

Too many older adults in New Jersey lack consistent access to enough food for healthy, active lives. Older adults living on fixed incomes, while facing rising costs for food, medicine, medical care, and housing, are forced to make difficult tradeoffs. As a result, some households may reduce the quality or variety of their diets, cut meal sizes, or skip meals altogether.

From 2021 to 2023 in New Jersey, 9 percent of the more than 340,000 households experiencing food insecurity included an older adult age 60 and older, highlighting the significant number of older adults at risk of hunger in the state.^{1,2}

Older adults struggling with food insecurity may experience a number of challenges:

- food running out
- skipping meals
- choosing between food and medicine
- postponing medical care
- poor health outcomes
- higher health care use and costs³

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Source: FRAC's Hunger and Health Series

The Power of SNAP

The Supplemental Nutrition Assistance Program (SNAP) is the nation's first line of defense against hunger. SNAP provides eligible New Jersey households with monthly benefits of at least \$95 to spend at over 5,700 grocery stores, farmers' markets, and other retail outlets.^{4,5,6}

- SNAP serves over 300,000 households in New Jersey.
- 44 percent of SNAP households in New Jersey have an older adult.⁷

SNAP's support reduces the difficult choices older adults might have to make, such as skipping meals to afford

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medication. Research shows that SNAP participation among older adults is linked to improved nutrition, better health, and medication adherence, lower health care costs, and reduced hospital and nursing home admissions.⁸

In addition to improving the food security, health, and well-being of older adults, SNAP dollars stimulate New Jersey's local economies by providing direct assistance for food purchases, generating \$1.50–\$1.80 in economic activity for every \$1 in benefits spent at one of New Jersey's over 5,700 retailers during an economic downturn.^{9,10} Too many older adults miss out on SNAP. Nationally, only 55 percent (one in two) eligible older adults participate in SNAP, much lower than the national average for all individuals, 88 percent; this is known as the "SNAP gap".¹¹ (In SNAP, those 60+ are considered older adults).

Eligible older adults are far less likely to participate in the program than most other demographic groups for a variety of reasons, including barriers related to mobility,

technology use, stigma, and widespread mistaken beliefs, such as how the program works, who can qualify, and benefit levels.¹²

How SNAP Supports Older Adults

SNAP offers special rules and support for households with older adults to get and keep benefits:

- **Medical deduction:** Households with out-of-pocket medical expenses over \$35 per month can deduct their medical expenses, ensuring they get the most accurate benefit to which they are entitled.
- **Longer certification period and application:** Once determined eligible, households with older adults remain eligible for two years before needing to recertify.
- **For some, no time limit:**
 - Older adults ages 65 years and older are exempt from the SNAP three-month time limits.^{13,14}
 - Previously, older adults ages 60 to 65 were also exempt from SNAP time limits. However, under H.R. 1, the budget reconciliation law supported by President Trump and most Republicans, this age group is no longer automatically exempt. Older adults 60 to 65 — even if retired — must now demonstrate 20 hours of work per week or will only receive SNAP benefits for three months within a three-year period. Some may still qualify for exemptions, such as physical or mental barriers to work, but for many, this represents the first time in history people in this age bracket face SNAP time limits.^{15,16}
- **No gross income limit:** Older adults are not subject to a gross income test. Eligibility determinations are based on net income, accounting for various deductions in gross income for child care, medical, and shelter costs of the households.
- **Heat and eat:**
 - The New Jersey SNAP-Utility Program (SNAP-UP) allows certain SNAP households with older adults or persons with disabilities to automatically qualify for \$21 toward energy expenses.
 - This “heat and eat” program allows SNAP households to also claim a higher utility allowance, which results in a lower net income and higher monthly SNAP benefit, allowing households to use more of their income on essential needs like utilities.^{17,18}



Best Practices for Connecting Older Adults to SNAP

Leveraging partnerships and collaboration:

- Building strong partnerships with organizations focused on older adults, like senior centers, Council on Aging, Meals on Wheels, faith-based groups, and housing providers, can significantly expand SNAP outreach and enrollment.
- These trusted groups can share accurate and accessible information and connect clients to SNAP application assistance.
- Training staff and volunteers to communicate the benefits of SNAP and collaborating on outreach can help close the participation gap.

Reduce barriers to application completion to close the participation gap:

For many older adults, the SNAP application process can seem overwhelming and confusing due to the application’s length and the documentation requirements. Program staff and outreach communications should inform older adults about the application process and encourage them to submit their application. Applicants are only required to submit their name, contact information, and a signature for their application to be processed.¹⁹

SNAP application assistants can help address barriers by assisting clients in-person, online, or by phone with tasks such as gathering client information and completing the SNAP application for the client to sign and submit. SNAP application assistants should be knowledgeable about

SNAP's eligibility rules, including what out-of-pocket costs, such as excess medical expenses, can be claimed to ensure that older adults receive an accurate SNAP benefit amount.

Connecting older adults to SNAP in health care settings:

- Food as medicine efforts encourage health providers to screen patients for food insecurity at annual physicals, sick visits, and new patient visits.²⁰ Using screeners like Hunger Vital Signs, a validated two-question screening tool commonly used by health care providers, can identify patients experiencing food insecurity quickly and connect them with resources, like SNAP.²¹ Advocates should develop partnerships with health care providers to support this.
- After establishing that an older adult patient is at nutritional risk, providers can refer them to a social worker, provide information to help them apply for SNAP, and offer emergency food resources, such as a list of local food banks or food pantries.²²

SNAP is a lifeline for many older adults to maintain their nutrition and health, yet too many in New Jersey are missing out on the program. Through outreach, advocacy, and supportive policies, we can ensure no older adult has to make difficult decisions to put food on the table.



New Jersey Food Security Initiative grantee RWJBarnabas utilizes a diverse team of SNAP application assistants known as SNAP navigators to support patients in connecting with SNAP in their 12 acute care hospitals.



Endnotes

- ¹ FRAC analysis of U.S. Census Bureau Current Population Survey Food Security Supplement, 2021–2023. The data show the average percentage of households in New Jersey including those with older adults ages 60 and older that experienced food insecurity (low or very low) between 2021 and 2023.
- ² Rabbitt, M. P., Reed-Jones, M., Hales, L. J., & Burke, M. P. (2024). Table 4. *Household food security in the United States in 2023* (Report No. ERR-337). U.S. Department of Agriculture, Economic Research Service. <https://doi.org/10.32747/2024.8583175.ers>
- ³ Food Research & Action Center. (2019). *Hunger is a health issue for older adults: Food security, health, and the federal nutrition programs*. <https://frac.org/wp-content/uploads/hunger-is-a-health-issue-for-older-adults-1.pdf>
- ⁴ The federal minimum benefit for households of one or two individuals is \$24 for fiscal year 2026. See Ward, R. (2025, August). *SNAP FY 2026 cost of living adjustment*. USDA Food and Nutrition Service. <https://www.fns.usda.gov/snap/allotment/cola/fy26>
- In February 2023, Governor Phil Murphy signed legislation to increase the minimum SNAP benefit to \$95 for New Jersey SNAP households using state funds. See: An Act concerning the State SNAP Minimum Benefit Program and amending P.L.2022, c.32. Chapter 13, 2022. *New Jersey Public Laws*. Retrieved September 10, 2025, from https://pub.njleg.gov/Bills/2022/AL23/13_.HTM
- ⁵ Hunger Free NJ. (n.d.). *Strengthening SNAP*. Retrieved September 15, 2025 from <https://hungerfreenj.org/nj-snap/>
- ⁶ USDA Food and Nutrition Service. (2025) *SNAP retailer management year end summary FY 2024*. <https://www.fns.usda.gov/data-research/data-visualization/snap-retailer-management-dashboard-fy24>
- ⁷ U.S. Census Bureau. (2024). *Table S2201 food stamps/Supplemental Nutrition Assistance Program (SNAP)*. 2019–2023 American Community Survey 5-Year Estimates. <https://data.census.gov/table/ACSST5Y2023.S2201?q=SNAP/Food+Stamps&g=040XX00US34>
- ⁸ Ibid.
- ⁹ Canning, P., & Stacy, B. (2019, July). *The Supplemental Nutrition Assistance Program (SNAP) and the economy: New estimates of the SNAP multiplier (report 265)*. Economic Research Report. United States Department of Agriculture. <https://www.ers.usda.gov/publications/pub-details?pubid=93528>
- ¹⁰ Ibid. (citation 5)
- ¹¹ Vigil, A., & Rahimi, N. (2024). *Trends in Supplemental Nutrition Assistance Program participation rates: Fiscal year 2020 and fiscal year 2022*. In Mathematica & United States Department of Agriculture, Supplemental Nutrition Assistance Program Nutrition Assistance Program Report Series. <https://fns-prod.azureedge.us/sites/default/files/resource-files/ops-snap-trends-fy20-fy22-report.pdf>
- ¹² Dean, O., Gothro, A., Navarro, S., & Bleiweiss-Sande, R. (2022). *Participation: Who are the eligible but unenrolled?* AARP Policy Institute. Retrieved September 10, 2025, from <https://www.aarp.org/content/dam/aarp/ppi/2022/07/participation-who-are-eligible-but-unenrolled.doi.10.26419-2Fppi.00166.001.pdf>
- ¹³ Ward, R. (2025). *Supplemental Nutrition Assistance Program provisions of the One Big Beautiful Bill Act of 2025 — Information memorandum*. <https://fns-prod.azureedge.us/sites/default/files/resource-files/OBBB-SNAP-Provisions-Implementation-Memo.pdf>
- ¹⁴ Under the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), certain adults ages 18–49 without dependents were limited to three months of SNAP benefits every three years unless they met a 20-hour-per-week work requirement or qualified for an exemption. In 2023, under the Fiscal Responsibility Act, the age range expanded to include adults 50–54. In July 2024, H.R. 1 dismantled SNAP and significantly expands time limits, increasing the upper age exemption to 65 years and older.
- ¹⁵ Food and Nutrition Act Sec 6. (d)(2)
- ¹⁶ Food and Nutrition Act Sec 6. (o)(2)(3)(B)
- ¹⁷ 7 CFR 273.9(d)(6)(iii)(D)(3)
- ¹⁸ Gersten-Paal, S. (2024, December 3). *Supplemental Nutrition Assistance Program (SNAP) — Implementation of regulatory changes to Standard Utility Allowances (SUAs)*. <https://fns-prod.azureedge.us/sites/default/files/resource-files/SUA-Implementation-Memo.pdf>
- ¹⁹ Johnston, M. (2024, February 15). *SNAP online application policy clarification*. <https://www.fns.usda.gov/snap/online-application-policy-clarification>
- ²⁰ Beaudoin, S. (2024). *Food as medicine survey findings*. Food Research & Action Center. <https://frac.org/wp-content/uploads/Food-as-Medicine-Report.pdf>
- ²¹ Children’s HealthWatch. (2025, May 1). *The Hunger Vital Sign™ — Children’s HealthWatch*. <https://childrenshealthwatch.org/hunger-vital-sign/>
- ²² Food Research & Action Center. (2023, June). *Addressing food insecurity among older adults — Health care provider beliefs, practices, and resources*. https://frac.org/wp-content/uploads/FRAC_AAPF_2023_V2.pdf