

## Spotlight

# Access: Who Are the Low-Income and Unenrolled? A State-Level Look

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**This is the second of three AARP Public Policy Institute *Spotlights* analyzing SNAP participation among older adults. This state-level analysis of SNAP access rates—or the share of lower-income people receiving SNAP—finds access rates are overall low but vary by state, age, household size, and income.**

In 2020, nearly 9.5 million (or about 8 percent of) adults ages 50 and older were food-insecure, meaning they had limited or uncertain access to adequate food.<sup>1</sup> The Supplemental Nutrition Assistance Program (SNAP) is the nation's largest antihunger program and helps millions of people who are at risk for food insecurity. SNAP provides financial assistance to many low-income and food-insecure individuals and families to help buy the food they need. The program may also improve health and lower health care costs; research shows that SNAP enrollment among older adults is associated with fewer hospital and emergency room visits and long-term care admissions.<sup>2</sup>

Our first *Spotlight* in this series estimates national SNAP participation rates, defined as the share of SNAP-eligible people who participate in the program. This paper analyzes state-level differences in SNAP access rates, or the share of *lower-income* older adults (less than 200 percent of the federal poverty level [FPL]) who receive SNAP. Not all older adults with incomes below 200 percent of FPL are eligible for SNAP, because income limits and other eligibility criteria vary by state. Access rates indicate the extent to which SNAP reaches individuals in need. Additionally, the data sources needed to construct access rates support state-level comparisons in the characteristics of low-income older adults by SNAP participation status, which is not possible using data needed to construct participation rates.<sup>3</sup> The findings reveal substantial differences from state to state and confirm the finding from the first *Spotlight* in this series that many of the lowest-income Americans are not accessing SNAP.

## Key Takeaways

- One-third of low-income adults ages 50 and older are enrolled in SNAP, but there is substantial variation across states.
- Adults ages 50 and older access SNAP at lower rates than younger adults.
- Many older adults with very low incomes are not participating in SNAP despite many likely being eligible for the program and potentially substantial benefits.
- States with expansive broad-based categorical eligibility (BBCE) rules have higher older adult SNAP access rates.

## Data Limitations

This report reflects data from 2018, and the economic conditions have changed significantly since. In particular, the COVID-19 pandemic, which began in early 2020, significantly

disrupted the economy and caused widespread job loss. Heightened inflation in 2021 and into 2022 has raised food prices and has stretched the resources of families across the United States, potentially altering families' SNAP participation decisions. Nevertheless, this analysis contributes to a greater understanding of older adults who are not accessing SNAP and points to potential reasons for their lack of participation.

### Key Findings

Our analysis found substantial differences in older adult SNAP access rates by state, age group, and household composition and characteristics.

***SNAP access rates among older adults are low but vary widely by state.***

In 2018, the national SNAP access rate was 32 percent among adults ages 50 and older—meaning nearly one-third of low-income older adults were enrolled in SNAP. Access rates among this age group differed substantially by state, from 12 percent in Wyoming to 51 percent in Rhode Island and 61 percent in the District of Columbia (figure 1).

Access rates are influenced by a variety of factors, including average income and state SNAP policies. Low access rates in states may be the result of any number of factors: a low proportion of people with lower incomes who are eligible for the program (eligibility rates), barriers to SNAP enrollment, or a low SNAP participation rate because people do not think

### SNAP Access Rate

We define the SNAP access rate as the share of people with household incomes less than 200 percent of the federal poverty level (FPL) who receive SNAP. This is the maximum gross income limit that states can set for SNAP households under broad-based categorical eligibility (BBCE) rules.<sup>4</sup>

they will receive a high benefit. States with high access rates could have expansive state-level policies that allow more people to be eligible for SNAP. In fact, all 11 states with the highest access rates also operated expansive broad-based categorical eligibility (BBCE) policies that both increase the SNAP income limit and waive the asset limit.<sup>5</sup>

States with high access rates may also have a high proportion of people at the lower end of the income range who are likely to be eligible for SNAP. The District of Columbia, for example, had the lowest average income among low-income older households in 2018. Among older households with incomes under 200 percent of FPL in the District of Columbia, the average income was only 84 percent of FPL, or about \$844 a month for a single-person household and \$1,137 for a two-person household.

Some high-access states could also be operating their SNAP programs in ways that reduce barriers to enrollment and help more eligible people enroll in SNAP. A high access rate

### Eligibility Rates versus Participation Rates

*Eligibility rates* describe the proportion of people with low incomes who are eligible for SNAP. Eligibility rates at the state level are determined by state policies; the income distribution of people with lower incomes in the state; and other eligibility rules, such as asset tests. *Participation rates* describe the proportion of eligible people who participate in the program. A state's participation rate is influenced by state policies and practices that contribute to ease of access to the program, people's perception of the potential benefit, and people's awareness of their eligibility.

**FIGURE 1**  
**SNAP Access Rates Among Adults Ages 50 and Older, by State**

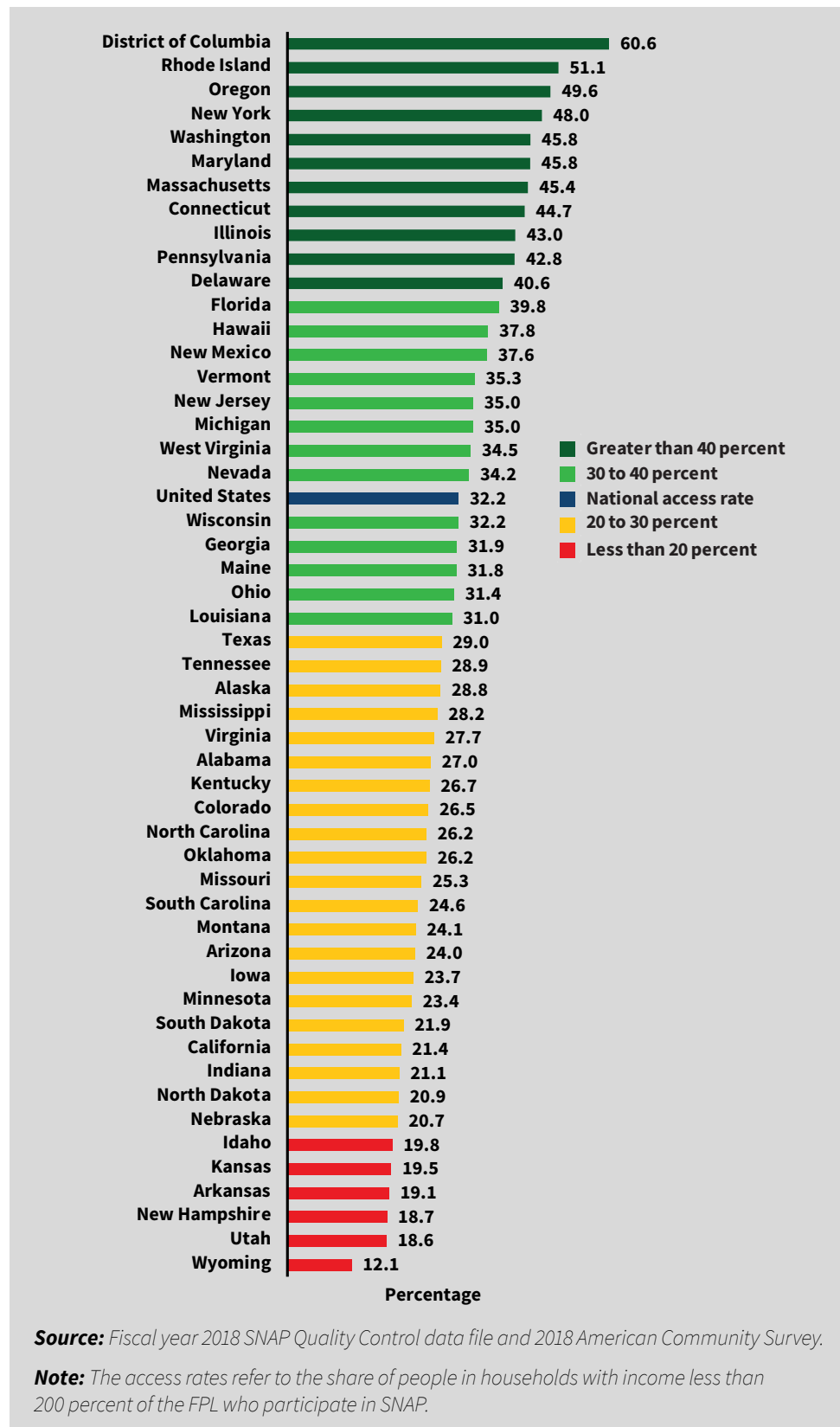
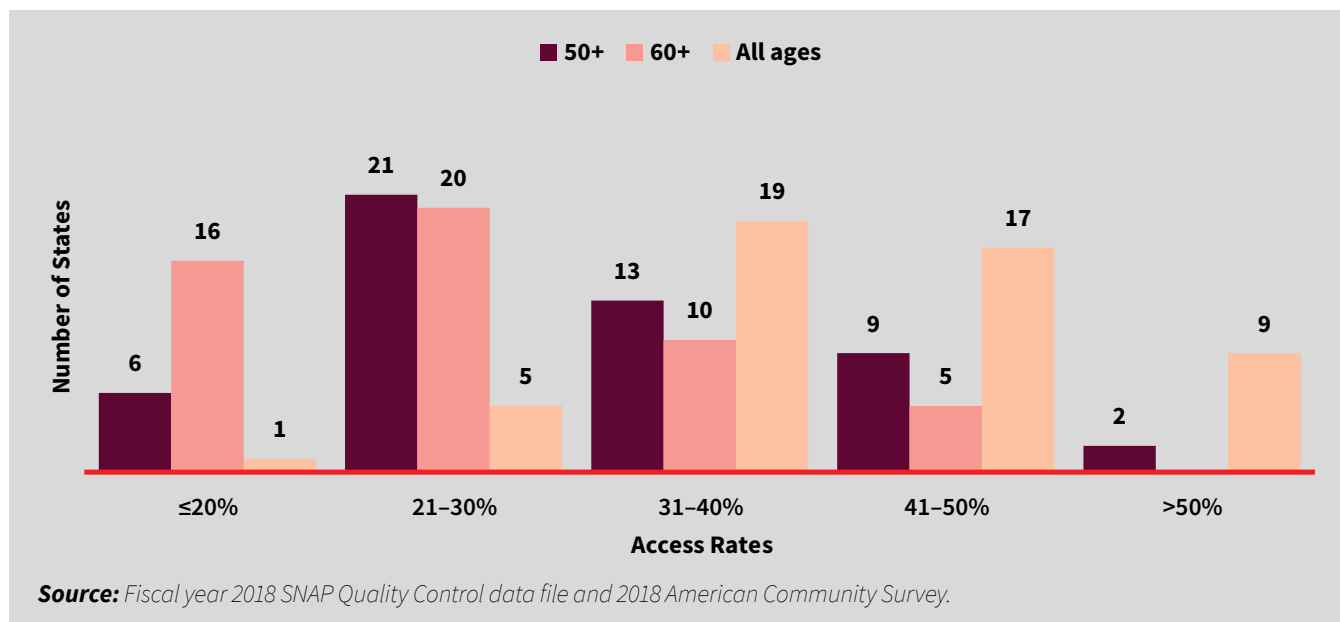


FIGURE 2  
Number of States by SNAP Access Rate and Age Group



might also suggest that a large share of eligible people in the state pursue participation based on a perception of a existence of worthwhile benefit (e.g., belief that they are eligible for a high benefit level). Future research could shed additional light on the mechanisms contributing to different state access rates.

#### ***SNAP access rates decline at older age.***

SNAP access rates tend to be lower among older adults than for people of all other ages. Twenty-seven states had access rates at or below 30 percent for adults ages 50 and older, compared with six states for people of all ages (figure 2). Only two states had access rates above 50 percent for adults ages 50 and older, compared with nine states for people of all ages.

SNAP access rates were higher among adults in their 50s than among those ages 60 and older. Among adults ages 50 to 59, the national access rate was 43 percent, although this ranged widely from 21 percent in Wyoming to 78 percent in Oregon. Among adults ages 60 and older, the national access rate

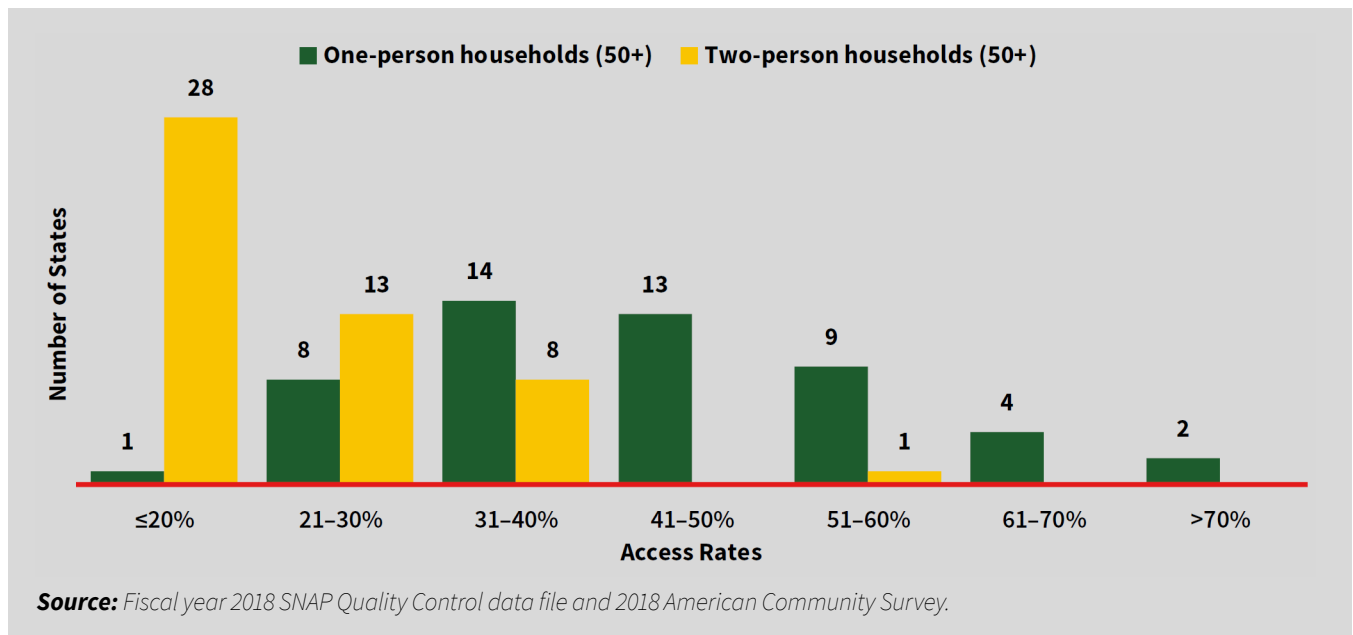
was 27 percent, ranging from 9 percent in Wyoming to 48 percent in Rhode Island.

Differences in access rates by age likely reflect differences in both eligibility and participation rates. Average household income as a percentage of the federal poverty level increased with age, suggesting decreased SNAP eligibility at older ages. Additionally, older adults who are eligible for SNAP participate at lower rates than younger people, contributing to lower access rates.<sup>6</sup>

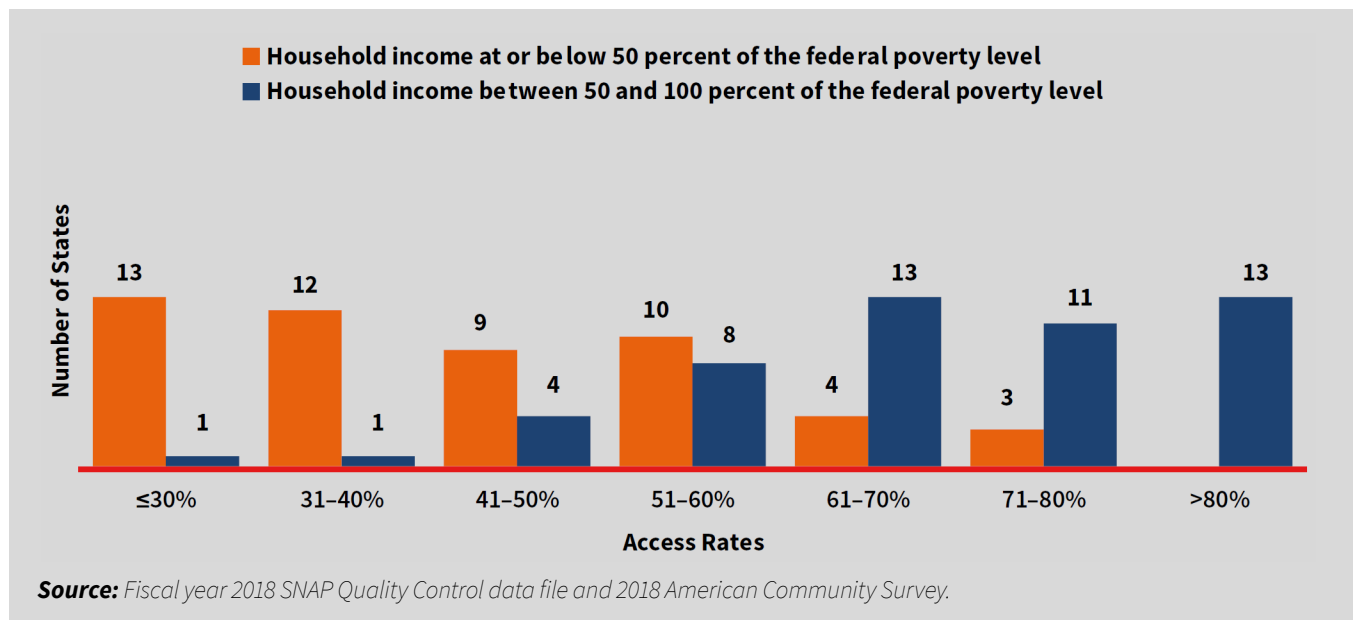
#### ***Older-adult SNAP access rates are lower among two-person households.***

SNAP access rates among older adults in one-person households were higher than those in two-person households nationally (46 v. 21 percent) and in all states. In some states, the differences were quite large. In 10 states, the access rate among older adults living alone was at least 30 percentage points higher than for those living in two-person households. Twenty-eight states had access rates for people in two-person households at or below 20 percent (figure 3). This aligns with our finding in our first *Spotlight* analyzing characteristics of SNAP

**FIGURE 3**  
**Number of States by Access Rate and Household Size among Adults Ages 50 and Older**



**FIGURE 4**  
**Number of States by Access Rate and Income Level among Adults Ages 50 and Older**



nonparticipants that older SNAP participants were more likely to live alone than eligible nonparticipants.

***Older-adult SNAP access rates are low among lowest-income people.***

As discussed in the first *Spotlight* in this series, an estimated 14 percent of eligible nonparticipants have incomes below 50 percent of FPL, equivalent to \$677 per month for two-person households in 2018. Our analysis found that the national access rate among older adults in this income group was only 47 percent, compared with 71 percent for those with incomes between 51 percent and 100 percent of FPL. However, access rates among both income groups varied substantially by state (figure 4). In all but three states, access rates among older adults in households under 50 percent of FPL were lower than those of people in households with income between 50 and 100 percent of FPL. These findings are surprising, given that many in this income group are likely eligible for SNAP and a potentially high benefit amount. This pattern is distinct to older adults, reaffirming our finding in our first *Spotlight* that many older adults with very low incomes could be missing out on a substantial SNAP benefit.

***Many older households receiving SSI also receive SNAP.***

Another notable measure is the access rate among older adults in households with recipients of Supplemental Security Income (SSI), a federal program that provides payments to low-income older adults and people with disabilities. In fact, at 81 percent, the national SNAP access rate for that group of people is high.<sup>7</sup> High access rates among SSI households could be because these households have more awareness of SNAP and their potential eligibility for SNAP or may find it easier to navigate the application and enrollment process. Local Social Security offices provide SNAP applications to SSI

applicants, and some states have SSI-Combined Application Projects (SSI-CAPs) that allow one-person SSI households to file shortened SNAP applications without a face-to-face interview at the SNAP office. In 2018, half of the states that had access rates above 90 percent for older adults in SSI households were operating SSI-CAPs.

**Implications for Policy and Future Research**

Because strict eligibility criteria and low participation in SNAP can result in low SNAP access rates, policy makers should consider options to help expand SNAP eligibility and/or improve participation among eligible individuals.

***1. Use options available to states to expand eligibility and to remove barriers to SNAP access.***

Many factors can cause low SNAP access rates, including SNAP access barriers or more narrow eligibility criteria in some states. Our analysis showed that access rates tended to be higher among states implementing certain policies and demonstration projects to expand eligibility or streamline the SNAP application process. For example, expansive BBCE policies—especially those that waive the asset limit—often predicted high SNAP access rates. Conversely, the absence of BBCE policies often predicted lower program access. Half of the states that had SNAP access rates above 90 percent for older adults in SSI households operated SSI-CAPs, a demonstration project that allows one-person SSI households to file shortened SNAP applications without a face-to-face interview at the SNAP office (discussed more in third *Spotlight* of this series).

States that have not implemented BBCE should consider implementing it, as well as other state policy options that have the potential to reduce administrative burden and to increase SNAP participation. Although we found high older-adult access rates among states with SSI-CAPs, the U.S. Department of Agriculture is no longer accepting applications for this demonstration



project (discussed in the third *Spotlight* in this series, which analyzes associations between state policies and SNAP participation). Federal and state policy makers should continue to explore ways to combine and streamline applications for low-income programs.

## **2. Target outreach to groups with low access rates, including lowest-income older adults.**

Supporting our findings from the first *Spotlight* in this series, this analysis found that a substantial portion of older adults with very low incomes are not participating in SNAP despite many likely being eligible for the program and for potentially substantial benefit amounts. Federal and state policy makers should work with community organizations to target outreach to groups with low SNAP access rates, including older adults (who have lower access rates than younger people). They should also target older adults with the lowest incomes and others who are most likely to be eligible for SNAP and benefit most from the program. In fact, our first *Spotlight* in this series found that more than 3 million eligible nonparticipants ages 50 and older live in households that could be eligible for over \$200 a month. Some very low-income older adults may be disconnected from government assistance programs and unaware that they could be eligible for these benefits. Federal and state policy makers should ensure adequate funding for outreach and application assistance and should work with community-based organizations to reach the potentially eligible but unenrolled.

## **3. Conduct further research assessing reasons for differences in access rates.**

This analysis provides insights into differences in SNAP access among older adults, but more research is needed. Additional research could assess potential factors contributing to differences in access rates found in this analysis, including low access rates among older two-person households and those with very low incomes. Researchers could also analyze reasons for variation in access rates

across states. Cross-referencing SNAP access rates with state policies could help refine hypotheses on what factors cause different access rates and assess whether differences for certain groups are driven primarily by different eligibility rates than by different participation rates.

## **Appendix: Methodology**

To estimate SNAP access rates, Mathematica researchers used two data sources. First, they used data from the fiscal year (FY) 2018 SNAP Quality Control data file to identify people participating in SNAP. The U.S. Department of Agriculture Food and Nutrition Service collects SNAP quality control data annually from all states and territories participating in SNAP to assess the accuracy of SNAP eligibility determinations and benefit calculations. The resulting file contains demographic and SNAP household characteristics for a sampled subset of SNAP participants that is representative at the national and state levels. Second, they used data from the 2018 American Community Survey (ACS) to identify people with low incomes, defined as people with incomes less than or equal to 200 percent of the federal poverty level. To identify people with low incomes, Mathematica used ACS families, referring to individuals residing together who are related to each other. Family size may be smaller than the household size, because *household* refers to anyone living in a household, not just those who are related to each other. Families are likely more comparable to SNAP households, which include people who apply for SNAP as a group. (They must live together and purchase and prepare food together.) Mathematica identified individuals as low income in the ACS if they lived in families with family incomes at or below 100 percent of the federal poverty level.

Mathematica calculated the access rate for people nationally and in each state by dividing the number of SNAP participants in the SNAP QC by the number of people in households with low incomes in the ACS.

- 1 Olivia Dean and Carlos Figueiredo, “Over 9 Million Adults Ages 50 and Older Faced Food Insecurity in 2020,” Washington, DC: AARP Public Policy Institute, March 31, 2022, <https://www.aarp.org/ppi/info-2022/food-insecurity-adults-50-and-older.html>.
- 2 Seth Berkowitz et al., “Supplemental Nutrition Assistance Program Participation and Health Care Use in Older Adults,” *Annals of Internal Medicine* 174, no. 12 (December 2021): 1674–1682, <https://www.acpjournals.org/doi/pdf/10.7326/M21-1588>.
- 3 Estimates in this paper are derived from the 2018 SNAP Quality Control data file and the 2018 American Community Survey, which enables state-level analyses but has insufficient information to estimate characteristics of SNAP participants and eligible nonparticipants. See Methodology for more details.
- 4 BBCE is a state policy option under which households eligible for other means-tested programs, provided they also qualify for a positive SNAP benefit, are “categorically eligible” for SNAP. Households with individuals ages 60 and older do not need to meet the gross income limit for SNAP under federal eligibility policies, but some state BBCE policies do apply a gross income test to households with individuals ages 60 and older. See the third *Spotlight* in this series for more details about BBCE.
- 5 See endnote 3.
- 6 Sarah Lauffer and Alma Vigil, “Trends in Supplemental Nutrition Assistance Program Participation Rates: Fiscal Year 2016 to Fiscal Year 2018,” Washington, DC: Mathematica, 2021, <https://fns-prod.azureedge.us/sites/default/files/resource-files/Trends2016-2018.pdf>.
- 7 To be eligible for SSI, you must be either age 65 or older, disabled, or blind, as well as have limited income and resources.

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