



# **SNAP Access Barriers** Faced By Low Income 50-59 Year olds



# **SNAP Access Barriers Faced By Low Income 50-59 Year olds**

**A report submitted to AARP Foundation**

**April 2013**

**Hiram Lopez-Landin**

**H Lopez@aarp.org**

## **ABSTRACT**

America has always been known as the land of opportunity, but for an alarming number of Americans ages 50-59, opportunities feel distant, if not unattainable. In the midst of this slow economic recovery, 50-59 year olds have become especially vulnerable to food insecurity. This group has been plagued by high unemployment and underemployment, is often too young for Social Security and Medicare, and often ineligible for programs designed for households with children.

The Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program) is the only nutrition assistance program available to most individuals in this group and studies have shown that participation in SNAP reduces the likelihood of being food insecure. However, participation rates for this population are low and their food insecurity rates have increased substantially since 2007.

While scholars from diverse academic disciplines have studied SNAP nonparticipation among other age groups, 50-59 year olds have been largely overlooked in the literature. This study seeks to fill in the research gaps by collecting data on the reasons for nonparticipation in SNAP among 50-59 year olds. Data were gathered through a qualitative research approach that included: key informant interviews, in-depth interviews and focus groups with SNAP non-participants who were likely income- eligible.

The research found that the most common barriers to SNAP participation were dissatisfaction with the quality of service received from local SNAP office staff; lack of knowledge; benefit estimates too low to justify the level of effort required to apply; and seasonal variation in income.

*This report is dedicated to the 50-59 year olds who participated in the research; your courage, wisdom, and perseverance serve as a constant source of inspiration to our work at AARP Foundation.*

# TABLE OF CONTENTS

ABSTRACT	I
ACKNOWLEDGEMENTS	IV
INTRODUCTION	1
BACKGROUND	3
EFFECTS OF FOOD INSECURITY:	3
SOCIAL SAFETY NET FOR 50-59 YEAR OLDS:	4
SNAP:	4
SNAP BARRIERS:	5
METHODOLOGY	6
STATE SELECTION:	6
PARTNER SELECTION:	7
SAMPLE SELECTION:	7
DATA ANALYSIS:	7
FINDINGS	8
CUSTOMER SERVICE:	8
LACK OF KNOWLEDGE/AWARENESS:	11
LOW BENEFITS:	12
INCOME VARIATION:	12
DISCUSSION	14
CONCLUSION AND RECOMMENDATIONS	16
APPENDIX I	18
ENDNOTES	20

## **ACKNOWLEDGEMENTS**

This research began while the author served as a Bill Emerson National Hunger Fellow at AARP Foundation. Thanks to Jo Ann Jenkins, AARP Foundation President, and to Maxine B. Baker, Senior Vice President for Impact Areas, for supporting the Emerson Fellows program and for their commitment to furthering the understanding of how hunger-related issues affect Americans 50+.

Thank you to Karen Patyk, for her encouragement, editing, and patience throughout the project and to Katia Jones and Maggie Biscarr, for being supportive colleagues, the measure of which cannot be adequately recounted. Thank you also to the research participants who made this project possible. You inspire me to continue addressing the root causes of hunger among older adults.

A very special thanks to Michael Calopietro for helping with the process of creating the research materials and analyzing the results. His advice made this work possible. Thank you also to the support of the Congressional Hunger Center, which sponsors the Bill Emerson National Hunger Fellows program. Finally, thank you to AARP headquarters, our field partners and the AARP state offices in Mississippi, New Mexico, New York, Ohio, and Oregon. This project would not have been possible without their support.

## INTRODUCTION

America has always been known as the land of opportunity, but in the wake of this slow economic recovery from the 2008 economic recession, for an alarming number of Americans ages 50-59, opportunities feel distant, if not unattainable. This is the case for Kelly Clark,<sup>1</sup> a 56 year old Caucasian woman from Oregon.

In 2010, Kelly was a successful accountant living a comfortable secure-income lifestyle with her husband and two adult children. Unexpectedly, she was informed that her company was reducing its size and her position was being eliminated. Kelly tried to renegotiate and offered to take a pay cut to no avail.

When Kelly lost her job, her family's living conditions rapidly changed. Before these unfortunate circumstances, economic security had never been much of a concern for Kelly and her family, but now they needed help. They went in search of social safety net programs that would help their family survive and eventually regain their footing.

Even though Kelly's household income had been cut, her family did not qualify for Temporary Assistance for Needy Families (TANF) because her children had reached adulthood, nor did they qualify for health coverage from Medicare or Social Security benefits because she and her husband were too young. In addition, they were denied Medicaid coverage because they were not considered sufficiently at-risk (pregnant, 65 years or older, or disabled).

Kelly learned about the Supplemental Nutrition Assistance Program (SNAP) and immediately took action. After several visits to the SNAP office, documentation verification delays, and several emotional breakdowns caused by an insensitive caseworker, she submitted her application. To her surprise, her application was denied because her household gross income was too high. Kelly's situation worsened when her husband lost his job; however, her negative experience and the fear of getting denied again prevented her from attempting to re-apply for SNAP. Unfortunately, Kelly's experience is not an isolated one.

We are accustomed to believe that older adults 60-plus are the most vulnerable group of aging adults in our society. In reality, however, 50-59 year olds are emerging as the new face of vulnerability. In the midst of this slow economic recovery, this cohort faces age-specific pressures and has limited safety net programs to which they can turn for assistance. They have been plagued by high unemployment, are generally too young for Social Security and Medicare, and fail to qualify for programs like TANF designed for households with children. In addition, health concerns are more prominent and re-employment is more difficult for this age group than their young counterparts.<sup>1</sup> Upon reemployment the median monthly earnings for workers 50-61 declined 23%, compared with 11% for workers age 25-34.<sup>2</sup>

According to the Bureau of Labor Statistics, the 50-59 cohort accounts for almost 15% of unemployed persons, similar to their share of the overall population, but suffers durations of unemployment longer than their younger counterparts.<sup>3</sup> The average duration of unemployment for 50-59 year olds was around 53 weeks [45-54 years, 52 weeks, and 55-64 years, 53.5 weeks] in October 2012. At the same time, the average duration for younger people age 25-34 was 38 weeks.<sup>4</sup>

For too many Americans in this 50-59 age group, living at or below the Federal Poverty Level (FPL) has become the new normal. In fact, 17% of individuals in this cohort live between 0% and 150% of the FPL. They are also affected by high disability rates. Nearly 16% of 50-59 year olds are experiencing a disability.<sup>5</sup>

In Fiscal Year (FY) 2009, the estimated SNAP participation rate was approximately 56% for 50-59 year olds compared to 36% for the elderly age 60 or older, and 72% for all eligible individuals.<sup>6</sup> (For additional insight into how participation rates were calculated, see Appendix 1.) Although participation rates for 50-59 year olds are higher than adults 60 or older, they are relatively low compared to the general population.

Even when 50-59 year olds attempt to enroll in SNAP, the only food assistance program available to most individuals in this group, several barriers prevent them from enrolling. While anecdotal information suggests challenges in enrolling on SNAP for this age group, little quantitative or qualitative literature has focused on identifying those challenges with

---

i Alias to protect the identity of the participant.



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

specificity. In fact, 50-59 year olds are generally under-researched. This lack of information has created room for this research to document the different barriers for SNAP nonparticipation for the various segments within the age cohort.

The overall objective of this research is to discuss barriers to SNAP enrollment among low-income people age 50-59, to discuss differences in barriers for specific segments of those ages 50-59, and to propose a means for overcoming these barriers.

## BACKGROUND

As a result of the economic downturn, more and more Americans are struggling to put food on their tables. In 2011, 50.1 million persons lived in food-insecure households; this included 33.5 million adults and 16.7 million children.<sup>7</sup> Food insecurity is defined as limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable foods in socially acceptable ways.<sup>8</sup> Hunger is defined as the uneasy or painful sensation caused by a lack of food and the recurrent and involuntary lack of access to food.<sup>9</sup> In contrast, food security refers to access by all people at all times to enough food for an active, healthy life.

Food security rates are calculated based on an annual survey conducted by the U.S. Census Bureau. The Core Food Security Module (CFSM) asks one adult respondent in each household a series of questions about experiences and behaviors related to food access in the previous twelve months.<sup>10</sup> The food security status of the household is determined based on the number of food-insecure conditions reported (Example of a question in the CFSM: We worried whether our food would run out before we got money to buy more. Yes or No.).<sup>11</sup> For instance, households are classified as food secure if they reported no food-insecure conditions or if they reported one or two. Households are classified food insecure if they reported three or more food-insecure conditions. Finally, households are classified as having very low food security if they reported multiple indications of disrupted eating patterns and reduced food intake.<sup>12</sup>

Research conducted by Ziliak and Gundersen (2011) shows the full picture of food insecurity among 50-59 year olds and highlights a 38% increase in food insecurity between 2007 and 2009.<sup>13</sup> The food insecurity increase was less pronounced (25%) for individuals 60 or older. During the same period, food insecurity levels for 50-59 year old African Americans and Hispanics was at least double compared to their white counterparts.<sup>14</sup>

The 50-59 year old cohort is generally well educated and likely to be homeowners. Data from the 2010 Census indicates that 51% have at least some college education and more than one-third (37%) have completed some type of higher education degree.<sup>15</sup> Even with the most recent economic recession, a large number of homeowners in this age group managed to avoid foreclosures. Three quarters (77%) of 50-59 year olds own the home they live in or are paying mortgages.<sup>16</sup>

According to the 2010 U.S. Census American Community Survey, the overwhelming majority of persons ages 50-59 were born in the United States and are similar to the national population demographic: 72% whites, 11% Blacks, 10% Hispanics, and 4% Asians. In addition, about 6% of 50-59 year olds in the U.S. live in a multigenerational household and almost 3% are responsible for their in-home grandchildren.<sup>17</sup>

The recent economic recession and slow economic recovery impacted employment trends overall, and particularly put older adults more at risk. Unemployed older workers spent much more time looking for work than any other age group. Nearly half of the unemployed ages 25-34 found a new job within six months, but it took more than nine months for those 50-61 to find work.<sup>18</sup> Additionally, when workers had been on the job the same length of time, men in their 50s were more likely to lose their job than those in their 20s and 30s.<sup>19</sup>

### EFFECTS OF FOOD INSECURITY:

Good nutrition is important to help keep the body's immune system healthy and to prevent chronic diseases. Research has shown that access to enough food is necessary for a healthy life.<sup>20</sup> However, we know that in America not everyone has access to nutritionally balanced meals at all times. As a result, millions of Americans feel the physical, emotional, and psychological effects of hunger and our nation feels the negative economic effects. Those who are food insecure experience significantly poorer health, are more likely to suffer from depression, and are more likely to see a psychologist.<sup>21</sup>

In 2010, hunger cost America approximately \$167 billion due to the combination of lost economic productivity per year, more expensive public education because of poor education outcomes, avoidable health care costs, and the costs of contributions to emergency food organizations.<sup>22</sup>

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

It is widely known that food insecurity can be detrimental for everyone, but as people age food insecurity can have serious long-term effects. While the effects are less documented for the 50-59 year olds, there is vast knowledge on the effects food insecurity has on adults ages 60 or older. For instance, older adults 60 or older who experience food insecurity are significantly more likely to have lower intakes of energy and major vitamins, to be in poor health, and to have limitations in activities of daily living (ADL).<sup>23</sup> There are other documented consequences to food insecurity including longer hospital stays,<sup>24</sup> impairment in physical function,<sup>25</sup> diminished immune response,<sup>26</sup> depression,<sup>27</sup> and social isolation.<sup>28</sup>

In the AARP Foundation report, “Food Insecurity Among Older Adults,” the differences in health outcomes between food- insecure and food- secure persons 50-59 year olds became evident. Food insecure 50-59 year olds were almost twice as likely to be diabetic (19% versus 10%), were far less likely to be in excellent or very good health (17% versus 44%), were much more likely to suffer from depression (16% versus 3%) and were more than twice as likely to have at least one ADL limitation (52% versus 21%).<sup>29</sup>

Disability rates were also higher among food insecure 50-59 year olds: One in two 50-59 year olds experiencing either food insecurity or very low food security were disabled. All in all, the research concluded that intakes of most major nutrients were lower among the food insecure 50-59 year olds compared to food secure persons in their cohort.

### **SOCIAL SAFETY NET FOR 50-59 YEAR OLDS:**

It is widely understood that older low- income persons are prone to uncertainties, but the choices and pressures may look different depending on available support. For instance, 50-59 year olds have age-specific pressures because they have limited safety net programs to turn to for assistance. The majority of individuals in this group (76%) have no children under the age of 18,<sup>30</sup> which makes them ineligible for several programs designed for households with children. These programs include TANF, the Special Supplemental Nutrition Program for Women Infants & Children (WIC), the Child Tax Credit, and Medicaid. People age 50-59 are also generally too young for Medicare and Social Security benefits, the Commodity Supplemental Food Program (CSFP), and the Senior Farmers’ Market Nutrition Program (SFMNP), to name a few. However, we cannot dismiss the fact that 50-59 year olds may be eligible for some social safety net programs, including unemployment insurance, Social Security disability insurance, and workers compensation.

Even though this group lacks an age-specific social safety net, it does not preclude them from enrolling in programs for which they may qualify. One example of a program that is not age-specific but has a positive impact on a household’s economic security and is available to many low- income 50-59 year olds is the Supplemental Nutrition Assistance Program, or SNAP.

### **SNAP:**

As of November 2012, 47.6 million Americans were receiving SNAP benefits.<sup>31</sup> SNAP enrollment remains high and data confirms that the sharp increase is largely attributable to the economic downturn.<sup>32</sup> Between 2007 and 2010 unemployment rose from 4.6% to 9.6%, the number of people in poverty increased by 26%, and the SNAP caseload expanded by 56%.<sup>33</sup> Since SNAP is widely recognized as the first line of defense against hunger, it is growing because of the exponential need. The rates are constant relative to how the program should respond to national economic changes. In 2010, the average monthly benefit for all participating households was \$290 and the average household size was 2.2 people.<sup>34</sup>

SNAP is one of the best options available to increase food purchasing power for low- income older adults. SNAP is an entitlement program, meaning that anyone who meets the eligibility criteria can participate. SNAP benefits are loaded onto Electronic Benefit Transfer (EBT) cards that participants use to purchase food at approved retailers. According to estimates using Quality Control data from the United States Department of Agriculture (USDA), SNAP participation rates remain low for 50-59 years olds despite a 4.5 percentage point increase between 2006 and 2009. In FY 2009, the estimated SNAP participation rate was approximately 56% for 50-59 year olds (For additional insight into how participation rates were calculated, see Appendix 1). Although often overlooked, SNAP enrollment rates remain low among 50-59 year olds.

Past research used data on SNAP participation from the 1980 to 2003 waves of the Panel Study of Income Dynamics (PSID) to estimate the effects of age, income volatility, and birth cohort (individuals were grouped in cohorts by date of birth).<sup>35</sup> The research concluded that on average participation was higher among those with high levels of “permanent” income volatility and lower among those transitory volatile incomes. The study also found that later birth cohorts (born after 1959) have higher rates of SNAP participation than earlier birth cohorts (born between 1939 and 1948 and born between 1949 and 1958). They concluded that later cohorts had higher rates of SNAP participation because they had a greater familiarity with SNAP. Overall, this research revealed that take-up rates for 51-60<sup>ii</sup> year olds were declining throughout the sample period.

The goal of nutrition safety net programs is to reduce food insecurity and studies have demonstrated that SNAP reduces food insecurity or food insufficiency.<sup>36</sup> For instance, using national data, one study concluded that SNAP reduces the likelihood of being food insecure by almost 30% and reduces the likelihood of being very food insecure by 20%.<sup>37</sup> Another study demonstrated that within a few months of receiving SNAP benefits, the prevalence of very low food security declined to around 12%.<sup>38</sup> According to the U.S. Census Bureau, in 2011 if the value of SNAP benefits were added to money income, 1.9 million fewer adults 18-64 and 300,000 fewer adults 65 or older would be classified as living in poverty.<sup>39</sup>

While SNAP prevents people from being food insecure, increases food choice, reduces poverty, and plays an important role in the stability of vulnerable households, based on empirical research SNAP also helps reduce the prevalence, depth, and severity of poverty.<sup>40</sup> Notably, in 2009, SNAP reduced the depth of child poverty by 20.9% and its severity by 27.5%.<sup>41</sup> These reductions in poverty serve as a testament to the positive impact SNAP has on households’ economic security.

### **SNAP BARRIERS:**

Despite the benefits of SNAP, many older adults do not participate in SNAP. There are numerous reasons why eligible people do not participate in SNAP. While some make a conscious choice not to participate, others encounter challenges that prevent them from applying. For example, individuals might not participate because they feel they can get by without SNAP or do not want to rely on government assistance; others cite issues of stigma, or having a previous negative experience with the program.<sup>42</sup> Some do not participate because they have insufficient information about eligibility,<sup>43</sup> the expected benefit is small relative to the cost of participating in the program (in terms of the money and time required to apply for the program),<sup>44</sup> or have a language barrier which makes it difficult to complete the application.<sup>45</sup>

While eligible people share similar reasons for nonparticipation, some barriers may differ by age, race, or household composition. For instance, stigma, pride, and lack of transportation discourage Americans ages 60 or older from applying,<sup>46</sup> while language barriers and low educational levels prevent recent immigrants from applying.<sup>47</sup> As a result of these documented barriers, policymakers have drafted policies to reduce barriers to SNAP participation.

In light of the current slow economic recovery, reducing barriers is more pertinent today. Currently, participation rates among 50-59 year olds are low and may be explained by access barriers. This study seeks to amend this lack of information by collecting data on the reasons 50-59 year olds do not participate in SNAP.

---

ii In this research study, 50 year olds were included in the 41-50 cohort.

## METHODOLOGY

Data analyzed in this report were obtained using a qualitative research approach that included key informant interviews, in-depth interviews, and focus groups. A total of seven key informant interviews, ten in-depth interviews, and nine focus groups ranging in size from three to thirteen participants were conducted in Mississippi, New Mexico, New York, Ohio, and Oregon. The key informant interviews and in-depth interviews lasted an average of thirty-five minutes, and the focus group sessions lasted around an hour. Interviews and focus groups took place in May and June 2012.

**Table 1: Data Collection Method**

State	Key Informants	In-depth Interviews	Focus Groups
Mississippi	1	1	2
New Mexico	2	3	2
New York	2	1	2
Ohio	1	4	2
Oregon	1	1	1
Total	7	10	9

To begin with, key informant interviews were conducted with direct service providers or anti-hunger advocates at local Community-Based Organizations (CBO's). Interviewees were provided with the opportunity to discuss SNAP nonparticipation among 50-59 year olds, using the same discussion guide in each interview. Second, in-depth interviews with SNAP nonparticipants that met the inclusion criteria were conducted to elicit information on the barriers that prevent the interviewees from participating in SNAP. To participate in the study, participants had to be: between 50-59 years old, currently not receiving SNAP benefits, have not received SNAP benefits in the last five years, and meet one of the SNAP income options based on household size. Interviews were semi-structured and followed a set of open-ended questions. Finally, focus groups with participants who met the above criteria were conducted to support key informant interviews and in-depth interviews. The focus group participants had an opportunity to share their thoughts about SNAP and their reasons for not applying. Focus groups were also semi-structured and followed the same set of questions as the in-depth interviews.

### State Selection:

Five states were selected for the study: Mississippi, New Mexico, New York, Ohio, and Oregon. Four of the five states are in the top 10 in terms of food insecurity among people ages 50-59. Mississippi had the highest rate of food insecurity for 50-59 year olds in the nation (14%), followed by New Mexico (12%), Oregon (11%), and Ohio (10%).<sup>48</sup> The fifth state, New York, was selected because of its demographic diversity. Table 2 reveals basic demographic information about 50-59 year olds in the five states where data were collected.

**Table 2: 50-59 Demographics by State**

	Mississippi	New Mexico	New York	Ohio	Oregon
Population of 50-59 years old (%)	389,645 (13.1)	278,894 (13.5)	2,668,198 (13.8)	1,671,716 (14.5)	548,266 (14.3)
% Unemployed	4.7	4.4	5.6	6.4	8.2
% Between 0-150% of FPL	24.6	21.2	16.5	16.7	18.2
% With a disability	23.7	16.7	13.0	16.8	16.8
% At least some college education	52.6	60.1	58.5	53.4	67.7
% Completed Bachelors degree or higher	19.4	27.9	31.5	24.1	27.2
% Home Ownership	78.6	79.7	67.1	79.5	77.4
% Born in U.S.	97.0	87.7	69.7	95.7	91.1

% Living with grandchildren	9.2	8.2	4.7	4.9	3.6
% Responsible for grandchildren	5.9	4.2	1.8	2.5	1.2
% Race					
White	62.9	51.3	64.7	85.2	87.2
Black	33.5	2.5	13.7	11.3	1.2
Hispanic	1.3	36.7	13.0	1.3	4.9
50-59 Food Insecurity Rate	13.79	12.37	9.15	10.41	10.57

Source: "United States Census Bureau: American Community Survey," available at [http://www.census.gov/acs/www/data\\_documentation/pums\\_data/](http://www.census.gov/acs/www/data_documentation/pums_data/); James P Ziliak and Craig Gunderson, *Food Insecurity Among Older Adults* (Washington: AARP Foundation, 2011).

### Partner Selection:

Field partners<sup>iii</sup> in each state were identified via a referral process from national partner organizations.<sup>iv</sup> Field partners were almost exclusively hunger-relief charities. Data collection was done by AARP Foundation, but field partners assisted in recruiting participants, arranging the times and locations where individual interviews and focus groups were held, and conducting calls to remind participants about the research and their scheduled appointments. Field partners used volunteers to hand-deliver marketing materials in their communities. If interested, potential participants called the field partner coordinator to prove eligibility to participate in the study and receive an invitation to participate in an in-depth interview or focus group session.

### Sample Selection:

Key informants were identified by field partners and were selected through a snowball sampling technique, by which interviewees suggested other people to contact from their network. Participants were selected in a convenient manner to meet the criteria. Participants had to be between 50-59 years old, not have received SNAP benefits in the last five years, and to have met the federal income test to be eligible for SNAP. Flyers were created by AARP Foundation and disseminated by field partners. Participants registered with the field partner.

Full participation in the study consisted of participating in an in-depth interview or in one focus group session. At the conclusion of the in-depth interview or focus group, participants received a small cash gift for their time and input. The collection of data was completed when resources were exhausted and when answer saturation was achieved. In other words, data was collected until no new categories emerged and no further variations within categories could be determined.

### Data Analysis:

On the day that key informant interviews, in-depth interviews, and focus groups were conducted participants received a consent form, which explained that participation in the study was voluntary and that each participant was free to withdraw at any point during the study or decline to answer any question. Interviews and focus groups were audio-recorded and transcribed. A detailed reading of the transcribed interviews and focus groups was completed and a domain analysis was conducted based on topically coded answers grouped thematically according to similarities using coded quotes. The approach is based on the identification of the main issues raised by participants and the grouping of more detailed topics within each of these domains or sub-categories.

iii Field partners asked to remain anonymous.

iv Food Research and Action Center (FRAC)

## FINDINGS

This section describes key findings from a sample of 50-59 year olds living in the United States and responses from key informants.<sup>v</sup> There were a total of seventy-seven in-depth and focus group participants. Of the seventy-seven participants, fifty-eight were females and nineteen males. All participants were between 50-59 years old. Thirty-three of them identified as white, twenty-six as Black, and eighteen as Hispanic. Forty-seven (or 61%) of the participants had at least some college education and twenty-eight (or 36%) completed some type of higher education degree. Thirty-eight were unemployed, sixteen were employed part or full-time, fifteen were out of work and receiving disability benefits, and eight were retired. In addition, all seven key informants served low income 50-59 year olds at some capacity in their food relief organizations or Community-Based Organization (CBO). Six of the seven key informants were female and one was male. Four of them identified as white, one as Black, and two as Hispanic.

It is important to note that although in-depth interviewees and focus group participants demonstrated a lack of economic security at the time the data were collected, they were not always in need nor did they necessarily self-identify themselves as low income. While it is true that prior to the research several in-depth interviewees and focus group participants were knowledgeable about government assistance programs, others were generally uninformed about America's public assistance programs.

Knowledge of SNAP was high among most of the in-depth interviewees and focus group participants. Those who were unfamiliar with SNAP tended to be college-educated or Hispanic. Articulated barriers were more likely to be related to the process of applying than to the decision to apply. In other words, many in-depth interviewees and focus group participants began an application only to encounter barriers in the course of the application. These barriers included dissatisfaction with the quality of service received from local SNAP office staff; lack of information; benefit estimates too low to justify the level of effort required to apply; and seasonal variation in income.

The overwhelming majority of in-depth interviewees and focus group participants reported encountering at least one barrier in applying for SNAP benefits and a smaller number expressed concerns about multiple barriers preventing them from applying. This report focuses primarily on the single, most important barrier that is deterring individuals from applying to SNAP, but also includes information on less frequently discussed barriers.

### CUSTOMER SERVICE:

Most research participants understood the importance of SNAP and its potential to improve their household resources. However, as a result of at least one negative previous experience with local SNAP office staff, many no longer considered SNAP a viable option. The most common reason given for nonparticipation in SNAP was associated with discourteous treatment by program staff. Even if the negative incident had occurred years ago, their previous encounters with program staff left participants with pessimistic perceptions about the program. These results were consistent across in-depth interviews and focus group discussions. Examples of comments made by participants about general customer service included:

*"I've heard a lot of them [50-59 year olds] say that the people there do not have a caring attitude and they just herd people in and herd them out. It's not a nice place to go a lot of times." (Ohio Key Informant Interviewee)*

*"You go into the food stamp place and you do it 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? And it's like, no, I don't want a handout, I want some help and that just turns you off immediately. You want to just run out the door and say, the hell with you, I'll do it on my own, but I can't." (Oregon Focus Group Participant)*

*"The last time that I walked out of there, I cried so hard, until I said to myself, I will make it, God will make a way for me without me having to go back in there and deal with the people that I was dealing with." (Mississippi Focus Group Participant)*

*"As far as food stamps are concerned, after that last one incident, I'll probably have to hit pretty much rock bottom before I try again." (Ohio Focus Group Participant)*

<sup>v</sup> Findings reflect the perspectives of a small number of individuals recruited from several states.

*“A lot of times your social workers [office that administers SNAP] can be very demeaning, they make the person feel so terrible because they have to apply for food stamps like it’s their money and they’re being generous enough to give it to you.” (New Mexico In-depth Interviewee)*

*“There is no customer service down there [office that administers SNAP]. There is zero customer service. I was told straight up by a caseworker that you’re a single white male; there is nothing for you.” (Ohio Focus Group Participant)*

It is important to note that in-depth interviewees and focus group participants as well as key informants overwhelmingly emphasized this barrier.

### **Quality of Information:**

In addition to real or perceived poor treatment from program staff, several in-depth interviewees and focus group participants reported feeling discouraged after learning about SNAP benefits and eligibility. In some cases, participants reported receiving information that was inconsistent with SNAP requirements in their state and may have violated the state’s enrollment procedures.<sup>49</sup> As one focus group participant in New Mexico said:

*“I talked to the food stamp people. I own my home and own my car, and I have a little too much in the way of savings, they told me I was not eligible because of too many assets. Income itself did not matter.” (New Mexico Focus Group Participant)*

### **Application of Rules:**

Employing improper enrollment practices and not adhering to program rules was cited by several in-depth interviewees and focus group participants. The rules and procedures that determine SNAP eligibility may often require applicants to submit income, asset, or household documentation for verification. (Several states have the capacity to set a higher threshold to increase SNAP participation.) Many in-depth and focus group participants were surprised when asked to submit information not necessary for SNAP enrollment in their state.

Per federal SNAP guidelines, households must pass a gross income test, a net income test, and an asset test to be eligible for SNAP benefits. Households that do not meet these financial tests are not eligible for SNAP benefits. Federal policy options have allowed states the flexibility to increase the income limit or eliminate the asset limit. Several in-depth interviewees and focus group participants indicated that an asset test was applied by program staff in a state that did not require asset test limits. New Mexico<sup>vi</sup> and Mississippi in-depth interviewees as well as focus group participants commonly expressed that their assets prevented them from receiving benefits. The comments of research participants revealed:

*“On one occasion I did go to the food stamp office and when they did a study of what things that you own and they found out that I owned a car they said that I was ineligible to receive food stamps.” (Mississippi Focus Group Participant)*

*“I went to the office and I submitted an application for food stamps, when I had the interview, the staff told me I had too many assets, I had property and I was ineligible. They included my house and two cars.” (New Mexico In-depth Interviewee)*

Furthermore, while most in-depth interviewees and focus group participants reported living in traditional households, several others reported living with a friend, a family member, or in a nontraditional living arrangement. According to these in-depth interviewees and focus group participants, their inability to get SNAP benefits was directly associated with their household situation. For example, participants reported that program staff included all persons living in the same house as one household in the application, resulting in their disqualification. In these cases, it does not appear that program staff always followed the household unit rule. According to the USDA, a “household” is an individual or a group of people who buy food and prepare meals together to eat at home.<sup>50</sup> As one focus group participant in Ohio expressed:

---

vi Broad-Based Categorical Eligibility (BBCE) was implemented in New Mexico in April 2010, therefore some in-depth and focus group participants may have applied for SNAP benefits before BBCE implementation. Prior to BBCE Implementation, New Mexico applied the asset test to SNAP applicants.



*“I lost my house about two years ago, and I’ve been denied repeatedly. You know, I was homeless. A friend was kind enough to take me in. I’ve applied since I’ve been here in Columbus, been denied since I’m under her roof. They don’t count me as a separate entity. They have to count her income and her brother’s social security and everything else. Even though we are all separate entities, they will not break it down that way.” (Ohio Focus Group Participant)*

In-depth interviewees and focus group participants reported that their assigned program staff were not only rude and judgmental, but intrusive. These participants were dissatisfied with services provided by program staff, especially inquiries about personal information irrelevant to the SNAP application. This dissatisfaction with customer service deterred these participants from re-applying. As one focus group participant in New York stated:

*“When I first inquired about food stamps I was referred to the office, it’s like a welfare office, there is a lot going on, it’s a long process you sitting there all day and the people are not really friendly and then they ask a lot of invasive questions. Basically, I feel like they go all up your record with a microscope. They are all into your life. I am just there for food stamps and I don’t feel they need to know whether I have life insurance or things like that. They make me feel that I have to show everything that I have before I get food stamps.”(New York Focus Group Participant)*

It is important to note that, for most, the decision to decline participation in SNAP was not associated with feelings of stigma, and was more related to perceived criticism from staff. Some of their comments included:

*“They stigmatize you before they even know why you are really there for” (Ohio In-depth Interviewee)*  
*“If people even think that there’s a risk that they will be humiliated by going to the office...I would say that’s the number one barrier.” (New Mexico Key Informant Interviewee)*

Of particular concern were notable race-specific differences in the level of the mistreatment. Black focus group participants were more likely than their white and Latino counterparts to report that they experienced treatment that did not follow program procedures or guidelines and to report encountering the most obstacles when applying for SNAP. In addition, among those interviewed in the focus groups, Blacks were more likely than whites and Latinos to say that they were publicly embarrassed and had experienced more difficulty during the application process.

Customer service manifested itself differently in New Mexico compared to New York City. For instance, focus group participants and in-depth interviewees in New Mexico frequently reported their privacy being violated at the local SNAP office. Despite having policies in place that protect the applicant’s rights to privacy,<sup>51</sup> participants said their personal experiences reflected otherwise:

*“I get home and people at home know more about what you said at the food stamp office, we need more discretion.” (New Mexico Interviewee)*

In addition, other participants in New Mexico witnessed program staff making street-level decisions regarding SNAP benefits. For instance, one focus group participant reported that his assigned local SNAP office staff saw him driving a truck he borrowed. The participant later received a SNAP disqualification letter. In hopes of addressing the issue, he visited the SNAP office and was told that the truck he was seen driving was added as an asset to his application. Despite sharing with the local SNAP office staff that the truck did not belong to him, the eligibility worker refused to remove it from his file, which consequently made him ineligible for benefits. This incident was not an isolated one; these types of experiences were cited frequently in New Mexico.

In contrast, in-depth interviewees and focus group participants in New York City reported being treated like numbers, not human beings. They reported being overlooked and treated like second class citizens. Furthermore, program staff did not provide adequate application status information or information regarding additional requirements. This example captures the experience that people have when they visit the local SNAP office:

*“Sometimes clients go to submit documents and they (caseworkers) don’t tell them whether they received all documents and that they will follow up with them, instead, they say go home...Sometimes clients go and submit paperwork and their case is already closed but the caseworker doesn’t tell them that.” (New York Key Informant)*

**LACK OF KNOWLEDGE/AWARENESS:**

Several in-depth interviewees and focus group participants demonstrated a lack of awareness about SNAP, while several others reported being confused about eligibility requirements, A few perceived a lack of need. SNAP can be a difficult program to understand; this became clear during focus group discussions and in-depth interviews and was further validated by key-informants.

Regarding lack of awareness about SNAP, some in-depth interviewees and focus group participants reported hearing about SNAP as a potential resource, but never learned sufficient details to take action. As a result, participants who demonstrated need did not apply, which may help explain why SNAP benefits go unused among this population. As one in-depth interviewee in Ohio stated:

*“I haven’t applied because no one has told me how or where to go and apply. I don’t have the right information to go and apply. I have never requested for any help from the government because I have always worked.” (Ohio In-depth Interviewee)*

On the other hand, although some in-depth interviewees and focus group participants were familiar with the program that did not necessarily translate to having clarity about its rules. Sample participants expressed high levels of confusion about SNAP. Some thought that because they owned a car or a home they would not qualify. Others said they thought they were ineligible because they did not have legal custody of their grandchildren or because they were in fear of losing their grandchildren to the state if they demonstrated need. Some comments expressed were:

*“Right now my grandson stays with me, and I don’t want them [the state] to see that I’m struggling.” (Oregon Focus Group Participant)*

*“People hear little tidbits of information and if they don’t think they qualify, they won’t apply. And that prevents them from going there [office that administers SNAP] to get questions answered.” (New Mexico Key Informant)*

A few other in-depth interviewees and focus group participants reported having the perception that their household did not need SNAP benefits because they “can get by without it” or that “others need the benefits more.” These views were shared by participants who demonstrated need and who may be eligible for benefits based on their household income. These beliefs prevented many participants from applying for SNAP benefits:

*“We don’t need food stamps, other people need it more.” (New Mexico In-depth Interviewee)*

*“There are those that are far less fortunate than me, let them get the assistance first.” (Oregon In-depth Interviewee)*

Several participants believed that SNAP was designed to serve families with children:

*“I think that’s an idea that they were raised with that welfare was for women only and single mothers, and they classify food stamps into that welfare category.” (Oregon Key Informant)*

*“I never think of food stamps for somebody like us who doesn’t have little kids. To me, food stamps has always been for somebody who has kids.” (New Mexico Focus Group Participant)*

*“I don’t have a job but that program [SNAP] is not for me. That is the way I see it. I see it for people with kids and then the elderly. And you know I’m in that age group that’s here in the middle.” (Mississippi Focus Group Participant)*

Several in-depth interviewees and focus group participants reported lack of awareness and widespread misunderstandings about SNAP as the primary barriers to participation. It is important to note, however, that participants who misunderstood eligibility requirements learned about the information mostly through word of mouth and not from SNAP office personnel. In-depth interviewees and focus group participants as well as key informants reported that the wrong, incorrect information learned was perpetuated within their community. (Lack of quality information directly from SNAP personnel was shared in the section on customer service above.)

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

Hispanics were more likely than white and Black counterparts to report that they were less informed or unclear about SNAP eligibility requirements, particularly Hispanic males who were head of households. While some in-depth interviewees and focus group participants consciously chose not to apply for SNAP benefits, their decision may have been triggered by the lack of information. Notably, the participants that reported they “can get by without it” or that “others need the benefits more,” had some college education. These individuals recently lost their job and were receiving unemployment benefits or had part-time jobs. They demonstrated unmet need but were resistant to applying for SNAP benefits because they grew up with the “pull yourself up by your bootstraps” mentality. In addition, these individuals were unfamiliar with government assistance programs; the belief that SNAP was not a program designed for them was also prominent.

### **LOW BENEFITS:**

Low expected benefit level was cited as a reason for nonparticipation in SNAP among in-depth interviewees and focus group participants who were knowledgeable about the program. After evaluating costs and benefits associated with applying, these participants decided that the benefits were too small to make it worth applying.

While most in-depth interviewees and focus group participants reported personally experiencing this barrier, others heard about it only through word of mouth and as result did not bother to apply. For instance, several of these participants reported they received low benefits a few years back and did not want to go through the application process again. Others were told by current or former SNAP recipients that the benefits were too low. These participants consciously chose not to apply because they perceived the benefits were too small and not worth the effort.

Following customer service, the second most common barrier cited by key informants was low benefits. Key informants reported they often received complaints about the small benefit amounts when they asked 50-59 year olds why they did not participate in SNAP. Examples of comments made by participants included:

*“When I used to get food stamps, I got very little, and I don’t think it’s worth it to apply again.”  
(Mississippi In-depth Interviewee)*

*“The main thing that I hear is it’s just not worth the hassle of the application and going in.” (Oregon Key Informant)*

*“I’m just one person though I don’t make a whole lot of money, from what I’ve heard, people I’ve talked to, if I got food stamps, the amount would be so little that it really wouldn’t be worth the hassle to even try.” (Mississippi Focus Group Participant)*

*“The return on investments for them (50-59 year olds) making the time to go to the food assistance office is not worth what they get back in food assistance benefits.” (Ohio Key Informant)*

*“Too little, not worth the effort, cost too much to even go pick them up. A lot of people charge you for rides. If you got to pay somebody \$10 to go pick up \$20 worth of food stamps, you’re not going to do it. You just can’t afford to.” (Mississippi Key Informant)*

Low return in benefits was the reason most cited by focus group participants in Mississippi. According to these participants, the anticipated benefits were less than the costs associated with the travels to and from the SNAP office. All in-depth interviewees and focus group participants in Mississippi identified as Black and most of them reported that it is not worthwhile to apply for benefits because it cost too much to even go apply. While key informants across the five states validated most of the barriers cited by participants, low benefits was probably the most common barrier cited by key informants.

### **INCOME VARIATION:**

While most in-depth interviewees and focus group participants were either employed part-time or full-time, seeking employment, or receiving unemployment or disability benefits, others experienced income variation. A considerable number of individuals demonstrated more need during particular months of the year. Their need for assistance was triggered by employers temporarily closing for business, not having teaching engagements at the schools, experiencing no demand for their specialized services, or having their children live with them during school breaks. Their seasonal

income decline and shortage of resources demonstrated unmet need, but the difficulty they experienced in providing documentation for their lack of income was a constant barrier when applying for SNAP.

For instance, in-depth interviewees and focus group participants who had previously earned higher incomes had difficulties providing verification for their decrease in income. In addition, the time lag between the activation of unemployment benefits and the verification of income for SNAP further delayed the receipt of SNAP benefits. As a result of previous experiences with delays in receiving benefits, participants refused to apply for them. Furthermore, participants who demonstrated need particularly when their children came home from college during school breaks were unable to receive SNAP benefits because their children were not considered full-time members of their households. Typical comments among participants and key informants included:

*“My husband is self-employed, and some months he does good and some weeks he doesn’t....Just because he’s a contractor doesn’t mean he makes lots of money.”(New Mexico Focus Group Participant) 17*

*“My income is so irregular. My schedule is so irregular, but now, you know, I stopped teaching last week. So, now, I’m waiting a week for unemployment. So I may—now that I’m actually on the unemployment, I may apply this summer.” (New York Focus Group Participant)*

*“You have a food stamp case that is open and active and you have a child who is about 19, 20, 21, who is a full-time student at a university and has a meal plan, but Thanksgiving, Christmas, Spring break, and Summer break this child comes home. What can you do? You can’t apply for food stamps because they are not a full-time member of your household... this scenario is far more prevalent.” (New York Key Informant)*

*“The main reason is a hassle because my income varies throughout the year.”(New Mexico In-depth Interviewee)*

*“I’m a substitute during the year, so during the summer, if I don’t get called to teach during the summer-time, then I don’t have an income. But I don’t know. Even for the two months, I don’t know if I want to do it [apply for SNAP benefits].”(New York Focus Group Participant)*

While income variation was consistently cited across in-depth interviewees and focus group participants, the only key informant to identify this as a barrier was from New York. Notably, this barrier was cited mostly in New York and by college educated highly-skilled individuals. New York had also the most diverse group of sample participants.

In addition to barriers highlighted in this section, in-depth and focus group participants raised several others that prevented them from accessing SNAP benefits; these were cited less frequently. These barriers included having a drug-related felony offense, experiencing too many SNAP eligibility requirements, frequent client recertification periods, and failing to meet the required five years of legal permanent residency in the United States.

## DISCUSSION

The end goal of SNAP is to provide short-term relief and nutrition education to low-income households. However, SNAP benefits go unused every year among low-income 50-59 year olds. While many demonstrated high unmet need, access barriers are the reason many do not apply. Perhaps the most revealing finding in this study is that 50-59 year olds are not only cynical about the program, but feel disenfranchised by the implementing agencies. Their previous discouraging enrollment episode has shaped their overall perceptions about government assistance in general. Participants are skeptical about government and its abilities to administer social safety net programs.

Lack of enrollment among this group can be explained largely by poor customer service, lack of knowledge, low benefit levels, and seasonal income variation. Poor customer service appeared to be the greatest deterrent to SNAP participation. It is important to note that negative poor customer services experiences overwhelmingly outnumbered the positive experiences. In fact, there was no positive customer service experiences shared. There were recognized similarities across all states in the study in how low-income people were treated by program staff during SNAP enrollment interactions.

The widespread customer service criticisms that emerged from this study highlight some concerns about the interactions between low-income Americans and local SNAP office staff. The negative emotions resulting from previous encounters with local SNAP office staff has made people feel uncomfortable about seeking assistance. These findings concur with other studies where applicants conveyed dissatisfaction with the services they received from local SNAP office staff.<sup>52</sup> Similarly, literature that evaluates customer service in other government assistance programs mirrors these results.<sup>53</sup> For instance, one study found that poor customer service was a barrier for low-income parents when attempting to enroll their children for public health insurance.<sup>54</sup> There is a deeply-rooted history of negative interactions between low-income Americans and government assistance personnel that continues to deter people from applying to government assistance programs.

One important finding from this study is that stigma was only mentioned once by a key informant in New York, which is a reason commonly cited by the elderly (60 or older) for nonparticipation in SNAP.<sup>55</sup> In fact, participants age 50-59 reported that they did not feel uncomfortable using the program as a result of stigma, but instead feared the possibility of a negative experience during the enrollment process. Past research demonstrated that the decision not to participate in SNAP was due to the possible negative reaction of caseworkers.<sup>56</sup> This finding is similar to the access barriers facing many Medicaid eligible persons.<sup>57</sup>

As for participants who lived in nontraditional households, they were among the most likely to say that they were poorly treated and misled. When they applied for SNAP benefits they reported living with a friend, a family member, or in another complicated living arrangement. Many of these individuals were considered homeless under the Food Stamp Act of 1977.<sup>58</sup> These participants reported filing the SNAP application as a single household, claiming they did not purchase or prepare food with the persons with whom they shared living space. They were denied benefits because program staff included all tenants as one household in the application, which was a misapplication of SNAP guidelines. What was even more interesting about these participants was that they were most upset because they felt they were taken advantage of and punished for being honest about their household situation.

In many other cases, program staff applied the asset test in states that did not require it. For instance, New Mexico<sup>vii</sup> participants commonly expressed that their assets prevented them from receiving benefits. Interestingly, however, the problem was not that they owned too many assets; rather, their assigned program staff misapplied the asset test. New Mexicans are exempt from the asset test as a result of the implementation of Broad-Based Categorical Eligibility.

Unfortunately, being denied for benefits as a result of the misapplication of the asset test was very common among participants. In other words, New Mexicans were wrongly denied benefits based on asset tests, including money in a savings or checking account; owning a vehicle; or owning their home.<sup>viii</sup> In addition to better treatment, participants

---

vii Broad-Based Categorical Eligibility (BBCE) was implemented in New Mexico in April 2010, therefore some in-depth and focus group participants may have applied for SNAP benefits before BBCE implementation. Prior to BBCE Implementation, New Mexico applied the asset test to SNAP applicants.

viii For most, it was their primary residence which has always been excluded as an asset for SNAP

want program staff to be more attentive to their case. As cited before, Blacks were more likely than whites and Latinos to say they were publicly embarrassed and had experienced more difficulty during the application process. SNAP advocates have recognized this issue and been actively engaged in promoting anti-discrimination campaigns.

An additional view that helps explain why eligible people fail to participate in SNAP is a lack of information about their eligibility.<sup>60</sup> This barrier is particularly troublesome because information about the program is not reaching the 50-59 year olds most in need. Similarly, this barrier is prominent among people age 60 or older.<sup>61</sup> Findings from this study are consistent with the notion that many older adults do not know how to participate in government assistance programs.<sup>62</sup> In short, the problem is less about the availability of information regarding federal assistance programs and more about accessibility. Communication channels used to drive outreach materials are not reaching low income hard-to-reach populations.

Lack of information about SNAP was a widely cited barrier among Hispanic focus group participants and in-depth interviewees. The confusions about SNAP were usually myths perpetuated through word of mouth. In 2005, a USDA study reported that Hispanics had the lowest SNAP participation rates and, as a result, required assistance tailored to their needs.<sup>63</sup> Similarly, this study demonstrated that participants needed more correct information to eliminate the misinformation they had received about SNAP, as well as more support navigating the process.

Findings from this study further support the claim that households evaluate costs and benefits when making participation decisions. According to SNAP literature, the “choice” view, which claims that households make optimal decisions regarding their use of the program, helps explain under-enrollment in SNAP.<sup>64</sup> Much of the currently available evidence shows the elderly do not apply for SNAP because there is a low return in benefits.<sup>65</sup> In essence, participation is strongly related to economic incentives, a fact that is cited in both SNAP and overall economics literature. For instance, elderly Americans do not participate in government assistance programs for which they are eligible because the costs associated with applying for benefits are too high relative to the difficulty of applying.<sup>66</sup>

Low benefits were also common among many 50-59 year olds in this sample, particularly among participants in Mississippi. According to these participants, the anticipated benefits were less than the costs associated with the travels to and from the local SNAP office when applying for SNAP. The costs were also higher than the benefits anticipated when accounting for the high transportation costs to redeem benefits at the grocery store.

According to a study commissioned by the USDA, all eligible one- and two- person households are guaranteed a minimum benefit, except during the initial month of participation.<sup>67</sup> In 2010, the minimum benefit was raised to \$16 for one- and two- person households in the contiguous United States.<sup>68</sup> The average monthly SNAP benefit in 2010 was \$144 for households with an elderly individual. Currently, there is no available data on the average SNAP monthly benefit for households with 50-59 year olds, but those who participated in the study reported having received the lowest benefit amount or knew someone who was receiving it and as a result were discouraged from applying or re-applying.

Seasonal income variation was a common barrier across all segments of the sample but was most cited by participants in New York City. These individuals were mostly women who were college educated and highly skilled. As a result of their variation in income, these participants occasionally experience monthly food shortfalls. These women were either denied SNAP benefits for lacking proof of income or their benefits were delayed for so long that by the time they received them they no longer needed assistance. The overrepresentation of women in the sample may help explain these results. Although the average length of time it takes to enroll in benefits is not available, according to New York State SNAP policy, applications should be processed and given a decision about enrollment no later than 30 days, which was clearly not the case for all of these participants.<sup>69</sup>

Findings from this study support the claim that SNAP is not suited to serve those with seasonal jobs. In fact, in-depth interviewees and focus group participants as well as key informants reported that SNAP is not designed to serve people who are looking for short-term support. Notably, these participants were most frustrated with the SNAP office delays and envisioned an enrollment process that was more efficient in awarding decisions within the specified timeframe.

## CONCLUSION AND RECOMMENDATIONS

In reviewing the study findings, it is important to interpret the data with some limitations in mind. First, this study did not attempt to unearth the reasons why all low-income 50-59 year olds in the United States do not participate in SNAP. Rather, the goal was to share reasons for nonparticipation in SNAP among a sample of 50-59 year olds. Second, participants provided qualitative responses to a set of open-ended questions, but conversations often deviated from the guidelines. Finally, the key informant interviewee cohort did not accurately represent all relevant service providers and advocates from Community-Based Organizations (CBO's). All in all, however, we cannot dismiss the fact that participants in this sample cited several serious barriers that deterred them from enrolling in SNAP.

The problem of food insecurity, which is what SNAP and many other programs were created to address, is a problem that persists among low-income older Americans. SNAP has proven to have a positive impact on a household's economic security and is available to many low-income 50-59 year olds. However, many persons in this age group do not enroll in this program for various reasons. While some make a conscious choice not to participate, others encounter challenges that prevent them from applying. The latter was most prominent among research participants.

Articulated barriers were more likely to be related to the process of applying than to the decision to apply. Many participants began an application only to encounter barriers in the course of the application process. As evidenced by this study, there were several reported barriers including dissatisfaction with the quality of service received from local SNAP office staff; lack of information; benefits were too low to justify the level of effort required to apply; and income variation.

Eliminating barriers to improve participation rates among older adults should remain a priority. In an effort to increase enrollment rates of 50-59 year olds and to bolster their food purchasing power, this section offers some recommendations for overcoming these barriers.

### Recommendations:

#### **Ensure local SNAP office personnel provide the highest quality of customer service with courtesy, professionalism, and respect.**

1. Design a toolkit that identifies promising practices for delivering superior customer service. The toolkit should offer standardized instructions on appropriate customer service protocol and should be distributed to state and local SNAP agencies. The toolkit should also detail recommendations for collecting metrics in order to measure the impact and effectiveness of the service. Another element of the toolkit should be a toll-free number for applicants to call and submit comments or concerns.
2. Encourage state and local SNAP agencies to make sensitivity training opportunities available to all SNAP personnel. These trainings should educate staff about population groups from diverse backgrounds. The curriculum should include educational training focused on the changing demographics of America's aging population.

#### **Simplify communication between state and local SNAP agencies and potential beneficiaries for effective enrollment and retention in the program.**

1. Make SNAP outreach materials more accessible. The materials should be written at a low literacy level and in different languages to help deliver the messages to wider audiences.
2. Identify trustworthy CBO's that understand program rules and eligibility criteria and involve them in outreach efforts. Provide cultural sensitivity trainings to CBO staff.
3. "Meet people where they are." Use diverse forms of communication and channels to reach hard-to-reach populations.
4. Provide additional training for state and local agency staff on rules and procedures that determines eligibility.
5. Future research should focus on interviewing a sample of participants who begin the SNAP application process, but do not complete it.

**Adapt approaches that facilitate the pre-screening of multiple public benefits to maximize beneficiary visits.**

1. Encourage State and local SNAP agencies to adapt “One Stop Shop” models to help increase beneficiary’s benefit knowledge and enrollment in multiple government assistance programs.

**Develop and implement innovative strategies to further the understanding about SNAP benefit delays.**

1. Engage in innovative research to better understand reasons for administrative decision delays. This research can help identify administrative or systemic malfunctions and consequently make the process more efficient.
2. In an effort to decrease SNAP application errors or decision delays, encourage advocates to help applicants complete the SNAP application and confirm documentation before their appointment with an eligibility worker.
3. Keep applicants informed on how long it will take for them to receive benefits (from submission of the application to receiving the benefits). Additionally, help applicants understand the SNAP application process and delays.
4. When engaging in discussions around streamlining the SNAP application process, advocates should recognize income variation for those with seasonal jobs and develop solutions that decrease SNAP application errors or decision delays. Furthermore, develop modules to better screen seasonal income variations that must be processed differently.
5. Assess funding levels for staffing, business practices and technology warranted to support quality customer service.



## APPENDIX I

### Estimated SNAP Participation Rate of 50-59 Age Cohort

SNAP Quality Control (SNAP QC) database is an edited version of the raw datafile of monthly case reviews conducted by State SNAP agencies to assess the accuracy of eligibility determinations and benefit calculations for each State's SNAP caseload.<sup>ix</sup> It is important to note that these are just estimates.

Based on a sample of SNAP participants recorded in the QC database, Table 1 provides an overview of the age distribution of SNAP participants showing two age cohorts, ages 50-59 and 60+.

**Table 1: Number of SNAP Participants in QC database and Percent of Age 50-59**

	# of Participants	# of 50-59	% of 50-59	# of 60+	% of 60+
2006	107,562	7,296	6.78%	8,826	8.21%
2007	111,381	7,859	7.06%	9,045	8.12%
2008	116,469	8,340	7.16%	9,692	8.32%
2009	118,983	8,547	7.18%	8,992	7.56%

Source: American Community Survey, 2010

The QC database is a sufficiently large random sample from the raw datafile. We assume that SNAP data is normally distributed and therefore an estimate of the number of SNAP participants based on the sample percentage of age cohort 50-59 from the QC sample would be statistically unbiased. We applied the percentage of two age cohorts (from Table 1) to the total number of SNAP participants in Table 2 to calculate the expected number of participants in age cohorts 50-59 and 60+. The estimated results are shown in Table 2.

**Table 2: Total SNAP Participants and an Estimate of SNAP Participants in Two Age Cohorts**

	SNAP Participants	Est. of # of 50-59	Margin of error	Est. of # of 60+	Margin of error
2006	24,881,000	1,687,694	2,458	2,041,610	2,683
2007	25,926,000	1,829,328	2,556	2,105,392	2,726
2008	27,791,000	1,990,031	2,664	2,312,636	2,854
2009	32,889,000	2,362,542	2,902	2,485,547	2,971

Source: American Community Survey, 2010

Before obtaining the SNAP participation rate for age 50-59 nationwide, we need to define the eligibility criterion for the program. We use 130% poverty level as the cutoff for eligibility – which implies that anyone at age 50-59 who is at 130% or below the federal poverty-level is eligible for SNAP program. The U.S. Census Bureau provides the data on poverty rates. Table 3 shows the eligible population ages 50-59 and 60+. We estimated the SNAP participation rate by dividing the number of recipients from Table 2 by the eligible population age 50-59 from Table 3. The estimated participation varied from 37.05% in 2006 to 50.57% in 2010.

**Table 3: Estimated SNAP Participation Rate of Two Age Cohorts**

	National population equal or below 130% Poverty Level	National Participation Rate	# of 50-59 equal or below 130% Poverty Level**	Est. Rate of 50-59	# of 60+ equal or below 130% Poverty Level	Est. Rate of 60+
2006	54,430,338	45.71%	4,555,127	37.05%	8,002,505	25.51%
2007	53,512,338	48.45%	4,474,080	40.89%	7,843,381	26.84%
2008	54,949,484	50.58%	4,733,663	42.04%	8,191,977	28.23%
2009	59,571,642	55.21%	5,240,899	45.08%	8,253,048	30.12%

\*\*Source: American Community Survey, 2010

ix Technical documentation for the Fiscal Year 2010 Supplemental Nutrition Assistance Program Quality Control Database and the QC Mini model, September 2011.

The national SNAP participation rate and the rate for the elderly age 60+ are shown in Table 4.

Table 4: SNAP Participation Rates		
	General population	60+
2006	67%	34%
2007	66%	32%
2008	71%	35%
2009	72%	36%

Source: Joshua Leftin, *Trends in Supplemental Nutrition Assistance Program Participation, 2010*; Joshua Leftin et al., *Trends in Supplemental Nutrition Assistance Program Participation Rates: Fiscal Years 2002-2009, 2011*.

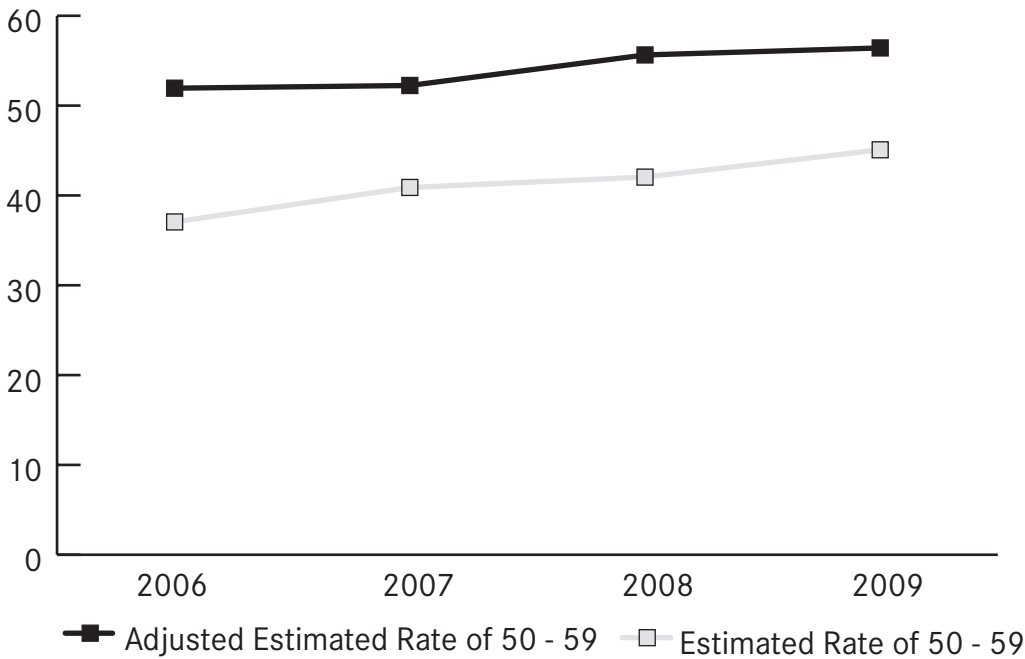
Comparing our estimated SNAP participation rates with those from USDA, we calculated the difference between the two rates, and applied the difference as an 'add-factor' to adjust our estimated participation rates for age 50-59. Table 5 shows the adjusted participation rate for age 50-59.

Table 5: Final Estimated SNAP Participation Rate of Age 50-59		
	Adjusted Est. Rate of 50-59	Margin of error
2006	51.94%	0.04%
2007	52.24%	0.05%
2008	55.64%	0.04%
2009	56.42%	0.04%

Note: Adjusted participation rate for 2010 is based on an average of add factors 2006 through 2009.

The figure below (Figure A) shows the estimated and adjusted participation rates for age 50-59.

**Figure A. 50-59 Participation Rate**



**ENDNOTES**

1. "Labor Force Statistics from the Current Population Survey," Bureau of Labor Statistics Data, accessed October 2, 2012, <http://www.bls.gov/web/empsit/cpseea36.htm>.
2. Richard W. Johnson and Barbara A. Butrica, *Age Disparities in Unemployment and Reemployment during the Great Recession and Recovery* (Urban Institute, 2012), available at <http://www.urban.org/UploadedPDF/412574-Age-Disparities-in-Unemployment-and-Reemployment-During-the-Great-Recession-and-Recovery.pdf>.
3. "Labor Force Statistics from the Current Population Survey," Bureau of Labor Statistics Data, accessed July 20, 2012.
4. "Labor Force Statistics from the Current Population Survey," Bureau of Labor Statistics Data, accessed October 2, 2012, <http://www.bls.gov/web/empsit/cpseea36.htm>.
5. "PUMS Data from the American Community Survey," United States Census Bureau, accessed August 1, 2012, [http://www.census.gov/acs/www/data\\_documentation/pums\\_data/](http://www.census.gov/acs/www/data_documentation/pums_data/).
6. Joshua Leftin et al., *Trends in Supplemental Nutrition Assistance Program Participation Rates: 2002 – 2009* (United States Department of Agriculture, 2011), available at <http://www.fns.usda.gov/ora/MENU/Published/snap/FILES/Participation/Trends2002-09.pdf>.
7. Alisha Coleman-Jensen et al., *Household Food Security in the United States in 2011* (United States Department of Agriculture, 2012), available at <http://www.ers.usda.gov/publications/err-economic-research-report/err141.aspx>.
8. S.A. Anderson, "The 1990 Life Sciences Research Office (LSRO) Report on Nutritional Assessment defined terms associated with food access. Core indicators of nutritional state for difficult to sample populations." *Journal of Nutrition* 120 (1990): 1559-1600.
9. Ibid.
10. Alisha Coleman-Jensen et al., *Household Food Security in the United States in 2011, 2012*
11. Gary Bickel et al., *Guide to Measuring Household Food Security* (United States Department of Agriculture, 2010), available at <http://www.fns.usda.gov/fsec/files/fsguide.pdf>.
12. Alisha Coleman-Jensen et al., *Household Food Security in the United States in 2011, 2012*.
13. James P. Ziliak and Craig Gunderson, *Food Insecurity Among Older Adults* (AARP Foundation, 2011), available at [http://www.aarp.org/content/dam/aarp/aarp\\_foundation/pdf\\_2011/AARPFoundation\\_HungerReport\\_2011.pdf](http://www.aarp.org/content/dam/aarp/aarp_foundation/pdf_2011/AARPFoundation_HungerReport_2011.pdf).
14. Ibid.
15. "PUMS Data from the American Community Survey," United States Census Bureau, 2012.
16. Ibid.
17. Ibid.
18. Richard W. Johnson and Barbara A. Butrica, *Age Disparities in Unemployment and Reemployment during the Great Recession and Recovery* (Urban Institute, 2012).
19. Ibid.
20. Deborah Ward, "The Role of Nutrition in the Prevention of Infection," *Nursing Standard* 16, no. 18 (2002): 47–52.
21. *Hunger-Free Minnesota, Cost/Benefit Hunger Impact Study* (Hunger-Free Minnesota, 2010), available at <http://www.hungerfreemn.org/hunger-in-mn/hunger-statistics/cost-benefit-study>.
22. Donald S. Shepard, Elizabeth Setren, and Donna Cooper, *Hunger in America Suffering We All Pay For* (Center for American Progress, 2011), available at <http://www.americanprogress.org/issues/poverty/report/2011/10/05/10504/hunger-in-america/>.

23. James P. Ziliak, Craig Gundersen, and Margaret Haist, *The Causes, Consequences, and Future of Senior Hunger in America* (Meals on Wheels Association of America Foundation, 2008), available at <http://www.mowaa.org/page.aspx?pid=248>.
24. Cheryl Chia-Hui Chen, Lynne S. Schilling, and Courtney H. Lyder, "A Concept Analysis of Malnutrition in the Elderly," *Journal of Advanced Nursing* 36, no. 1 (2001): 131–142.
25. Ibid; Bruno Lesourd, "Protein Undernutrition as the Major Cause of Decreased Immune Function in the Elderly: Clinical and Functional Implications," *Nutrition Reviews* 53, no. 4 (1995): S86–S94.
26. Joseph R. Sharkey et al., "Inadequate Nutrient Intakes Among Homebound Elderly and Their Correlation with Individual Characteristics and Health-related Factors," *The American Journal of Clinical Nutrition* 76, no. 6 (2002): 1435–1445.
27. Helen Payette et al., "Predictors of Dietary Intake in a Functionally Dependent Elderly Population in the Community," *American Journal of Public Health* 85, no. 5 (May 1995): 677–683.
28. Maradee A. Davis et al., "Living Arrangements Affect Dietary Quality for US Adults Aged 50 Years and Older: NHANES III 1988–1994," *The Journal of Nutrition* 130, no. 9 (2000): 2256–2264; Thomas A. Melnik et al., "Screening Elderly in the Community: The Relationship Between Dietary Adequacy and Nutritional Risk," *Journal of the American Dietetic Association* 94, no. 12 (1994): 1425–1427.
29. Craig Gundersen and James P. Ziliak, *Food Insecurity Among Older Adults*, 2011.
30. "PUMS Data from the American Community Survey," United States Census Bureau, 2012.
31. "SNAP Monthly Data," United States Department of Agriculture, Food and Nutrition Service, accessed October 1, 2012, <http://www.fns.usda.gov/pd/34SNAPmonthly.htm>.
32. Kenneth Hanson and Victor Oliveira, *How Economic Conditions Affect Participation in USDA Nutrition Assistance Programs* (United States Department of Agriculture, 2012), available at <http://www.ers.usda.gov/publications/eib-economic-information-bulletin/eib100.aspx>.
33. "What's Behind the Rise in SNAP Participation?," United States Department of Agriculture, Food and Nutrition Service, accessed July 20, 2012, <http://www.ers.usda.gov/amber-waves/2012-march/what%E2%80%99s-behind-the-rise-in-snap-participation.aspx>.
34. Esa Eslami, Kai Filion, and Mark Strayer, *Characteristics of Supplemental Nutrition Assistance Program Household: Fiscal Year 2010* (United States Department of Agriculture, Food and Nutrition Service, 2011), available at <http://www.fns.usda.gov/ora/menu/Published/snap/FILES/Participation/2010Characteristics.pdf>.
35. Craig Gundersen and James P. Ziliak, *The Age Gradient in Food Stamp Program Participation: Does Income Volatility Matter?* (National Poverty Center, Gerald R. Ford School of Public Policy, 2006), available at [http://www.npc.umich.edu/news/events/income\\_volatility\\_agenda/gundersenziliak.pdf](http://www.npc.umich.edu/news/events/income_volatility_agenda/gundersenziliak.pdf).
36. Katherine Alaimo et al., "Food Insecurity Exists in the United States: Results from the Third National Health and Nutrition Examination Survey (NHANES III)," *American Journal of Public Health* 88, no. 3 (1998): 419–426; Helen H. Jensen, "Food Insecurity and the Food Stamp Program," *American Journal of Agricultural Economics* 84, no. 5 (2002): 1215–1228.
37. Caroline Ratcliffe and Signe-Mary McKernan, *How Much Does SNAP Reduce Food Insecurity?* (Urban Institute, 2010), [http://www.urban.org/url.cfm?id=412065&RSSFeed=UI\\_CenteronLabor,HumanServicesandPopulation.xml](http://www.urban.org/url.cfm?id=412065&RSSFeed=UI_CenteronLabor,HumanServicesandPopulation.xml).
38. Mark Nord and Anne Marie Golla, *Does SNAP Decrease Food Insecurity? Untangling the Self-Selection Effect* (United States Department of Agriculture, Economic Research Service, 2009), available at <http://www.ers.usda.gov/publications/err-economic-research-report/err85.aspx>.

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

39. "Webinar with Dr. David S. Johnson and Stacy Vidal on 2011 Income, Poverty and Health Insurance Estimates From The Current Population Survey" Conference Meeting using MyMeetings.com. September 12, 2012. [http://www.census.gov/newsroom/releases/pdf/20120912\\_ip\\_%20slides\\_wplotpoints.pdf](http://www.census.gov/newsroom/releases/pdf/20120912_ip_%20slides_wplotpoints.pdf).
40. Laura Tiehen, Dean Jolliffe, and Craig Gundersen, *Alleviating Poverty in the United States: The Critical Role of SNAP Benefits* (United States Department of Agriculture, Economic Research Service, available at <http://www.ers.usda.gov/publications/err-economic-research-report/err132.aspx>).
41. Ibid.
42. Susan Bartlett et al., *Food Stamp Program Access Study: Eligible Nonparticipants* (United States Department of Agriculture, Economic Research Service, 2004), available at <http://naldc.nal.usda.gov/download/45670/PDF>.
43. Sheena McConnell and Michael Ponza, *The Reaching the Working Poor and Poor Elderly Study: What We Learned and Recommendations for Future Research* (Mathematica Policy Research, 1999), available at <http://www.mathematica-mpr.com/PDFs/reach.pdf>; Beth O. Daponte, She Sanders, and Lowell Taylor, "Why Do Low-income Households Not Use Food Stamps? Evidence from an Experiment," *The Journal of Human Resources* (1999): 612–628.
44. Rebecca M. Blank and Patricia Ruggles, "When Do Women Use Aid to Families with Dependent Children and Food Stamps? The Dynamics of Eligibility Versus Participation," *The Journal of Human Resources* (1996): 57–89.
45. Jennifer Ng'andu and Emilia M. Leal Gianfortoni, *Sin Provecho: Latinos and Food Insecurity* (National Council of La Raza, 2006), available at [http://www.nclr.org/index.php/publications/sin\\_provecho\\_latinos\\_and\\_food\\_insecurity/](http://www.nclr.org/index.php/publications/sin_provecho_latinos_and_food_insecurity/).
46. Vivian Gabor et al., *Seniors' Views of the Food Stamp Program and Ways to Improve participation—Focus Group Findings in Washington State* (United States Department of Agriculture, Economic Research Service, 2002), available at <http://webarchives.cdlib.org/sw1s17tt5t/http://ers.usda.gov/Publications/efano2012/>.
47. Anny Rivera-Ottenberger and Elaine Werby, *Latino Participation in Food Assistance Programs: A Study Conducted for Project Bread* (Center for Social Policy Publications, 2007), available at [http://scholarworks.umb.edu/csp\\_pubs/13/](http://scholarworks.umb.edu/csp_pubs/13/).
48. Craig Gunderson and James P. Ziliak, *Food Insecurity Among Older Adults*, 2011.
49. "Supplemental Nutrition Assistance Program Policy Manual," New Mexico Human Services Department, accessed August 4, 2012, <http://www.hsd.state.nm.us/isd/policies/fs.html>.
50. "Electronic Code of Federal Regulations," National Archives and Records Administration, 2012.
51. "Electronic Code of Federal Regulations," National Archives and Records Administration, accessed August 2, 2012, <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=52c71b7e583bc67b0348ffea4d091c50&rgn=div6&view=text&node=7:4.1.1.3.21.4&idno=7>.
52. Michael Ponza et al., *Customer Service in the Food Stamp Program* (Mathematica Policy Research Inc, 1999), available at <http://origin.www.fns.usda.gov/ORA/menu/Published/SNAP/FILES/ProgramOperations/fspcust.pdf>; Susan Bartlett et al., *Food Stamp Program Access Study: Eligible Nonparticipants* (United States Department of Agriculture, Economic Research Service, 2004); Food Research and Action Center, *Access and Access Barriers to Getting Food Stamps: A Review of the Literature* (Food Research and Action Center, 2008), available at <http://frac.org/wp-content/uploads/2009/09/fspaccess.pdf>.
53. Barbra A. Teater, "A Qualitative Evaluation of the Section 8 Housing Choice Voucher Program," *Qualitative Social Work*, 10, no. 4, (2011): 203-519.
54. Richardson Lichtenstein et al. "Training Welfare Caseworkers in Service Excellence: Increasing Children's Medicaid Coverage." *Journal of Health Care for the Poor and Underserved* 17 (2006): 486-492.

55. Ibid; Karen Cunyningham, State Trends in Supplemental Nutrition Assistance Program Eligibility and Participation Among Elderly Individuals: Final Report (Mathematica Policy Research Inc, 2010), available at [http://www.mathematica-mpr.com/publications/PDFs/nutrition/SNAP\\_elderly.pdf](http://www.mathematica-mpr.com/publications/PDFs/nutrition/SNAP_elderly.pdf).
56. Christine K. Ranney and John E. Kushman, "Cash Equivalence, Welfare Stigma, and Food Stamps," *Southern Economic Journal*, Vol. 53, No.4 (1987): 1011-1027.
57. Jennifer P. Stuber et al. Beyond Stigma: What Barriers Actually Affect the Decisions of Low-Income Families to Enroll in Medicaid? (George Washington University Center for Health Policy, 2000), available at [http://sphhs.gwu.edu/departments/healthpolicy/CHPR/downloads/beyond\\_stigma\\_no3.pdf](http://sphhs.gwu.edu/departments/healthpolicy/CHPR/downloads/beyond_stigma_no3.pdf).
58. "Food Stamp Act of 1977," United States Department of Agriculture, accessed September 10, 2012, <http://www.fns.usda.gov/snap/rules/Legislation/default.htm>.
59. "Broad-Based Categorical Eligibility," United States Department of Agriculture, Food and Nutrition Service, accessed July 30, 2012, <http://www.fns.usda.gov/snap/rules/Memo/BBCE.pdf>.
60. Beth O. Daponte, She Sanders, and Lowell Taylor, "Why Do Low-income Households Not Use Food Stamps? Evidence from an Experiment," 1999.
61. Darrell Hollonbeck and James C. Ohls, "Participation Among the Elderly in the Food Stamp Program," *The Gerontologist* 24, no. 6 (1984): 616-621.
62. Jennifer Stuber and Karl Kronebusch, "Stigma and other determinants of participation in TANF and Medicaid," *Journal of Policy Analysis and Management* no. 23, (2004): 509-530; Genevieve Kenney et al., How familiar are low-income parents with Medicaid and SCHIP? (Urban Institute, 2001), available at <http://www.urban.org/publications/310216.html>; Bob Williams et al., Waiting for Medicare: Experiences of Uninsured people with Disabilities (The Commonwealth Fund, 2004), available at <http://www.commonwealthfund.org/>; John Holahan et al. "Which Children are Still Uninsured and Why?" *Future Child* no. 13 (2003): 55-79; Anne B. Shlay et al. "Barriers to Subsidies: Why Low-Income Families Do Not Use Child Care Subsidies," *Social Science Research*, no. 33 (2004): 134-157; Laura Summer, Increasing Participation in Benefit Programs for Low-Income Seniors (The Commonwealth Fund, 2009), available at <http://www.commonwealthfund.org/>.
63. Sheila Zedlewski et al., Evaluation of Food Stamp Research Grants to Improve Access Through New Technology and Partnerships (United States Department of Agriculture, Food and Nutrition Service, 2006), available at [http://www.urban.org/uploadedPDF/411278\\_food\\_stamps\\_ES.pdf](http://www.urban.org/uploadedPDF/411278_food_stamps_ES.pdf).
64. Beth O. Daponte, She Sanders, and Lowell Taylor, "Why Do Low-income Households Not Use Food Stamps? Evidence from an Experiment," 1999.
65. Ibid; Blank and Ruggles, "When Do Women Use Aid to Families with Dependent Children and Food Stamps? The Dynamics of Eligibility Versus Participation." *The Journal of Human Resources* 31, no.1 (1996): 331-358; Kathleen McGarry, "Factors Determining Participation of the Elderly in Supplemental Security Income," *The Journal of Human Resources*, (1996): 331-358; April Yanyuan Wu, "Why Do So Few Elderly Use Food Stamps?" *Harris School of Public Policy, University of Chicago*, (2009); Steven J. Haider, Alison Jackowitz and Robert F. Schoeni, "Food Stamps and the Elderly: Why Is Participation So Low?" *The Journal of Human Resources* 38, (2003):1080-1111.
66. Laura Summer, Increasing Participation in Benefit Programs for Low-Income Seniors, 2009.
67. Esa Eslami, Kai Filion, and Mark Strayer, Characteristics of Supplemental Nutrition Assistance Program Household: Fiscal Year 2010, 2012.
68. Ibid.
69. "Food Stamp Program Source Book", New York State Office of Temporary and Disability Assistance, accessed August 11, 2012, <http://otda.ny.gov/programs/snap/FSSB.pdf>.





601 E Street, NW  
Washington, DC 20049  
[www.aarpfoundation.org](http://www.aarpfoundation.org)

Copyright © 2013 AARP. Reprinting with permission only.