

Fact Sheet

Millions of Adults Ages 50 and Older Rely on the Supplemental Nutrition Assistance Program (SNAP)

Olivia Dean, Lynda Flowers, and Carlos Figueiredo
AARP Public Policy Institute

The Supplemental Nutrition Assistance Program (SNAP)—the former food stamp program—is the nation’s most important anti-hunger program and a vital lifeline for millions of people, including adults ages 50 and older at risk for food insecurity (a consistent lack of food due to inadequate financial resources).² In 2018, 9.8 million adults ages 50 and older were food-insecure,³ and SNAP provides financial resources for many to buy the food they need.

Because SNAP is designed to respond to the needs of low-income populations, it is a particularly important program during the current COVID-19 pandemic and associated economic downturn, which has already led to more people qualifying for the program due to reduced or lost incomes. The program is linked to lower rates of food insecurity and improved health outcomes, including reduced hospitalizations among low-income older adults.⁴

This *Fact Sheet* describes selected characteristics of SNAP households that include adults ages 50 and older and the minimum and maximum benefits that these households receive.⁵ State-level data are included in the appendices.

Characteristics of SNAP Households with Older Adults

Almost Half of SNAP Households Have an Older Adult.

In 2018, 44 percent (8.7 million) of all SNAP households included at least one eligible adult age 50 or older. That share varied by state, from state and territory, from 30 percent in Guam to 54 percent in Hawaii, Florida, and Maine (appendix A, table 1). The number of older adults facing food insecurity is likely to grow in coming years as the population ages and the number of older adults living in poverty is expected to increase.⁶

What Is a SNAP Household?

Eligibility for SNAP is determined at the household level. A household can be composed of a single individual or a group of people who live together and purchase and prepare food together. The household typically must apply for the program using aggregate income, expenses, and assets to determine household eligibility and benefit amount.¹

Most Older SNAP Enrollees Live Alone.

In 2018, 77 percent of SNAP households that included an eligible adult age 50 and older were single-person households. The average SNAP household size among this group was 1.4 people.⁷ However, household size varied by state and territory, from 1.2 people in several states to 1.9 people in Guam and Kentucky (appendix A, table 2).

One-Fifth of Older SNAP Households Include an Older Person with a Disability.

Food insecurity is more common and more severe among households that include individuals with disabilities, making these SNAP households with older adults with disabilities some of the most vulnerable.⁸ In 2018, over one-fifth (21 percent) of SNAP households comprised of one or more eligible adults ages 50 and older included at least one older adult with a disability.⁹ The share varied from 1 percent of older SNAP households in Guam to 36 percent in New Hampshire (appendix A, table 2).

SNAP Benefits***SNAP Benefits Are Based on a Very Low-Cost Food Plan.***

SNAP benefits are calculated using the Department of Agriculture's Thrifty Food Plan (TFP), a very low-cost food plan that is supposed to be based

on average consumption while meeting adequate nutrition and price targets.¹⁰ The TFP varies by household size, with larger SNAP households receiving larger benefit amounts. SNAP households are expected to spend about 30 percent of their net income on food. Thus, a monthly benefit allotment is calculated by multiplying net monthly income by 0.3 and subtracting that amount from the maximum monthly allotment for household size (see sample calculation).

Nearly One-Third of Older SNAP Households Receive the Maximum Benefit.

SNAP households with no net income receive the maximum SNAP benefit allotment for their household size (see maximum allotments by household size in appendix B).¹¹ These lowest-income households do not have disposable income available to purchase food and often rely solely on SNAP.

In 2018, nearly a third (30 percent) of households that included at least one eligible older adult received the maximum benefit (appendix A, table 3). This share varied by state, from 13 percent in Idaho to 54 percent in California. On average, SNAP households with at least one adult age 50 and older received \$144 per month in 2018 (appendix A, table 3).¹²

The maximum benefit of \$194 in 2018 for a one-person household equates to approximately \$2.13

Sample SNAP Benefit Calculation for a Two-Person Household

Sarah is 52 years old and lives with her 16-year-old daughter. Their net monthly income, after subtracting deductions, is \$200. With 30 percent of their net income being \$60, the maximum benefit in 2019 for a family of two is \$355. The maximum benefit (\$355) minus 30 percent of her household income (\$60) is \$295. Her family's monthly household benefit is \$295.



per meal (appendix B).¹³ However, in 2018, people who were food insecure reported spending an average \$3.09 per meal.¹⁴ Thus, even the maximum SNAP benefit was likely insufficient for many households even before the pandemic caused an economic downturn.

One in Six Older SNAP Households Receive the Minimum Benefit.

The federal government has established a nominal SNAP benefit floor. In 2020, that minimum SNAP benefit is \$16 per month for one- and two-person households in the 48 contiguous states and the District of Columbia. The minimum benefit is higher in Alaska, Guam, Hawaii, and the Virgin Islands due to higher cost of living.¹⁵ While most SNAP households with adults ages 50 and older receive more than the minimum benefit, 16 percent received the minimum benefit in 2018. The share receiving the minimum benefit varied by state, from 1 percent in Hawaii to 30 percent in Wisconsin (appendix A, table 3). Of all SNAP households receiving the minimum benefit, three-quarters (77 percent) are households with adults ages 50 and older.

People who qualify for the minimum benefit are still low-income households. SNAP households

receiving the minimum benefit must still meet the SNAP gross income requirement, which is income at or below 130 percent of the Federal Poverty Level (about \$16,600 for a single-person household in 2020). While the minimum benefit can help, it is a small supplement that only covers about five meals a month.¹⁶

A Critical Safety Net for Older Adults Now More than Ever

SNAP is a critical federal safety net program that helps millions of older adults, including many with disabilities, put food on the table. The program is taking on heightened importance in the midst of the current COVID-19 pandemic. Between February and March 2020, when the pandemic first hit the United States, overall SNAP enrollment increased by nearly half a million people—or over 150,000 households.¹⁷ Significant unemployment coupled with an unprecedented economic downturn and higher food prices due to the pandemic's disruption in the food supply chain have made it even more difficult for many low-income older adults to afford food.¹⁸ Data presented in this *Fact Sheet* demonstrate a significant need for SNAP among households comprised of older adults prior to the pandemic, and the need is even greater now.

Appendix A

TABLE 1

Enrollment of SNAP Households with Adult(s) Ages 50+, 2018

State	Total SNAP Households (All Ages)	SNAP Households with Adult(s) 50+	Share of SNAP Households with Adult(s) 50+
Alabama	353,641	145,562	41%
Alaska	39,208	15,836	40%
Arizona	377,417	143,353	38%
Arkansas	160,754	64,098	40%
California	1,911,088	644,621	34%
Colorado	219,004	96,760	44%
Connecticut	218,675	108,945	50%
Delaware	66,686	30,781	46%
District of Columbia	67,914	30,526	45%
Florida	1,631,500	878,540	54%
Georgia	699,316	273,698	39%
Hawaii	82,344	44,138	54%
Idaho	69,357	28,452	41%
Illinois	904,490	413,980	46%
Indiana	270,264	117,138	43%
Iowa	161,023	56,861	35%
Kansas	99,152	42,101	42%
Kentucky	279,176	121,906	44%
Louisiana	400,769	157,809	39%
Maine	85,169	46,077	54%
Maryland	341,219	161,831	47%
Massachusetts	447,410	220,993	49%
Michigan	671,909	307,146	46%
Minnesota	208,174	88,776	43%
Mississippi	230,217	97,378	42%
Missouri	331,026	139,168	42%
Montana	54,584	24,197	44%
Nebraska	74,808	28,475	38%
Nevada	225,535	89,851	40%
New Hampshire	42,636	18,023	42%
New Jersey	376,341	201,203	53%
New Mexico	213,573	87,036	41%
New York	1,519,966	803,880	53%
North Carolina	607,498	249,071	41%
North Dakota	24,488	10,054	41%
Ohio	697,725	327,304	47%
Oklahoma	259,519	94,075	36%
Oregon	357,641	169,756	47%
Pennsylvania	945,598	468,901	50%
Rhode Island	91,083	44,341	49%
South Carolina	301,342	133,082	44%
South Dakota	39,794	14,705	37%
Tennessee	462,921	192,745	42%
Texas	1,595,483	639,283	40%
Utah	75,715	24,767	33%
Vermont	40,637	21,197	52%
Virginia	342,214	162,018	47%
Washington	495,465	216,069	44%
West Virginia	162,965	75,661	46%
Wisconsin	323,094	146,718	45%
Wyoming	12,736	4,975	39%
Guam	15,189	4,486	30%
Virgin Islands	13,574	5,784	43%
United States	19,699,024	8,734,131	44%

Note: SNAP households with adults 50+ refer to households with at least one eligible adult 50+.

Source: AARP Public Policy Institute analysis of SNAP Quality Control data, 2018

TABLE 2
 Characteristics of SNAP Households with Adult(s) Ages 50+, 2018

State	Average Household Size	Single-Person Households (%)	Households with 50+ Adults with Disabilities (%)
Alabama	1.4	81%	27%
Alaska	1.6	73%	16%
Arizona	1.4	74%	17%
Arkansas	1.4	76%	31%
California	1.4	70%	5%
Colorado	1.3	82%	21%
Connecticut	1.2	84%	22%
Delaware	1.3	81%	25%
District of Columbia	1.2	89%	19%
Florida	1.3	76%	15%
Georgia	1.3	80%	25%
Hawaii	1.6	72%	17%
Idaho	1.3	78%	32%
Illinois	1.3	79%	16%
Indiana	1.3	82%	29%
Iowa	1.3	85%	27%
Kansas	1.5	72%	26%
Kentucky	1.9	56%	28%
Louisiana	1.4	77%	25%
Maine	1.3	81%	27%
Maryland	1.2	84%	21%
Massachusetts	1.2	83%	26%
Michigan	1.3	82%	29%
Minnesota	1.3	84%	30%
Mississippi	1.3	82%	26%
Missouri	1.7	56%	29%
Montana	1.4	75%	26%
Nebraska	1.3	81%	27%
Nevada	1.3	79%	13%
New Hampshire	1.3	81%	36%
New Jersey	1.3	76%	18%
New Mexico	1.5	72%	17%
New York	1.3	83%	21%
North Carolina	1.4	74%	19%
North Dakota	1.5	74%	32%
Ohio	1.3	84%	26%
Oklahoma	1.8	57%	23%
Oregon	1.3	77%	20%
Pennsylvania	1.3	80%	23%
Rhode Island	1.5	58%	18%
South Carolina	1.5	65%	24%
South Dakota	1.4	80%	27%
Tennessee	1.4	79%	27%
Texas	1.3	82%	18%
Utah	1.5	75%	22%
Vermont	1.7	58%	24%
Virginia	1.3	82%	26%
Washington	1.2	84%	23%
West Virginia	1.6	61%	26%
Wisconsin	1.6	63%	28%
Wyoming	1.3	79%	22%
Guam	1.9	53%	1%
Virgin Islands	1.6	75%	5%
United States	1.4	77%	21%

Note: SNAP households with adults 50+ refer to households with at least one eligible adult 50+.

Source: AARP Public Policy Institute analysis of SNAP Quality Control data, 2018

TABLE 3
Benefits among SNAP Households with Adult(s) Ages 50+, 2018

State	Average Monthly Benefit	Receiving Maximum SNAP Benefit (#)	Receiving Maximum SNAP Benefit (%)	Receiving Minimum SNAP Benefit (%)
Alabama	\$130	23,698	16%	18%
Alaska	\$249	5,468	35%	23%
Arizona	\$146	43,785	31%	19%
Arkansas	\$116	11,070	17%	26%
California	\$176	347,166	54%	12%
Colorado	\$146	28,409	29%	17%
Connecticut	\$160	49,431	45%	13%
Delaware	\$118	7,843	25%	26%
District of Columbia	\$131	11,810	39%	18%
Florida	\$148	243,434	28%	13%
Georgia	\$126	62,021	23%	20%
Hawaii	\$310	8,070	18%	1%
Idaho	\$106	3,731	13%	23%
Illinois	\$156	138,222	33%	12%
Indiana	\$131	27,818	24%	18%
Iowa	\$108	11,665	21%	29%
Kansas	\$126	8,940	21%	19%
Kentucky	\$138	24,153	20%	16%
Louisiana	\$146	40,309	26%	10%
Maine	\$138	10,954	24%	17%
Maryland	\$123	36,212	22%	20%
Massachusetts	\$153	75,922	34%	12%
Michigan	\$146	107,341	35%	16%
Minnesota	\$121	18,563	21%	24%
Mississippi	\$115	22,183	23%	16%
Missouri	\$131	24,868	18%	18%
Montana	\$143	5,535	23%	18%
Nebraska	\$125	6,588	23%	19%
Nevada	\$124	25,796	29%	27%
New Hampshire	\$124	4,361	24%	19%
New Jersey	\$142	55,088	27%	15%
New Mexico	\$136	19,401	22%	20%
New York	\$176	411,266	51%	8%
North Carolina	\$144	80,816	32%	17%
North Dakota	\$186	3,147	31%	10%
Ohio	\$134	88,485	27%	22%
Oklahoma	\$115	18,480	20%	20%
Oregon	\$143	47,573	28%	21%
Pennsylvania	\$140	129,595	28%	21%
Rhode Island	\$156	14,442	33%	14%
South Carolina	\$114	23,748	18%	19%
South Dakota	\$176	4,494	31%	9%
Tennessee	\$131	38,157	20%	21%
Texas	\$118	110,683	17%	17%
Utah	\$147	5,854	24%	14%
Vermont	\$149	8,187	39%	14%
Virginia	\$128	33,122	20%	18%
Washington	\$139	54,461	25%	16%
West Virginia	\$118	16,392	22%	24%
Wisconsin	\$110	30,829	21%	30%
Wyoming	\$144	1,124	23%	13%
Guam	\$352	2,226	50%	2%
Virgin Islands	\$225	1,592	28%	12%
United States	\$144	2,634,531	30%	16%

Note: SNAP households with adults 50+ refer to households with at least one eligible adult 50+.

Source: AARP Public Policy Institute analysis of SNAP Quality Control data, 2018

Appendix B: Maximum Monthly SNAP Allotment for All Households, 2018

People in Household	Maximum Monthly Allotment	Maximum Benefit Per Person Per Meal
1	\$194	\$2.13
2	\$355	\$1.95
3	\$509	\$1.86
4	\$646	\$1.77
5	\$768	\$1.65
6	\$921	\$1.68
7	\$1,018	\$1.59
8	\$1,164	\$1.59
Each additional person	\$146	N/A

Note: Allotments are different in Alaska, Hawaii, Guam, and the Virgin Islands. Maximum benefit per person per meal was calculated by: 1) Assuming each person eats three meals per day, multiply three meals by the number of people in the household to total household meals per day. 2) Multiply total household meals per day by number of days per month (30.4167) to get total household meals per month. 3) Divide the maximum monthly allotment for the household size by the total household meals per month to get the maximum benefit per person per meal.

Source: "SNAP Eligibility", U.S. Department of Agriculture Food and Nutrition Service, August 2019, <https://www.fns.usda.gov/snap/recipient/eligibility>.

- For eligibility purposes, individuals who are ages 60 or older and are unable to purchase food and prepare meals with others in the household because of a permanent disability may be considered a separate SNAP household if the aggregate income of the other individuals they live with is less than 165 percent of the Federal Poverty Level for their household size.
- "Definitions of Food Insecurity," U.S. Department of Agriculture, September 2019, <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security/>.
- J. Ziliak and C. Gundersen, "The State of Senior Hunger in America in 2018," Feeding America, 2020, <https://www.feedingamerica.org/sites/default/files/2020-05/2020-The%20State%20of%20Senior%20Hunger%20in%202018.pdf>; J. Ziliak and C. Gundersen, "Hunger among Adults Age 50–59 in 2018: An Annual Report," Feeding America, 2020, <https://www.feedingamerica.org/sites/default/files/2020-05/2020-Hunger%20Among%20Adults%2050-59%20in%202018.pdf>.
- Laura J. Samuel et al., "Does the Supplemental Nutrition Assistance Program Affect Hospital Utilization among Older Adults? The Case of Maryland," *Population Health Management* 21, no. 2 (April 2018): 88–95, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5906726/>.
- While the U.S. Department of Agriculture defines elderly as ages 60 and older, this Fact Sheet uses the terms "older households" to refer to SNAP households with adults ages 50 and older.
- "SNAP Helps Millions of Low-Income Seniors," Center on Budget and Policy Priorities, April 26, 2017, <https://www.cbpp.org/research/food-assistance/snap-helps-millions-of-low-income-seniors>.
- While most households with older adults are single-person households, some households have two or more people, raising the average to 1.4 persons per household.
- Alisha Coleman-Jensen and Mark Nord, "Disability Is an Important Risk Factor for Food Insecurity," U.S. Department of Agriculture, May 2013, <https://www.ers.usda.gov/amber-waves/2013/may/disability-is-an-important-risk-factor-for-food-insecurity>.
- These are likely underestimates, as SNAP's disability criteria rely heavily on receipt of government disability payments.

- 10 The TFP has not been revised since 2006 and several reports point to its weaknesses, such as unrealistic food affordability and availability assumptions. “Replacing the Thrifty Food Plan in Order to Provide Adequate Allotments for SNAP Beneficiaries,” *Food Research and Action Center*, December 2012, https://frac.org/wp-content/uploads/thrifty_food_plan_2012.pdf.
- 11 Net income refers to gross income minus allowable deductions. For example, elderly or disabled members may deduct medical expenses that are over \$35 for the month. More information on deductions is available at: “SNAP Eligibility,” U.S. Department of Agriculture, <https://www.fns.usda.gov/snap/recipient/eligibility>.
- 12 There are differences in average monthly allotments by state, impacted largely by household size. In addition, because of the high cost of living in Alaska, Guam, Hawaii, and the Virgin Islands, these states and territories have different income eligibility requirements and benefit maximums.
- 13 The maximum benefit is higher in Alaska, Guam, Hawaii and the Virgin Islands due to higher cost of living.
- 14 “Map the Meal Gap 2020: A Report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2018,” Feeding America, June 2020, <https://www.feedingamerica.org/sites/default/files/2020-06/Map%20the%20Meal%20Gap%202020%20Combined%20Modules.pdf>.
- 15 “Cost of Living Adjustment (COLA) Information,” U.S. Department of Agriculture, <https://www.fns.usda.gov/snap/allotment/COLA>.
- 16 Based on the average amount spent per meal by people who were food insecure in 2018 (\$3.09).
- 17 “SNAP Data Tables,” U.S. Department of Agriculture, Food and Nutrition Service, March 2020, <https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>.
- 18 Olivia Dean and Lynda Flowers, “As Pandemic Wears On, Food Challenges Are Increasing for Many Older Americans,” AARP Public Policy Institute, July 1, 2020, <https://blog.aarp.org/thinking-policy/as-pandemic-wears-on-food-challenges-are-increasing-for-many-older-americans>.

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