

## SNAP ACCESS BARRIERS FACED BY LOW-INCOME 50-59 YEAR OLDS HIGHLIGHTS

America has always been known as the land of opportunity, but for an alarming number of Americans age 50-59, opportunities feel distant, if not unattainable. In the midst of a slow economic recovery, 50-59 year-olds are rapidly becoming the new face of financial vulnerability in America – increasing the number of hungry people age 50-59: from 2007 – 2009, food insecurity increased 38% in this age group.

The Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) is the only nutrition assistance program available to most people 50-59. But despite their economic vulnerabilities, just 56% of people 50-59 who are eligible for Supplemental Nutrition Assistance Program benefits are enrolled in the program, compared to 72% of younger age groups. (Only one-third of eligible people 60+ are enrolled in the program.)

Because there is so little available data on people 50-59 and SNAP, AARP Foundation fielded SNAP Access Barriers Faced by Low Income 50-59 Years Old study to examine the barriers to enrollment among low-income people 50-59 and proposes means to overcome those barriers. Perhaps its most revealing finding is that 50-59 year olds are not only cynical about SNAP, but feel disenfranchised by the agencies that implement the program.

*SNAP Access Barriers Faced by Low Income 50-59 Year Olds* **found two chief barriers to SNAP enrollment among low-income older people age 50-59.**

- They choose not to apply for or enroll in SNAP because they **lack knowledge about the program and its benefits** – although, unlike people 60+, not because of any stigma they attach to receiving benefits. This lack of knowledge includes:
  - They do not know that SNAP exists, which is especially prevalent among Hispanics;
  - They believe (often erroneously) that the benefits they will receive are too small and not worth the trouble they will go through applying for them;
  - They do not believe they will qualify for SNAP benefits; and/or
  - They forego applying for benefits because they believe, again erroneously, that they will be “taking away” benefits from others, especially children, who need them more.
- They encounter or have **encountered challenges and/or obstacles that prevent them from enrolling** in SNAP. These challenges include, in order of occurrence:
  - **Poor/discourteous customer service**, cited the most frequently. In fact, none of the study participants cited a positive customer experience. Typical comments include:
    - » *...the people there [SNAP enrollment office] do not have a caring attitude and they just herd people in and heard them out.*
    - » You go into a food stamp place ...and they pretty much look at you, like, ‘What do you want? You’re a scum, you’re nothing, you want a handout from us?’
  - **The quality of information about SNAP benefits and eligibility**, especially information inconsistent with their state’s SNAP requirements and that may have violated the state’s enrollment procedures.

- **Inconsistent or incorrect application of SNAP enrollment rules, including:**
  - » Being asked to submit information not required for enrollment in their state;
  - » Having an asset test limit applied when the state did not require this for SNAP benefits; and
  - » Being assisted by staff who do not follow household rules for single applicants, especially when they say all persons living in the same house are “one household,” which resulted in their being disqualified.
- **Problems with seasonally adjusted income.** A considerable number of people had more need for SNAP during particular months of the year. In these cases, proving income fluctuations took longer than the enrollment process itself; many SNAP benefits were delayed for so long that by the time applicants received them they were no longer needed.

**To overcome barriers and improve SNAP participation** among those 50-59, SNAP Access Barriers Faced by Low-Income 50-59 Year Olds recommends:

- Ensure local SNAP office personnel provide the highest quality of customer service with courtesy, professionalism and respect through diversity, sensitivity and customer-service training.
- Provide additional training to state and local staff on SNAP eligibility rules and procedures.
- Simplify communication about SNAP:
  - Make outreach materials more accessible;
  - Identify appropriate Community Based Organizations (CBOs) and involve them in outreach efforts;
  - To inform hard-to-reach populations, use diverse communications and channels; and
  - Encourage more “One Stop Shop” models of multiple public benefits to increase enrollment.
- Develop new, better strategies to keep people informed about SNAP benefit delays:
  - Focus new research on interviewing SNAP applicants who do not complete the process;
  - Research administrative decision delays and identify malfunctions;
  - Use advocates to help applicants complete SNAP application and document-gathering;
  - Tell applicants how long after submitting application they will receive benefits;
  - Develop solutions for those with seasonal jobs by decreasing application errors and decision delays; and
  - Assess funding levels warranted to support quality customer service.

For a copy of the full report, please email [hlopez@aarp.org](mailto:hlopez@aarp.org).



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