Independence and altruism are the most often cited reasons for not applying for SNAP benefits

While over four in 10 (44%) older adults whose current household income is below 225% of the federal poverty level (FPL) either currently receive SNAP benefits (31%) or have received them in the past (14%), four in 10 (41%) have never applied for SNAP benefits. Previous analyzes suggests a major barrier to applying for SNAP benefits is a lack of knowledge about the program.1 Here we see a sense of independence also plays a role in the decision not to apply for SNAP benefits. Seven in 10 say they have not applied for SNAP benefits because they feel they can afford enough nutritious food without the benefit (70%) and/or they don’t want to rely on a government program for their food (68%).

<table>
<thead>
<tr>
<th>SNAP experience</th>
<th>% endorsing statement</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currently receive SNAP</td>
<td></td>
<td>31%</td>
</tr>
<tr>
<td>Received SNAP in the past</td>
<td></td>
<td>14%</td>
</tr>
<tr>
<td>Applied/looked into applying</td>
<td></td>
<td>10%</td>
</tr>
<tr>
<td>Never applied</td>
<td></td>
<td>41%</td>
</tr>
</tbody>
</table>

Altruism is also a main reason for not applying for SNAP benefits. Nearly seven in 10 (68%) older adults with lower incomes who have not applied for SNAP benefits say one reason they have not applied for SNAP benefits is because others need it more than they do. Over six in 10 (63%) say they don’t want to take away benefits from others who may need it more.

### Affect decision not to apply for SNAP

<table>
<thead>
<tr>
<th>Reason</th>
<th>Some</th>
<th>A great deal</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can provide for myself/don’t want to rely on government program for food</td>
<td>25%</td>
<td>43%</td>
<td>68%</td>
</tr>
<tr>
<td>I am able to afford enough nutritious food without it</td>
<td>27%</td>
<td>43%</td>
<td>70%</td>
</tr>
<tr>
<td>I don’t think I really need it as much as other people do</td>
<td>27%</td>
<td>41%</td>
<td>68%</td>
</tr>
<tr>
<td>Don’t want to take away benefits from others who need it more than me</td>
<td>22%</td>
<td>41%</td>
<td>63%</td>
</tr>
<tr>
<td>It’s really for families with children</td>
<td>18%</td>
<td>23%</td>
<td>41%</td>
</tr>
<tr>
<td>Not sure if I’m eligible</td>
<td>23%</td>
<td>19%</td>
<td>42%</td>
</tr>
</tbody>
</table>

“...Why should I take food from a baby or an elderly man if I don’t need it? I’m able to get my own food and I’m doing alright...There are people out there who need it...They’re losing jobs and they need it... It’s like taking food from a baby. This baby would starve and I’m eating a chicken dinner... I’m doing okay. I’m one of the lucky ones.”

(Never applied for SNAP, 81)

Policies like the ability to claim unreimbursed medical expenses which could possibly result in larger SNAP benefits may encourage some older adults ages 60-plus with low incomes to apply for SNAP

Savings related to medical expenses and SNAP benefits may encourage some older adults ages 60-plus with low incomes to apply for SNAP benefits. Respondents ages 60-plus were provided with information related to SNAP policies regarding unreimbursed medical expenses and the ability to deduct medical expenses when applying for SNAP and were asked if these policies would make them more likely to apply for SNAP benefits in the future. Just under a quarter (23%) say the policies would make it more likely they would apply for SNAP benefits. Conversely, a sizable majority (73%) say these policies do not make them more likely to apply for SNAP in the future.
Nearly half (46%) of the adults ages 50-plus with lower incomes who ever applied for SNAP benefits say they applied in person and another three in 10 (31%) applied online. The remaining applied either over the phone (16%) or by proxy (5%). When looking at the application experience by beneficiary status, we see while half of the current and/or previous beneficiaries applied in person, only a little over a quarter (25%) of those who applied but have never received SNAP benefits applied in person. In fact, over half (53%) of those who applied, but did not receive benefits applied online whereas only about three in ten current and/or previous SNAP beneficiaries applied online (27% current, 29% previous). This suggests that for some adults ages 50-plus with lower incomes there may be a better result from applying in person compared to online. This inference has merit given the often-complicated nature of applications for programs like SNAP coupled with some older adults’ inexperience with some technology.

SNAP applicants ages 50-plus appear to have a more successful outcome when applying in person vs. online as the online application process may be too complicated and/or burdensome for some

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23% say knowing the following makes them more likely to apply for SNAP

**#1** SNAP allows participants ages 60+ and those with disabilities to claim unreimbursed monthly medical expenses, such as copays and health insurance premiums, when applying for SNAP, which can help them receive larger SNAP benefits.

**#2** Some states allow older adults to deduct a set amount for medical expenses (standard medical deduction) as long as the participant can document at least $35 in monthly expenses, which can help them receive larger SNAP benefits.

EXPERIENCES WITH THE SNAP PROGRAM

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Many older adults who were previous SNAP beneficiaries say they are no longer receiving benefits because of increased income and several others also cite recertification challenges

Half (50%) of the respondents who are previous SNAP beneficiaries say they stopped receiving their benefits within a year of the survey administration; with a quarter (24%) having lost their benefits within the past 6 months of the survey administration. The most common cited reasons for loss of benefits were income ineligibility (50%) and a feeling that the benefit was no longer needed (22%). Problems with recertification were mentioned by about one in seven (14%) as a reason for no longer receiving SNAP benefits.

The recertification process may be a major impediment for potential beneficiaries as well. When respondents ages 60-plus were asked how much more likely, they would apply for SNAP if they could recertify for SNAP benefits less often, over two in five (44%) say they were at least somewhat more likely. Looking at responses by SNAP experience is more revealing. Seven in 10 (71%) previous SNAP beneficiaries say it is more likely they would apply for SNAP benefits if they could recertify less often. And, although they have not had any experience with the SNAP recertification process, a third (33%) of those who have never received SNAP benefits say it is at least somewhat more likely they would apply if they could recertify less often.
Only a quarter (25%) of current older adults ages 50-plus who receive SNAP benefits say they use their benefit to purchase food online. Convenience (74%) and an inability to get to the store at times (63%) are the top two reasons cited for using the benefit to purchase food online. Physical limitations and inaccessibility are also cited as reasons for purchasing food online using SNAP benefits. Nearly two in five (38%) say they use their benefit to purchase food online because it is difficult for them to carry groceries and nearly a third (31%) say they use the online option because they do not have reliable transportation. Purchasing food online also offers some beneficiaries a level of privacy. Two in five (39%) say it is less embarrassing to purchase food online using their benefit versus using it in person.

The majority (75%) of current beneficiaries say they do not use their SNAP benefit to make online food purchases. The main reason many do not purchase food with their benefit is because of the cost of food delivery (63%). Additionally, around two in five say they do not use their benefit to purchase food online because of online privacy concerns (39%) and/or they like to go to the store (38%).
The survey also asked respondents who are not currently using SNAP to buy food online as well as those who are not currently receiving SNAP benefits the likelihood they would use SNAP benefits to purchase food online in the future. While half (50%) say they are at least somewhat likely to use SNAP benefits to purchase food online in the future, current SNAP beneficiaries are significantly less likely to say they would definitely make online purchases using their SNAP benefits (11% current beneficiaries vs. 35% previous beneficiaries vs. 21% of those who have never applied). The number of future SNAP beneficiaries who would actually purchase food online using their benefits is most likely inflated given the increased costs experienced by current SNAP beneficiaries who have used their benefits to purchase food online.

“Ordering groceries online and having them delivered to me was a godsend during the pandemic. As a senior citizen, I'd say it would be even more of a godsend if I could shop like that anytime using SNAP benefits.”

(Applied, but not current SNAP beneficiary, 75)
Implications

With inflation and the higher costs of basic necessities like food, utilities and housing, many U.S. residents are being forced to make difficult financial trade-offs. This especially affects individuals with lower incomes, particularly older adults living on a tight budget and/or a low fixed income.

This study explored the attitudes and experiences related to food security for older adults whose household income is below 225% of the federal poverty level (FPL). While many eligible older adults with lower incomes have taken advantage of the SNAP program to help put food on their table, results suggest a substantial number of older adults who may qualify for SNAP benefits have never applied. And as a result, many are missing out on assistance that may ease financial burdens.

Feelings of independence and altruism among some possibly eligible older adults are significant challenges to encouraging them to apply for SNAP benefits. Many say they will not apply for SNAP benefits because they can provide for themselves and/or they do not want to take food from others who may need it more. Yet, some of these same individuals also say they face challenges like having enough money to buy food and have, in fact, had to go to free food sources like food banks on occasion.2

Even if an eligible older adult is willing to apply for SNAP benefits, there are a number of challenges and obstacles including difficulties and frustrations with the application process as well as the recertification process. Results from this study suggest for this population, applications completed in-person would be optimal given that those who apply online are less successful.

While current levels of SNAP benefits may not completely counter inflation and the rising cost of groceries, it does help with putting food on the table which can help seniors stay healthy and out of the hospital, out of long-term care, and out of the emergency room. This indicates the need for a concerted effort to reach out to older adults ages 50-plus with lower incomes who have not taken advantage of the SNAP program to ensure they are aware of the program and can enroll.

2 Ibid.
Food Security Resources

AARP Foundation’s Food Security informational website highlights news and resources regarding food security.

The USDA SNAP State Directory of Resources, provides SNAP program contact and application information for each state.

Methodology

The AARP 2022 SNAP Under Enrollment survey was conducted online from May 16, 2022 – June 1, 2022 with a total sample of 1,180 adults ages 50-plus with a household income of less than 225% of the federal poverty level. This national survey was conducted using NORC at the University of Chicago’s AmeriSpeak probability-based sample. AmeriSpeak is designed to be representative of the U.S. household population. All data are weighted by age, gender, and race according to the most recent Census population statistics. The margin of error for the national survey is ±3.89 percentage points.