

Spotlight

Participation: Who Are the Eligible but Unenrolled?

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This is the first of three AARP Public Policy Institute *Spotlights* analyzing SNAP participation among older adults. This analysis of national SNAP participation data among adults ages 50 and older finds that 16 million adults in that group could be eligible for SNAP but are not participating, and more than 3 million are missing out on over \$200 a month in benefits.

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.¹ 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 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.²

Despite the program's potential benefits, eligible older adults have historically had much lower participation in SNAP than those in other age groups. The U.S. Department of Agriculture reports that in fiscal year 2018, only 48 percent of eligible adults ages 60 and older participated in the program under federal rules.³ The percentage is substantially lower when calculated using state-specific eligibility rules. Although using federal eligibility rules is useful for state comparisons, using state-specific eligibility rules (which vary widely) better reflects the actual number of older adults eligible by state. Using that measure, we estimate a substantially lower participation rate of 29 percent among this age group.

Qualitative research has identified common reasons for low participation in SNAP, such as a confusing and burdensome application process, stigma, and discomfort with technology.⁴ Quantitative data help us understand *who* is not enrolling in SNAP and is important for addressing low program enrollment, yet little is known about the characteristics of eligible older nonparticipants. Using estimates from Mathematica, this *Spotlight* examines that question.

Key Takeaways

- In fiscal year 2018, 16 million (or 63 percent of) adults ages 50 and older who were eligible for SNAP did not participate in the program.
- Eligible older adults ages 60 and older had especially low levels of SNAP participation.
- Most eligible nonparticipants ages 50 and older would be eligible for the minimum monthly SNAP benefit (\$15 in 2018), but more than 3 million would receive more than \$200.
- Eligible nonparticipants ages 50 and older were more likely than those under 50 to be missing out on potentially substantial SNAP benefits.

Starting with a look at SNAP participation estimates for adults ages 50 and older, this analysis assesses the economic and demographic characteristics of older adults likely to be eligible but not participating in the program. Finally, we discuss what those findings mean for policy making.

Data Limitations

Results in this analysis could be partly driven by differences in underlying data sets (see methodology in appendix). This report also 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 participating in SNAP and points to potential reasons for their lack of participation.

Key Findings

This analysis uses quantitative data to better understand the characteristics of older adults who are eligible but are not enrolling in SNAP.

An estimated 16 million adults ages 50 and older eligible for SNAP were not participating in the program in 2018.

Using state eligibility rules, our analyses showed that of the nearly 26 million adults ages 50 and older who were estimated to be eligible for SNAP in 2018, 63 percent (or 16 million) did not participate in the program. This estimate considers state-specific Broad-Based Categorical Eligibility (BBCE) rules, which allow states to raise SNAP income eligibility limits and to adopt less restrictive asset tests.⁵ This method more accurately estimates the number of people eligible under the rules in place in each state. In fiscal year 2018, 41 states used this policy to help more

SNAP Participation Rate

The SNAP participation rate is the percentage of eligible people who actually participate in the program.

low-income households put food on the table. Nonparticipation rates are higher using state-level versus federal rules because the higher income limits and less restrictive asset tests allowed under BBCE increase the number of people eligible for SNAP.

Nonparticipation varies substantially by age group within the broader older adult segment. The nonparticipation rate among adults ages 50 to 59 was 36 percent, translating to about 2 million people who were likely eligible but not enrolled in SNAP. Among adults ages 60 and older, the share of those eligible but not participating is even higher. Nearly 14 million—or 71 percent—of eligible adults in this age group were estimated to not be participating in SNAP.

Older nonparticipants are more likely to live with others.

Among adults ages 50 and older, eligible nonparticipants are less likely to live alone than older adults participating in SNAP. Nearly three-quarters (74 percent) of older SNAP participants lived alone in 2018, compared with an estimated one-third (31 percent) of older nonparticipants (figure 1). Most eligible nonparticipants ages 50 and older lived in two-person households (58 percent). However, eligible nonparticipants ages 50 and older were still more likely to live alone than younger nonparticipants. Our analysis does not elucidate reasons for differences in participation by household size.

Older nonparticipants have higher income levels.

SNAP-eligible older adults who are not participating in the program tend to be in households with higher incomes than those

participating in SNAP (figure 2). Although 77 percent of SNAP participants ages 50 and older had household incomes below the federal poverty level (\$1,354 monthly for two-person households in 2018 in most states⁶), only 26 percent of older eligible nonparticipants did. Most older eligible nonparticipants lived in households with incomes between 100 and 200 percent of the federal poverty level.⁷

A sizable minority of eligible older nonparticipants, however, still have very low incomes. Fourteen percent of eligible nonparticipants ages 50 and older—or 2.1 million people—were estimated to have incomes at or below 50 percent of the federal poverty level (\$677 monthly or less for two-person households in most states). Many of these older adults, who are likely among those in greatest need, are missing out on potentially large SNAP benefits, as discussed later in this report.

Additionally, among eligible nonparticipants ages 60 and older, the majority did not have any earned income. Most lived in households with only people ages 60 and older (72 percent), and most lived in households with only people ages 60 and older with no household earned income (61 percent).⁸ A total of 9.7 million older nonparticipants lived in households with only members ages 60 and older *and* no earned income. These older adults would be eligible for a demonstration project called the Elderly Simplified Application Project (ESAP)—aimed at streamlining SNAP processes—if the project were available in all states. More details about ESAP and its impact on SNAP participation are included in the third *Spotlight* of this series.

One in five eligible older nonparticipants live in households who could receive more than \$200 in monthly SNAP benefits.

Despite having a larger average household size, older households that are eligible for but not participating in SNAP would receive a lower average SNAP benefit than those participating in SNAP because such households have a higher average income.

FIGURE 1
Distribution of SNAP-Eligible Individuals Ages 50 and Older, by SNAP Participation and Household Size

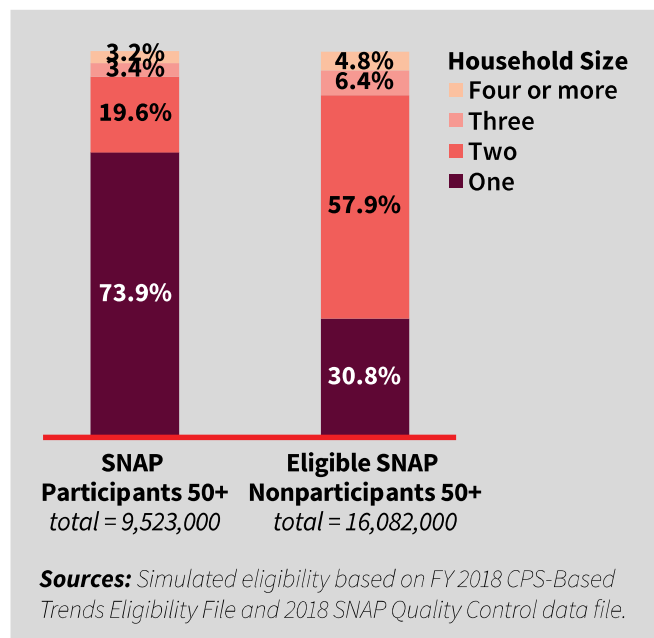
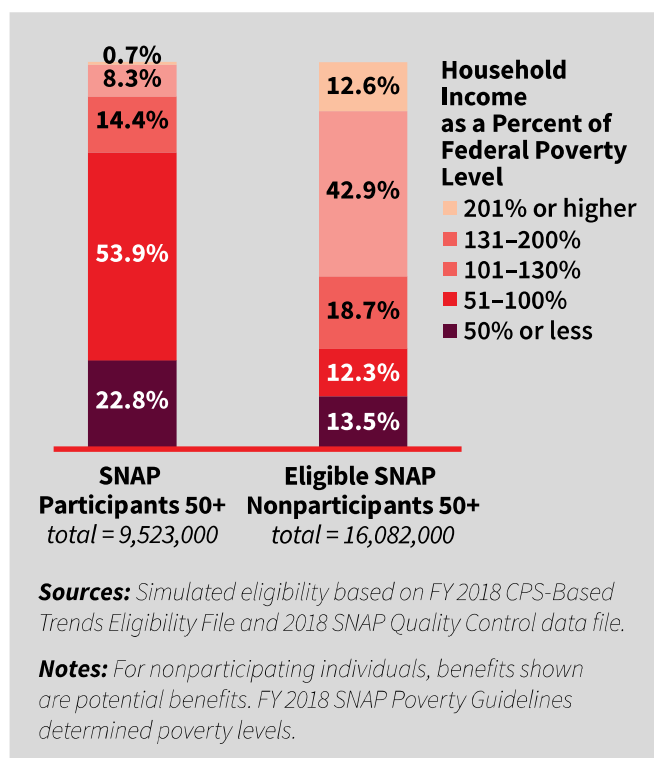


FIGURE 2
Distribution of SNAP-Eligible Individuals Ages 50 and Older, by SNAP Participation and Household Income



Among households with adults ages 50 and older, those participating in SNAP received an average \$143 a month in SNAP benefits. Older eligible households overall (including those not participating in SNAP) would be eligible for \$109 a month. Among eligible older nonparticipants, an estimated two-thirds were in households eligible for the minimum benefit (\$15 a month in 2018). These are consistent with previous findings that eligible people are more likely to participate in SNAP if they are eligible for a higher benefit level.⁹

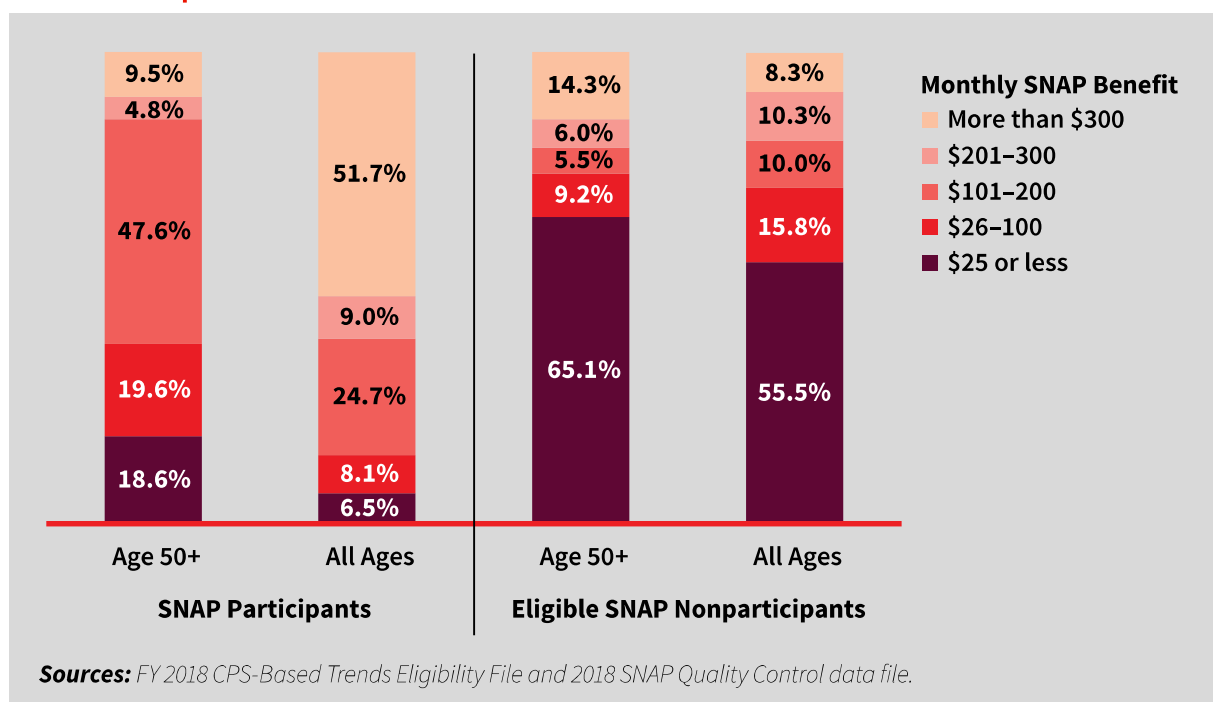
However, a sizeable minority of older households eligible but not enrolled would be eligible for substantial SNAP benefits. One in five eligible nonparticipants ages 50 and older—more than 3.2 million people—are estimated to be in households eligible for more than \$200 a month. Fourteen percent—or 2.3 million—are in households eligible for more than \$300 a month (figure 3). The maximum SNAP benefit for single-person households was \$192 in 2018, so nonparticipants eligible for more than that were in households with at least two

people. The fact that one-fifth of older eligible nonparticipants are missing out on substantial benefits could mean that some are unaware of the benefit level they could be receiving and/or face barriers to applying, such as a burdensome application process.¹⁰

Older nonparticipants are more likely than those younger to be missing out on substantial SNAP benefits.

Among eligible nonparticipants, those ages 50 and older were much more likely than those of all ages to be in households experiencing poverty (26 percent v. 14 percent) and to be in households with incomes at or below 50 percent of the federal poverty level (14 percent v. 4 percent). Many of these very low-income households could be eligible for substantial SNAP benefits. In fact, our analysis found that eligible nonparticipants ages 50 and older were somewhat more likely than nonparticipants of all ages to be in households eligible for more than \$200 a month, and the difference was even greater for those eligible for more than

FIGURE 3
Distribution of Individuals in Households with Various Monthly SNAP Benefit Levels, by SNAP Participation Status



\$300 a month (figure 3). Fourteen percent of older eligible nonparticipants were estimated to be eligible for over \$300 a month, compared with 8 percent of eligible nonparticipants of all ages.

Policy Implications

As the United States' largest antihunger program, SNAP helps millions of low-income Americans. Our findings around the characteristics of older adults who are likely eligible but are not participating in SNAP have several policy implications.

1. SNAP outreach efforts should be targeted to those at the lowest income levels and adults ages 60 and older.

Based on state SNAP rules, we estimate that 16 million (or more than 60 percent of) eligible adults ages 50 and older are not enrolled in the program. Although many would be eligible for the minimum benefit, more than 3 million live in households that could be eligible for over \$200 a month. Outreach efforts could be most successful and impactful if they target older adults likely to be eligible for high benefit levels, many of whom live well below the poverty line. These individuals might be more motivated than people with higher incomes to participate in the program, and enrolling could make a significant difference in their health and economic well-being. Nonparticipants eligible for high benefit levels might not be connected to government assistance programs and might require intensive outreach through community organizations. 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.

Of the 16 million eligible nonparticipants ages 50 and older, the vast majority—14 million—were ages 60 and older. The nonparticipation rate is also especially high among this older age group. As discussed earlier, many factors could be at play here, including stigma, social isolation, no access to a computer or

the internet, and a burdensome application process. Targeted outreach and education efforts for this age group are a critical component, because this age group also has different eligibility criteria and often different enrollment options than younger age groups. For example, SNAP participants ages 60 and older are not subject to the gross income test under federal rules and are eligible for medical deductions that can increase their SNAP benefit. This age group may also be eligible for programs like ESAP that streamline the application process (next section).

2. SNAP processes should be streamlined.

Our analysis found that 9.7 million older eligible nonparticipants may be eligible for ESAP if ESAP was available in all states. Results from the third *Spotlight* in this series, which analyzes the association between state policies and SNAP participation, did not reveal a clear association between ESAP and state SNAP participation rates among adults ages 60 and older. However, ESAP can include many components and is structured differently by state. More research is needed to determine which aspects of ESAP could be most impactful for increasing participation among older adults. The Combined Application Project and Broad-Based Categorical Eligibility are other state policies that can streamline the application process and may boost older adult participation (see third *Spotlight*). Policy makers should continue to explore a variety of ways to streamline the SNAP application and certification processes to make it easier for older adults to enroll in and recertify for SNAP and to reduce churn (i.e., exiting and re-entering SNAP within four months).

3. SNAP benefits should be meaningful.

The expectation of low benefit levels is a commonly cited reason for nonparticipation among eligible older adults;¹¹ our analysis, in fact, confirmed that most older eligible nonparticipants would likely be eligible for the minimum benefit. A 2018 analysis found

the average low-income meal cost \$2.36,¹² so the minimum monthly SNAP benefit of \$15 in 2018 would have covered fewer than seven individual meals.¹³

In interviews with older SNAP participants, the Food Research and Action Center and AARP Foundation found that nearly all respondents reported not having enough benefits to pay for food before the pandemic.¹⁴ Temporary boosts to SNAP during the pandemic helped SNAP participants purchase more and healthier food and freed up money for other out-of-pocket expenses like housing and health care. These emergency allotments end when the national Public Health Emergency ends and potentially earlier in states with expiring emergency declarations or in those that simply decide to end the supplemental benefits. However, average benefits will remain higher than prepandemic benefits because of the 2021 reevaluation of the Thrifty Food Plan, the basis on which SNAP benefits are calculated. Policy makers should continually work to ensure the adequacy of benefit allotments, including minimum and maximum amounts, which could improve access to SNAP for older adults and improve food security.¹⁵ Any changes to benefits should also be accompanied by outreach and education efforts to inform current and potential participants.

Appendix: Methodology

Mathematica used two data sources to conduct the analysis for this paper. To estimate characteristics of people eligible for participating in the Supplemental Nutrition Assistance Program (SNAP), they used data from the fiscal year (FY) 2018 Current Population Survey (CPS)-based Trends eligibility file. This file relies on a microsimulation model that Mathematica maintains for the U.S. Department of Agriculture Food and Nutrition Service (FNS). Mathematica uses this model to estimate SNAP participation rates in periodic reports for FNS.¹⁶ In reports for FNS, Mathematica calculates participation rates based on *federal* SNAP eligibility rules. That approach applies the same eligibility rules across states and is useful when

comparing participation rates across states (and is the approach used in the third *Spotlight* in this series). By contrast, the analysis in this paper applies *state-specific* Broad-Based Categorical Eligibility (BBCE) rules to estimate the number of older adults eligible for SNAP. This provides more accurate estimates of the counts of people eligible for SNAP under the rules in place in each state in FY 2018. With this change, the model simulates many more people to be eligible for SNAP than it would using federal eligibility rules. Because of this difference, the results of this analysis are not comparable with those shown in reports prepared for FNS.

To estimate characteristics of SNAP participants, Mathematica used data from the FY 2018 SNAP Quality Control data file. FNS 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.

Mathematica used these data sources to tabulate the number and percentage of people eligible for and participating in SNAP overall and by a range of individual and household characteristics. They then subtracted the number of SNAP participants from the number of eligible people, overall and by each characteristic shown in the tables, to obtain estimates for eligible nonparticipants. Mathematica used this methodology to identify characteristics among individuals of all ages and adults ages 50 and older.

Estimating the characteristics of eligible nonparticipants by combining estimates of eligible individuals from one data source and participants from another data source produces results with some uncertainty. Apparent differences in the characteristics of eligible and participating individuals could be the result of real differences in the people or in differences between the data sources. Any such differences in the data sources would also affect estimates of eligible nonparticipants.

- 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 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>.
- 4 Vivian Gabor et al., “Seniors’ Views of the Food Stamp Program and Ways to Improve Participation—Focus Group Findings in Washington State: Final Report,” Sacramento, CA: Health Systems Research, Inc., 2002, https://www.ers.usda.gov/webdocs/publications/43151/51497_efan02012.pdf?v=0.
- 5 Under BBCE, households can become categorically eligible for SNAP because they qualify for a noncash Temporary Assistance for Needy Families (TANF) or state maintenance of effort (MOE) funded benefit. For more information, see “Broad-Based Categorical Eligibility (BBCE),” U.S. Department of Agriculture Food and Nutrition Service, January 2022, <https://www.fns.usda.gov/snap/broad-based-categorical-eligibility>.
- 6 “Supplemental Nutrition Assistance Program (SNAP) FY 2018 Income Eligibility Standards,” U.S. Department of Agriculture Food and Nutrition Service, <https://fns-prod.azureedge.us/sites/default/files/resource-files/FY18-Income-Eligibility-Standards.pdf>.
- 7 Two hundred percent of the federal poverty level is the highest gross income limit for SNAP under Broad-Based Categorical Eligibility (BBCE), but households with people ages 60 and older or people with disabilities do not have to meet the gross income test under federal rules and under some state BBCE rules.
- 8 Earned income is cash or in-kind benefits people receive in exchange for work or service. Unearned income is cash or in-kind benefits that people receive without being required to perform work or a service. For example, taxable Social Security benefits and pensions count as unearned income. Many retired older adults receive unearned income but no earned income.
- 9 Lauffer and Vigil, “Trends in Supplemental Nutrition Assistance Program Participation Rates: Fiscal Year 2016 to Fiscal Year 2018”.
- 10 Madeleine Levin et al., “Evaluation of Alternatives to Improve Elderly Access to SNAP,” Social Policy Research Associates and Mathematica, May 2020, <https://www.spra.com/project/evaluation-of-alternatives-to-improve-elderly-access-to-snap/>.
- 11 Gabor et al., “Seniors’ Views of the Food Stamp Program and Ways to Improve Participation—Focus Group Findings in Washington State: Final Report.”
- 12 Elaine Waxman, Craig Gundersen, and Megan Thompson, “How Far Do SNAP Benefits Fall Short of Covering the Cost of a Meal?,” Urban Institute, February 23, 2018, <https://www.urban.org/research/publication/how-far-do-snap-benefits-fall-short-covering-cost-meal>.
- 13 The minimum SNAP benefit is reviewed and adjusted as needed every year, based on changes in the cost of living. In FY 2022, the minimum SNAP benefit is \$20 for most states (higher in Alaska, Guam, Hawaii, and the Virgin Islands).
- 14 “The Case for Making SNAP Benefits Adequate: Reflections from Interviews with Older Adults,” Food Research and Action Center, February 2022, <https://www.aarp.org/aarp-foundation/our-work/food-security/the-case-for-making-snap-benefits-adequate-reflections-from-interviews-with-older-adults>.
- 15 The 2018 Farm Bill directed USDA to reevaluate the Thrifty Food Plan by 2022 and every five years thereafter.
- 16 Lauffer and Vigil, “Trends in Supplemental Nutrition Assistance Program Participation Rates: Fiscal Year 2016 to Fiscal Year 2018.”

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