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How Beneficial are New York State Food Benefits?

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Graduating with Honors:
How Beneficial are New York State Food Benefits?

A Senior Honors Thesis

Presented in Partial Fulfillment of the Requirements
for graduation in the College Honors Program

By

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Abstract

The purpose of this thesis is to analyze the governmental nutrition assistance programs, which are known federally as SNAP and WIC. There will be a focus on the effectiveness of these programs in the state of New York, and ideas will be offered on what should be done to make improvements. It is apparent that the Food Stamp Program is linked to a large amount of fraudulent activities, as well as weight gain. The WIC Program has problems with negative external stigmas, but it strives to provide users with better health and nutrition. Each food assistance program is examined in detail and it is determined that changes are necessary. Improvements can be made by each program adopting the strengths of the other.

Introduction

Starvation and hunger are major problems throughout the world. Many people have difficulty obtaining the food they need to survive. This is due to a wide array of problems, but many of these problems are due to insufficient money to afford necessary food items. Starvation and hunger are not as prevalent in the United States as in other countries, but they are still a problem. If there are any individuals in the United States that are going hungry or are malnourished, then there is a problem. The world would be a better place if every person was able to acquire the nourishment necessary to survive. The United States has a goal to accomplish this within the country.

Due to the United States' attempts to improve the country and assist the needy, the government offers a large amount of welfare support. There are also many different programs that the federal government has set up in order to aid the people who struggle to obtain food. Among these federal programs are the Supplemental Nutritional Assistance Program (SNAP), more commonly known as the Food Stamp Program, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). These programs are administered by the United States Department of Agriculture (USDA), but a majority of the control is then given to each of the states to set up and institute these federal programs.

Because the states implement the federal programs, there are differences in the eligibility requirements for the programs and in the amounts given out by the programs. There are also differences in the methods used to administer the money to the recipients of these federal programs. Besides the differences between the states, there are also differences between SNAP and WIC. These differences consist of different acceptable items, different methods of administration to the recipients, and different eligibility requirements. There are pros and cons in

both the Food Stamp Program and the WIC program, but when these programs are examined within the scope of the administration by New York State, there are some changes that may be necessary in order to improve upon these systems of aid.

Changes may be necessary due to eligibility, methods of distribution, allowable foods, possibility of fraudulent activities, health concerns, and the overall effectiveness of the programs. Critics argue that these social programs lead to a cycle of dependency by low-income people and for this reason the funding for these programs should be vastly decreased. Others argue that the programs are completely necessary in order to help the large amount of people that are in need of food.

Welfare Stigmas

There are many benefits provided by both the Food Stamp Program and the WIC program. Each program has aided many households, but not all of the people that are eligible participate in these programs. Some of this is due to a lack of knowledge of the income eligibility requirements that a person must meet, which has resulted in greater promotion by different groups that aim towards encouraging more people to apply for these programs. However, a more significant reason for the lack of participation by people who qualify is the stigmas that are associated with food assistance programs (Manchester and Mumford).

The stigmas associated with these programs are known as “welfare stigmas.” They can also be referred to as psychological costs that deter food assistance participation. These psychological stigmas can be separated into both external stigmas and internal stigmas. The external stigmas signify the negative effects from participation due to neighbors and other people observing that an individual is a welfare participant. Internal stigmas reflect the negative

connotations that an individual has about himself/herself, knowing that he/she is reliant upon the government for basic necessities (Manchester and Mumford).

The introduction of the Electronic Benefits Transfer (EBT) system to the Food Stamp Program is seen to have effectively eliminated external stigmas because the EBT card appears to only be a debit or a credit card. This reduces the likelihood that someone will realize that the customer is a food stamp participant. Also, the change in the federal name from the Food Stamp Program to the Supplemental Nutrition Assistance Program has led to a decrease in negative stigmas as well. The words “food stamps” generally have a negative connotation, but the name SNAP reflects a supposedly greater emphasis on nutrition and health, which has positive connotations (Manchester and Mumford).

Currently in New York State, the WIC system continues to use paper checks. This system does not eliminate external stigmas because it allows for neighbors and other customers to see that an individual is a participant in a welfare program. Also, the external stigmas are stronger with this program due to the time-consuming process that these paper checks result in. Ever since Kentucky and other states switched to the EBT system for the WIC program, external stigmas have been eliminated (Manchester and Mumford).

The duality of stigmas for the WIC program is a problem, and this problem could be solved by the nation-wide adoption of the EBT system. Even though some studies have found that a majority of the stigmas associated with welfare have been linked to internal stigmas, external stigmas are still a problem; but the EBT-solution that is being implemented in many states. It is more difficult to eliminate the internal stigmas that a person has by knowing that he/she is accepting government assistance for basic needs, but this is a change that could take

place over time with the promotion of the positive aspects of welfare programs (Manchester and Mumford).

Introduction to SNAP

The Supplemental Nutrition Assistance Program is now the official name of the federal Food Stamp Program. This program was formerly referred to as the Food Stamp Program, but as of October 1, 2008, the federal program changed its name to SNAP. The name was changed in order to reflect the changes in the program that have a greater focus on nutrition and the increased benefits that are now being provided. The federal government budgets the amount of money that goes into this program, but then this money is distributed to the states. After this occurs, the states have the power to administer the financial aid in different manners. This has resulted in there being many differences in the amount of aid provided within each state, as well as differences in the qualifications and eligibility on a statewide basis (FNS Program Data - SNAP).

New York State receives more aid than a majority of the other states. The amount of aid a state receives is mostly dependent on population and varying income levels. In 2006, the United States distributed \$30,187,346,987 in SNAP aid to the states, as well as Guam, the Virgin Islands, and the District of Columbia. Out of this large sum of money, New York State received \$2,239,980,092 or 7.4%. This amount was the third highest, behind only Texas and California. The use of the total aid provided by the United States was distributed to 26,548,833 people, and New York State provided aid to 1,785,914, which is 6.7% of this total amount (FNS Program Data – SNAP).

This may seem like an extreme amount of money distribution to support the SNAP program, but, in comparison to 2010, the numbers are miniscule. By the year 2010, the total aid that was given out had more than doubled, totaling an annual amount of \$64,704,748,421. California surpassed Texas in the amount of aid distributed with a total of \$5,694,137,282. New York State remained the third highest state with a food stamp total of \$4,984,900,302. Also, in 2010 the number of people that received money from the SNAP program grew to 40,301,666, with New York State providing for 2,757,836 of this total (FNS Program Data – SNAP).

SNAP Data - 2006

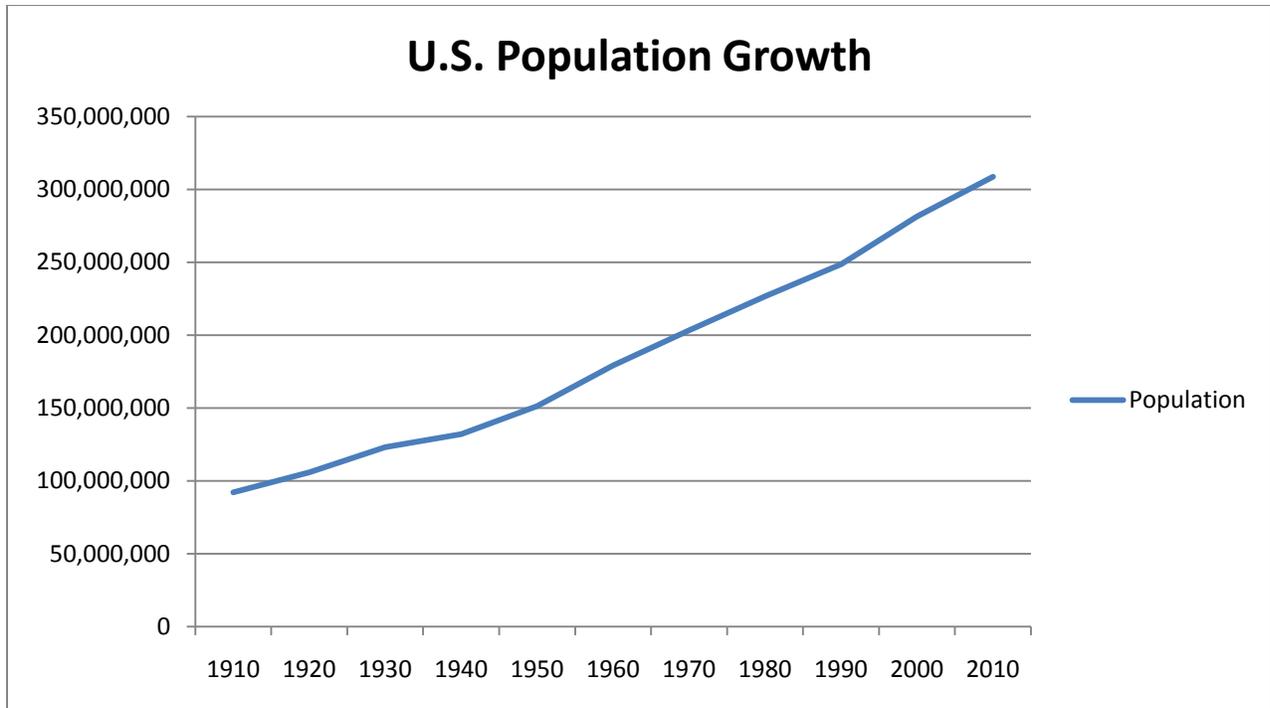
States	Annual Persons Participating	Annual Benefits – Total (U.S.\$)	Annual Benefits Per Person (U.S.\$)
California	1,999,656	2,376,672,482	1,188.54
Florida	1,417,749	1,684,348,395	1,188.04
New York	1,785,914	2,239,980,092	1,254.25
Texas	2,622,548	2,939,331,493	1,120.79
Total for the U.S.	26,548,833	30,187,346,987	1,137.05

SNAP Data - 2010

States	Annual Persons Participating	Annual Benefits – Total (U.S.\$)	Annual Benefits Per Person (U.S.\$)
California	3,238,548	5,694,137,282	1,758.24
Florida	2,603,185	4,416,942,533	1,696.75
New York	2,757,836	4,984,900,302	1,807.54
Texas	3,551,581	5,447,397,414	1,533.80
Total for the U.S.	40,301,666	64,704,748,421	1,605.51

Population Distribution

Many states have experienced large increases in the amount of SNAP aid that is received from the federal government. Much of this is due to the growing population in the United States. The data from the United States census shows a drastic increase in the amount of residents within the country since the year 1910. This information is shown in the chart below.



The United States has continually increased its population since 1910. The population in 2010 was 308,745,538, with the majority in the states of California, Texas, and New York. The 2010 population in these states was 37,253,956 people, 25,145,561 people, and 19,378,102 people, respectively. Their sizeable populations are a major reason that these three states receive the most food stamp benefits, but it does not explain why more aid is distributed to fewer people in the state of New York. According to the SNAP data from 2010, New York distributed \$1,807.54 per person, which was \$202.03 higher per person than the total for the United States. An explanation for this is the different eligibility requirements in each state, as well as the differences in the amounts of aid distribution in different states (Census).

The NYS Food Stamp Program and Its Requirements

The intended use for food stamps is to provide aid in the food budget for working families. Also, the program has recently implemented ways to promote a healthier lifestyle for

families that receive food stamps. New York's program is known as Eat Smart New York. Food stamps are not strictly given out to working class people. Homeless people, as well as other unemployed people, are able to receive aid from this program as well.

Eligibility

A New York State resident can easily determine food stamp eligibility by visiting the website for the Office of Temporary and Disability Assistance, which is more commonly known as OTDA. This website contains charts that outline certain eligibility requirements. These requirements are determined by the amount of income and the number of members in a household. Other factors that affect these determinations are whether there are elderly or disabled family members, or dependent care expenses. The website also allows for online applications and advises visitors to the site that this is the best way to determine eligibility. If a person is incapable of applying online, there are certain places he can visit to determine eligibility. These places include different community based organizations, as well as offices of Local District Social Services (myBenefits – OTDA Eligibility).

The main eligibility requirements are family size and gross income. The income includes pre-tax income before taxes and withholdings are subtracted, but there are certain additional expenses that can be deducted, such as child support payments. Also, currently in New York State, the Food Stamp Program allows for applicants or current members to have “more money in a checking or savings account, or even a retirement account or college savings account, without affecting eligibility for food stamp benefits (myBenefits – OTDA Eligibility).” In addition to this change, many applicants no longer have to pass a savings/resource test to determine eligibility. This means that often times a “household's assets are not considered when determining eligibility (myBenefits – OTDA Eligibility).”

New York State's current charts for the determination of food stamp eligibility are based upon 2010's federal poverty levels, and these charts from the OTDA website are included below.

Income Guidelines (no elderly or disabled member and no dependent care expenses)

Family Size	Monthly Gross Income	Annual Gross Income
1	\$ 1,174	\$ 14,088
2	\$ 1,579	\$ 18,948
3	\$ 1,984	\$ 23,808
4	\$ 2,389	\$ 28,668
Each additional person	\$ 406 +	\$ 4,872 +

Income Guidelines for Households with an Elderly or Disabled Member (Or with dependent care expenses)

Family Size	Monthly Gross Income	Annual Gross Income
1	\$ 1,805	\$ 21,660
2	\$ 2,428	\$ 29,136
3	\$ 3,052	\$ 36,624
4	\$ 3,675	\$ 44,100
Each additional person	\$ 623 +	\$ 7,476 +

Maximum Food Stamp Benefit Allowances

Household Size	Maximum Monthly Allotment
1	\$200
2	\$367
3	\$526
4	\$668
5	\$793
6	\$952
7	\$1,052
8	\$1,202
For each additional member	\$150+

Methods of Distribution

The New York State Food Stamp Program has an efficient method of distributing benefits to members. This method incorporates a process known as Electronic Benefits Transfer (EBT). An identification card is given out to members, and it operates in the same manner as a bank debit card or credit card. Each month the allotted benefits for a member are electronically distributed to the card, and then these benefits are removed after each transaction takes place. Along with the card, each member has a Personal Identification Number (PIN) to allow for an increase in card security (myBenefits – OTDA Eligibility).

The EBT card can be used at EBT participating ATM machines, as well as at point of sale (POS) terminals throughout the state. This allows for ease in purchasing abilities, as well as easier access to cash benefits. The relatively new implementation of this card has decreased the amount of time necessary for food stamp transactions and allowed for easier tracking of the usage of food stamp benefits (myBenefits – OTDA Eligibility).

Along with these advantages, the use of an EBT card also allows for an increase in privacy. There are many people that do not want everyone in a store to realize that they are using federal aid to pay for their groceries. This is an issue of pride, as well as embarrassment about needing financial help. The EBT card appears to only be a debit card or credit card, and food stamp members are able to keep their personal lives private from the community now that their shopping methods are no longer widely apparent. The use of this card reduces the negative stigmas that are associated with the Food Stamp Program because it is less apparent that a person is participating in the program (FNS Program Data - SNAP).

Limitations

It is impossible to create a perfect program that does everything correctly. For this reason, there are some limitations to New York State's Food Stamp Program. These limitations exist in the area of food acceptability. There are very few foods and drinks that are excluded from the Food Stamp Program. For this reason, there are a variety of food items that a person is able to buy with an EBT card, but others might deem unnecessary or undesirable; particularly for health reasons. Examples of these items are soft drinks, snacks, and candy (Pear).

Also, aside from the limited monthly allotment of benefits, there are no limitations on how much an individual can spend on certain items. This gives food stamp recipients the ability to buy expensive food items that may be seen as luxurious food items to a middle class family. Examples of these food items include lobster, crab legs, and expensive steaks (Pear).

The lack of limitations on the Food Stamp Program allow for many unhealthy influences to take place in the lives of food stamp recipients. It is easy to allow food stamp recipients to purchase a large variety of foods, but many foods are unnecessary for a healthy, nourished lifestyle. Due to this, it may be beneficial to limit the foods that recipients are able to purchase.

Such limitations could improve the health of recipients and even result in a larger amount of people receiving distributions of food stamp aid (Pear).

Eat Smart New York

An attempt to mitigate the unhealthy lifestyles of food stamp recipients resulted in the formation of the program known as Eat Smart New York. This program is free to all food stamp participants. Eat Smart New York has nutrition educators meet with program members in order to educate them on “nutrition, meal planning, healthy food shopping on a budget, cooking and food safety, weight control and physical activity, and much more (myBenefits – OTDA Eligibility).” The nutrition education focuses on eating healthier, being physically active, and balancing calories each day. The class is offered in a variety of formats in order to fit multiple needs. For example, the classes can be done on an individual basis, but many are offered in group settings at local agencies.

Food Stamp Fraud and Trafficking

A major disadvantage of SNAP in the United States is the ability for recipients and retailers to commit fraud. When fraudulent activity takes place, it is a misuse of taxpayers’ money, and it is one of the reasons that the Food Stamp Program is not completely successful. Although not everyone abuses the program, there is a possibility for it to occur; this poses a problem.

Forms of Fraud

There are different forms of fraud that can occur with food stamps. One of these forms occurs when a potential food stamp recipient “intentionally misrepresents, conceals or withholds information in order to get any, or increased public assistance or food stamp benefits” (Public

Assistance/Food Stamp Fraud). Another form of fraudulent activity with respect to food stamps is improper use. This occurs when food stamp participants knowingly try to purchase unacceptable items or receive cash for the benefits provided. Food stamp trafficking is a slightly different form of fraud that involves retailers. What happens in this situation is that food stamp recipients “use their Electronic Benefits Transfer card but receive a discounted amount of cash and the retailer pockets the difference” (Food Stamp Fraud). Food stamp trafficking allows for retailers to profit off of the taxpayers’ money, and all of these fraudulent activities stray from the intent of the Food Stamp Program.

Why Fraud Can Occur

There are multiple reasons why fraud occurs and why it is able to occur frequently. One of the major reasons for fraudulent activity is that there is a lack of incentive for states and local authorities to help the federal government minimize the loss. The states and local authorities are not directly affected by food stamp trafficking because the federal government foots the bill for this program. This transfers the responsibility to the federal government, which makes tracking fraudulent activities difficult (Food Stamp Fraud).

Another reason that there is an inability to diminish the amount of food stamp fraud is that the amount of people investigating these activities is miniscule in comparison to the amount of retailers that participate in the government’s Food Stamp Program. The United States’ Department of Agriculture’s Food and Nutrition Service is responsible for investigating food stamp fraud and food stamp trafficking. The manpower responsible for this job is only 40 people. This job is supposedly easier than it was in the past because the program is now administered electronically. By converting to Electronic Benefits Transfer, it is now easier to track and analyze paper trails to detect signs of fraud. The problem is the large number of

participating merchants and retailers. There are 193,753 merchants that participate in the government's Food Stamp Program. Each of these merchants will have many transactions every day. When there are this many participants and only about 40 people to investigate all of them, there is a greater opportunity for fraud to occur (Food Stamp Fraud).

Due to the small number of investigators, they have a specific focus in their tracking of fraudulent activity. Instead of prosecuting all of the people involved in fraudulent activity, they focus their attention on "high impact investigations." The result of this specific focus is that the smaller merchants that are involved in a majority of the food stamp trafficking activities are able to get away with their crimes. These merchants do not traffic as much taxpayer money as other merchants and the result is that they are less likely to face criminal charges. This lack of prosecution for many of the program's offenders has led to temporary suspensions of these merchants from the Food Stamp Program. Often times, this suspension lasts less than a full year, and it is a form of punishment that does not necessarily dissuade many people from further crimes (Food Stamp Fraud).

Fraud Cases

In the United States a variety of people have been caught committing food stamp fraud. Most of the prosecutions have been aimed towards the merchants and retailers involved, instead of the primary users of the Food Stamp Program. This key focus is because of the large sums of money that merchants and retailers are able to obtain through fraudulent activities.

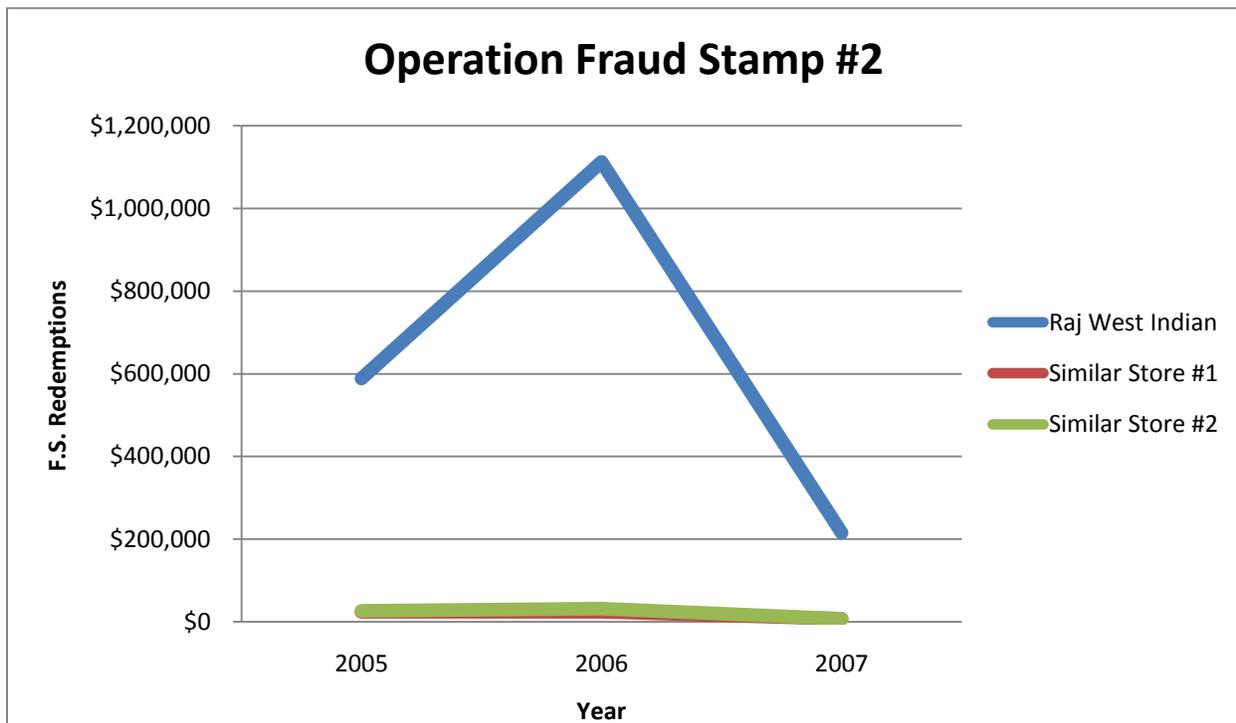
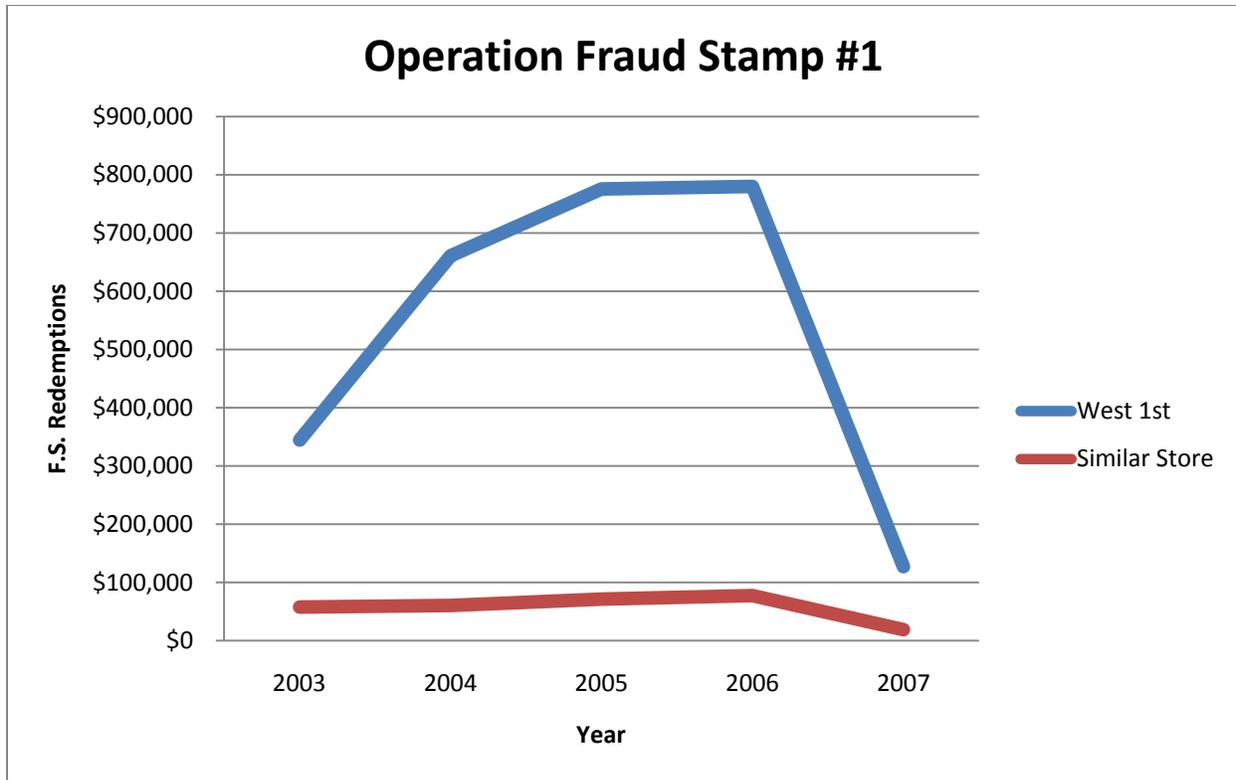
In Tampa Bay, Florida, undercover investigators were able to make arrests in 15 separate stores. These investigators went into retail stores with an EBT card and used it to purchase beer, cigarettes, and condoms, which are all illegal to purchase within the Food Stamp Program. Besides the illegal purchases, it was also believed that these stores were allowing for the EBT

card to be used to get cash back, which is not allowed. The undercover investigators arrested the people involved. It was thought that the 15 stores involved in fraudulent activities were responsible for about \$3.5 million in food stamp fraud in the year 2009 (6 Tampa Bay Residents).

Along with Florida, New York participated in a crackdown on retailers committing food stamp fraud. This investigation used a variety of statistical analyses to determine a high likelihood of fraud based upon data received from food stamp redemptions. After this investigation took place, agents confirmed the fraudulent activities by exchanging food stamps for cash at the retailers' stores. In this specific operation, eight individuals were arrested. These individuals were either employees or owners of the retail stores. It was determined that they had been involved in exchanging food stamps for cash and keeping a percentage of the cash. It is believed that the individuals that were caught had defrauded the Food Stamp Program of approximately \$8 million (Federal Arrests Spotlight Problem of Food Stamp Fraud).

Indicators of Fraud

The statistical evaluations used in the cases in New York State had a variety of indicators that led to a belief in the existence of fraudulent activities. One of the major indicators was detected by comparing the amount of food stamp redemptions among similar sized stores. This was detected with each of the stores involved in the investigation, and the results are shown below for two of the stores (Federal Arrests Spotlight Problem of Food Stamp Fraud).



These two graphs show the comparison of food stamp redemptions between similar stores. The first graph analyzed the store West 1st, while the second chart examined the data for

Raj West Indian. These were only two of the many stores involved in this investigation. As the data shows, each store had incredibly high amounts of food stamp redemptions in comparison to other similar stores. The second chart's similar stores are basically identical, which results in difficulty establishing a difference between the lines. These results are an excellent indicator that fraudulent activity was occurring because it was highly unlikely that food stamp redemptions would be this concentrated to one store and not to other similar stores (Federal Arrests Spotlight Problem of Food Stamp Fraud).

Besides comparing food stamp redemptions, there were other indicators in many of these stores that emphasized a possibility that criminal activity was taking place. These indicators included "high percentages of transactions of \$50 or more and high percentages of whole dollar amounts." Many of these stores were smaller in size, and it would be difficult to have transactions that were \$50 or more because often times there were not many food items within the store. Also, it is unlikely that there would be continued frequency of whole dollar amounts. Each of these situations indicated that the retailer was accepting food stamps in large, even dollar amount transactions in exchange for cash. These added analyses of retailers established a solid investigation, which eventually led to the arrests of the individuals involved (Federal Arrests Spotlight Problem of Food Stamp Fraud).

The people that were arrested under the charges of food stamp trafficking faced serious repercussions. If convicted, they could receive "10 years imprisonment, 3 years supervised release, restitution, and a fine dependent on the loss (Federal Arrests Spotlight Problem of Food Stamp Fraud)." This punishment should be a deterrent against further fraud from occurring, but the fraud still continues, which may be due to the infrequency of prosecution against a majority of the people committing fraud (Federal Arrests Spotlight Problem of Food Stamp Fraud).

The Incidence of Fraud in the U.S.

Fraudulent activity is not uncommon throughout the world. Many businesses must closely track the likelihood of fraud in order to mitigate its occurrence. It has been found that the “typical organization loses 5% of its annual revenues to occupational fraud and abuse (Association of Certified Fraud Examiners).” This shows how it is important for everyone to track fraud more closely, especially the Supplemental Nutrition Assistance Program.

There has been widespread fraud in businesses in recent years, which has been highlighted by many major firms. A lot of this fraud has been due to misappropriation of assets, as well as weak internal controls. The fraud that is present in the SNAP program is mainly external, but it must be noted that the internal controls of this program need to be strong, especially due to the large amount of funding that goes towards this food assistance program. Audits are always necessary with any form of business, and this program should not be excluded. Also, an added focus should be put forth on how to mitigate the fraudulent activity that occurs by participants of the SNAP program (Hevesi).

Food Stamps and Health

Aside from the abuse of the Food Stamp Program, there are many people who use the system as intended. Some of these people have found positive effects in their diets and nutritional intake. However, there have been many mixed results in the research of nutrient intake for food stamp participants. It has been difficult to determine whether there is a direct

correlation between healthier people and the Food Stamp Program, but the WIC program has had the ability to prove actual positive outcomes for its participants (Bong Joo and Mackey-Bilaver).

Other studies on the health of participants in the Food Stamp Program have yielded results that show a link between this program and weight gain. A study that was done by the University of Michigan at Dearborn tracked participants of the Food Stamp Program for 14 years. This study concluded that the Food Stamp Program was in fact linked weight gain. It was shown that the “average user of food stamps had a Body Mass Index 1.15 points higher than nonusers.” Also, the link was particularly significant for female participants. These people had an increase in approximately 5.8 pounds, which is reflective of an average B.M.I. of 1.24 points higher than a non-user of the program (Food Stamp Use Linked to Weight Gain).

The same study also concluded that a person’s “B.M.I. increased faster on food stamps than when not, and it rose more the longer the program was continued.” These results are important because a person’s Body Mass Index is a measure of obesity, which is a result of an unhealthy lifestyle. The study even determined that there was a link between obesity and poverty. There were many controls that allowed for these results to become clear, but it cannot be proven that the Food Stamp Program was the direct cause of this unhealthy lifestyle. Instead, it can only suggest a very strong link between this program and weight gain (Food Stamp Use Linked to Weight Gain).

A large cause of the weight gain connected to the Food Stamp Program may be the freedom users have to buy nearly any food products with their EBT card. This freedom may lead many to pursue an unhealthy lifestyle. If a user is able to buy many of the unhealthy and unnecessary foods such as soda, chips and other snacks, and other forms of junk food, then there will be an increase in weight gain. Often times these types of foods are easier and cheaper to buy

than healthier foods, which may be another factor as to why food stamp participants purchase these foods (Pear).

Introduction to the WIC Program

The Special Supplemental Nutrition Program for Women, Infants, and Children is more commonly referred to as the WIC program. The monetary support for this program is provided by the federal government through federal grants. The USDA Food and Nutrition Service oversees the WIC program and administers the funds to the states. There are some differences between the states in the ways that the program is used and administered, but overall there is a general equality with the WIC program. The intended beneficiaries of the WIC program are “low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk.” The government aims to provide these people with “supplemental foods, health care referrals, and nutrition education (WIC - USDA).”

The NYS WIC Program and Its Requirements

Eligibility

The federal requirements for the people that are able to receive benefits from the WIC program is the same in all of the states, but there are some eligibility requirements that differ. In New York State there is a specific set of standards to determine if someone is eligible for the WIC program. This set of standards contains four specific requirements that a person must meet to be able to receive WIC benefits.

The first requirement in New York is that the person applying for the benefits must be a “pregnant woman, an infant or child up to 5 years of age, a mother of a baby up to 6 months old, or a breastfeeding mother of a baby up to 12 months old (myBenefits – OTDA Eligibility).”

This requirement is the same as the federal requirement established, but it is worded differently.

After it has been determined that a person meets the first requirement, it must then be proved that the person is a resident of New York State. Only residents of New York are able to receive benefits from the state. Also, an applicant does not have to be a United States citizen to receive the benefits. As long as the person is living in the state of New York she will meet the second requirement for the WIC program (myBenefits – OTDA Eligibility).

The next part of the process is the income eligibility requirement. It is necessary that an applicant meet certain income requirements to be eligible for the program, unless the applicant is already receiving food stamps, Medicaid, or Temporary Assistance for Needy Families. The income eligibility is easy to determine with the use of the chart that is included on the website for the Office of Temporary and Disability Assistance. This chart is shown below, and it gives the federal income guidelines for the years 2009-2011 (myBenefits – OTDA Eligibility).

Gross Income

Household Size	Annual	Monthly	Weekly
1	20,036	1,670	386
2	26,955	2,247	519
3	33,874	2,823	652
4	40,793	3,400	785
5	47,712	3,976	918
6	54,631	4,553	1,051
7	61,550	5,130	1,184
8	68,469	5,706	1,317
For each additional family member add:	+6,919	+577	+134

The chart clearly shows the amount of gross income that a person can earn in comparison to his/her household size in order to meet the eligibility requirements. There is still a final step in assessing eligibility, and this is a meeting with a WIC health care professional. This person evaluates an applicant's medical and nutritional needs. The purpose of this final step in the determination of eligibility is to assess the specific benefits that will be available to the applicant. This is necessary because different applicants have different needs, and the WIC program provides specific benefits for these needs. This is more effective than SNAP because it allows for a better overall health of participants instead of providing one set of benefits to all applicants (myBenefits – OTDA Eligibility).

Methods of Distribution

The WIC program in New York State differs from the Food Stamp Program because it does not use an EBT card for the benefits. Instead, this program continues to distribute paper checks to participants. These individual checks specifically note the items a person is able to buy with them, and they must be used within a given time period.

This method of distribution is effective in limiting the food items that someone can buy because it specifically states what a person can and cannot purchase. The New York State WIC program has a packet that lists the acceptable and unacceptable food items to assist participants in the program, as well as retailers that accept this method of payment. Also, when a participant in the program is purchasing his/her items, it is necessary that the WIC identification card is presented. This card is similar in appearance to the paper checks, but it states the members that are authorized to use the WIC checks and their signatures (Proxy Information).

Limitations

In comparison to the Food Stamp Program, the WIC program is very effective in providing only the essential products that a family needs. This is an advantage of the WIC program, but it also has limitations that hinder its complete success.

One of the major limitations of New York State's WIC program is that it has not implemented the use of EBT cards for the transactions. The continued use of paper checks is a disadvantage for many reasons. This method of payment slows down transactions. As a result, this negatively affects the person that is using WIC, the store itself, and other customers in the store.

The WIC participant is forced to use a payment method that involves a variety of separate checks. Each check is an individual transaction, and the food items must match up correctly to

the checks. The process of paying for these food items can be incredibly time-consuming, and it can also be embarrassing for the customer. A person's income level can be a sensitive topic, and there are many people that are prideful or feel shame for needing welfare assistance. With the use of paper checks, as well as the length of time spent in a line, it becomes apparent to other people in the area that the person is involved in the WIC program (Manchester and Mumford).

Along with the WIC participant, the store and other customers experience unnecessary inconveniences due to the continued use of paper checks. Once a WIC order enters a checkout line, the entire process slows down. The individual checks are entered, and it must be checked that the customer has the correct items. The effect this poses on a store is that the lines slow down. The result is that customers are not getting through the store as they otherwise could due to the slow processing of the WIC checks. Also, many stores require that an employee of a higher status check to make sure that the WIC order was done correctly. This means that additional employees are required, and this increases the costs for a business. Finally, the negative effect on other customers is that their time in the store may be unnecessarily increased (WIC EBT the Future is Now).

Besides many of the negative effects that are mostly time-related, paper checks can be costly and wasteful. The world is becoming more conscious of efforts to become green and reduce paper waste, and the use of EBT cards would aid in this effort. These cards could save the WIC program money that is used on printing a vast amount of checks. Also, it would give the program a better public image for the environmental efforts it would be taking. Another added benefit of this change would be easier tracking of orders and easier transactions for both customers and businesses (WIC EBT the Future is Now).

Another limitation that the WIC program faces is its instability in acceptable items. The program continues to adjust and change the products it deems acceptable or unacceptable. This limitation is due to changes in products offered in stores, as well as changes to improve the program. Both of these reasons are difficult to overcome, but when there are continued changes in acceptable and unacceptable items, confusion results. Many participants in the program are not fully aware of what they are or are not allowed to buy. In order to figure out these answers, a customer must closely evaluate the list he/she was provided by the WIC program of acceptable and unacceptable items (WIC EBT the Future is Now).

The WIC Program and Health

Since the benefactors of the WIC program are women and children in need of nutritional foods, it is important that these people receive the right foods. This is one of the reasons why a requirement of this program is to meet with a physician to determine specific nutritional needs. Also, this is one of the reasons that the program has changed in recent years.

WIC Tradition Changes

In October 2009 the New York State WIC program began to change the foods that recipients could receive. This was the first change that was made to the food offerings in 30 years. The overhaul of the program resulted in healthier and more nutritional items being offered. Traditionally, this food benefit program provided women and children with basic staples for living. These staples generally included “white bread, whole milk, cheese, fruit juice, and peanut butter (WIC Food Program Now Offers Healthier Options).”

After 30 years there have been significant increases in health and medical knowledge. This new information has allowed for beneficial changes to take place with New York State's WIC. These changes incorporated a variety of new foods that were now acceptable. Allowances were made for "fresh produce, canned fruits and vegetables, and whole grains." Also, changes were made that reduced the amount of some of the traditional staples that a person could buy. There were reductions in the amount of fruit juice and cheese that a recipient had allowances for, and there were also changes in the milk and bread that were provided. Children older than 2 years were only allowed to receive low-fat milk. Also, the program eliminated the option of white bread, and it only allowed for the purchase of whole grain or whole wheat breads (WIC Food Program Now Offers Healthier Options).

Along with these changes for a healthier lifestyle and better nutrition, there were also changes to keep up with current tastes. In recent years many people have increased their interests in different foods. To accommodate these food interests the WIC program has allowances for foods such as tofu, soy milk, brown rice, and tortillas. These foods are not considered traditional staples, but they are nutritional and helpful for people with different diets (WIC Food Program Now Offers Healthier Options).

The introduction of fresh produce to the program was a radical change that showed a direct correlation of steps towards a healthier lifestyle. This radical change allows for recipients to purchase a certain dollar amount of produce, and there are limited exclusions. Also, WIC participants have the option to go over the dollar amount the produce purchase is limited to, and then the participant can pay the difference. For example, if a customer had an allotment for \$10 in produce, but the produce items the customer bought totaled \$11; the customer could use the \$10 on the WIC check and then pay the \$1 difference by a different payment method. This

change in the program makes it easier for families to buy the necessary produce in their lives. A family can now purchase the whole amount of produce needed in one transaction instead of always trying to stay even with the number allotted or under it. This change also makes the WIC process easier for a customer (WIC Food Program Now Offers Healthier Options).

WIC Acceptable Foods Chart

In order to simplify the process of determining the food items that are acceptable under the New York State WIC program, an acceptable food chart is provided to recipients. This food chart goes through each category of foods, and it then says specifically which items are acceptable and which items are unacceptable. Also, along with this food chart, the WIC checks specify the size and type of food that will be allowed. This can then be checked against the food chart so that a customer is making sure the right items are being purchased (Current WIC Acceptable Foods Card).

The system of the food chart can be difficult and time consuming to follow, but if a customer pays attention to the items that are being bought, then it can be easy to use. The chart is necessary to have because of the specific details the WIC program uses on the foods it allows people to have. This program aims to follow specific nutritional needs under a controlled budget, which is why limits on foods are required (Current WIC Acceptable Foods Card).

Recipients' Results

The W.I.C program has achieved promising results due to its ability to restrict food items to basic staples, as well as to items that provide for better food nutrition. There have been many studies done on the effects of this program on the health of mothers and children. These studies have found a variety of positive impacts that the program has had on its recipients.

One of the earliest studies of the WIC program found that it had resulted in “decreased rates of anemia among participants.” Other studies indicated that since the program had a keen focus on supplying the correct nutrients to recipients, that the results were a “positive intake in specific nutrients (Bong Joo and Mackey-Bilaver).”

In addition to these positive outcomes, there have been many benefits in birth outcomes. Children born under the WIC program have been found to have a decreased likeliness of a premature birth, and there have been benefits in the birth weight and gestational age. This is beneficial because “low birth weights and premature births have been associated with subsequent problems in child health and development (Bong Joo and Mackey-Bilaver).”

There has been a vast array of other positive effects that the W.I.C program has provided to mothers and children. Studies have shown that there is a positive effect on infant temperament. Also, it has been found that the likelihood that children involved in the WIC program are diagnosed with a failure to thrive was reduced by about 36%. Other positive results showed that the chances of participants being nutritionally deficient were lowered by 74%. Another important result showed that mothers involved with WIC during their pregnancies had children with increased verbal abilities. The program even impacted the growth of children in their first year of life (Bong Joo and Mackey-Bilaver).

The direct benefits of the WIC program have been clear in a variety of health studies on the participants. Besides these direct benefits, the program also allows for indirect benefits to participants. Services are offered through the program that can allow a connection of mothers to a variety of health services, which include child care services. Participants in the WIC program have had lower amounts of child abuse and neglect in comparison to households that are not involved in either the WIC or Food Stamp Programs. This shows that the connections these

programs provide may allow for an increased protection of children, as well as benefits in the overall well-being of children and families (Bong Joo and Mackey-Bilaver).

Kentucky's WIC Direct System

As was shown earlier, the New York State WIC system uses paper checks to distribute the food allowances to its participants. In recent years, Kentucky has implemented a more current system that enables its food stamp participants to receive their benefits through an online EBT system that is similar to what the Food Stamp Program uses. The goal of this new system was to provide a seamless WIC transaction. Also, another key component of the change was to make the card appear no different than any other debit/credit card. The purpose of this was to make this transaction seem like all of the other transactions, and this was done in order to remove the stigma of the WIC program and to give flexibility to the user. Participants of the program are also able to purchase both WIC and non-WIC items simultaneously with this new system. This adds to the participant's flexibility, as well as to the ease of the transactions (Kentucky WIC EBT).

The WIC Direct System aimed at aiding the retailers in addition to the participants of the program. Since a shopper can purchase both WIC and non-WIC items at the same time, this will also help retailers. It will speed up the transactions by eliminating the time-consuming paper check process, and everything can be done within one transaction. Also, confidence can be given to the retailer that the correct items were purchased for the WIC program. With the paper-check system, there are many times where a retailer has to determine which items are acceptable and which are unacceptable. This may lead to errors, but with an online system that approves the

items without retailer interference, a retailer will know that the correct items are being purchased from the store (Kentucky WIC EBT).

Another benefit for the retailers is that payments are expedited to them. This makes a lot of processes simpler because the cumbersome and timely paper process from the WIC checks is eliminated. The “pay and chase” method will also be eliminated. States with WIC checks distribute money to the retailers quickly, and then later on the states have to determine if they overpaid the retailers. If the states overpaid, then they must attempt to recover these overpayments. This system is both inefficient and costly, but with an electronic system this will be eliminated. Also, the ability to collect valuable data from the program will be more easily obtained through online results (Kentucky WIC EBT).

Recipients, retailers, and state agencies will all be benefited from this new WIC system, but it is important that it is implemented correctly. Kentucky implemented its system by using different coding systems that are based both on items and quantity. This is important because the WIC program limits its allowances to specific types of products with a limited quantity each month. The coding system differentiates the WIC products, as well as their quantity, and it can separate these products so that the EBT card will be able to pay for them within the same transaction as other foods. Also, the system bases this process on time; a WIC user has a specific time limit to purchase a certain amount of products. If this person used all of her allowances, then the system will detect it. Similarly, if this person is entitled to receive more allowances because a new time period has begun, then it would be transferred electronically and the system would know (Kentucky WIC EBT).

In order to implement this new program, training and certification cards will be provided to retailers. This will allow stores to properly train their employees to use the new system by

practicing with it. It is important that the correct training is given because it will reduce problems and allow for a greater acceptance of the revised program (Kentucky WIC EBT).

With the new system, the WIC program still plans to continue a cash value voucher program. This program enables WIC customers to use a cash value voucher to purchase both fruits and vegetables. This program will be continued, and it will allow the users of the WIC program to pay the difference after the WIC has been processed. This means that a customer can use a certain allowance to purchase fruits and vegetables, but if the customer chooses to purchase more, then the allowance will be removed and the difference can be paid later in the order. It is important that the program continues to offer this option for the purchase of healthy foods (Kentucky WIC EBT).

There are some possible changes that may need to be implemented in stores for this new system to succeed. One of these changes is the printing of receipts. The new system will require that the balance and the date of expiration of WIC allowances be included on the printing of a receipt. This change will most likely require minimal changes for stores since many are already able to include this option for other cards. However, some stores may need to upgrade their hardware. Many stores already have acceptable hardware, and it is very likely that changes will not be necessary, but the new WIC system will need compatible devices since it is becoming more modernized. The WIC Direct System will require a device that “scans UPC-A, UPC-E, and European Article Numbering (EAN). It will also need a card swipe device that is ISO-7813 compliant.” These system requirements will allow for the success of this new WIC system as it aims to improve itself to keep up with the modernizing world (Kentucky WIC EBT).

Proposal/Conclusion

Throughout this paper there has been a discussion of both New York State's Food Stamp Program and its WIC program. Each program has specific eligibility requirements and certain goals to achieve. The Food Stamp Program aims to eliminate hungry families and, in recent years, has begun to have more of a focus on healthy eating. The WIC program provides for women, infants, and children during time-periods in which nutrition is extremely important. WIC seeks to aid in improving the health of a specific group of individuals. It does this with the implementation of specific food allowances based on the nutritional needs of each participant.

There are different strengths and weaknesses for the Food Stamp Program and the WIC program in New York State. The Food Stamp Program has more funding, and it is able to reach a wider demographic of people because it is less specific than the WIC program. This allows the program to have positive effects on a variety of people. Also, a major strength of food stamps is the system that it uses. The EBT system is easy to use and allows for easier tracking of information. Also, it eliminates the external stigmas associated with this welfare program.

However, the Food Stamp Program also has its fair share of negative outcomes. This welfare program does not greatly restrict the foods that participants can buy. This has led to a link between this food assistance program and weight gain. The unhealthy lifestyles that people live while on this program could even lead to other government costs in areas of medical care. There has recently been more of a promotion towards eating healthier and how to eat healthy, but many households continue to follow their unhealthy eating habits.

The New York State WIC Program currently has strengths and weaknesses that are opposite of the Food Stamp Program. WIC provides people with specific allowances that are

aimed at aiding that individual with his/her nutritional needs. Also, the program has changed in recent years to provide a variety of healthier options, as well as food options that accommodate specific tastes. The limitation of foods that an individual is able to buy forces a healthier lifestyle for participants. The limitations to only healthy foods to meet specific nutritional needs have resulted in positive outcomes in the health of participants.

Unlike the Food Stamp Program, the WIC program in New York does not use an EBT system. This program continues to use the costly paper checks that result in external stigmas for participants. The implementation of an EBT system in New York would eliminate the external stigmas and have positive results for both the state and the retailers, which were shown to happen in Kentucky.

In addition to the strengths and weaknesses that each of these welfare programs has, there is also an external opinion of welfare programs that could be mitigated. The external opinion of these welfare programs is that they cause dependency and, as can be seen by the population chart in the United States, there is a continued increase in the entire population. The expanding population will lead to less job opportunities and increased welfare participants. Due to this, it may be in the best interest to promote methods of birth control and education for welfare participants. This could increase the knowledge that people have about pregnancy, and it could reduce some of the costs for each program. If birth control is promoted, then federal government could potentially save money due to a reduction in the household size from program participants.

Overall, it is apparent that changes to both the Food Stamp Program and the WIC Program in New York State would be beneficial to a variety of people. If the Food Stamp Program followed some of the procedures of the WIC program, such as limiting what participants can buy, this could lead to participants purchasing only “necessary foods.” The

purchases of these foods would lead to users receiving the correct nutritional items and positive health benefits for participants.

It is also necessary that the Food Stamp Program reduces the amount of fraud that occurs. It could do this by receiving a greater amount of support from states, as well as local authorities. Also, it may be necessary to hire more workers to make sure that the program is being utilized properly. If fraud is occurring, then the main purpose of the program becomes moot. Therefore, the investment from the taxpayers to fund this program becomes greatly ineffective. Due to this, a larger crackdown is needed to reduce the amount of fraudulent activity that is occurring and to protect the taxpayers' investments on contributing to the better health of residents in the United States.

The WIC Program in New York State could also follow a system that the Food Stamp Program is currently using: the EBT system. In fact, the New York State WIC Program will be received \$400,000 in EBT planning grants from the federal government in 2010 and in future years it will receive implementation grants as well. This change for the WIC program will eventually allow it to be a more convenient program with improvements for participants, retailers, and the state (WIC EBT Grants 2010).

In conclusion, it is necessary that welfare programs continue to improve in order to keep up with a changing society, and to insure that taxpayers' money is being utilized to the best of its ability. Both New York State's Food Stamp Program and its WIC Program have had many positive results, and the negative aspects of each program can be addressed by examining what the other program has done to succeed. By initiating efforts to improve, each welfare system can assist in the well-being of participants, retailers, and the state. Continuous improvement of food

assistance programs will result in a better, healthier New York State and better use of taxpayers' dollars.

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