



State to State

A report on efforts to reduce fraud, waste, and abuse in the Food Stamp Program

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Food and Nutrition Service

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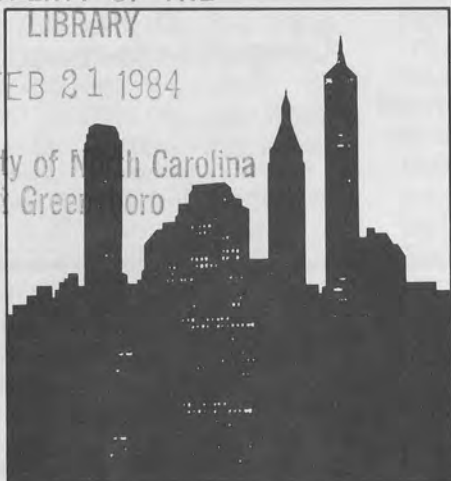
Reducing error rates remains a priority for many States. Some are taking creative approaches or using the latest technology to eliminate errors. Other States are seeing some new issuance systems or prosecuting efforts reap positive results.



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Introduction

As we begin a new year, it is becoming more apparent that many of our efforts to fight fraud, waste, and abuse in the Food Stamp Program are having an effect. Although we still have a long way to go, it is obvious

that the investments being made in time and resources at all levels of government are paying some dividends. Last year was a good year for results in tackling the fraud and abuse problems in the program. This year should be better.

The projected trends being reported for 1983 so far support this optimism. We anticipate that fraud investigations will show an increase of 33 percent over 1982; that prosecution referrals will climb 47 percent; that claims collected will rise 30 percent; and that hearings upheld will increase 125 percent. We have also seen some numbers and trends that reflect some impressive improvements in reducing mail issuance losses.

The progress we are now experiencing is being enhanced by your continued participation in "Operation Awareness" and related activities such as the State Exchange Project, and the fraud conferences and workshops we have had throughout the country. For example, more than 40 States participated in the State Exchange Project last year, which resulted in improved communication and information sharing between States and all levels of government.

Much work still needs to be done, however. The problem of reducing State error rates is the priority issue we will be focusing on in 1984. While there is no simple answer to the problem of high errors, there are techniques that have shown success in some States. Publication of *State to State* and the *Catalog of Program Improvement Activities* will be continued throughout the year so you can read about what others have done. Funding for State Exchange will be increased to enable State personnel to visit those States doing well and find out firsthand what works. Lowering error rates will require commitment, cooperation, and teamwork.

Perhaps you and your staffs have come up with more ideas we have not heard about. We encourage you to share them with us so that we may be able to pass this information on to all States in future *State to State* reports.

Virgil L. Conrad

Virgil L. Conrad
Deputy Administrator
for Family Nutrition Programs
Food and Nutrition Service

Reducing Errors in Certification

Bringing down certification errors is a job many States are tackling through "preventive care." Recently several certification offices in West Virginia began broadcasting "informercials" as one part of an audiovisual campaign to keep clients and caseworkers well informed on certification rules. In Montana, quality assurance reviews have been helpful in pinpointing problem areas, such as the need for improved caseworker training.

But when information and training aren't enough, some States are finding computer matching effective in reducing overissuances caused by unreported income and assets.

West Virginia Certifies Clients With Creative Flair

Picture yourself in a waiting room in a West Virginia Division of Economic Services certification office. You have just heard two or three country and western songs over the sound system when a voice breaks in and explains what food stamp "assets" are. No, it's not a "commercial," but an "informercial"—a pre-recorded message about food stamps and other social programs.

"Informercials" are just one creative approach West Virginia is using to help reduce errors made by food stamp applicants and participants. West Virginia began using "informercials" along with other educational initiatives this past June.

Several certification offices in

the State use prerecorded "informercials," interspersed periodically with the music, to define different terms used in certification. "Informercials" help teach food stamp participants what is expected of them and what they can expect from the program.

West Virginia also employs other teaching tools to help make the certification process less confusing to recipients. Colorful posters of cartoon-like characters are displayed on the walls of certification areas to depict the need to report changes. Mazes and jumble puzzles are also on hand to educate and entertain applicants and participants while they wait in the reception area.

For instance, there's a jumble puzzle that deals with the concept of assets. It lists 10 underlined assets with their defini-



West Virginia uses different tools, including pre-recorded music tapes, colorful posters, and fact sheets to help reduce the number of errors made by food stamp applicants and participants.

State workers like Karen Haynes, pictured above, anticipate that these techniques will result in better informed clients and caseworkers.

tions. A waiting client may work the puzzle by finding the underlined "asset" words hidden within the jumble puzzle.

West Virginia has also developed a fact sheet to educate clients to remember to report changes. The fact sheet defines terms such as "unearned income," serves as a reminder of changes to report, and lists penalties for withholding information or providing incorrect information.

The waiting room receptionist gives each client a copy of the fact sheet to read, and then initials it when the client has read the information and is ready to talk with an eligibility worker. The caseworker, in turn, dates and initials the fact sheet as he or she talks with the client about change reporting requirements. After the interview, the client gets to keep the fact sheet for reference purposes.

West Virginia anticipates that all of these new teaching tools will reduce errors, thanks to better informed clients and caseworkers.

■ For more information contact: Troy E. Posey, Director of Training, West Virginia Department of Human Services, (304) 348-8834.

Montana Reduces Error Rate By 55 Percent

Montana was faced with a possible penalty payment of \$536,783 for an excessive Quality Control (QC) error rate. But within 1 year, the State was not only able to reduce its error rate by 55 percent, but also qualified for \$57,494 in additional administrative incentive funds. This dramatic reduction was achieved through basic management techniques that did not drastically increase State expenditures.

Four actions in particular were effective in reducing the error rate. First, since Montana has a small State staff to cover a large geographic territory, counties felt isolated from the State office and operated more or less independently. Therefore, five regional supervisors were hired to provide policy guidance, corrective action direction, and general supervision. This helped improve uniformity in county, region, and State operations. Regional supervisors also work with State staff in management evaluation reviews and with county staff to develop and monitor corrective action following the reviews. A sixth supervisor is assigned to the State

office to coordinate day-to-day details of regional and county operations.

Second, Montana implemented quality assurance reviews. Because Montana has a small caseload, QC data were frequently invalid at the county level. During quality assurance reviews, a statistically valid sample of cases was selected in the county and the result used to pinpoint the causes of case errors. The major benefit of this approach was that corrective action could then be designed on a statewide, regionwide, county, or individual worker basis.

The quality assurance desk reviews revealed two major reasons for errors. First, the State's certification manual needed to be rewritten to make it easier to understand. Second, better and more direct supervision of caseworkers was necessary. For example, the reviews pinpointed that caseworkers were most error prone between 6 and 12 months of employment.

Montana's food stamp quality assurance reviews were so successful that they have now been instituted for the Medicaid Program.

A third action Montana took was to identify a lack of coordinated uniform training as part of its problem and to institute cyclical program training as a corrective action.

For instance, Montana now provides food stamp training every third month, with Aid to Families with Dependent Children (AFDC) and Medicaid training in alternate months. County staff are rotated through the training and then share what they have learned at regional and county meetings. County directors, supervisors, eligibility workers, and support staff are all involved in the training. The training agenda is drawn from QC and quality assurance data, management evaluation reviews, and new manual material.

The fourth action Montana took was to form a State Level Corrective Action Panel, which meets monthly to discuss QC errors and errors resulting from other sources, and which plans actions to resolve these defi-

ciencies. Regional corrective action meetings are also held monthly and are attended by the State Corrective Action Coordinator or his assistant. The monthly meetings help keep attention focused on corrective action.

Two themes run strongly through Montana's approach to corrective action. The first is the recognition that everyone in the State who played some part in creating the high error rate must also be actively involved in reducing the error rate and maintaining it within tolerance. The second is that error rate reduction is a day-to-day process that must be given high visibility at all levels throughout the State to be successful.

■ *For more information contact: Lee Tickell, State Department of Social and Rehabilitative Services (SDSRS), (406) 444-4540 or, for quality assurance review information, contact Pat Godbout, SDSRS, (406) 444-4550.*



New York Makes The Most Of Wage Reporting

Since 1977, the New York State Department of Social Services has had one of the most comprehensive wage matching systems in the country. Using "CINTRAK," (Comprehensive Income Tracking System), New York matches its AFDC, food stamp, Medicaid, and child support caseloads against a database drawn from SSA benefits, SSI benefits, unemployment insurance benefits, and State income tax information on a quarterly basis.

CINTRAK was augmented in 1978 by a Wage Reporting System (WRS)—an additional database of several employer payrolls. WRS has strengthened New York's wage matching efforts by using up-to-date employee payroll data from 4,380 employers plus State and city payrolls. Like the CINTRAK matches, the WRS matches are made quarterly. The CINTRAK system and its WRS component are updated quarterly and the database itself is revised annually. The State estimates the annual cost to run WRS at \$6.7 million. To date, New York has conducted 16 quarterly matches involving some 17.2 million records, for a savings of \$35 million.

Currently, the WRS is most fully developed and used in New York City. The State is planning to expand it for use upstate and the information will be merged with the State's welfare management system to create an integrated, accessible database. The State hopes to complete this in April 1984.

New York City has recently enhanced wage matching by implementing an overnight clearance system. Overnight clearance allows the City to check new applications and recertifications against its database before establishing eligibility. The City estimates an average denial of 357 public assistance and 399 nonpublic assistance cases per month as a result of WRS overnight clearance. This translates into a cost avoidance of \$9 million to the Food Stamp Program in a year's time.

New York City is also developing a comprehensive resource file that will include matches with the Registry of Motor Vehicles and Vital Statistics. Possible future matches may also include New York State disability insurance and Veterans' Administration benefits, as well as matches with neighboring States. The City has already begun exchanges with Essex County, New Jersey.

■ *For more information contact: Don Kennedy, New York Department of Social Services, (518) 474-4983.*

California Tests New Computer Matching Effort

One of the most difficult types of welfare fraud to detect is unreported income and assets. With legislative changes in 1981 giving States access to social security numbers, all States now have the tools to use wage matching to ferret out unreported wages. However, States are just beginning to use computer matching techniques to search for unreported assets, such as money "hidden" in unreported bank accounts.

In California, four counties are now exploring the use of computer matching to detect unreported assets in bank accounts. The State legislature authorized a limited demonstration project for these counties. The four counties—Shasta, Santa Barbara, Alameda, and Los Angeles—provided a cross section ranging from a small rural area to a mammoth urban center.

In late 1982, the State used computers to match AFDC cases, with bank account information furnished by California's Franchise Tax Board. The State turned the welfare case file tapes over to the Tax Board, which matched them with tapes containing data on the interest paid on every bank account in California. A printout was generated by the computer match based on social security numbers and the first four letters of the last name of each household member. The computer then generated a list of each matched case where more than \$30 in interest was shown. These matched cases were considered "raw hits" because, although it would appear that the recipients involved are concealing assets, further verification is required.

The State next attempted to follow up each "raw hit" to determine whether or not the assets had been reported correctly and, if not, whether it was likely that fraud had been committed. Cases of suspected fraud were referred to county welfare fraud investigators for follow-up.

Unfortunately, the bank data contained on the Franchise Tax Board tape were quite old. For



Joeanna Santiago (seated) and Caroline Timms (standing) examine asset printouts and casefiles of households suspected of having unreported assets. Both Santiago and Timms are Staff Services Analysts for California's Department of Social Services.

example, information for 1981 was not available until November 1982. But California has found that even with old data, preliminary findings indicate that the assets match is helping counties detect unreported assets.

Out of 289,000 cases (843,000 total names) matched in the four counties, the match showed a raw hit rate of 6 percent. In Santa Barbara County, 101 of the 275 raw hit cases were referred to county welfare fraud investigators, while in Los Angeles County, 1,500 of 15,254 raw hits were referred. Because of the large number of hits, investigators are concentrating on cases that are still active.

Since California is still conducting the pilot test, cost effectiveness data are not yet available. But State officials are very optimistic.

At present, the yearly cost of performing the match is estimated to be just over \$1 million, which will go primarily for

salaries and benefits for analysts who review case files and for welfare fraud investigators. State officials feel that preliminary results indicate that, this year, over \$1 million in welfare and food stamp overpayments will be identified in Los Angeles County alone. Because of these encouraging initial results, the State is considering approaching the legislature to get authority to mandate the project statewide.

■ *For more information contact: Virginia Yagi, California Department of Social Services, (916) 924-2841.*

Better Ways to Issue Food Stamps

Choosing the best way to issue benefits to food stamp clients takes careful consideration. A good issuance system not only delivers benefits efficiently and reliably but also takes precautions against unnecessary losses.

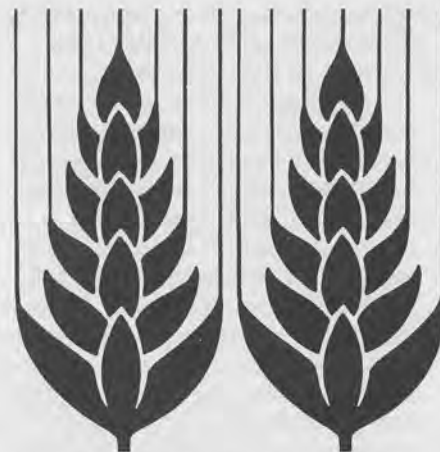
On-line issuance and direct delivery/vendor chargeback are two successful techniques recently demonstrated through the State Exchange Project.

Another system that is meeting with success is being used in Tennessee, where two counties are using computers to deter clients from wrongfully obtaining double benefits and to deter others from transacting stolen Authorization-to-Participate (ATP) cards.

Midwest Harvests Ideas From State Exchange

Wisconsin is one State that has reaped immediate benefits from a recent State Exchange. Officials from Wisconsin were in the planning stages of implementing a statewide mail issuance system when they attended the State Exchange meeting last May 17-18 in Lansing, Michigan.

The State Exchange Project, which is part of Operation Awareness, allows State and county officials, at FNS expense, to learn from one another about a particularly effective antifraud or management technique. Michi-



gan's on-line issuance system and Illinois' direct delivery/vendor chargeback system (See *State to State's* March 1983 Report) were showcased at the Michigan-sponsored meeting.

Both the Michigan and Illinois systems apply specific, though varied, issuance techniques to urban areas. Interested program operators from several States and five urban counties attended the meeting. The counties attending were: Hennepin (Minneapolis, Minn.), Ramsey (St. Paul, Minn.), Milwaukee (Milwaukee, Wis.), Lake (Gary, Ind.), and Douglas (Omaha, Nebr.). This particular exchange allowed Wisconsin to pick up some tips on mail issuance from Illinois.

The Illinois Department of Public Aid has eliminated the use of ATP cards throughout the State and has instituted a system of direct mail or direct delivery of food stamps. In urban areas like Chicago, households select a pickup point where they would like their food stamps delivered. On a specified date, households obtain their stamps at the designated pickup point.

After listening to Illinois' presentation, a representative from the Wisconsin State office visited Illinois to see firsthand how the Illinois system operates. The Wisconsin representative observed the Illinois operation and discussed implementation issues with the Illinois personnel. At the end of the 1-day visit, Wisconsin was able to reorder its priorities in implementing its mail issuance system. It learned what not to do as well as what it should do in implementing the issuance system. Wisconsin now plans to use direct delivery

for a portion of one urban county, Milwaukee, and regular mail service to the remainder.

The State Exchange Project meeting also provided Wisconsin and other States the opportunity to witness a demonstration of a highly successful on-line issuance system implemented by Michigan's Department of Social Services. The on-line food stamp issuance system was first implemented in densely populated Wayne County (Detroit and its suburbs). The State replaced ATP cards with a personalized plastic card with a magnetic strip.

The magnetic card is inserted into a reader at the issuance site, and, if the recipient is eligible and has not already participated that month, an adjacent computer terminal prints an authorization sheet that lists the food stamp allotment, among other things.

Michigan has found the new system very effective and plans to place 82 percent of its food stamp caseload on the system.

To demonstrate the features of its on-line issuance system, Michigan gave each attendee at the meeting an individualized plastic magnetic card. The cards were processed through a simulated transaction to demonstrate the system.

Overall, the Michigan-sponsored State Exchange meeting provided a forum whereby State and county officials could share valuable information and gain hands-on experience with a look toward future system development.

The State Exchange Project provides an ideal way for States currently implementing or considering new administrative procedures to gain timely, valuable, technical assistance from States that have systems already in operation.

■ *For more information contact: Irene Ruane, FNS National Office, (703) 756-3496.*

Tennessee Solves Replacement Problem

Shelby and Davidson Counties, Tennessee's two most populous counties, experienced unacceptable losses in their ATP systems



Each of the State Exchange Project participants saw Michigan's on-line issuance system in action. Dave Wigent (left), Fiscal Management Director of Michigan's Food Stamp Program, demonstrates the

system to food stamp officials (left to right) Joe Bianchi of Hennepin County, Minnesota; Paul Spicer of the Missouri Department of Social Services; and Jim Bauman of Ramsey County, Minnesota.

through duplicate participation. To address this problem, a new computer-supported issuance procedure, implemented in July 1982, has virtually eliminated monthly losses due to duplicate issuances.

For example, in February 1981, Davidson County had experienced as high as 327 duplicate issuances a month, representing losses of \$57,343. In July 1982, the number of duplicate issuances dropped to 9, with losses of just \$986. The number of duplicate issuances has remained consistently low through fiscal year 1983.

The new procedure involves a system of checks that successfully blocks clients' attempts to obtain and execute two ATP cards in a month. Prior to the new system, duplicate issuances could not be detected until after the fact. Then, the burden of proof was with the State agency to show wrongdoing on the client's part. This usually involved the expensive and time-consuming process of scheduling an administrative fraud hearing and hiring a handwriting expert to testify that the client had negotiated two ATP cards.

To correct this problem, Tennessee developed a better procedure using computer technology. The State began printing recipient

identification cards on a special card stock—similar to that used for drivers' licenses—which reveals any attempt to alter a card.

Each identification card is given a unique number assigned by a computer. The unique number is based on a formula that scrambles the food stamp household's case number and includes a check digit. This number is shown on the identification card along with the household's case number and signature. Each issuance unit supervisor has a copy of the unique ID number formula and can readily verify its authenticity.

Along with preventing the unauthorized use of valid ID cards, this system makes it virtually impossible to use a counterfeit ID to redeem an ATP card.

To receive his or her allotment, each recipient must negotiate the ATP card in the presence of a State employee who then compares the client's signature with the signature on the person's identification card. If the signatures appear to be the same, the State employee writes the ID card serial number on the ATP card.

Any time a household claims it did not receive its ATP card, a State employee can easily check by computer to see if the original ATP card was transacted. If

the computer shows the card was transacted, the actual card is located and the unique ID number recorded on the card is compared to the number shown in the computer as being assigned to that household. If these numbers match, the agency is assured that the household did indeed negotiate its own card, and a replacement issuance is not made. Of course, a fair hearing on this determination is offered to the client, giving the client the opportunity to prove that he or she did not negotiate the card.

■ *For more information contact: Mike O'Hara, Assistant Commissioner, Family Assistance, Tennessee Department of Human Services, (615) 741-5461.*

Claims—Getting Back What Recipients Owe

Ohio's Secret To Claims Collection Success

More food stamps are issued in Ohio each month than practically any other State—about \$56 million in April 1983. In addition to this, Ohio is one of the leading States in claims collections, ranking sixth nationally in the collection of fraud claims and third in the collection of nonfraud claims.

During the 6-month period of October 1982-March 1983, Ohio collected \$294,130 in nonfraud claims and \$110,970 in fraud claims, while establishing 4,812 new nonfraud claims and 563 new fraud claims.

This is quite an achievement when you consider that the State uses a completely manual statewide monitoring and collection system. Perhaps even more impressive is that it is handled by only three people at the State level.

What's the secret of Ohio's success? Ohio food stamp administrators credit local control over collections and strict State monitoring of these collections.

In Ohio, counties are required to identify, investigate, establish, and collect all of their own claims. Each county chooses its own method of establishing and

pursuing claims. Most counties have their own investigative and claims collection units within the welfare department. Other counties use their legal staffs or sheriff's departments to investigate potential overissuances, particularly those which may be intentional program violations.

In addition, each county has local prosecutors to pursue cases of suspected fraud. Some counties use the court system's probation department to collect any restitution for food stamp overissuances established by the courts. A few counties have established agreements with their local prosecutors for deferred adjudication with collections through the local probation office. Also, State law requires each county to forward any potential fraud case involving over \$150 to the local prosecutor for review.

A copy of each claim established and a listing of collections received are forwarded to the Ohio Department of Public Welfare's Division of Fiscal Affairs, which is separate from the Bureau of Food Stamps. This information is checked by one of three State employees and recorded on an individual file card established for each claim.

Once a year, the Division of Fiscal Affairs prepares for each county a delinquent claims report listing any claim with no activity for 2 or more months. Each county must respond to this listing by providing the status of each claim identified.

The allowance for a county to keep part of the collection has worked as an economic incentive to boost county collections substantially. In Ohio, the county keeps the entire 25 percent of nonfraud and 50 percent of fraud collections that FNS allows the State.

■ *For more information contact: Lou Ann Cox, Ohio Department of Public Welfare, (614) 466-6467.*

Investigations and Prosecutions

When it comes to investigating cases of suspected fraud,

some high-participation counties in Arkansas are finding that stationing investigators in certification offices is making a big difference in the time it takes to begin investigating a suspected fraud case. Another technique that is helping one California county gather the necessary evidence to make fraud cases stick is working closely with the District Attorney's office.

Arkansas Expands Antifraud Activities Using Incentive Funding

Taking advantage of 75 percent antifraud funding from the Food and Nutrition Service, the Arkansas Division of Social Services hired eight new investigators last January and stationed them in five county certification offices. During their first 6 months on the job, the investigators concentrated solely on food stamp cases and averaged savings of \$20,363 per month. Arkansas estimates that this new system of outstationing investigators in high-participation counties may save the State as much as a quarter-million dollars in 1983.

Prior to January 1983, caseworkers did their own initial review if a case looked suspicious. If fraud was suspected, the case was referred to a central investigative unit in Little Rock which handled investigations for all public assistance programs. But in some instances so much time would pass before caseworkers would hear the outcome of their cases, that they would become discouraged and begin to refer fewer cases.

Realizing these problems, Arkansas officials decided to outstation investigators in the largest counties. Outstationing offered the State several advantages that have led not only to savings but also to increased efficiency.

Eligibility workers can now refer cases directly to the onsite investigators instead of routing all action through the central investigative unit in Little Rock. The outstationed investigators refer to Little Rock only those cases where fraud is actually detected.

Investigators are now on a case within a week of referral. Only rarely does it take as long as a month to get a case moving. As a result, investigators are handling a greater number of cases and handling them more quickly. From January 1983 to June 1983, the outstationed investigators received 2,015 referrals—nearly twice the number of cases that the central unit handled during all of fiscal year 1982.

Arkansas administrators have also found that placing investigators close to the action cuts travel costs. The investigators are now able to take on many lower dollar cases that they would have forgone in the past because expenses would have exceeded recoupments.

One final advantage of the outstationing system is deterrence. Food stamp applicants know that investigators are on site at the certification office and this knowledge likely deters them from engaging in food stamp fraud.

■ *For more information contact: Ann Ruffin, Arkansas Fraud Investigation Unit, (501) 371-1914.*

DA's Office Cooperates In Evidence Collection In Santa Clara County

The Santa Clara County, California Welfare Department, is working with the District Attorney to obtain evidence in cases of suspected multiple participation in its welfare programs—including food stamps.

In one phase of the fraud control program, the Department requests search warrants through the District Attorney's office. In order to obtain the warrants, the Welfare Department must develop information and evidence that a crime has been committed. A complete list of what it expects to find during the search must be submitted. Establishing both probable cause and a complete list of expected evidence is essential in obtaining a warrant.

For example, investigators will outline the existing evidence on a case where two or more false



Santa Clara County is making a special effort in gathering evidence such as the phony County Clerk Seal (pictured above), which was used to make phony birth certificates and other I.D. documents, to prosecute fraud cases. Such evidence often makes the difference whether or not a case is successfully prosecuted.

identities have already been established and will state that they expect to find evidence, including identity papers, of other false applications for benefits.

Using search warrants, the County has been able to gather evidence that has often made the difference in whether a case can be successfully prosecuted or not. In addition, cases of major welfare fraud that may have gone undetected have been brought to light. In the last year, the Welfare Department has used search warrants to gather evidence for use in prosecuting 12 cases of welfare fraud.

The use of search warrants by the Welfare Department is limited to cases of suspected multiple participation in welfare programs, or cases involving the use of phony documentation (ID and birth certificates) to obtain benefits. Searching the residences and autos of suspected welfare cheats has occasionally produced unexpected evidence of additional cases of fraud.

For example, in one case, the

Sacramento County Welfare Department contacted Santa Clara about a client it suspected of using a phony birth certificate and obtaining AFDC and food stamp benefits in both counties. A search warrant uncovered 12 phony ID cards, 20 blank birth certificates, and even a phony Santa Clara County Seal. The client was eventually prosecuted for five fraudulent welfare cases involving \$66,000 in AFDC benefits and \$11,000 in food stamps.

Welfare investigators in Santa Clara County are not allowed to carry firearms, so they are always accompanied by a police officer when presenting the warrant and making the search. So far, there have been no legal challenges to this use of search warrants, nor have there been any violent incidents during a welfare investigator's search.

Because the County has found some indication of multiple participation, it is developing procedures to assist eligibility workers in identifying possible cases of multiple participation. This effort will involve a computer check of identical phone numbers in multiple cases.

Santa Clara County has also stationed fraud investigators in its welfare offices in order to provide early identification of possible fraudulent applications and to heighten caseworkers' awareness of potential fraudulent situations.

The County feels that providing eligibility workers with prompt and positive confirmation of their efforts to identify fraud helps them become increasingly sensitive to fraudulent situations, more inclined to make referrals, and better able to provide good documentation in support of cases.

■ *For more information contact: Sandra Robinson, Chief, Recovery and Legal Services Division, (408) 299-2531.*

The Food Stamp Program is an equal opportunity program. If you believe you have been discriminated against because of race, color, national origin, sex, age, handicap, religious creed, or political belief, write immediately to the Secretary of Agriculture, Washington, D.C. 20250.