Hands includes community outreach; prescreening for eligibility; completing applications; assisting households already receiving SNAP to maintain their benefits; and developing and delivering training for all SNAP outreach providers as needed. Helping Hands provides onsite and in-community application assistance for those with limited mobility, such as elders, people with disabilities, and those experiencing homelessness. In addition, Helping Hands staffs a dedicated phone line for general SNAP inquiries from across the islands and is in the process of creating and distributing SNAP outreach brochures in English, Mandarin, Korean, Vietnamese, Japanese, Ilocano, Tagalog, Marshallese, and Chuukese.

Helping Hands keeps other service providers updated with any changes to SNAP eligibility or the application process. A few of their partners include Care-a-Van drop-in center; Next Step emergency shelter; Feeding Hawai'i Together Food Pantry in Kaka'ako; the KEY Project community center in Kaneohe; and Community Kokua Kahi on the North Shore. They also partner with program providers at affordable housing developments, such as EAH Housing, who can share information on SNAP when tenants are accessing services.

Helping Hands will also be responsible for Maui's outreach efforts and will use its many existing partnerships on Maui to coordinate delivery of services.

Kauai and Hawai'i Island

On Kauai, Child and Family Services conducts SNAP outreach in two locations, Waimea and Kapa'a. Outreach in Waimea is based in Nana House, with community outreach at events such as health fairs. The local family support center has a food pantry and checks with clients to see if they are receiving SNAP. If not, the support center makes an appointment with the outreach worker to help interested clients complete the application. Kauai is particularly struggling with growing numbers of people experiencing homelessness, both families and individuals.

HOPE Services Hawai'i provides outreach services on Hawai'i Island. Some of their major activities include community workshops, especially at senior centers, mental health agencies, and housing projects. They also distribute fliers throughout the public school system and providing training at human services classes in colleges. On college campuses, they promote the program to students, who are often unaware that they may be eligible.

Underutilization of SNAP in Hawai'i

Nationally, Hawai'i ranks near the bottom in terms of participation. In 2011, only 61 percent of eligible households received SNAP, meaning that less than two out of three qualifying households are taking advantage of these critical benefits. The most recent USDA analysis available shows that in 2011, Hawai'i ranked 49th in the U.S. in participation among eligible households. On a national level, 79 percent of eligible people in the U.S. receive SNAP benefits, with Maine, Oregon, and Washington

leading the country at a participation rate of 100 percent. Michigan, Vermont, Tennessee, and the District of Columbia all have participation rates above 95 percent.²⁸

Hawai'i has a similarly low ranking for participation among the working poor, defined as SNAP-eligible households with at least one member earning income from a job. Just 44 percent of these households receive SNAP benefits, the 50th lowest rate in the nation.²⁹ These rates signal that there are many opportunities to build upon our current outreach efforts. Low rates of SNAP participation also mean that our communities and local businesses are missing out on millions of dollars of additional economic activity. SNAP dollars provide vital economic stimulus, in both rural and urban areas.

In 2013, Hawai'i ranked 49th in the U.S. in SNAP participation among eligible households.

Projected Economic Impact of SNAP Participation Increases in Hawai'i³⁰

If SNAP participation was increased by 30 percent to the national average of 79 percent, an additional 56,700 individuals would receive \$98 million in benefits annually. Since each dollar of SNAP benefits generates \$1.80 of economic activity, this increase in SNAP participation would result in \$176.9 million in additional economic activity over the course of a year.³¹ If SNAP participation reached 100 percent, which some states have accomplished, an additional 120,830 individuals would receive \$209.4 million in benefits annually, resulting in \$376.9 million in additional economic activity over the course of the year. When combined with current participation levels, this economic activity would total over a billion dollars.

Increase in Participation Rate	Number of new participants	Additional SNAP benefits claimed per year	Value of total economic activity gained per year
10%	18,900	\$32.7 million	\$59 million
20%	37,800	\$65.5 million	\$117.9 million
30% <small>(79% participation-nat. avg.)</small>	56,700	\$98.3 million	\$176.9 million
64% <small>(100% participation)</small>	120,836	\$209.4 million	\$376.9 million

Reasons for Nonparticipation

The reasons households do not participate in SNAP are wide-ranging. Key challenges include a lack of awareness about eligibility, stigma or discomfort with receipt of benefits, and barriers to applying.

Lack of awareness about eligibility: The importance of raising awareness is suggested by the significantly higher rates of participation among households who are receiving or have received governmental assistance in the past.³² However, research has indicated that awareness of the program itself is not a major reason that households do not enroll in SNAP—almost all eligible nonparticipants are aware of its existence. However, less than half of these households realize that they are indeed

eligible; more than two-thirds of them would apply if they knew they were.³³ Therefore, raising awareness of *eligibility*, not just the program in general, is key to increasing enrollment.

Because many benefits programs limit eligibility to particular groups, such as families with children or the unemployed, an individual may believe she is ineligible because she does not fit these circumstances. At the same time, one out of five households believed that receiving other forms of government assistance renders them ineligible for SNAP.³⁴ Other populations who may believe their households are not eligible include students raising children, ineligible immigrant adults with eligible children, and ex-offenders. In addition to general awareness about income eligibility, these misconceptions need to be dispelled.

Nationally, eligible seniors are less likely to participate, possibly because they tend to receive lower benefits and experience less food insecurity than the general population. Smaller benefit levels can cause a potential applicant to decide SNAP benefits are not worth the time and effort it takes to apply. Seniors also have access to alternative sources of food through other nutrition programs such as home-delivered meals.³⁵ However, many seniors remain at risk of food insecurity, and those who are most vulnerable live alone, have health problems, or are less mobile. Providers report that seniors are particularly hard to reach, especially those who are homebound. Seniors also appear to be less knowledgeable of the program, including how to apply.³⁶



Some people experiencing financial hardship feel ashamed when receiving assistance from the government, even during tough economic times.

Immigrant households also face unique issues. Households of mixed immigration status may not realize that they can apply for SNAP on behalf of eligible members only, even if other household members are undocumented. Others may worry that applying for SNAP could result in them being considered a “public charge” and affect their ability to become citizens.

Previous determinations of ineligibility or misinformation can also function as a deterrent to applying. Many participants in a 2006 focus group study conducted by the Legal Aid Society of Hawai‘i believed they did not qualify for SNAP because they had been told at one point that they were ineligible. SNAP rules have changed over the years, and some individuals recalling outdated requirements that lead them to believe that they are ineligible. As with any benefits program, potential participants should be made aware that prior ineligibility does not bear on future determinations. Recent rule changes, such as the elimination of the asset test, and changes in income thresholds should be publicized.

Social concerns and stigma: Personal independence is a commonly cited reason for nonparticipation. Some people experiencing financial hardship feel ashamed when receiving assistance from the government, even during tough economic times. Workers and seniors are particularly likely to feel stigmatized.³⁷ Eligible individuals in small communities may be less comfortable applying because they are concerned about their neighbors knowing they receive benefits. The amount of personal information

transmitted to the state may raise privacy concerns; similarly, fears over documentation and immigration status may arise.

Some individuals, particularly workers, also express concern that others need SNAP benefits more than they do and therefore decline to enroll. However, because SNAP is an entitlement program, all eligible households will receive benefits, no matter how many households are participating.³⁸

Barriers to applying: Low-income individuals may have a more difficult time maintaining and accessing benefits. Often, low-income families face unstable housing situations or even homelessness, making it challenging for them to compile and keep the necessary documents. Difficulty retrieving a copy of the application and overall time pressures can also make applying for SNAP more challenging. Maintaining benefits can also be a challenge, as households need to submit six-month review forms and recertify their eligibility annually.

MODELS FOR INCREASING SNAP PARTICIPATION

There are many opportunities to build on current outreach efforts and make the application process more accessible. The success of expanded outreach efforts depends on sufficient resources, coordinated efforts, and the effective use of technology. Many outreach efforts can be very basic, such as giving out contact information for the local outreach provider. A multifaceted outreach strategy is important: research indicates that eligible nonparticipant households are more likely to believe they are eligible when a larger variety of outreach methods are used in their area.³⁹



SNAP Gardens, an outreach project based out of New York, has “Grow Your Food Stamps” posters designed to reach a wide audience through translation in multiple languages, including Spanish, Hmong, Cherokee, and Mandarin.

Increasing Resources for Current Programs

Outreach workers actively engaging the community are the most important way to get people to sign up for SNAP. As with most service providers, SNAP outreach programs must make efficient use of limited funds. Making effective use of community partnerships and building capacity is fundamental to a strong outreach program, but nothing can replace workers on the ground.

Expanding resources for outreach providers to engage in personal contact is key to increasing SNAP participation. Outreach is most effective when it goes beyond basic information sharing.⁴⁰ Research on successful outreach methods for older adults found that personal consultations were the most effective in increasing application rates of eligible nonparticipants.⁴¹ While mass outreach methods are helpful for those who are already considering applying for SNAP, those who are totally unaware of their eligibility or who have only recently learned of the program may need more information or

encouragement to apply. These populations are generally better served through more intensive personal contact.

There is also a need for more interpreters and translated materials in outreach. Events focused on particular linguistic groups would help economize on the use of interpreters and allow the opportunity for a more culturally responsive approach. Hiring trusted community members as “ambassadors” for different groups can help promote SNAP and other programs through word-of-mouth.

Framing SNAP for Eligible Individuals and the General Public

Misunderstandings about the purpose of SNAP abound, impacting both the general public and potential participants. “Food stamps” can evoke an image of charity or welfare, but SNAP is really about helping households access healthy foods, many of which are out of reach for low-income households.

Potential recipients should understand that they have paid taxes toward the SNAP program, and using SNAP when experiencing financial hardship is not “welfare,” but assistance in putting food on the table. Framing SNAP as empowering, rather than creating dependency, can improve the perception of the broader community as well as potential participants. Partners for a Hunger-Free Oregon found that applicants responded better to brochures that asked, “Do you know someone who needs help buying food?” instead of those titled “Do you need help purchasing food?” This helped potential participants feel more empowered and less ashamed of applying. However, the most effective means of messaging can vary by community—for example, outreach workers in Cleveland found that direct language about signing up for SNAP benefits worked well in urban communities, while suburban communities responded better to more general messaging around nutrition.



Iowa Department of Human Services frames SNAP as helping households eat healthier foods.

OUTREACH CAMPAIGNS

PR and General Education

Public service announcements on both TV and radio are effective. These videos can also be posted on YouTube for free, although a TV spot is preferable to reach SNAP-eligible households. Different audiences can be targeted depending on the time of day, such as daytime for older adults and evening for working households. Approved media activities are eligible for USDA reimbursement, although for 2014, the USDA has prohibited the use of television or radio spots using outreach dollars.⁴² However, advocates or the state can use sources of funding outside of the outreach program in order to support these efforts. Some organizations report that print ads are less useful; paper materials designed for specific groups and distributed as fliers and pamphlets tend to see better responses. Small promotional items that people keep such as pens or jar openers that provide phone numbers for outreach providers can help get the message out as more and more community members receive them.

A PR campaign can not only encourage participation and reduce stigma, but also create broader community support. SNAP continues to be threatened at the federal level, and a PR campaign can help people understand the immediate benefits that SNAP dollars have on their communities and improve the perception of SNAP. For example, \$96,000 in total benefits received by Hawai'i County residents in 2010 would have resulted in an estimated \$173,000 in additional economic activity.⁴³ Partners for a Hunger-Free Oregon found this was particularly helpful for rural communities because it made the community-wide benefits tangible for potential participants who were reticent about receiving benefits.



Screenshot of a YouTube video debunking common myths and misconceptions on SNAP

Online Outreach

While access to the internet is often limited for low-income individuals, especially elders and people with disabilities, more than half of American households with incomes below \$30,000 still have home access to broadband internet, and 62 percent of adults earning less than \$30,000 use the internet.⁴⁴ The usage rate of younger adults is very high: 94 percent of 18–29 year olds use the internet. Even among adults over 65, 41 percent are internet users.⁴⁵ Hawai'i has the highest rate of household broadband internet connections in the country.⁴⁶ Additionally, internet access through mobile devices is beginning to bridge the “digital divide” among demographics.⁴⁷ Online outreach materials should be designed with the use of smartphones in mind. Offering readily-accessible resources on the internet will facilitate the ability of service providers and the general public to share information about SNAP with families in need of assistance.

Prescreening Tools

Developing an online prescreening tool that can quickly give an eligibility assessment and benefit estimate can help motivate potential applicants, particularly since a commonly-cited reason for nonparticipation is a lack of awareness of eligibility or a belief benefits levels are too low. With computer and internet access, volunteers and service providers can quickly assess if a participant may be eligible for SNAP. Because many nonparticipants are unaware that they may be eligible, using a prescreening tool can be a persuasive way to suggest that a household apply for SNAP.

Targeting Populations with Low Participation

More information targeting specific populations can address the underlying reasons for under-participation. Students are generally ineligible, but there are a number of exceptions that many eligible students may be unaware of. Similarly, people with felony convictions are not banned from receiving SNAP unless they failed to comply with drug treatment. Households that have both eligible and ineligible members (e.g., ineligible immigrants with eligible children) need clear information on how to

apply. Current SNAP outreach services are also focusing on reaching seniors, people experiencing homelessness, and people with limited mobility or challenges to accessing SNAP benefits.

Many newly jobless individuals may be first-time applicants for benefits. Both a lack of awareness of benefits as well as a sense of shame around receipt of benefits can reduce the likelihood of their application. For individuals experiencing long-term joblessness, the exhaustion of unemployment benefits and depletion of savings can result in a pressing need for additional financial support. People who have recently been in the workforce are particularly likely to benefit from online services, as these individuals are often familiar with using the internet to seek information, and applying online can be more comfortable than visiting a DHS office.

Specific outreach efforts for both EITC and SNAP can be linked with employment efforts. Massachusetts' Department of Transitional Assistance regularly sends inserts reminding new applicants for unemployment benefits about SNAP. During the depths of the recession, the state's Department of Unemployment Assistance sent information on SNAP and other benefits to individuals who were exhausting their unemployment benefits. In Pennsylvania, the Benefits Data Trust formed a similar partnership with the state of Pennsylvania in 2010 to use data-driven, targeted outreach strategies for those exhausting unemployment benefits. Nearly half of the households applying through the program were experiencing severe financial hardship and appeared to qualify for emergency SNAP processing—demonstrating that a population in critical need was not being reached by existing efforts.⁴⁸

PARTNERSHIPS

Service Providers

Expanding current partnerships and developing new ones helps build capacity and reach currently underserved clients. For social service providers with a high level of client contact, the Legal Aid Society of Hawai'i produces a Public Benefits Overview Training manual and conducts an annual workshop covering a variety of benefits, including SNAP. The manual is highly detailed and comprehensive, allowing a service provider to make a more thorough assessment of a client's potential eligibility for SNAP. However, some informal service providers or those with less experience assisting with public benefits may benefit from a basic "cheat sheet" that helps them to understand general eligibility. While these informal service providers are not able to make eligibility determinations and should provide referrals to outreach workers, some basic information can enable them to identify those who are most likely to be eligible, encourage them to apply, and provide basic assistance with the application process.

Partnering with informal service providers and agencies that have frequent contact with eligible households could have a significant impact on utilization. Established partnerships between these informal service providers and agencies that are currently involved in outreach can be formalized and funded as part of an outreach program. For example, other jurisdictions, such as New York City, work with a number of subcontracted agencies who perform outreach activities under the primary contractor.

These primary outreach agencies assist with training, development, and evaluation of the subcontractors.

The best way to ensure that information about SNAP is consistently provided to eligible nonparticipants is for service providers to make asking about SNAP a standard part of their intake process. Providers should revisit SNAP eligibility if a household's composition, income, or other circumstances change. However, providers should take care to explain to clients that the reason they are asking about SNAP is to ensure that the client is accessing all available forms of assistance. Otherwise, a client may worry that receiving of SNAP benefits would lead to a denial of the services for which they are applying or incurring a fee.

Incentive Payments

As part of their outreach program, Washington State provides incentive payments for their community partners to submit SNAP applications. The state has regional contractors as well as subcontractors who receive payments for completed SNAP applications. In addition to these payments, the state offers an additional incentive payment for online submissions instead of paper applications, which are more costly to process. By linking incentives to application approval rates, the program avoids encouraging subcontractors to submit applications that are inaccurate, incomplete, or lack a proper evaluation of eligibility. A performance-based incentive program ensures that providers are diligent in providing complete and accurate applications for clients who are likely to be eligible. While there was initial resistance among providers, Washington's Department of Social and Health Services considers this system a major success.⁴⁹

Helping Hands Hawai'i, as the designated outreach provider on Oahu, has a high approval rate for the applications it submits (73 percent in 2012).⁵⁰ This approval rate exceeds the required level in Washington State. If the current success of outreach agencies is any indication, it is feasible that trained and subcontracted community partners could successfully submit these applications.

Schools

Since many SNAP-eligible families have school-aged children, schools provide a variety of opportunities to directly contact parents about SNAP. Families may be more comfortable in a school-based setting, especially if they have already established relationships with the school and staff.

SNAP and outreach assistance information can be advertised on free or reduced-price school meal applications and menus. School-based events can be held to educate families about the program and eligibility as well as application assistance. Front offices can provide paper materials and applications. Head Start—a program that provides comprehensive early childhood education, health, nutrition, and parent involvement services to low-income children and their families—is another promising outreach option. Outreach workers or other advocates can be featured as “guest speakers” to groups of parents. More intensive school-based outreach requires a close working relationship with administrators, but it provides many opportunities to engage potentially SNAP-eligible households.

Getting eligible households SNAP benefits has the added benefit of helping school meal programs. Students whose families receive SNAP are “directly certified” as eligible for free school meals, reducing

paperwork for both families and schools and ensuring that students quickly receive the food that they need. School meals enable families to stretch their SNAP dollars further at home while providing a convenient option for time-pressed parents.

Retailers

Appealing to retailers such as grocery stores is another effective option. Retailers have a significant business incentive in maximizing SNAP participation, as well as an interest in giving back to their community. Grocery stores can offer space in weekly advertisements about SNAP assistance as well as in-store advertising such as posters near checkout lanes. Events such as healthy cooking demonstrations are another way to bring people into the store and provide information on SNAP. Currently participating retailers can be encouraged to reach out to other retailers to explain the benefits of becoming authorized for EBT acceptance. The SNAP-Ed program, which is set up to provide practical nutrition education for Hawai'i's low-income households, is developing partnerships with grocery stores in Kalihi for its nutrition programs, which have been highly successful. These partnerships can expand on smaller-scale events and can be used regularly to increase enrollment.



A retail store displaying a SNAP banner on a food aisle.

Employers

Working with employers and HR departments to increase awareness of public benefits, including SNAP, is an effective way to reach the low-income workers. Participation among the working poor hovers around 50 percent, so job sites are critical to reach individuals who qualify for SNAP. The Atlanta Prosperity Campaign, a project of the Atlanta Food Bank, partners with hotels to provide multi-benefits screening on-site, with the program providing all necessary volunteers and equipment. In addition to on-site screenings, they also work with HR departments to help them understand the importance of benefits and asset-building for workers and employers.

EITC Linkage with Volunteer Tax Assistance Sites

Combining SNAP outreach with low-income tax preparation assistance is an efficient approach to increasing access to SNAP. Partnerships with Volunteer Income Tax Assistance (VITA) sites could offer pre-screenings, written outreach materials, and copies of applications. SNAP participation rates are particularly low among wage-earners, so VITA sites can be an important opportunity to connect with workers. Linkage to other benefits such as unemployment and health insurance are additional options. Branding also matters: campaign themes have included "Family Economic Success" or "Prosperity Campaigns."

A successful example of this SNAP-EITC linkage is a partnership between DC Hunger Solutions and the DC EITC Campaign. While clients wait to have their taxes prepared, trained SNAP outreach volunteers promote the program, conduct pre-screenings, explain the application process, assist with completing

the application, and submit the application directly. These face-to-face interactions enable volunteers to explain the program and dispel myths about it. By connecting directly with community members, the volunteers foster word-of-mouth communication about the program. Research has shown that a substantial portion of EITC recipients plan to use their refund on groceries—money that could have otherwise been saved or used to purchase durable goods—suggesting these households could benefit from SNAP.⁵¹ Other linkage opportunities include providing information on applications and websites for other means-tested benefits, such as housing assistance.

Partnerships with Healthcare Providers

While community health centers generally help ensure that patients access SNAP and other programs, many healthcare providers often do not screen patients for food insecurity, despite the clear connection between nutrition and overall health. One potential approach is to conceive of nutritious food as “preventive medicine” or SNAP as a “vaccine” for children.⁵² Doctors can address food insecurity by treating SNAP much like they treat WIC and refer patients to the program, especially at clinics that serve low-income populations and those with chronic illness.⁵³ As with other providers screening for benefits, the process does not need to be complicated—for example, clinic staff can screen patients for food insecurity by including a question such as, “In the past month, was there any day when you or anyone in your family did not have enough money for food?” in their check-in process.⁵⁴ Trainings and advocacy materials can also help medical staff to share information and answer questions from patients. For example, Boston Medical Center Student volunteers work to connect pediatric patients’ families to SNAP by informing them about the program and referring them to eligibility workers. Large urban hospitals in Tennessee have Department of Human Service workers stationed at the hospital. Hospital staff refer clients without insurance to the DHS workers, who conduct screenings and complete applications for both Medicaid and SNAP benefits.

Anti-Hunger Coalition Efforts

Anti-hunger coalitions and task forces are a well-established way comprehensively address food insecurity. Coalitions can be established through governmental action or develop out of individual organizations and advocates coming together in an organized effort to address hunger. For example, the Antihunger and Nutrition Coalition in Washington pursues a state legislative policy agenda and appropriations that would bolster community-based emergency food assistance, increase the role of local agriculture in addressing hunger, and maximize the impact of federal nutrition programs. Another example of effective collaboration is the Northeast Regional Antihunger Network, which emphasizes sharing of best practices in reducing food insecurity among member agencies in eight states.

A more recent approach to addressing food insecurity involves the use of food policy councils, which are generally nonprofits or governmental entities composed of advocates, community members, planners, and representatives from various food sectors that take a broad, community-based approach to improving food systems.⁵⁵ While the scope of food policy councils’ work is broad and varies widely according to locales, they offer an innovative avenue to addressing hunger. New Jersey anti-hunger advocates in five communities are using food policy councils to address the systemic causes of food insecurity. The movement looks to go beyond traditional responses to hunger such as food banks, which

address immediate needs but ultimately cannot address the larger crisis of food insecurity and related challenges such as obesity. By bringing together a range of stakeholders (e.g., food pantries, service providers, government entities, businesses, faith communities, and schools), food policy councils can tackle broader issues such as food deserts, healthier school meals, food entrepreneurship (such as the establishment of commercial kitchens), and community garden initiatives. The New Brunswick Community Food Alliance provides a good example of the breadth of food insecurity issues that a food policy council can address; alliance members are organized into five working groups: Healthy Food Access, Community Engagement, Food Economic Development, Advocacy and Policy, and Agriculture.⁵⁶

Another food policy council working to increase food security is the New Haven Food Policy Council, which has developed a comprehensive local Food Action Plan that reviewed the city's food environment and identified access to healthy food as its first goal. Its first strategy was to increase enrollment in SNAP and promote EBT acceptance and matching SNAP benefits at farmers' markets.⁵⁷ To implement this strategy, the Food Policy Council decided to support collaboration specifically with outreach providers. The Council recognized the issue of access to food and the intersections with local food economies and healthy eating.

Here in Hawai'i, GreenWheel Food Hub partners with Oahu farmers' markets to accept EBT, distributes a how-to guide based on its experiences, and provides SNAP enrollment information on its website. In addition, GreenWheel increases access to healthy food for elders by bringing a biweekly farmers market to a senior housing complex.⁵⁸ Hawai'i also has a food policy council, but it generally focuses on food systems in local agriculture with less of an emphasis on how every family, regardless of income, can access healthy food.⁵⁹ There is a growing number of farmers' markets that accept SNAP EBT cards, and there have been small initiatives to double SNAP benefits at farmers' markets. These efforts are promising and can be further expanded.

INCREASING DHS ACCESSIBILITY

Applications

The current application provided by the Department of Human Services could be redesigned so that it is easier to read, both visually and in terms of content. Translated versions of the SNAP application should be readily available online, and short of an online application, a fillable PDF or other printable form would ease the application process for service providers who have access to a computer.

The ability to submit a complete application online should be a top priority for SNAP applications. Thirty-five states offer online SNAP applications. Many of these systems allow for online recertification and case management, so clients can view information about their case, learn about requirements and timelines for the verification process, and report changes in factors that can change eligibility or benefit levels.⁶⁰ Online applications also offer convenience and privacy for applicants.

In addition to these improvements in the SNAP application process, government agencies should screen beneficiaries of other forms of government programs, such as WIC, for SNAP eligibility. Many of these programs target the same population and consolidating the outreach, screening, and application process for these benefits could have a significant impact on SNAP participation.

SNAP Webpage Improvements

The Hawai'i Department of Human Services includes a page dedicated to SNAP that provides background information on the program, eligibility, how to apply, and outreach contact information. The webpage can be expanded to include additional resources and give clearer information on SNAP and the application process. Designing a more user-friendly website with simpler language, fewer technical details, and more outreach information would help make this a more effective resource for both applicants and other seeking to assist potentially eligible households.

Improvements to the website could include a list of required documentation for SNAP applications, links to additional resources, quick information on eligibility for particular groups (e.g., immigrants, students, individuals reentering from incarceration), and other hunger resources such as food banks. A simple FAQ about eligibility may also help encourage clients to apply. Finally, including a calculator that provides a preliminary estimate of a household's benefits in Hawai'i would help address a major reason for not applying—a belief that the value of the benefits is simply too low to be worth their time.

Call Centers

Call centers can be especially effective in helping get people to apply who are concerned about their privacy or stigmatization. Thirty-one states operate calls centers which provide support in the certification process to local benefits offices, reducing the time spent on certain basic functions. Functions include answering general questions about SNAP, providing status information on applications and benefits, conducting application and recertification interviews, and fielding customer complaints. Through these functions, call centers can reduce errors by making it easier for recipients to report changes and lighten offices' workloads. Call centers can also reduce the number of unanswered phone and email messages.⁶¹



“Last year, I lost my job after 18 years at the same company. Now the bills just keep piling up. I worry about feeding my family.”

DO YOU NEED HELP PAYING FOR FOOD?

CALL THE SNAP (FOOD STAMP) HOTLINE
215-430-0556
OR TEXT “SNAP” TO 84700

A SNAP hotline provided as part of a SNAP Food Stamp campaign by the Coalition against Hunger in Pennsylvania.

The Department of Human Services currently focuses on providing one-day eligibility determinations, but an additional call center, perhaps with scaled-down services, could provide a useful resource to participants, especially for those who are less comfortable asking questions face-to-face. Self-service recertification tools are particularly helpful for those who need less assistance with the application and recertification process, such as recently unemployed individuals. A call center could use an automated voice response system that would reduce DHS and outreach workers' time spent on recertification.

The costs and benefits of such a call center depend on the availability of resources and technology. Current help lines may be a more efficient use of resources, although further analysis would help to determine if a call center would work well in Hawai'i.

THE EARNED INCOME TAX CREDIT

BACKGROUND

Since its inception in 1975, the federal Earned Income Tax Credit (EITC) has been hailed as the most effective anti-poverty program in the U.S. From 2009–2011, the federal EITC has raised 6.1 million workers out of poverty annually and mitigated the effects of poverty on an additional 21.2 million workers.⁶² The refundable EITC puts money into the pockets of those who need it most. It not only reduces the tax burden on the low-income population, but also acts as a wage supplement and an incentive for employment because only workers with earned income can claim it. By raising families out of poverty, the EITC improves health and educational outcomes for children, and as an influx of cash, it can encourage families to build assets. As a source of income support, the EITC lacks the stigma that can be assigned to other forms of financial assistance, which may help encourage workers to take advantage of the credit.⁶³



BENEFITS OF THE EITC ARE WIDE-RANGING AND LASTING

Myriad research has demonstrated the wide-ranging benefits of the EITC to children and workers, including the following:

Improved Educational Outcomes

The long-term consequences of childhood poverty, especially during early childhood, is well-established. But the correlation between income enhancement, such as that provided by the EITC, and educational achievement for low-income children is also borne out by extensive research. A study of one large urban school district found that each \$1,000 increase in tax credits appeared to raise students' test scores by 6 percent, which in turn was linked to a greater likelihood of college attendance, increased future earnings, and lower teen birth rates.⁶⁴ Similarly, a sustained annual income increase of \$3,000 appeared to boost young students' achievement as much as two additional months of school.⁶⁵

Promoting Work, Increased Earnings, and Financial Security

Research has clearly established the EITC as an effective work incentive.⁶⁶ The impact of the EITC is especially pronounced on women and female heads of household.⁶⁷ While the EITC is not limited to single parents, the income ranges and child dependent requirements help target single parents. Single women with children received almost half of all EITC benefits and constituted more than a third of families receiving benefits. Married couples with children received almost 40 percent of total benefits and made up 30 percent of recipient households. Individuals without qualifying children made up almost a quarter of households receiving the EITC, but just 4.6 percent of total benefits.⁶⁸

EITC expansions in the 1990s were key drivers in increasing work among female heads of households and reduced the number of those receiving cash welfare assistance.⁶⁹ Women EITC recipients saw greater wage growth after claiming the credit than did similarly-situated women.⁷⁰ As a result of increased employment and higher earnings, especially among women with less education, the EITC has enlarged the amount of Social Security retirement benefits that these workers will ultimately receive.⁷¹

Better Health

While the EITC is not a program targeted at health, income levels are clearly associated with better health, and research on the EITC indicates that it improves health outcomes, particularly for infants. The EITC is linked to a reduction in the rate of low birth weights, which are a standard indicator of infant health.⁷² The size of the credit

also matters: households who likely qualified for the largest increases in EITC income from the expansion saw reduced rates of low birth weight relative to households who would have received smaller increases. Birth weight also predicts adult health, demonstrating the lifelong impact of increased EITC income. These fundamental improvements in child health are believed to result in the increased educational achievement and financial security that children experience later in life.

EITC IN HAWAI'I

For the 2012 tax year, 112,000 households in Hawai'i received a total of \$237 million in EITC refunds, with an average refund of \$2,120.⁷³

Eligibility Standards

Unlike SNAP, EITC eligibility standards are consistent across the country. The EITC provides an earnings subsidy to family members who satisfy three criteria. First, a family must have a wage earner, since only those who work are eligible. Second, the family must have a low income. In 2014, an unmarried family with one child could receive the EITC if its income was below \$36,920, and an unmarried family with two children could earn up to \$43,038 and receive a credit. Third, while a small EITC (up to \$487

BY THE NUMBERS

Among EITC recipients:

57% of EITC dollars go to single parents, with nearly **50%** to single mothers.

38% of the credit dollars go to married couples with children.

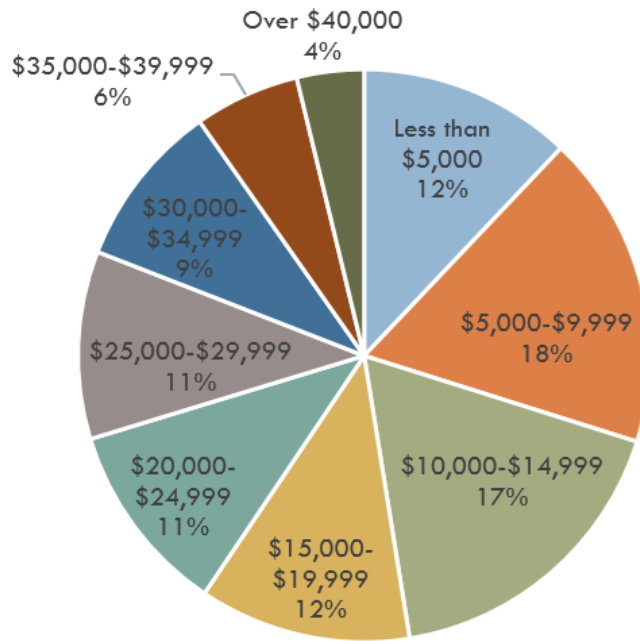
26% of recipient households are childless couples and individuals, who receive only **5%** of EITC dollars.

18% of the total EITC distribution is received by the lowest adjusted gross income bracket (**\$5,000-\$9,999**)

Bruce Meyer, "The Effects of the EITC and Recent Reforms," Tax Policy and the Economy, Vol. 24

in 2014) is available to the childless, the EITC is much more significant for families with children. In 2014, the maximum credit for an unmarried filer with one child is \$3,250; the maximum credit for a family with two or more children is \$6,044. Since the EITC is refundable, a family can receive the credit even if it does not have an income tax liability. The credit is received as a lump sum as part of a tax refund early the following year. The tax filer must fill out a single-page form with information on the qualifying child or children that is submitted with the rest of the tax return. In effect, the credit subsidizes work by poor parents as it transfers income to them.

EITC Distribution by Adjusted Gross Income, 2011



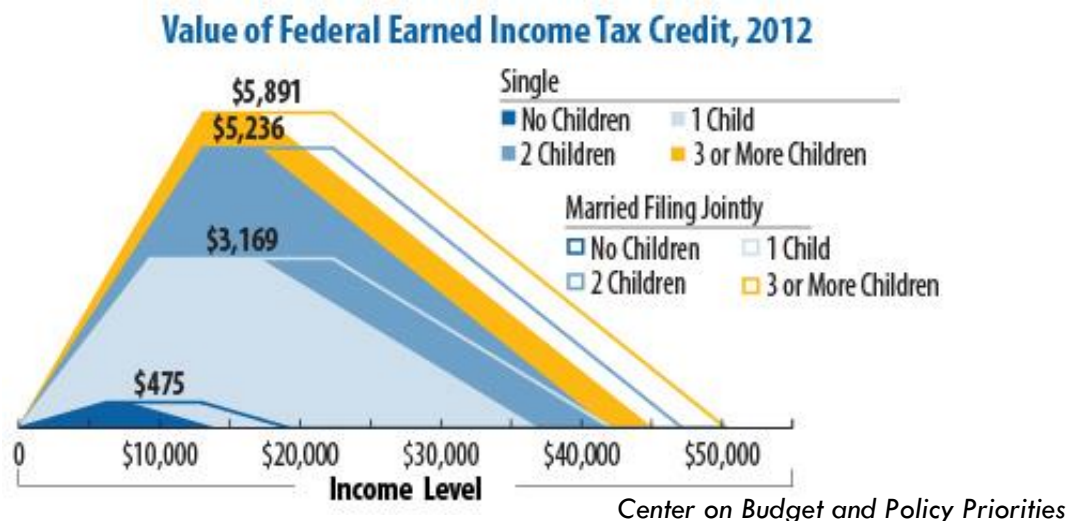
Hawai'i data from Brookings EITC Interactive

2014 EITC Qualification Thresholds and Credit Amounts ⁷⁴

# of Qualifying Children	Household Marital Status	Maximum Income Threshold	Maximum EITC Refund/Credit Amount
3+	Married	\$51,567	\$6,044
3+	Unmarried	\$46,277	\$6,044
2	Married	\$48,378	\$5,372
2	Unmarried	\$43,038	\$5,372
1	Married	\$43,210	\$3,250
1	Unmarried	\$36,920	\$3,250
0	Married	\$19,680	\$487
0	Unmarried	\$14,340	\$487

Note: Investment income must be \$3,300 or less to qualify for the EITC.

This chart of the EITC's 2012 values provides a visual depiction of the phase-in and phase-out for different income levels and household types. (Although the amount of the credit is adjusted for inflation, the same basic structure applies for tax year 2013 credits.)



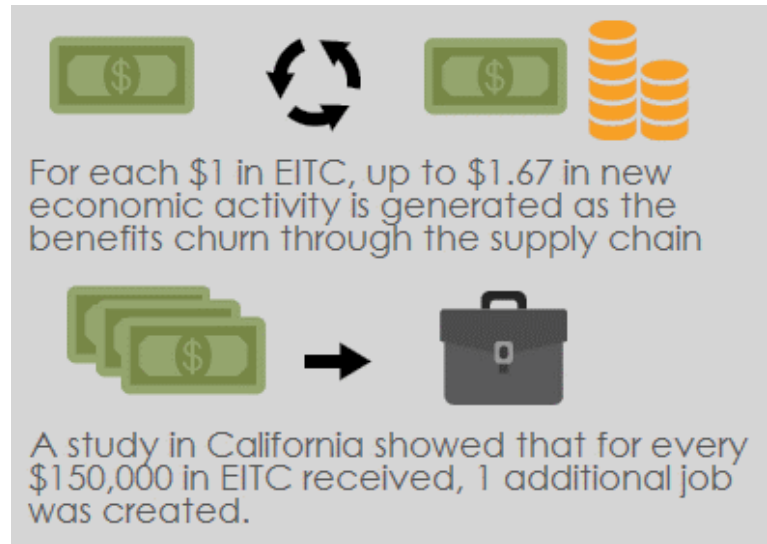
The top schedule, for families with three or more children, provides a larger credit at all income levels than families with fewer children. All schedules provide a large earnings subsidy as the credit is phased in. At the schedule's “plateau,” the total credit received does not change with earnings and is ultimately phased out as earnings increase beyond the plateau.

BENEFITS OF EITC TO HAWAI‘I

As an anti-poverty program, the EITC functions as a direct income supplement. Census data establishes that the EITC lifted over 3 million children above the federal supplemental poverty measure in 2012 alone. Combined with the Child Tax Credit, the EITC lifted 10.1 million people, including over 5 million children, out of poverty.⁷⁵ By reducing poverty, the EITC eases the financial difficulties encountered by the working poor and plays an important role in stabilizing families. This money helps families make ends meet and provides the opportunity to build assets and escape poverty. Working forty hours a week—or even more—at a low-wage job is often not enough to keep a family out of poverty.

Researchers have also credited the EITC with raising labor force participation levels and helping families transition from welfare to work. For some workers, the EITC can represent a 30 to 40 percent increase in income and since the EITC is only available to those earning wages, the EITC has proven to be an incentive for people to become employed and stay employed, thereby reducing their reliance on public welfare assistance.

Earned income tax credits also boost local economies. According to a 2009 Michigan study by the Anderson Economic Group, for every dollar of federal EITC received by Michigan taxpayers, an additional \$1.67 was generated in new earnings for Michigan residents. The study found that households receiving an EITC used most of the money on durable goods such as appliances or vehicles. This spending increases activity in the local economy directly and indirectly as the dollars are re-spent.⁷⁶ A study on the impact of unclaimed EITC dollars in California found that for every \$150,000 in EITC received, one additional job was created.⁷⁷



CURRENT EITC OUTREACH IN HAWAI‘I

The Hawai‘i Alliance for Community Based Economic Development’s (HACBED) Free Tax Assistance and Asset Building Program is the statewide coordinated effort that operates and coordinates free tax assistance sites throughout the state in conjunction with the IRS’s Volunteer Income Tax Assistance (VITA) program. HACBED works with organizational partners to provide free tax assistance to low-income workers through VITA sites. Originally piloted in 2006 as a project of Aloha United Way, the free tax assistance program became part of HACBED in 2009. In addition to supporting and coordinating VITA sites, the program aims to increase awareness of the EITC and free tax services. As the centralized coordinator, the program conducts all volunteer recruitment, training, and advertising for its partner organizations and also acts as the primary liaison with local IRS representatives. HACBED receives federal grant money to fund its VITA program. This grant is open to any applicant; HACBED has been the only Hawai‘i funding recipient for the last two years. However, HACBED does not receive any state funding for its tax preparation services, in spite of their successful track record and the significant benefits that could accrue to the state.

Since its inception in 2006, the program has helped 21,539 taxpayers save more than \$3.6 million in tax preparation fees and claim over \$31.1 million in refunds, including \$15.7 million in tax credits. In 2013, the program provided services at 46 sites and clinics. Partner organizations include: Goodwill Industries of Hawai‘i; Alu Like, a nonprofit building social and economic self-sufficiency for Native Hawaiians; Honolulu Community Action Program; ING Direct; Kauai Free Tax Prep; KEY Project; Leeward Community College and the University of Hawai‘i West Oahu; Volunteer Legal Services Hawai‘i; and ten federal credit union (FCU) branches. ABC Stores has also recently come on board as an employer partner. Some businesses, such as larger banks, tend to provide outreach and financial or in-kind support, rather than actually hosting a site.

HACBED engages in extensive outreach for the EITC. In conjunction with the state Department of Human Services, HACBED distributes 30,000 fliers to MedQUEST and SNAP recipients that provide eligibility information for the EITC, along with a list of their tax preparation sites. Additional fliers are distributed through their partners. HACBED maintains a significant online presence through its website (www.hacbed.org) as well as through social media (Facebook and Twitter). The program has placed ads in print media and radio throughout the islands. They also create site-specific advertisements and banners. In addition, they issue press releases, distribute fliers at specific sites, and have held drawings for VITA clients.

The program takes advantage of its free tax preparation services by using them to connect families with financial literacy and asset building programs. The program offers and refers clients to free workshops and classes to help taxpayers better understand taxes and available tax credits, increase their financial literacy, and provide taxpayers with incentives to save and access other resources. Tax refunds are generally the only time that many low-income workers receive lump sums of money, so it is an ideal opportunity to connect them to these resources. A recent example of such a savings incentive program was piloted in 2012, in which VITA clients were encouraged to purchase U.S. savings bonds with a portion of their tax refund. Clients have saved almost \$17,000 through these programs.

Hawai'i VITA Sites Service Summary, Tax Seasons 2006-2013

Summary	Tax Season 2013	TOTALS since 2006 Tax Season
No. of Sites	52	
Total Clients Served	4,668	21,539
Total Refunds	\$7,343,515	\$31,138,051
Total EIC	\$2,592,033	11,530,159
Total ACTC*	\$789,821	\$4,196,582
TOTAL REFUNDABLE CREDITS	\$3,381,854	\$15,726,741
Other federal credits	\$1,324,741	\$1,849,098
Fees Saved	\$840,240	\$3,616,100
Volunteers	236	

*ACTC: Additional Child Tax Credit

As the central volunteer coordinator, HACBED provides the training required to volunteer as a tax preparer and refers these volunteers to sites. The training is relatively extensive—the tax software is unique and must be mastered by each volunteer, in addition to all the other training needed to prepare tax returns. Volunteers must commit to volunteering throughout the tax season. Volunteer retention from year to year is high, and the program seeks to give them a meaningful volunteer experience. The program serves food to its volunteers at its tax preparation sites and also recognizes its volunteers at a major mahalo event at the end of the tax season.

Recently, HACBED and its partners formed the Hawai'i VITA and Financial Empowerment Coalition to promote savings incentives and savings bonds and offer FAFSA assistance. This coalition, registered with the Internal Revenue Service, is the first coalition of its kind in the state.

An example of a highly successful partnership is the Leeward Community College VITA site. Roy Kamida, a professor of accounting, encourages community members as well as his students to volunteer. The volunteers at this site are roughly equally divided between current students, alumni of the school, and community members. Professor Kamida provides an incentive for his students to volunteer by allowing them to substitute VITA services for a class project.

Challenges

Currently, the sites are at capacity in terms of serving clients, and the biggest issue facing expansion of free tax preparation services is finding more organizations who are willing to actually host VITA sites. While many prospective VITA sites are able to offer space or facilities and want to have tax preparation services on site, it is challenging to recruit additional host sites due to the commitment and effort required. Volunteers and host sites must agree to ten weeks of service, in addition to training. VITA host sites must meet a variety of specific requirements, including adequate space that meets privacy needs. Each agency must provide one or two employees to function as site coordinators.

Providing sites on neighbor islands is another challenge, particularly in rural areas. For example, on Molokai, community members prefer to have volunteers come from the other islands to maintain privacy in their small community.

EITC NONPARTICIPATION IN HAWAI'I

The IRS estimates that in 2010, 81 percent of Hawai'i's eligible households claimed the EITC, a rate slightly above the national average of 79 percent. EITC participation rates tend to be more consistent across the country than those for SNAP; no state has less than 70 percent or greater than 85 percent participation.⁷⁸ Calculating EITC participation rates and the exact amount of money left on the table is more difficult because of the complicated eligibility requirements,⁷⁹ but the IRS and U.S. Census's 2010 rates make it clear that under-participation continues to be an issue. Our working families and state economy are missing out on significant amounts of dollars, as the calculations below demonstrate.

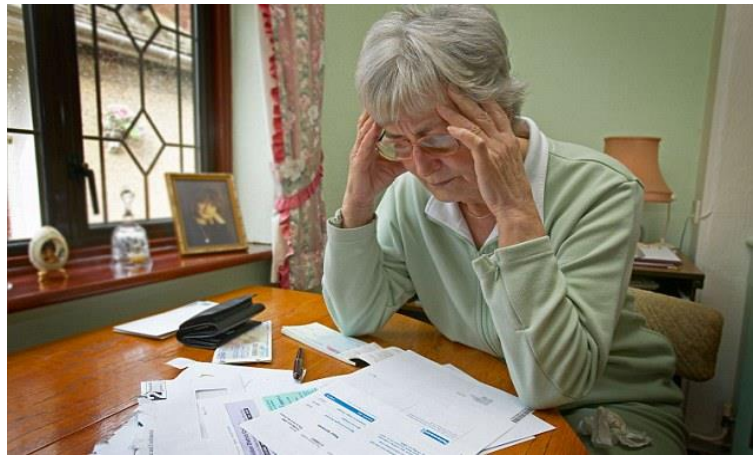
Increase in Participation Rate	Additional EITC claims	Additional EITC value claimed per year	Additional economic activity per year
2% (82.6% participation rate)	2,240	\$2.4 million	\$3.8 million
5% (85.1% participation rate)	5,600	\$5.9 million	\$9.5 million
8% (87.5% participation rate)	8,960	\$9.5 million	\$15.2 million

Increasing EITC participation numbers even slightly would spur significant economy activity in the state. In 2013, 112,000 Hawai'i households received the EITC. If the current EITC participation were increased

by 2 percent (to a total participation rate of 82.6 percent), an additional 2,240 filers would receive \$2.4 million annually, resulting in \$3.8 million in additional economic activity over the course of a year. If EITC participation reached 85.1 percent, an additional 5,600 filers would receive \$5.9 million in benefits annually, resulting in \$9.5 million in additional economic activity over the course of the year. At that rate, an estimated **\$243.4 million total** would come into the state, which would generate \$389.4 million in economic activity as these dollars churn through the economy.

Why Don't Eligible Workers Claim the EITC?

The vast majority of eligible workers who do not claim the EITC do not file a federal tax return.⁸⁰ For those that do, the EITC is a potentially confusing tax credit. Filers who prepare their own taxes or rely on friends or family members to do so may miss out on the EITC due to the complicated nature of the credit. The IRS has stated that they believe a large number of eligible non-claimants have limited English proficiency or lack high school degrees.⁸¹



The EITC is a complicated tax credit that can be confusing for tax filers. Groups that may be more likely to be unaware of the EITC include grandparents who work and are raising grandchildren

In addition, misconceptions abound about who is and isn't eligible, and what the impact of the refund will be. Many workers are unaware of their eligibility status, especially if they only work part-time or part of the year. Some may worry that the refund will count as income for the purpose of federal benefits programs or think that they are ineligible for the EITC because they receive government benefits. Married couples must file jointly to claim the EITC, but some filers may have debts such as outstanding child support obligations and worry that filing jointly will penalize their spouse. Groups that may be more likely to be unaware of the EITC include grandparents who work and are raising grandchildren, foster parents, and workers raising older children with permanent and total disabilities.⁸²

MODELS FOR INCREASING EITC PARTICIPATION

A household's lack of understanding about their eligibility is a major reason for not claiming the EITC. Additionally, eligible households may be discouraged from participation because of the complexity of the application process. There are ample opportunities to build on current EITC outreach efforts. Such outreach efforts depend on adequate resources, coordinated efforts, and the effective use of technology.

Employer-Based Outreach

Businesses should be some of the greatest advocates for the EITC. Additional income for their employers leads to greater stability in their workforce. Since the EITC helps families cover their daily expenses,

including work-related expenses such as transportation and daycare, employees are more able to show up to work consistently and on time. Workers who cannot cover medical expenses or buy nutritious food for themselves and their families struggle to perform at their jobs.

Partnering with business associations, such as the Chamber of Commerce or merchants' associations, can lend credibility to EITC outreach work. These entities could function as a centralized point of information and connect EITC outreach initiatives to businesses.

Simple outreach options include placing posters where employees gather and announcing EITC and VITA opportunities in staff meetings during tax season. Employers can include EITC information and a list of VITA sites in paychecks and employee newsletters from December through March as workers begin their taxes. Supervisors and human resources staff should be trained to give information to new hires, and information on the EITC can be included in employee manuals. Seasonal and contracted employees, as well as those who are self-employed, are a target population for the EITC, since they may not realize that they qualify.



Employers can include information on EITC in paychecks and employee newsletters from December through March as workers begin their taxes.

In terms of broader publicity to customers, stores could display promotional messages and fliers. Creative, targeted messages that drive home the benefits of the EITC can be effective promotional mechanisms. For example, a store selling durable household goods could publicize the EITC by letting families know that it could help them make a needed purchase such as a refrigerator. Other sites that could provide general publicity include grocery stores and gas stations. Utility companies can include information about the EITC in their billing statements to customers, who often use EITC refunds to pay bills that are past due.

These methods should not be limited only to employees in the private sector. Government and nonprofit employees may also qualify for the EITC.

Business partnerships can also be used to recruit VITA volunteers. People working in finance, accounting, law, and similar fields are all logical volunteers for tax preparation. Both business associations and individual employers can encourage their employees to volunteer. To incentivize participation, businesses can give their employees paid time off to volunteer at VITA sites or even consider hosting one of their own.

Mandated Employer Notification

An alternative to the voluntary approach described above is requiring employers to provide information on the EITC by law. California requires that employers notify all employees about the EITC within a week before or after an employee receives her annual wage summary.⁸³ An employer must mail or directly hand a written notice to all employees receiving a W-2 or 1099—a poster in an

employee lounge, for example, does not meet the notification requirement. This is often done when the employer gives an employee her W-2 or 1099 form.

Hawai'i should consider passing a similar law that would ensure all employees will receive information about the EITC. Inserting such a notice into an envelope containing a W-2 is a simple and cost-effective way to promote the EITC. In the meantime, employers should voluntarily adopt a similar practice. EITC outreach programs can provide notices for employers to distribute to minimize the effort required by employers.

Sample Employer Notice Language

Based on your annual earnings, you may be eligible to receive the earned income tax credit from the federal government. The earned income tax credit is a refundable federal income tax credit for low-income working individuals and families. The earned income tax credit has no effect on certain welfare benefits. In most cases, earned income tax credit payments will not be used to determine eligibility for Medicaid, supplemental security income, food stamps, low-income housing or most temporary assistance for needy families payments. Even if you do not owe federal taxes, you must file a tax return to receive the earned income tax credit. Be sure to fill out the earned income tax credit form in the federal income tax return booklet. For information regarding your eligibility to receive the earned income tax credit, including information on how to obtain the IRS Notice 797 or any other necessary forms and instructions, contact the Internal Revenue Service at 1-800-829-3676 or through its Web site at www.irs.gov.

Targeting Groups with Low Participation

Workers without children

The EITC for workers without children is relatively small (averaging \$270), but can still provide meaningful assistance for working individuals. Benefits offices and businesses that hire seasonally can be useful outreach sites that target workers who have been employed off and on throughout the year. Other sites include literacy, GED, English, and citizenship classes; homelessness and housing services; job training programs; probation offices; and programs serving veterans. People in school or job training programs are another group who may be unaware that they qualify for the EITC.

Eligible childless workers earned an average of about \$7,650, with about half employed in the service industry and almost one out of five working full-time year-round. In a state such as Hawai'i with a large service sector, these employers could provide a good way to connect with EITC-eligible workers who are not currently claiming the credit.⁸⁴

People experiencing homelessness

More than half of families experiencing homelessness in Hawai'i have at least one household member working full or part-time.⁸⁵ In addition to outreach to families in shelters or living in transitional housing, Department of Education employees who work with families who are homeless can also help connect them to information about the EITC.



In California, employers are required to provide information on the EITC when they give employees a W-2 or 1099 form.

Non-parental caregivers and foster parents

Foster parents and relative caregivers outside of the formal child welfare system may be unaware that they are eligible for the EITC, especially if outreach materials use language referring to “parents.” Programs can coordinate with public foster care agencies to ensure that foster parents receive information about the EITC during trainings and other interactions with caseworkers. Foster parent associations can also be used to spread the message, especially during tax season.

Online Outreach

Workers with income may be familiar with using online tools or have ready access to the internet, so EITC outreach online is a relatively low-cost avenue. HACBED already has a website with an extensive listing of resources, but as with SNAP, identifying other partners to place EITC information on their own websites during tax season or on social media can help raise awareness. The IRS and eitcoutreach.org also provide additional materials useful for filers and advocates to learn about claiming the EITC.

Virtual VITA Sites

Virtual VITA is a new model that uses an intake site that is connected to a preparation site through the internet. At the intake site, a non-certified volunteer greets taxpayers, scans documents, and connects via Skype to the tax preparers. At the preparation site, certified volunteers prepare and quality review returns while communicating and sharing their screen with the taxpayer. Once the tax return is printed and signed at the intake site, the certified volunteer e-files the tax return. This model satisfies the IRS requirement that filers must directly communicate with certified tax preparers, while at the same time providing greater access to traditionally underserved populations. For example, virtual VITA sites would enable more rural taxpayers to have access to services which are most heavily concentrated on Oahu. They can also be particularly helpful for serving people who traditionally have difficulty accessing VITA sites, such as people with disabilities or seniors.⁸⁶

Outreach Campaigns

Word of mouth is one of the most important ways to build awareness of EITC programs. The best word of mouth comes from VITA clients, but short of that, media outreach has the benefit of educating those who don't qualify but can share information on the EITC with people who do. Editorial content in the media not only builds credibility for programs but also comes at no cost to providers. Outreach programs should contact reporters, who can provide coverage of their work. For example, print journalists and television and radio reporters could be invited



A billboard prominently displaying VITA information hotline numbers during tax season as part of an outreach campaign.

to visit a VITA site. Letters to the editor or op-eds promoting the EITC are another method to build awareness at no cost and can also be used to recruit volunteers. In addition to traditional media outlets, college newspapers and bloggers can also be encouraged to cover the EITC. HACBED engages in this

kind of outreach as part of the Family and Individual Self-Sufficiency Program to encourage volunteer recruitment.

Another way to expand awareness is by collecting stories from clients about how the EITC has made a difference in their lives. These kind of stories help put a face on the importance of the EITC. To create an incentive for story-gathering, the National Community Tax Coalition interviewed VITA clients about their experiences and entered the clients into drawings for gift cards.⁸⁷

As with SNAP, bus ads are an ideal way to publicize the EITC. Many bus riders are low and moderate-income workers. Schools are another logical site for posters and fliers because the EITC is of greatest benefit to families with children.

Additional Partnerships

Institutions of Higher Education

Hawai'i has already seen success in combining tax assistance with educational programs. Leeward Community College has a VITA site that also functions as a service learning opportunity, and Hawai'i Pacific University also engages in tax assistance work. University and college-based community service and honorary organizations can also participate.

Elected Officials and Government

Elected officials can visit a VITA site during tax season. Participation in the National EITC Awareness Day is another high-profile opportunity. Community meetings, websites, and constituent newsletters can all be used to publicize the EITC as well. The governors of states such as Tennessee and Kentucky have created state EITC awareness days or participated in the national event, recorded PSAs, held press conferences, and issued media advisories. Campaign efforts can also include clients who have benefited from the EITC alongside politicians. These kind of high-profile events are most effective at raising general awareness and recruiting VITA volunteers; community-based outreach and grassroots efforts remain critical to reach eligible households.⁸⁸

Governments could also give paid time off for employees to volunteer at VITA sites. Some of the most successful EITC and asset-building campaigns have significant leadership at the municipal level, such as the cities of San Antonio and New York City. Chicago launched one of the earliest EITC campaigns in the late 1990s and recognized greater increases in EITC claim rates than other Midwest cities.

SUMMARY OF RECOMMENDATIONS TO INCREASE SNAP & EITC PARTICIPATION

Hawai'i has built solid programs around SNAP outreach and VITA that can be bolstered through the adaptation of successful strategies. The main components include a detailed assessment of current participation and capacity; refining, expanding, and developing of outreach campaigns; formation of new partnerships and building on existing collaborations; and increasing systemic access. Specifically, SNAP access will benefit from additional improvements to the application process, and increasing EITC claims will require expanding the number of VITA sites.

To address these shortfalls in participation, Hawai'i should expand its current outreach efforts by developing a comprehensive and coordinated system that draws extensively on community partners to maximize personal contact with prospective clients and assistance to access both programs.

Identifying Community-Level Participation Rates and Service Needs

For SNAP, a localized analysis of participation should be conducted to identify areas with low participation rates and high rates of eligible poverty households. Some anti-hunger organizations, such as Partners for a Hunger-Free Oregon, conduct their own statewide analysis of SNAP participation rates using Census data and a different methodology than the USDA's report and have found significantly lower participation rates than the USDA's assessment and identified underserved counties.⁸⁹ While EITC underutilization is more challenging to calculate, a similar approach can be used to identify communities to be targeted for increased outreach and assistance to eligible tax filers.

An assessment should also be made of local health and human services service providers' capacity and interest in assisting in educational and outreach efforts to inform clients of their eligibility for both programs while assisting them through the application process. Broader community partnerships and publicity would help target higher-income SNAP and EITC-eligible households who may not come into contact with other service providers.

Expanding, Refining, and Developing Outreach Campaigns

An understanding of the more subjective reasons for nonparticipation, such as stigma or a lack of awareness, could be developed through information solicited from focus groups. Once identified, strategic campaigns to address these concerns should be developed. Focus groups can also target populations who tend to under-enroll, such as workers living in poverty, seniors, immigrants and those with limited mobility. Developing clear and effective messages that meet the needs of different populations and that are culturally responsive will help reach those who have declined to participate in the past.

Building coalitions and partnerships

Caseworkers in partner programs should be trained on the particular benefits of both programs as well as the idiosyncrasies of the application process for each. Training could be conducted on site as well as online with supporting materials provided though an identifiable and accessible web site.

Private charitable initiatives may help inform and assist eligible households who are not connected with formal social services systems. Religious institutions and places of worship provide many social services to low-income households and are trusted resources for underserved communities. Schools, health care providers, and businesses can all help reach those who do not receive formal social services. Since only tax filers with earned income can receive the EITC, employers and unions are logical sites for outreach. These additional partnerships can center on tasks as casual as promotion of the programs by the distribution of flyers and referrals to resources, or a full-fledged partnership such as hosting a Volunteer Income Tax Assistance (VITA) site that helps filers access the EITC.

A consistent theme heard from successful initiatives elsewhere is that personal contact with prospective participants is key, and the best outreach is word of mouth coming from participants who have had positive experiences with the state and the health and human services programs that assist them through the application process. The use of trusted members of the community as cultural “ambassadors,” who can help non-participants understand the programs while reducing fear and stigma, have been used effectively. This is particularly true for new immigrant populations. The SNAP and EITC programs are complementary, resulting in the use of “linkages” where VITA clients are also assisted with SNAP applications.

Corporate partnerships can provide valuable funds, in-kind donations, and promotional opportunities. Partnerships with elected officials and local governments, whether for promotional campaigns or formalized partnerships, are a low-cost way to disseminate information.

Expanding systemic access

SNAP: Simplifying Application Processes and Implementing Innovative Outreach

DHS currently has a printable PDF online, but no application forms capable of being populated with information and submitted to DHS directly online. Additional supplemental materials (e.g., translated versions of the application and lists of required documents) and simplified informational and outreach materials should be made available online. Even when applicants themselves are not able themselves to access online resources, caseworkers and others interested in helping will benefit from accessing materials in a convenient location. The development of a “benefits estimator” would help potential recipients and their caseworkers determine eligibility for each program as well as underline the value of these benefits.

DHS should also consider implementing a pilot program of providing incentive payments for nonprofits to successfully complete SNAP applications. Such a program might significantly lower the internal DHS costs for processing applications, hold down error rates, and comply with the federal time requirements for enrolling eligible applicants after applications are filed.

EITC: Building VITA Capacity and Increasing Sites

One of the greatest barriers limiting EITC outreach efforts is the challenge of finding VITA site coordinators. VITA sites are the key to helping low-income clients claim the EITC. While expanded outreach efforts will help many filers, it is the sites that make it easier to claim the EITC while also ensuring filers avoid expensive private tax preparation services.

Sites throughout the islands report that they must turn potential clients away due to limited capacity. Hosting a site requires a significant commitment, and recruiting more sites and volunteers to staff them is critical.

CONCLUSION

Maximizing access to SNAP and EITC will immediately improve the lives of those living in and near poverty by helping them put food on their table, put clothing on their children, repair their car, pay their rent, or save for their future, in addition to boosting our economy. While Hawai'i has a solid foundation for SNAP and EITC outreach, there are many opportunities to help catch more families in the safety net created by these vital anti-poverty programs. Building on the existing efforts of government agencies and service providers by increasing resources and improving coordination and delivery will get us closer to our goal of ensuring that every eligible household accesses the benefits that will help them escape poverty.

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119 Merchant Street, Ste. 605A
Honolulu, Hawai'i 96813
(808) 587-7605
www.hiappleseed.org

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