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Opinions of EBT Recipients and Food Retailers in the Rural South

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The Food Stamp Program (FSP) started in 1939 to help the needy families in the depression era. The current program began in 1961. Authorized as a permanent program in 1964, its goal is to alleviate hunger and malnutrition by providing monthly benefits to eligible low income households, helping them buy the food they need for good health. According to The Food Stamp Act of 1977, the purpose of the FSP is "to permit low-income households to obtain a more nutritious diet through normal channels of trade." The United States Department of Agriculture's Food and Nutrition Service (FNS) administers the FSP.

The eligibility rules and benefit amounts, based on income and household size, are determined by regulations issued by the United States Department of Agriculture (USDA). The application process includes completing and filing an application form, being interviewed, and verifying facts crucial for determining eligibility. According to the USDA, food stamps can be secured if you are a U.S. citizen or legally admitted for permanent residence, work for low wages, are unemployed or work part time, receive welfare or other public assistance payments, are elderly or disabled and live on a small income, or are homeless. Households must

have gross annual incomes that fall below the 100 percent poverty line to be eligible. Most households may have up to \$2,000 in countable resources (e.g., checking/savings account, cash, stocks/bonds). Households with at least one household member who is disabled, age 60 or older, may have up to \$3,000 in resources. Program benefits are restricted to the purchase of eligible food items, as defined by program regulations.

The Problem

The food stamp program — though paved with good intention to end poverty-related hunger and improve nutrition by providing low-income households with access to healthy foods — is plagued by many problems that are of major concern to the federal government. Some of the problems are caused by recipients who cheat the system. For example, the paper-based food stamp coupon systems is beset with fraud, abuse and waste such as coupons lost in the mail or stolen directly from recipients' mailboxes, coupons used to buy non-eligible items, and selling coupons at discount for cash (trafficking). These activities divert food stamps from their intended lawful purpose — feeding the poor. Another major problem is underutilization due to social stigma associated with public assistance [6,10]. Conventional wisdom

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suggests that pride in one's ability and self-worth would tend to reduce the probability of participating in welfare programs. Food stamp participation is lower among eligible rural residents because of the ideological commitment to self-reliance and the stigma associated with making personal finances a matter of public records. Food stamps are highly visible stigma symbols that instantly, and very publicly, reveal the user's economic position and status as a public assistance recipient. Thus, there is a stigma associated with using food stamp coupons in grocery stores.

Further, federal and state governments must pay for the issuance, redemption, clearance and destruction of food coupons each month. Each year, over one million claims are filed for lost or stolen coupons, and the federal and state governments spend a substantial amount of funds for replacement of coupons and postage [4]. Retail stores share in the cost of redemption. They must devote specific resources to process vast amounts of food coupons.

In an effort to improve the FSP and eliminate the incidence of these problems, the FNS implemented the first Electronic Benefit Transfer (EBT) system for delivering food stamp benefits to recipients in Reading, PA, in 1984. Since 1984, a number of additional demonstration sites were targeted, mainly serving FSP and related cash assistance programs such as Temporary Assistance to Needy Families (TANF). In 1993, after Vice President Gore's report on the "National Performance Review, From Red Tape to Results," a federal task force was established to provide leadership in the nationwide development of EBT to deliver government benefits electronically [4]. Consistent with the strategy and recommendations of the task force, the

Personal Responsibility and Work Opportunity Act of 1996 (PRWORA) required states to convert benefit awards from paper coupons to the EBT system by 2002. The belief was that the EBT system would effectively reduce the cost of benefit delivery and minimize fraud.

What is Electronic Benefits Transfer (EBT)?

EBT is an alternative method of issuing and redeeming benefits in the FSP that was initiated by the FNS in the continuing effort to fight fraud, waste and abuse [7,8]. The EBT card replaces traditional food stamp coupons with a plastic magnetic striped card (much like a bank debit card) which food stamp recipients use at authorized retailers to access their food stamp accounts at a central computer. With the EBT card, food stamp recipients pay for groceries without any paper coupons changing hands. Every month, the value of each recipient's benefits is electronically deposited into his or her account. Point-of-sale (POS) terminals are used to establish a telecommunications link with a central computer that manages account transactions. Thus, after paying for his or her groceries at the checkout counter, the benefits used are deducted from the recipient's monthly allocation. The technology is also used to transfer funds from a food stamp benefit account to a retailer's account. As of January 2002, 46 states plus the District of Columbia and Puerto Rico had achieved statewide EBT system implementation [12]. Some are still going through various stages of planning and implementation.

Electronic Benefit Transfer in the Southern Region

Under the 1996 Welfare Reform Law, Alabama phased in the debit card system

for issuing and redeeming food stamps in April 1997. Alabama worked with seven other Southern states (Arkansas, Florida, Georgia, Kentucky, Missouri, North Carolina and Tennessee) to form the Southern Alliance of States. When food stamp recipients in the Southern Alliance of States received their EBT cards, they presented them at the food store check-out counter. Recipients simply swiped their EBT cards through a card reader attached to an EBT terminal and entered their PIN numbers using the terminal's keypad. Their entire transaction amount was then debited from their account.

The Purpose of the Report

A key research question with regard to the introduction of EBT is whether it helps reduce fraud, theft, abuse and social stigma compared to the paper system it has replaced. Thus, the purpose of this report is to examine the opinions of food stamp recipients and food retailers in the rural South about the EBT system. Though published project reports [1, 5, 7, 8] and summaries of government-sponsored evaluations by FNS indicate that there is wide acceptance of the technology, there are no independent empirical analyses of perceptions in the states served by the Southern Rural Development Center. Such analysis is important because a majority of Southern states are issuing their food stamp benefits electronically, and rates of food stamp usage in the South are among the highest of any region of the country [13]. Furthermore, despite the considerable size of the rural population using EBT, rural communities have generally been ignored by EBT researchers. In fact, prior research evaluating the EBT system has focused almost exclusively on large cities and metropolitan areas. Less is known about what food stamp recipients



in rural communities think about EBT. The SRDC, in partnership with the Economic Research Service (ERS/USDA), recognized the need to examine the impacts of the new technology on the rural South's vulnerable food stamp population. As such, it suggested a pilot study in Macon County, AL, to ascertain what food stamp recipients, retail merchants and financial institutions in their county felt about the EBT technology. This policy brief highlights the major findings of that study.

In seeking to understand the problems and advantages associated with issuing and redeeming food stamp benefits electronically, one can derive important perspectives from the men, women and children who actually make up the category labeled "food stamp recipients." By seeking their perceptions, their hopes, their joys and their despairs with the EBT technology, one can better understand if the system is a promising development in the fight against food stamp fraud, theft and abuse. The more that is known about food stamp recipients' opinion, and the more their insights are taken into account, the greater the likelihood that the statewide EBT systems will be successful.

This document addresses the following research questions:

- Do recipients prefer the EBT technology or the coupon system, and why?
- How do recipients feel about EBT in terms of its role in reducing theft, fraud, social stigma or embarrassment?
- What types of problems do recipients encounter when using the EBT technology?

The Study Area

Macon County is located in Alabama's

black belt in the southeastern part of the state traversed by Interstate Highway 85, linking it to Montgomery, the state's capital, and Atlanta, GA. According to the 2000 U.S. Census, the county has a population of 24,105 – a 3.3 percent decrease from 1990. Of the 24,105, 13.6 percent are white, 86.4 percent are black, less than 1 percent are American Indians/Alaskan Native, and 1 percent are Asian Pacific Islanders or of Spanish origin. While Macon County's population shrank in the past decade, growth skyrocketed in some neighboring counties [13].

Macon had a high percentage of individuals below the poverty level in 2000 compared to that of Alabama and the nation as a whole. Over 34.4 percent of the county's residents were below the official poverty line in 1999. While only 13.4 percent of the white residents were below the poverty level, 36.4 percent of the blacks were considered poor in 1999. In the same year, 47.7 percent of families with female householders and 43.8 percent of the children under 18 years of age were poor. About 24.8 percent of the children living in the county were food stamp recipients. The most recent data from Alabama Kids Count indicate that the poverty figure has increased to 28.1 percent. As such, things may be changing.

Education of its population can be regarded as important to rural communities. Only 10.4 percent of the people 25 years and over in Macon have completed college. Twenty-five percent are high school graduates, and 20.7 percent have some college education but no degree. Given the educational attainment, it is not surprising to find that Macon has a lower median family income (the per capita income for 2000 was \$13,714) than Alabama (\$28,511).

The county is identifiable by a concentration of black inhabitants. It is a desperately poor place – among the poorest places in American society. It is home to persistent poverty, poor employment, unemployment, limited education, poor health, TANF recipients, single parenthood, and heavy dependence on public assistance programs [13]. The residents are, as the President's National Advisory Commission on Rural Poverty put it in 1967, "people left behind." It is a place left behind in many respects.

In sum, although the county was the cradle of the civil rights movement, the poor residents are still faced with many of the same inequities of years past. Living in Macon County has not been an idyllic experience. Residents are still living in the same shacks and shanties described in numerous reports during the 1960s, only now they have added more years of deterioration. Macon's remote location, paucity of employment opportunities, and other requirements for industrial development are detrimental to both immigration and population retention. Most of Macon's residents do their "daily" shopping at the array of stores and shops at the shopping centers in Auburn and Montgomery.

Methodology

This study employed a triangulated research design [2, 9] for conducting policy-oriented studies in rural communities. The design included the collection of survey data and also incorporated ethnographic field research intended to position the researcher within the natural setting and to give rural residents a more active role in the research process.

A sub-group of all food stamp recipients in Macon County were selected to complete a mail survey. The Department of Human Resources in the county



assisted the researcher by providing information necessary for a questionnaire to be mailed to a random sample of food stamp recipients. Dillman’s [3] Total Design Method (TDM) was employed in administering the mail survey. Using TDM, a questionnaire, a stamped, self-addressed return envelope, and a cover letter describing the purpose and intent of the study were mailed to a random sample representing all food stamp recipients in the county. A total of 1,100 food stamp recipients received questionnaires; 835 were returned for a response rate of 76 percent.

Food Retailers

Thirteen retail establishments were selected for interviews. Within the 13 establishments, 21 individuals (managers, owners and cashiers) were interviewed. The majority of the establishments were convenience stores. Only three in the county seat are large retail stores, but they were not as large as Kroger, Food World and Wal-Mart in the neighboring Lee and Montgomery Counties. All the establishments interviewed had been using the EBT technology for at least one year.

Survey Questions and Their Measurement

There were four key questions that

were employed in our study to examine various aspects of the EBT program. The first item sought a general opinion from respondents on the EBT technology and food stamp coupons. It asked, “Do you prefer EBT technology as the way to receive your food stamp benefit?” Three other items requested specific responses as to whether the respondents felt that EBT technology was effective in reducing theft versus that of food stamp coupons or fraud or the social stigma that often accompanied those using food stamp coupons. The responses offered to all of the items were as follows: (1) yes, (2) no, or (3) don’t know. In addition to securing input on these items, respondents were also encouraged to detail the problems they may have encountered with the EBT system or card.

Qualitative Research Approach

The qualitative data were collected via in-depth interviews conducted with recipients, food retailers, program administrators, designated representatives and other businesses. The interviews were conducted in three selected rural communities and the county seat to identify general perceptions of the EBT system. Qualitative insights into the reduction of social stigma, fraud, theft, abuse and waste were also gained through in-depth, on-site study. The

researcher worked for two months in the four communities observing and interacting with recipients and food retailers. The interviews ranged in length from 25 minutes to 2 hours. The average interview length was 1.5 hours. The interviews consisted of both structured and semi-structured questionnaires on EBT. Food stamp transactions at retailers’ checkout counters were also observed for the purpose of assessing the possible impacts of the EBT on stores’ checkout productivity and recipients’ experiences.

Findings

Personal characteristics of study respondents in Table 1 show that a majority were single and had not completed formal education above the high school level. Only 13 percent of the respondents were married, 8 percent were separated, approximately 8 percent indicated they were divorced, and 5.7 percent indicated they were living with a partner but not married. Approximately 27 percent of the respondents are unemployed, 28.3 percent are employed full-time, 17.7 percent are employed part-time, while 18.6 percent are full-time students. A majority (89.5 percent) have related children under 18 years and are TANF recipients.

Regarding preference for the EBT technology, majority of the respondents

Table 1. Characteristics of Survey Respondents

Marital Status	Percent	Employment Status	Percent	Educational Attainment	Percent
Married	12.9	Employed full-time	28.3	Did not complete high school	19.7
Living with a partner but not marriage	5.7	Employed part-time	17.7	Completed high school	31.4
Divorced	7.7	Homemaker	6.7	Some college	32.7
Separated	8.0	Student	18.6	Four year college degree	10.4
Single	62.2	Retired	2.2	Graduate school	5.8
Widowed	3.5	Unemployed	26.6		
Total Receiving Temporary Assistance for Needy Families					89.5%



Table 2. Food Stamp Recipients' Opinions about EBT Technology and Coupons

	Percent
Prefer EBT	74.4
Prefer coupon	19.6
No preference	6.0

(74.4 percent) prefer EBT to the use of food stamp coupons. About 20 percent prefer coupons, and only 6 percent had no preference (Table 2). Those who prefer coupons are likely to be unemployed, did not complete high school, and single. Among recipients who prefer EBT technology, 87.4 percent felt that it was a safe method to deliver benefits (Table 2). They also thought that with the EBT technology benefits are more reliable (75.4 percent), secured (78.6 percent), and convenient (74.4 percent) than coupons. A majority (86.6 percent) indicated that the technology is better than waiting for the coupons in the mail (Table 3).

Theft Reduction

Findings for “opinions about theft reduction” in Figure 1 show that a majority of food stamp recipients (79 percent) perceived that the EBT technology reduces theft associated with using food stamp coupons. Only 15 percent of the recipients surveyed indicated that the technology does not reduce theft. These findings indicate that the technology will reduce cost of issuing and redeeming program benefits. In the paper-based system, extra costs were incurred through agency losses such as coupons that were lost or stolen and then replaced.

Fraud Reduction

The findings for fraud reduction are presented in Figure 2 and show that a large percentage of respondents (66 per-

Table 3. Specific Reasons for Preferring the EBT System

	Percent
Easier to use/more convenient	74.4
Better than coupon coming in the mail	86.6
Safe method to deliver benefit	87.4
Makes benefit more reliable	75.4
Makes benefit more secured	78.6

cent) reported that the EBT technology reduces fraud associated with the food stamp coupons. Twenty-three percent of respondents indicated the EBT technology does not reduce fraud, while on 11 percent indicated they don't know.

Reducing Social Stigma or Embarrassment

One area of FSP that has received considerable attention by sociologists and is addressed in this research is the underutilization of the program because of the stigma and adverse attitudes surrounding the use of public assistance. Sixty-two percent of the respondents think the technology reduces the embarrassment or stigma associated with using food stamp coupons in grocery stores (Figure 3). During interviews, recipients and retailers supported the contention that EBT is a less stigmatizing benefit delivery system. Some recipients think they are treated better in grocery stores now that they have an EBT card than when they were paying with food stamp coupons. These findings indicate that the EBT system improves food stamp program integrity and is consistent with that of other researchers [1, 4, 5, 7, 8]. EBT may increase participation rate in the future. Further analyses indicate that the demographic and socioeconomic characteristics of recipients responding “no” on fraud, theft and stigma do not differ from those answering “yes.”

Some Other Reasons Given for Preferring EBT Technology

Here is what some recipients have to say about the EBT card during interviews:

- “It is better than carrying a lot of food stamp coupons to grocery stores.”

Figure 1. Do You Think Using EBT Technology Reduces Theft Associated with Food Stamp Coupons?

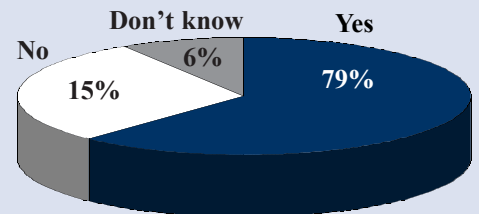


Figure 2. Do You Think Using EBT Technology Reduces Fraud Associated with Food Stamp Coupons?

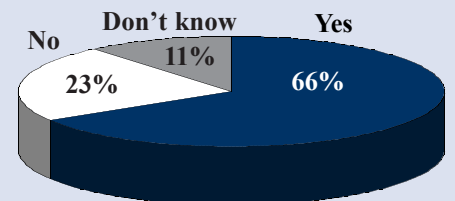
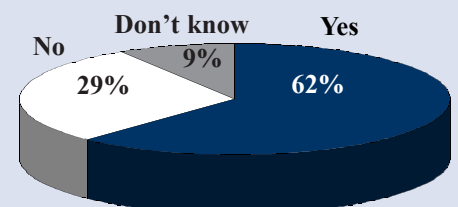


Figure 3. Do You Think Using EBT Technology Reduces Stigma or Embarrassment Associated with Food Stamp Coupons?





- “With the card, it is less tempting to use food stamp benefits on other things.”
- “You cannot get cash change for food stamp purchases anymore because the EBT system deducts the exact amount of the purchase from your account.”

The comment on not getting cash change back is very important for the food stamp programs. In the coupon FSP, recipients could use the change to buy non-food stamp eligible items. Compared to the coupon system, EBT is making it more difficult to sell or trade benefits (trafficking).

Food Retailers’ Opinions

Food retailers are essential to the EBT technology for issuing food stamps, and they play important roles in delivering cash benefits as well. Retailers were asked whether they preferred the EBT technology, the food stamp coupon, or had no preference with regard to how food stamp benefits are issued. Of the 21 food retailers interviewed, 90 percent favored the new the EBT technology, while only 9 percent reported they prefer paper coupon issuance. Some of the reasons for preferring the EBT system included: easier depositing program funds into their bank accounts, lower labor cost, increased sales, and the elimination of cash change for food stamp sales. Among those who disliked EBT, reasons included customers not remembering their PIN, computer slow downs and equipment problems that occur because of the automation.

Retailers’ Opinions of Food Stamp Fraud under EBT

Retailers generally believe that fraud will decline under EBT. Many felt that a large, diverse range of fraudulent activities are less common under EBT. These

forms of fraud include purchase of ineligible items with food stamp benefits, the return to retailers of items purchased with food stamp benefits for cash refunds, and the sale of food stamp benefits to store employees (trafficking).

Perceptions of Problems

A majority of the food stamp recipients do not perceive major problems with the EBT system except in the case of the machine’s communication line not working. More than half of all the food stamp recipients (56 percent) said it is a problem. The most commonly reported problems with the technology mentioned by retailers are that the “system is too slow,” “there are equipment problems,” and “the machine line not working.” When the system is down, or the telephone line is not functioning, retailers cannot conduct electronic sales. The problem of the machine line not working stood out in the recipients’ and retailers’ minds because they have to complete transactions using the manual backup procedures or have to switch checkout lanes because the one they first chose did not have EBT manual backup equipment. The rural area of our study may be more susceptible to the system not working because of infrastructure issues. For example, during a visit to local grocery stores, it was found that many of the stores have only one telephone line.

Conclusion

This study has attempted to fill a gap in empirical research on EBT by examining opinions of food stamp recipients and retailers in a rural area of the South. The degree of preference for EBT technology, reasons for such preference, and opinions about EBT related issues such as theft and fraud reduction, and as well as decreased social stigma or embarrass-

ment were all studied. Problems encountered when using the EBT system were also examined. Unlike previous research, however, the focus was on a persistent by poor rural county. The interest in a rural county provides needed balance to the current tendency of EBT researchers to focus on urban areas.

Our results show that there is a great deal of satisfaction with the EBT technology in Macon County, AL. There was a common perception that the system is a better way to deliver benefits and that it increased security, safety and protection against loss and theft. The technology also reduces benefit waste, fraud and trafficking. Moreover, it increases the assurance that food stamp benefits are being used appropriately. These findings are consistent with results reported by other researchers [1, 5, 7, 8, 11, 12].

Social scientists have had a long-term interest in those individuals who are eligible for food stamp programs but underutilize them because of social stigma or embarrassing experiences. The results of this study show that the EBT card reduces social stigma or embarrassment and the adverse attitudes surrounding the use of public assistance in rural areas. Thus, EBT can have a strong impact on food stamp program participation in the 21st century. Many of the respondents said that before EBT they felt awkward using food stamps in front of particular people or groups of people. Some talked about how hesitant they were to use food stamp coupons in white neighborhoods of Auburn and Montgomery. With the EBT card, they feel less likely to feel degraded in front of people having greater financial resources.

What can be concluded from these data? Although this is a case study and thus limited in its scope, one conclusion seems clear: substantial proportions of



food stamp recipients in this rural county expressed positive images of the EBT technology. The system was seen as satisfying and more likely to bring out the best in food assistance programs. Participation rates among eligibles in mean-tested welfare programs (e.g., food stamps and TANF) may improve in the future because EBT can reduce the stigma surrounding the use of public assistance. Thus, many eligible people may be applying for food stamps in the first decade of the 21st century. The results of the current study indicate that many Macon County food stamp recipients and food retailers subscribe to the belief about the “goodness” of the EBT technology.

Policy Implications

Welfare reform has intensified interest in government policies that support low-income families. The strong focus on reducing fraud and abuse as the primary effort in the FSP has wide acceptance and fits mainstream thinking. However, there is also a growing recognition that there are some problems. It is important for state and federal officials to address the obstacles associated with the EBT system such as telephone lines and equipment not working. This problem is more pronounced in poor rural areas. Government leaders will need to take a critical look at this problem in future food assistance policy debates. Any new EBT regulations should seek to incorporate measures to minimize or alleviate such problems in rural counties. Legislators must look beneath the general bright picture of the EBT system in metropolitan areas and seek to explore hardships that might be more visible in rural localities. Also, the focus of this study on poor rural communities suggests the need to identify and evaluate

community effects in implementing EBT. What is distinctive about particular rural counties that exacerbates the system problem? EBT in other poor rural counties of the country should be evaluated to determine whether the results observed in this study are applicable in different settings.

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Andrew A. Zekeri is associate professor of rural sociology at Tuskegee University. Zekeri’s research interests focus on rural poverty, rural communities, community action and economic development, and research methods. His policy research includes studying rural communities with emphasis on how social changes affect the well-being and viability of forest-dependent communities, and the ability of residents of those

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communities to act and respond to change. Newer areas of research focus on food security of nonprofit food assistance recipients and the impact of psychosocial factors on health disparities.

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