



## **THE CASE FOR MAKING SNAP BENEFITS ADEQUATE:** REFLECTIONS FROM INTERVIEWS WITH OLDER ADULTS

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their opinions, insights, and suggestions that are the heart of this research brief. This project would not have been possible without the willingness of the respondents to share their experiences and wisdom, and to give their valuable time during the challenging COVID-19 pandemic. We are grateful to them.

This report was prepared by FRAC's Alexandra Ashbrook, Susan Beaudoin, and Vanessa Gomez, with editorial contributions from FRAC's Ellen Vollinger, and special assistance from FRAC's intern Chelsi Rhoades.

## About FRAC

The Food Research & Action Center (FRAC) improves the nutrition, health, and well-being of people struggling against poverty-related hunger in the United States through advocacy, partnerships, and by advancing bold and equitable policy solutions. For more information about FRAC, go to [www.frac.org](http://www.frac.org).

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“When you're poor, you have a depressed mindset generally. I am poor, [but with the COVID-19 SNAP benefit boosts,] I don't have a depressed mindset because I can eat ... someone [from the] upper-middle class can buy much more than I can, but I don't feel disadvantaged [or] dirt poor. I feel like I'm a worthy American citizen, one that can eat ... a healthy diet.”

– Older adult respondent commenting on the impact of the pandemic-related SNAP benefit increases

## EXECUTIVE SUMMARY

This research brief sheds light on the importance of the Supplemental Nutrition Assistance Program (SNAP) for older adults and the positive impacts of the temporary increase in SNAP benefits during the COVID-19 pandemic. SNAP — the nation's first defense against hunger — is vital to participants' food security, nutrition, and health, and to the economy.<sup>1</sup>

During the COVID-19 crisis, the federal government made temporary boosts to SNAP benefit amounts. Starting in March 2020, SNAP participants in most states received SNAP Emergency Allotments (EAs) that brought their monthly benefit up to the maximum amount for their household size. In addition, from January 2021–September 2021, all SNAP households' benefits increased by another 15 percent.

The Food Research & Action Center (FRAC) was commissioned by AARP Foundation to undertake a study to better understand the impact that temporary pandemic-related SNAP benefit increases had on the health, nutrition, and overall well-being of older adults as well as their perceptions of SNAP. In September 2021, FRAC conducted phone interviews with 25 older adults from six states (California, Idaho, Illinois, New York, Tennessee, and Wisconsin) and Washington, D.C.

The 25 respondents all have lived experience with hunger, poverty, and SNAP, and they provided important insights that should be taken into account in any effort to improve the program's effectiveness to better meet the needs of people struggling to put food on the table.

The interviews reveal the concrete differences that increased amounts in SNAP benefits have had on these



<sup>1</sup> Food Research & Action Center. (2017). *The Role of the Supplemental Nutrition Assistance Program in Improving Health and Well-Being*. Available at: <https://frac.org/wp-content/uploads/hunger-health-role-snap-improving-health-well-being.pdf>. Accessed on January 20, 2022.

older adults' nutrition, health, and well-being. Findings have been organized into three categories: before the COVID-19 pandemic, during the pandemic, and before and during the pandemic.

### Prior to the Pandemic: A Look at SNAP

**Pre-Pandemic Finding #1:** Based on self-reported responses, the approximate average SNAP benefit was \$56 per month per household.

**Pre-Pandemic Finding #2:** Nearly all respondents (24 out of 25) did not have enough SNAP benefits or other financial resources each month to pay for food and all other household bills, resulting in trade-offs in food quality and quantity.

**Pre-Pandemic Finding #3:** Almost all respondents (23 out of 25) also turned to food banks and/or participated in other food programs to supplement their SNAP benefits.

### During the Pandemic: The Toll of COVID-19 and the Role of SNAP and Other Food Resources

**Pandemic Finding #1:** Based on self-reported responses, the approximate average SNAP benefit per month was \$227 compared to the pre-pandemic self-reported level of \$56 per month. The average increase in SNAP benefits was \$172 per month.

**Pandemic Finding #2:** While the pandemic continues to take a toll, almost all respondents (23 out of 25) shared how the increased SNAP benefits had a positive impact on their health.

**Pandemic Finding #3:** Almost all respondents (23 out of 25) shared how the increased SNAP benefits improved their food-purchasing power, including their ability to buy more food, a wider variety of food, and/or more fruits and vegetables.

**Pandemic Finding #4:** A majority of respondents (19 out of 25) remarked that increased SNAP benefits freed up money for essential bills and household expenses.

**Pandemic Finding #5:** Fewer respondents (15 out of 25) visited food banks and/or used other food programs during the COVID-19 pandemic when compared to before the pandemic (23 out of 25).

### Before and During the Pandemic: Consistencies

**Before and During the Pandemic Finding #1:** All respondents engaged in cost-effective shopping habits to stretch their SNAP benefits.

**Before and During the Pandemic Finding #2:** Respondents — particularly those with health issues, special dietary needs, or mobility issues — said they valued how SNAP allowed them the agency to purchase the foods they needed at locations they chose.

**Before and During the Pandemic Finding #3:** Respondents overwhelmingly (24 out of 25) reported that they would recommend SNAP to a friend.

During the interviews, respondents also shared recommendations for how to improve SNAP. Their suggestions reiterate the importance of providing an adequate benefit as well as ways to strengthen program delivery.

### Respondents' Recommendations

- ▶ Continue the emergency allotments or otherwise increase SNAP benefits.
- ▶ Increase the minimum benefit.
- ▶ Take into account additional expenses when calculating benefit amounts (such as other household costs or costs associated with special dietary needs).
- ▶ Enhance program communication from agencies to participants.
- ▶ Streamline paperwork and improve customer service.

The findings and recommendations of this study reinforce that *SNAP matters for older adults*. The study's findings not only underscore how the increases in SNAP benefits have positively impacted the 25 older adults' food purchases, health, ability to pay bills, juggle other expenses, and weather the COVID-19 crisis, but also the importance of permanently making SNAP benefit amounts sufficient so that all older adults can obtain a basic healthy diet without being forced to make other sacrifices.

The 25 older respondents' circumstances also are a reminder of the importance of addressing the underlying causes of poverty and hunger. Equitable access is needed throughout life not only to nutrition, but also to jobs, housing, health care, retirement income, and disability benefits.

## Looming Hunger Cliff

While the increases to benefits in the Supplemental Nutrition Assistance Program (SNAP) during the COVID-19 pandemic have helped make benefits more adequate, these increases will end. The authority to issue SNAP Emergency Allotments (EA) will expire when the federal pandemic health declaration ends.<sup>2</sup> Across all age cohorts, most SNAP participants will lose an average of \$82 in monthly SNAP benefits.<sup>3</sup> Others stand to lose more, particularly older adult households that qualify only for SNAP benefits at or near the minimum SNAP benefit level of \$20.<sup>4</sup>

The interviews with five older adults from Idaho should sound an alarm about the national “hunger cliff” that looms when SNAP EAs end. Respondents from Idaho already faced a SNAP benefits cliff when their state stopped providing SNAP EAs after March 2021. During the interviews, older adults from Idaho explained how their state’s suspension of SNAP EAs adversely affected them. Select quotes from these older adults can be found in the box to the right of this text.

After the interviews were conducted, all SNAP participants received a permanent boost to the basic SNAP benefit when the Thrifty Food Plan (TFP), the food package on which SNAP benefits are calculated, was updated.<sup>5</sup> Effective October 1, 2021, average daily per person standard SNAP benefits, excluding COVID-19 boosts, went from \$4.20 to \$5.39.<sup>6</sup>

This is an important step in moving toward more adequate SNAP benefit levels. However, there is strong evidence that even the improved Thrifty Food Plan is not a sufficient basis for calibrating SNAP benefits.<sup>7</sup>

## INSIGHTS FROM IDAHO RESPONDENTS WHO ALREADY FACED THE HUNGER CLIFF:

*“I have to go back to budgeting for everything.”*

*“Well, I’m kind of back to looking at the manager’s specials and [buying] less, a lot less, fresh [foods].”*

*“Some of the anxiety comes back again.”*

*“Well, I’m going to a lot more food banks, for sure.”*



2 Hartline-Grafton, H., & Vollinger, E. (2021). *SNAP: A Critical Support During the First Year of the COVID-19 Pandemic*. Available at: <https://frac.org/blog/snap-a-critical-support-during-the-first-year-of-the-covid-19-pandemic>. Accessed on January 20, 2022.

3 Dean, S. (2021). *Thrifty Food Plan Re-evaluation Put Nutrition Within Reach for SNAP Participants*. Available at: <https://www.fns.usda.gov/ftp/blog-083021>. Accessed on January 20, 2022.

4 U.S. Department of Agriculture. (2021). *Supplemental Nutrition Assistance Program Fiscal Year (FY) 2022 Minimum Allotments*. Available at: [https://fns-prod.azureedge.net/sites/default/files/media/file/FY22-Minimum-Allotments%20reviewed\\_0.pdf](https://fns-prod.azureedge.net/sites/default/files/media/file/FY22-Minimum-Allotments%20reviewed_0.pdf). Accessed on January 20, 2022.

5 Vollinger, E. (2021). *Thrifty Food Plan Revision Is Welcome News*. Available at: <https://frac.org/blog/thrifty-food-plan-revision-is-welcome-news>. Accessed on January 20, 2022.

6 Vollinger, E. (2021). *Thrifty Food Plan Revision Is Welcome News*. Available at: <https://frac.org/blog/thrifty-food-plan-revision-is-welcome-news>. Accessed on January 20, 2022.

7 Urban Institute. (2021). *Does SNAP Cover the Cost of a Meal in Your County?* Available at: <https://www.urban.org/features/does-snap-cover-cost-meal-your-county>. Accessed on January 20, 2022.

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“It lifts your spirits, and [I] think, ‘Oh wow, this is really special.’”

– Older adult respondent commenting on the impact of the pandemic-related SNAP benefit increases

## I. INTRODUCTION

Older adults were hit particularly hard by the economic and public health crisis caused by COVID-19. Millions of older adults struggled to put food on the table, with some groups disproportionately impacted by increased rates of food insecurity. Older adults age 50–64 experienced higher rates of food insecurity than those age 65 and older.<sup>8</sup> Long-existing and stark racial and ethnic disparities in food insecurity rates among Black and Latinx older adults only worsened.<sup>9</sup>

The Supplemental Nutrition Assistance Program (SNAP) is widely considered the nation’s first line of defense against hunger, and enhances the purchasing power of millions of eligible low-income older adults. SNAP plays a critical role not just in reducing hunger, food insecurity, and poverty, but also in improving the health<sup>10</sup> of participants. Furthermore, SNAP stimulates the economy, particularly during economic downturns — each \$1 in SNAP benefits generates between \$1.50 and \$1.80 in economic activity.

Despite SNAP’s many positive attributes, the program has a key shortcoming: the standard benefit is inadequate and limits the program’s ability to do even more to improve food security, health, and well-being. Existing research has shown that increasing benefits to more adequate levels would have important positive health impacts for participants.<sup>11</sup> For example, the temporary boost in benefits from the American Recovery and Reinvestment Act (ARRA) of 2009

### Supplemental Nutrition Assistance Program (SNAP)

SNAP is the largest federal nutrition program administered by the U.S. Department of Agriculture. SNAP is an entitlement program, and provides benefits on a SNAP electronic benefits transfer card for purchasing food from authorized SNAP retailers. A household’s benefits are determined based on the household’s size and income.

positively impacted child health<sup>12</sup> and was associated with less risk of end-of-the-month hypoglycemia among low-income Americans.<sup>13</sup>

Building from the ARRA experience, Congress and the administration acted to address the massive economic and health crisis wrought by the COVID-19 pandemic by temporarily boosting SNAP benefits through Emergency Allotments (EAs) and a 15 percent increase in SNAP benefits.<sup>14</sup> Appendix A provides more information on SNAP changes during the COVID-19 pandemic.

FRAC was commissioned by AARP Foundation to undertake a study to better understand the impact that temporary pandemic-related SNAP benefit expansion had on the health, nutrition, and overall well-being of older adults as well as their perceptions of SNAP. In September 2021, FRAC interviewed 25 older adults

8 Calculations for AARP Public Policy Institute were provided by Diane Schanzenbach and Abigail Pitts at Northwestern University, using the Current Population Survey and the Census Pulse Survey.

9 Dean, O. (2021). *Pandemic Widens Food Insecurity Disparities Among Older Adults*. Available at: <https://blog.aarp.org/thinking-policy/pandemic-widens-food-insecurity-disparities-among-older-adults>. Accessed on January 20, 2022.

10 Hartline-Grafton, H. (2017). *The Role of the Supplemental Nutrition Assistance Program in Improving Health and Well-Being*. Available at: <https://frac.org/wp-content/uploads/hunger-health-role-snap-improving-health-well-being.pdf>. Accessed on January 20, 2022.

11 Hartline-Grafton, H., Weill, J., & Vollinger, E. (2019). *Initiatives to Make SNAP Benefits More Adequate Significantly Improve Food Security, Nutrition, and Health*. Available

at: <https://frac.org/wp-content/uploads/snap-initiatives-to-make-snap-benefits-more-adequate.pdf>. Accessed on January 20, 2022.

12 March, E. L., Ettinger de Cuba, S., Bailey, K., Cook, J., Coleman, S., Schiffmiller, A., & Frank, D. A. (2011). Boost to SNAP Benefits Protected Young Children’s Health. Boston, MA: Children’s HealthWatch.

13 Basu, S., Berkowitz, S. A., & Seligman, H. (2017). The monthly cycle of hypoglycemia: an observational claims-based study of emergency room visits, hospital admissions, and costs in a commercially insured population. *Medical Care*, 55(7), 639–645.

14 Hartline-Grafton, H., & Vollinger, E. (2021). *SNAP: A Critical Support During the First Year of the COVID-19 Pandemic*. Available at: <https://frac.org/blog/snap-a-critical-support-during-the-first-year-of-the-covid-19-pandemic>. Accessed on January 20, 2022.

**INTRODUCTION** CONTINUED

(herein referred to as “respondents”) residing in six states (California, Idaho, Illinois, New York, Tennessee, and Wisconsin) and Washington, D.C.

**Methodology**

This study aimed to identify how increased SNAP benefits, particularly SNAP EAs, affected the nutrition, health, and well-being of older adult respondents who participated in SNAP. SNAP defines older adults as persons who are 60 years or older<sup>15</sup> For purposes of this research, interviews included adults who were 50 or older.

The interviews with 25 older adults were conducted in September 2021, and each interview lasted approximately 60 minutes. To take part in the interviews, respondents needed to meet the following criteria: be 50 years or older, currently participate in SNAP, and had been participating in SNAP consistently from at least January 2020.

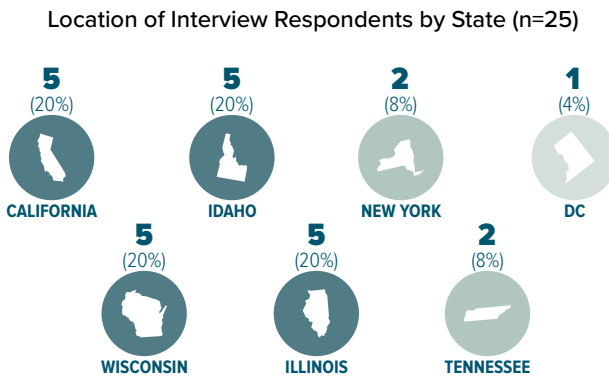
At the time of the interviews, respondents resided in California, Idaho, Illinois, New York, Tennessee, Wisconsin, and Washington, D.C. In Idaho, the state stopped distributing SNAP EAs after March 2021. Accordingly, the five respondents from Idaho were instructed to answer the interview questions that pertained to SNAP by reflecting on the impact of the SNAP EAs. They also were asked about the impact that the suspension of SNAP EAs had on them.

Older adults were selected through a sample of convenience and received a \$60 gift card for completing the interview. A pre-screening call was used to ensure that respondents met the interview criteria, to collect demographic data, and to secure an interview date and time. Each interview was recorded and transcribed. Surveys were analyzed for themes and coded using Dedoose software.

<sup>15</sup> The Supplemental Nutrition Assistance Program (SNAP) refers to persons 60 and older as “elderly.” Source: U.S. Department of Agriculture. (2021). SNAP Special Rules for the Elderly or Disabled. Available at: <https://www.fns.usda.gov/snap/eligibility/elderly-disabled-special-rules>. Accessed on January 20, 2022.

**II. RESPONDENT DEMOGRAPHICS**

This research brief draws from interviews with 25 older adults from six states and Washington, D.C.



**TABLE 1: Characteristics of Survey Respondents (n=25)**

|                             |   |   |  |
|-----------------------------|---|---|--|
| <b>GENDER</b>               | <b>17</b><br>(68%)<br>Female                        | <b>8</b><br>(32%)<br>Male                                   |  |
| <b>RACE &amp; ETHNICITY</b> | <b>1</b><br>(4%)<br>Hispanic or Latinx, of any race | <b>8</b><br>(32%)<br>Non-Hispanic Black or African American | <b>16</b><br>(64%)<br>Non-Hispanic White                                     |
| <b>AGE</b>                  | <b>3</b><br>(12%)<br>50–59                          | <b>15</b><br>(60%)<br>60–69                                 | <b>7</b><br>(28%)<br>70–79   |
| <b>LEVEL OF EDUCATION</b>   | <b>3</b><br>(12%)<br>High school degree/GED         | <b>12</b><br>(48%)<br>Some college, but have not graduated  | <b>2</b><br>(8%)<br>Trade school graduate or graduate of certificate program |
|                             | <b>1</b><br>(4%)<br>Associate degree                | <b>4</b><br>(16%)<br>Bachelor’s degree                      | <b>3</b><br>(12%)<br>Graduate degree   |

The average age for the interview respondents was 66.3 years old. At the time of the interviews, 24 of the 25 respondents lived alone. The one respondent who did not live alone lived with their grandchild. Most respondents (19 out of 25) lived in subsidized housing for older adults.

Prior to the pandemic, most respondents were retired or not working due to a disability. When they had been working, the respondents represented a broad range of occupations, including advocacy trainer, automotive shop manager, bakery worker, car salesperson, caregiver, carpenter, clerk at the local community services office, two certified nursing assistants, college professor, concert promoter, cook, correctional officer, certified public accountant, hostess, industrial seamstress, nonprofit intern, licensed clinical social worker, marketing interviewer, musician, nurse, retail manager, school paraprofessional, security officer, and a teacher.

**TABLE 2: Types and Amount of Income by Respondent**

| TYPE OF INCOME                | SOCIAL SECURITY    | DISABILITY        | PENSION           | OTHER<br><small>(includes earned income and state benefit programs)</small> |
|-------------------------------|--------------------|-------------------|-------------------|---|
| <b>RESPONDENTS</b>            | <b>19</b><br>(76%) | <b>5</b><br>(20%) | <b>3</b><br>(12%) | <b>3</b><br>(12%)   |
| <b>AVERAGE MONTHLY AMOUNT</b> | <b>\$1,105</b>     | <b>\$1,087</b>    | <b>\$392</b>      | <b>\$305</b>  |

*Note: This was a multi-select question and several respondents indicated that they had more than one type of income.*

As shown in Table 2, at the time of the interviews, the majority of respondents (19) received Social Security benefits or Social Security Income (SSI). Two respondents had income from working: one person recycled cans and bottles, and one person worked as an intern at a nonprofit.



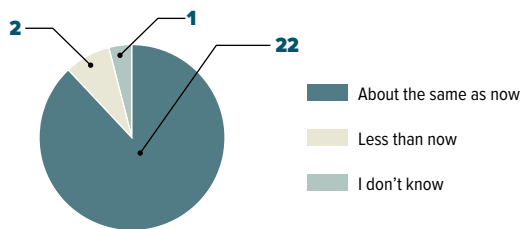
RESPONDENT DEMOGRAPHICS CONTINUED

Prior to the pandemic, the average monthly income for the respondents who lived alone was \$1,132 per month. The older adult participant residing with their grandchild reported a monthly income of \$1,284 per month, which is below 100 percent of the Federal Poverty Level (FPL) for a household of two.

**TABLE 3: Total Monthly Household Income of Respondents Living Alone When Compared to Annual 2020 Federal Poverty Levels (FPL)<sup>16</sup>**

| Poverty Level 2020 for Household of One   | Number of Older Adults at that Income Range, n=24 |
|---|---|
| Below or equal to 50% of the FPL (\$0–\$532)                                      | 1 (4.2%)  |
| Above 50% of the FPL but less than or equal to 100% of the FPL (\$533–\$1,063)    | 12 (50%)  |
| Above 100% of the FPL but less than or equal to 150% of the FPL (\$1,064–\$1,595) | 8 (33.3%)   |
| Above 150% of the FPL but less than or equal to 200% of the FPL (\$1,596–\$2,127) | 3 (12.5%)   |

**FIGURE 1: Was your pre-pandemic income more, less, or the same as your income during the pandemic? (n=25)**



As per Figure 1, income for most respondents (22 out of 25) was the same during the pandemic as it was prior to the pandemic.

<sup>16</sup> U.S. Department of Health and Human Services. (2020). Poverty Guidelines, all states (except Alaska and Hawaii). Available at: [https://aspe.hhs.gov/sites/default/files/migrated\\_legacy\\_files/194391/2020-percentage-poverty-tool.pdf](https://aspe.hhs.gov/sites/default/files/migrated_legacy_files/194391/2020-percentage-poverty-tool.pdf). Accessed on January 21, 2022.

### III. FINDINGS

#### Prior to the Pandemic: A Look at SNAP

**Pre-Pandemic Finding #1:** Based on self-reported responses, the approximate average SNAP benefit was \$56 per month per household.

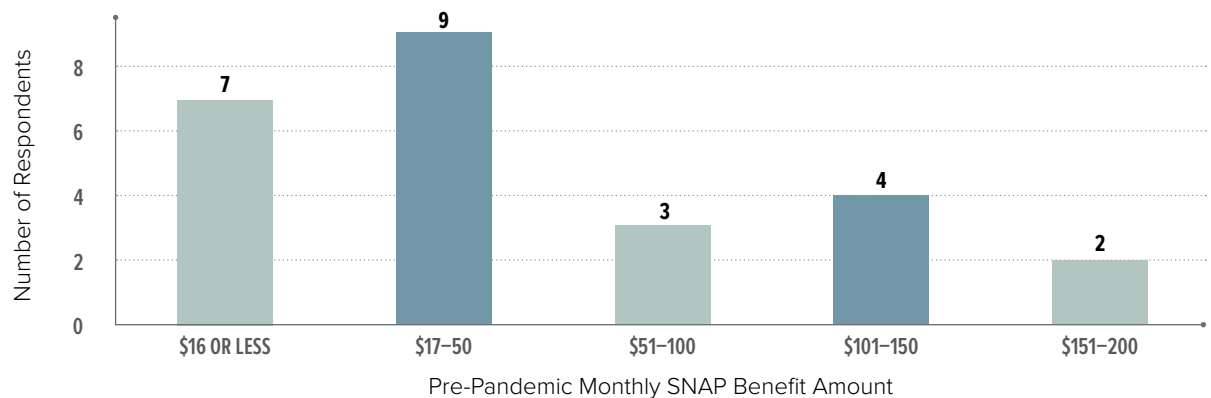
The self-reported average SNAP benefit of respondents prior to the pandemic was \$56 per month. This benefit level is notably lower than the fiscal year 2019 (latest year for which relevant data are available) average monthly SNAP benefit of \$104 for older adults (age 60 and older) who lived alone.<sup>17</sup>

As illustrated in Figure 2, there was a wide range in reported benefit levels. For example, four respondents received less than the minimum benefit of \$16 per month.<sup>18</sup> (It is unclear why these respondents reported receiving a SNAP benefit below the minimum benefit level.) The highest self-reported benefit received was approximately \$195. All respondents except for one lived alone, constituting a SNAP household of one. The respondent residing in a two-person household received \$183 per month in SNAP benefits for their household.

**Pre-Pandemic Finding #2:** Nearly all respondents (24 out of 25) did not have enough SNAP benefits or other financial resources each month to pay for food and all other household bills, resulting in trade-offs in food quality and quantity.

All respondents, regardless of SNAP benefit level, reported that their SNAP benefits fell short of the full cost of the food they needed, forcing them to draw on other limited resources to pay for food. Even the three respondents who were receiving SNAP benefits close to the maximum allotment for their household size reported that they had to use other financial resources for food shopping. Nearly all respondents (24 out of 25) reported that even combining their SNAP benefits with other financial resources left them without enough funds to consistently purchase the food they needed for an adequate diet. Respondents reported experiencing such shortfalls despite engaging in cost-savings practices, e.g., purchasing food when it was on sale.

**FIGURE 2: Pre-Pandemic Monthly SNAP Benefits by Participant (n=25)**



<sup>17</sup> Cronquist, K. (2021). *Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2019*. Available at: <https://fns-prod.azureedge.net/sites/default/files/resource-files/Characteristics2019.pdf>. Accessed on January 20, 2022.

<sup>18</sup> U.S. Department of Agriculture. (2019). Supplemental Nutrition Assistance Program Fiscal Year (FY) 2020 Minimum Allotments. Available at: <https://fns-prod.azureedge.net/sites/default/files/media/file/FY20-Minimum-Allotments.pdf>. Accessed on January 20, 2022.

Because of fixed incomes or very low earnings, respondents reported having to make difficult budgeting decisions, often prioritizing other household bills over food purchases. Unlike fixed expenses, such as rent or car insurance, food budgets could be adjusted each month based on available resources. As such, SNAP households often use a mix of coping strategies to adjust the amount spent on food purchases, including cutting back on the amounts and types of foods, and going to food pantries.<sup>19</sup>

Respondents recounted struggling to pay for food, rent, transportation, personal hygiene items, cleaning supplies, internet access, phone service, car insurance and gas, and other expenses.

*“It [SNAP] wasn’t much of a difference. You still have to make choices every time you go out.” (This respondent was getting \$54 per month in SNAP benefits.)*

*“[You] can’t buy anything on \$18 a month.”*

*“A lot of times you just had to wait until it went on sale. Like I said, you try to shop as savvy as you can. And sometimes you just say, ‘Okay, well I guess this month, you’re not getting it at all.’”*

Even respondents who received the minimum SNAP benefit before the pandemic, which was \$16 per month, expressed appreciation for SNAP.

*“[The minimum SNAP benefit] isn’t a lot, but it was [money for food] that I didn’t [otherwise] have.”*

*“Even when people say, ‘Oh yeah, I get some [SNAP benefits], it’s only \$16.’ I say, ‘Well, that sounds like a loaf of bread, coffee, some cream.’ That’s what that sounds like to me.”*

<sup>19</sup> Gearing, M., Lewis, M., Wilson, C., Zozzolo, C., & Hansen, D. (2021). *Barriers That Constrain the Adequacy of Supplemental Nutrition Assistance Program (SNAP) Allotments: In-depth Interview Findings*. Available at: <https://fns-prod.azureedge.net/sites/default/files/resource-files/SNAP-Barriers-QualitativeReport.pdf>. Accessed on January 20, 2022.

**Pre-Pandemic Finding #3: Almost all respondents (23 out of 25) also turned to food banks and/or participated in other food programs to supplement their SNAP benefits.**

SNAP respondents shared that prior to COVID-19, they needed support beyond SNAP to access enough food for the month. Many obtained food from food banks, food pantries, or other charitable venues. It is likely that some of that aid was made possible with federal government funding. The Emergency Food Assistance Program (TEFAP), which is administered by the U.S. Department of Agriculture, is a lifeline for food banks and partner agencies, like community and faith-based organizations, that distribute food.<sup>20</sup>

Prior to the pandemic, 23 of the respondents said they received support from a food bank/food pantry (n=19), food provided by a church (n=8), Meals on Wheels/home-delivered meal programs or other programs that delivered food to people’s homes (n=10), and the Commodity Supplemental Food Program (n=1). Some respondents accessed several of these programs.

SNAP respondents who reported getting food from food banks or participating in other food assistance programs received an average of \$48 a month in SNAP benefits before the pandemic. The two respondents who did not use any of these resources received an average of \$144 in monthly SNAP benefits before the pandemic.

*“[E]very now and then, there’s this one local pantry that I used to visit ... I would go there and ... stock up on things, like ... canned goods and ... meat.”*

*“Food banks and churches gave out food because the food stamps [SNAP benefits] were just totally inadequate.”*

*“It’s a local organization and they pay for all but \$10 a year for us to get a bag twice a month of mostly produce.”*

<sup>20</sup> Feeding America. (n.d.). Our Lawmakers Must Invest in TEFAP. Available at: <https://www.feedingamerica.org/take-action/advocate/federal-hunger-relief-programs/the-emergency-food-assistance-program>. Accessed on January 20, 2022.

**RESPONDENT FEATURE**

**Pressures on Household Food Budgets**

Donna\* is a retired retail manager from Idaho. Throughout her interview, Donna stated that food is the first part of her budget to be reduced, along with gas for her car. When asked about how she budgets for food, Donna stated, “I have a budget for it [food], I know that I easily have to spend at least \$100 a month. I mean, that’s the least amount ... I buy what I need with what I’ve got. So if I don’t have enough cash, don’t have enough food stamps (SNAP benefits), I don’t buy groceries. So I have to eat less.” Unfortunately, this occurs almost every month and Donna visits her local food bank to try to make up for the food that she cannot afford. She also shared that she often buys lower quality foods in order to save money, which had a negative impact on her blood sugar levels. During the pandemic when Donna received the emergency allotments, she described being able to buy nutritious food for the first time in what seemed like forever, such as fresh fruits and vegetables, and stated that having a bigger budget for food was of utmost importance to her happiness and overall well-being. Since the emergency allotments have ended in her state, Donna has had to revert back to her previous spending habits and said that it has been hard on her mentally and financially.

*\*The respondent’s name has been changed.*

*“[S]ometimes towards the end of the month, things would be kind of close but if things got real bad, there’s always some food bank.”*

Respondents reported how they were grateful for these food resources. However, some reported that charitable foods often were not a good fit for their circumstances. Some pointed to issues about ingredients (e.g., salt, sugar, and limited access to fresh foods). For some respondents, emergency food packages were not sized to their households’ diets or ability to transport. Others voiced concerns about limits on the number of visits allowed to a food bank each month or the cost of gas to travel to a food bank.

DURING THE PANDEMIC FINDINGS

## During the Pandemic: The Toll of COVID-19 and the Role of SNAP and Other Food Resources

**Pandemic Finding #1:** Based on self-reported responses, the approximate average SNAP benefit per month was \$227 compared to the pre-pandemic self-reported level of \$56 per month. The average increase in SNAP benefits was \$172 per month.

Respondents shared that receiving significant increases in SNAP benefits during COVID-19 was a needed relief.

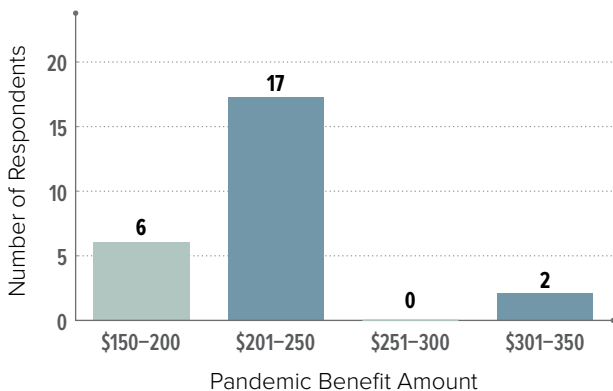
*“It [SNAP increase] has been a blessing.”*

*“I felt elated [when I received the increased SNAP benefits].”*

As a result of pandemic SNAP benefit increases, the respondents’ self-reported average monthly SNAP benefit was \$227. Figure 3 provides a breakdown of the amount of SNAP benefits respondents reported they received at the time of their September 2021



**FIGURE 3:** Self-Reported Pandemic Monthly SNAP Benefit Amount by Respondent (n=25)



**Note:** The household of two reported receiving a SNAP benefit of \$350 per month.

interviews. In the case of respondents from Idaho, the benefit amount is what they reported receiving prior to the termination of the SNAP emergency allotments after March 2021.

While SNAP benefit amounts would be expected to vary among respondents, it is notable that some respondents reported not receiving at least the SNAP maximum benefit amount for their household size, given the pandemic boost and the 15 percent increase. The maximum allotment for a household of one in fiscal year 2021 was \$204 per month, and \$374 for a household of two.<sup>21</sup> A possible explanation

<sup>21</sup> Feeding America. (n.d.). Our Lawmakers Must Invest in TEFAP. Available at: <https://www.feedingamerica.org/take-action/advocate/federal-hunger-relief-programs/the-emergency-food-assistance-program>. Accessed on January 20, 2022.

is that some respondents had trouble remembering or accessing information to confirm their SNAP benefit amount. Also, some respondents reported receiving their SNAP benefits in two separate payments on their SNAP electronic benefit transfer card each month: first they received their pre-pandemic benefit amount, and then later in the month they received a second payment for the pandemic increase. This complicated respondents’ reports about benefit levels. Even with additional probing of respondents who received less than the maximum benefit amount, they were confident in the benefit amount that they reported during their interview. Additionally, one respondent in a household reported a benefit level higher than \$300, sharing that she received three disbursements in September 2021.

**DURING THE PANDEMIC FINDINGS** CONTINUED

Figure 4 shows that for all respondents, SNAP benefits increased during the pandemic compared to before. The average increase in SNAP benefits was \$172 per month.

**Pandemic Finding #2:** While the pandemic continues to take a toll, almost all respondents (23 out of 25) shared how the increased SNAP benefits had a positive impact on their health.

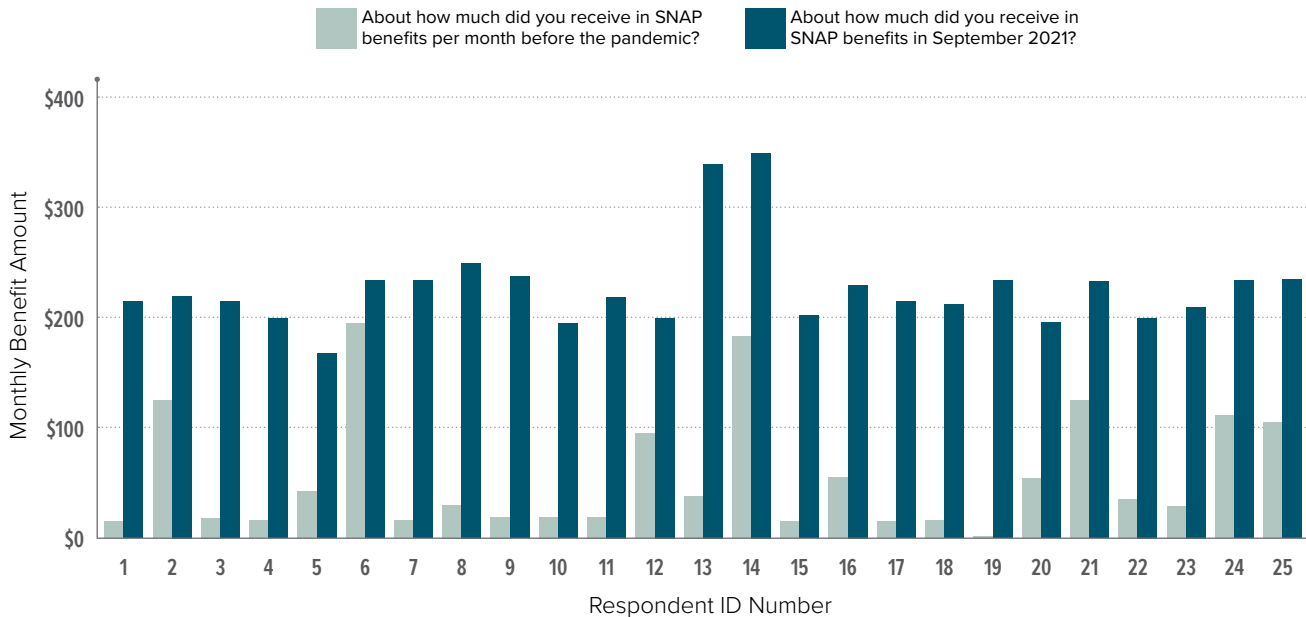
**Pandemic Toll on Respondents' Health**

Most respondents (19 out of 25) recounted that during the COVID-19 pandemic, they have experienced isolation, lost opportunities to socialize, or other negative mental health impacts. Respondents acknowledged the need to practice social distancing to limit exposure to COVID-19. Many lived in older adult housing where protocols were in place to keep residents safe by closing

common areas, shutting down in-person social activities, and prohibiting visits from family and friends. All but one of the respondents lived alone.

The pandemic has taken an emotional toll on respondents. Negative health impacts experienced by respondents during the pandemic included feelings of depression, loneliness, anxiety, frustration, boredom, fear, and worry. Many older adult respondents (16 out of 25) explained that they were spending much of their free time at home, missed the opportunities they previously had to engage in physical activity, and/or missed opportunities to socialize with others in person. Two respondents also reported experiencing major life events, such as the loss of a loved one or a chronic illness diagnosis, which further contributed to negative mental health impacts.

**FIGURE 4:** Pre-Pandemic Monthly SNAP Benefit Amount vs. Pandemic Monthly SNAP Benefit Amount



Note: Pre-pandemic and pandemic benefits are self-reported data. Respondent ID number 14 is for the household of two.

*“I lost loved ones, including my most significant other. [A]t my age, I thought I had the partner that I was gonna make it down the home stretch with. And so it psychologically, [with] the combination of the quarantine and that loss, to put it in poetic terms, kind of turned my landscape into a wasteland.”*

*“I don’t go anywhere except [for] a small park across the street. [It’s] not a very populated park, so I can sit on a bench by myself ... [without] a mask... So it’s been very isolating.”*

*“[I]n the first year-and-a-half after moving to a senior residence, I had somewhat of a social life ... [with] activities [that were set up for] my building of 70 residents. When the pandemic hit, all of that was gone. [There were no more] card games, no bingo, [no more of the activities that] gave you socialization with your neighbors. Everybody’s scared. [Although] resident services [provided] a tablet [you could check out for virtual contact with people], ... you still miss the human [side] of it, you know?”*

Two respondents did not report isolation, lost opportunities to socialize, and/or negative mental health impacts, and stated that they learned to live with the changes caused by the pandemic. Interviews with four of the respondents did not address this topic.

### Positive Impact of SNAP on Respondents' Health

Nearly all respondents (23 out of 25) shared how the increased SNAP benefits had a positive impact on their health. Respondents shared examples related to physical and mental health.

Examples of positive physical health benefits that respondents attributed to SNAP benefit increases included weight loss (n=3), improvements in blood sugar level (n=3), increased energy level (n=1), and improvements in bowel movements related to chronic health issues (n=2).

*“When I get my blood tests with my blood work done, my numbers are in line.”*

*“[SNAP] has a positive impact, so I can have healthy foods that I’m not allergic to. I think it’s wonderful that it gives me such a choice of what to buy. I’m really happy that I have SNAP.”*

A majority of respondents (n=21) reported that increased SNAP benefits had a positive impact on their level of stress or worry associated with their ability to shop for food or pay bills, including rent, utilities, medical bills, or transportation bills. Others (n=8) shared that they experienced favorable mental health outcomes, including a positive mindset and a decline in depression.

*“You just felt so much better about yourself [when you have increased SNAP benefits] because you kind of had a freedom that you’d never had ... I just think it was a real positive, uplifting experience. [I]t made me feel better about myself.”*

*“[With freed up money] now I can put gas in my truck. I can get to my appointments. I don’t have to depend on somebody else.”*

*“Relieved, happy, less stressed, not worried about it, knowing that I could actually eat balanced and nutritious [meals] ... I could have fresh fruits and vegetables and ... meat.”*

Two respondents commented that increased SNAP benefits did not have a positive impact on their health. One person mentioned that while the increased SNAP benefits were helpful, the benefits were not enough to change their health in a positive way. The other person did not provide a reason.

**Pandemic Finding #3: Almost all respondents (23 out of 25) shared how the increased SNAP benefits improved their food-purchasing power, including their ability to buy more food, a wider variety of food, and/or more fruits and vegetables.**

Older adult respondents provided numerous examples of how increased SNAP benefits improved their food shopping, including their ability to purchase a greater amount and variety of food. Respondents shared how increased benefits allowed them to purchase more food or new foods, including beef, pork, chicken, turkey, fish, eggs, salad mixes, fresh fruits and vegetables (e.g., zucchini, asparagus, cucumbers, squash, broccoli, eggplant, peppers, corn, grapes, strawberries, blueberries, and blackberries), dairy and non-dairy milk, coffee, cooking oil, frozen microwaveable meals, and juice.

Respondents highlighted that they were able to purchase higher-quality foods and foods they considered to be healthier, including fresh fruits and vegetables, a variety of salads, and higher-quality meat, that they previously could not afford because of budget constraints.

### RESPONDENT FEATURE

## Increased SNAP Benefits and Health

Robert\* is a paid intern at a nonprofit in New York City. Because of chronic health issues, he tries to eat healthy, but has struggled to have a healthy diet due to the high cost of living, rising cost of food, and lack of money. This has had a negative impact on his health and the management of his chronic health issues. With increased SNAP benefits, Robert was able to buy healthier foods, including more chicken, turkey, and vegetables, and less red meat, and this had a dramatically positive impact on his health. As a result of having more money to spend on food, he lost 40 pounds and went from having two “gout attacks” per month to not having any at all. However, he shared that when the increased benefits end, he will have to go back to buying cheaper foods and he worries that his health will decline.

*\*The respondent’s name has been changed.*

Respondents commented on how greater purchasing power enabled them to purchase in larger quantities to support multiple meals as well as stock up on foods. This suggests that more adequate SNAP benefits are important not only to allow households to stretch benefits for more meals but also to better prepare for disruptions, ranging from pandemic supply chain problems to natural disasters.

*“The increase means I can buy more food, without [which] I couldn’t buy as much as I get now.”*

*“[Y]ou’re able to stock up a little more in the freezer ... [now] there’s always something to cook.”*

*“I can make my salad, but ... [I also can buy] ... butternut squash, fresh corn, garlic, and ... other gourds ... because they ... [are] ... nice and colorful.”*

*“I’ve been able to purchase ... healthier foods because I’ve been able to buy a lot more fresh fruits and vegetables. Whereas before I couldn’t necessarily afford the fresh fruits and vegetables.”*

*“[B]efore the pandemic, I wasn’t always able to have enough produce to [make] a smoothie every day ... [but with] SNAP, [I’m] ... able to have this smoothie more often.” (This respondent shared how daily fruit and vegetable smoothies were essential to helping mitigate digestive issues related to a chronic illness.)*

*“I can cook ... so, I buy the stuff from the market, like little greens and stuff that I [can’t] normally [buy and eat].”*

*“I can afford salad more often and more varieties of salad.”*

*“I think that my food choices were healthier [with SNAP increases] and also I think they were more varied.”*

#### DURING THE PANDEMIC FINDINGS CONTINUED

*“If I can, I buy some more canned goods to have extra, in case something happened [because for a while here in Wisconsin, it was a little bit harder to find certain items. [N]ow I look and say, ‘Okay, I have the money [and] I can buy an extra two or three cans ... in case something happens.’”*

*“[N]ow I [can] prep food for later so I can buy larger quantities ... [for example, I can buy] a bigger roast, and it [costs] less [because I can prepare it and] freeze it [for multiple future meals].”*

Of the two respondents who reported that the increased SNAP benefits did not lead them to change their shopping habits, one pointed to the impact of supply chain issues on decreased access to a variety of produce. The other respondent maintained their pre-COVID-19 food budget and shopping habits, fearing future loss of the benefit boosts.

**Pandemic Finding #4: A majority of respondents (19 out of 25) remarked that increased SNAP benefits freed up money for essential bills and household expenses.**

With such tight budgets, increased SNAP benefits proved important not only in helping to pay for food, but also in freeing up limited financial resources for other needs. Because respondents had additional SNAP benefits to cover more of their food costs, they were able to use limited household funds previously spent on food for other household expenses.

With more SNAP benefits to help cover the cost of food, respondents explained that they were more readily able to pay bills than they had been able to prior to the pandemic-related SNAP benefit increases. Some pointed to paying for rent, utilities, medical bills, and transportation bills. Other essential household expenses included eye glasses, clothing, footwear for medical conditions, cleaning supplies, and housewares. Almost one-third of respondents (9 out of 25) commented how the increases



were helpful in freeing up money to purchase household items they needed, specifically because of COVID-19, such as cleaning supplies and wipes.

*“[I]t [SNAP] freed up what little cash was available ... [because] I wasn’t spending it [my own money] on food now. I was spending it [my own money] on other ... necessities for living, like laundry. [Before the SNAP increases,] I would ... be selective about [what] I was going to [laundry] ... You know, you kind of have to wait, save your quarters. [After the SNAP increase,] I didn’t have anxiety on my shoulders either ... Now I can get those blankets washed and get those pillows washed ... I think it [increased SNAP benefits] was an awesome thing that happened.”*

*“[I]t [increase in SNAP benefits] allowed you [to use freed-up money] ... to stock up on things at lower prices ... [such as] ... toilet paper and paper towels ... [S]o you could save on cleaning supplies, or personal hygiene, ... and food.”*

With higher SNAP benefits paying for more of their food, some respondents shared how they were able to use their other resources to afford things they had previously denied themselves, things that connect them to people, support their dignity, and increase their quality of life. In one example, one person shared how they hoped to save enough of their own money to take their grandchild to a movie matinee once the pandemic was over. (They had not done that in a year and hoped to do so without having to go hungry.) Another shared that they were newly able to pay for an educational class.

Three respondents indicated that increased SNAP benefits had no significant impact on their ability to pay their other bills, explaining that they had few or very-low-cost bills to pay, and could cover them with their other resources. Interviews with three of the respondents did not address the impact of increased SNAP benefits on their ability to pay other household bills.

**Pandemic Finding #5: Fewer respondents (15 out of 25) visited food banks and/or used other food programs during the COVID-19 pandemic when compared to before the pandemic (23 out of 25).**

Fifteen respondents visited food banks, used meal delivery programs and/or used other food programs during the pandemic, with some respondents using multiple programs. This was a reduction from the 23 respondents who reported using one or more of these programs prior to the pandemic.

Before the pandemic, 19 respondents visited food banks. During the pandemic only eight respondents visited food banks, seven of whom had used food banks before the pandemic.

Twelve respondents reported that they had stopped visiting food banks. Not all of the 12 respondents detailed their reason for no longer visiting food banks. For those who did provide a reason, examples included not needing the extra charitable food because of increased SNAP benefits; changes to food distribution resulting from the COVID-19 pandemic (e.g., food banks began delivering food to their older adult housing); and/or wanting to free up resources to help people with greater need than them.

When asked if they were still visiting the food bank now that they were receiving the increased SNAP benefits, one respondent said, “No, matter of fact, I’m volunteering.” Another respondent shared: “I haven’t been [to a food bank] since they started giving us this extra SNAP because I figure I’m getting extra. Let me save that [food from the food bank] for someone that’s not getting it [SNAP benefits].”

During COVID-19, eight respondents reported participating in Meals on Wheels/home-delivered meal programs or other programs that delivered food to people’s homes, compared to 10 respondents pre-pandemic. The same respondent that participated in the Commodity Supplemental Food Program prior to the pandemic continued to do so. Only one person continued accessing food at church, as some respondents reported most churches had to close their food distribution sites due to the pandemic.

**RESPONDENT FEATURE**

**Increased SNAP Benefits and Quality of Life**

Cynthia\* is a retired caregiver who lives in Wisconsin. She budgets carefully, as she has to with a small fixed monthly income, and her spending focuses on the essentials. The increased SNAP benefits have allowed Cynthia to buy the food she needs for her health and dietary preferences and to stop going to the food pantry. She’s now able to buy more food, healthier foods, a more well-rounded diet, a wider variety of foods, and food to stock up for the winter. The increased SNAP benefits have also had an unexpected additional benefit: experiences that improve her quality of life. Because she can now cover more of her grocery costs with SNAP, Cynthia has been able to put household funds previously spent on food to other costs. For Cynthia this has made a world of difference. In addition to helping with other household bills, the increase also allowed her to have a little extra space in her budget so that she can go out to lunch with a friend on occasion. This was not possible for Cynthia before the pandemic because of her tight household budget. Cynthia described being able to do this as “Having that little extra fun, which a person needs.” This little extra fun and connection with loved ones is particularly important for Cynthia after this prolonged period of isolation and hardship caused by the COVID-19 pandemic.

*\*The respondent’s name has been changed.*

## Before and During the Pandemic: Consistencies

### Before and During the Pandemic Finding #1: All respondents engaged in cost-effective shopping habits to stretch their SNAP benefits.

While not asked directly about what shopping strategies they used to stretch food budgets, in the context of where they shopped, all participants mentioned using strategies to stretch their SNAP benefits and other food dollars.

When discussing pre-pandemic shopping habits, respondents recounted ways they sought to stretch limited food budgets. While shopping with additional SNAP benefits certainly made shopping for nutritious and sufficient food easier, respondents still followed many of the cost-effective shopping habits they had employed prior to the pandemic. Some flagged how cost-saving shopping was vital, especially in the face of increased food prices. Increased SNAP benefits facilitated a cost-effective shopping strategy as respondents were able to stock up on more food, often recounting that this was in preparation for when their SNAP benefits would eventually shrink.

Most cost-effective shopping strategies that respondents volunteered fell into three categories.

► **Shopped sale items and lower cost products and/or used coupons:** Respondents discussed how they would focus on low-cost and sale items. One respondent shared how they would go through store advertisements looking for sales to guide what they put on their shopping list. That respondent added that they're "always mindful of trying to get more for your money. So if it wasn't on sale, I wasn't buying it." Three respondents shared that they had on occasion used "Double-Up" food bucks to double their SNAP benefits at participating farmers' markets.



► **Bought foods that could be stretched for use in several meals:** Respondents shared how they would purchase food that they could use to make multiple meals to bring down the per meal cost, helping to stretch their food dollars. Sometimes this involved stocking up on items to use for a large-batch recipe: "I shopped wisely and I would stock up on things, like canned tomatoes and tomato sauce and things like that, so that I can make a large amount and I would have stuff to eat ... I would be careful and ... [make] spaghetti sauce and chili and stuff ... that goes a long way." Others talked about buying an item and freezing it in portions for later use: "I'll buy a chicken and I'll de-bone it [and divide it into storage bags to freeze for future meals]."

► **Shopped around, focusing on grocery stores that were the least expensive:** Respondents who had access to multiple grocery stores spoke about how they shopped at a selection of stores and chose which stores to visit based on the prices for the food items they wanted to purchase. "It all depends on who has better sales where I'm going, but I normally shop between [store 1] and [store 2] the most ... I only buy stuff if I need it. I'm not buying stuff if I don't need it just because it's on sale." Respondents also recounted that the order of their shopping trips was based on price: "I shop at the lowest price store first." When comparison shopping, respondents noted how they don't view food costs alone. They also would take into account



other factors, such as transportation costs, or, in the case of one participant, bartering their professional sewing skills to get a ride to the store with lower prices. As one person described it, “I have to watch what I buy, and be careful of where I go, and I have to actually spend gas money to go to get it cheaper at one store than another.”

**Before and During the Pandemic Finding #2:** Respondents — particularly those with health issues, special dietary needs, or mobility issues — said they valued how SNAP allowed them the agency to purchase the foods they needed at locations they chose.

Almost half of the respondents shared information about the need to pay special attention to their diets due to health issues, including diabetes, hypothyroidism, and food allergies. As much as resources allowed, respondents chose foods to meet dietary needs. The increased SNAP benefits gave older adults greater ability to purchase the foods tailored to their health concerns. In contrast, food banks were helpful but the available food was not always customized for their particular dietary needs.

*“I have to be more savvy of what I’m eating and proportion wise too [because of how it affects my blood sugar]. [I] can’t always substitute [a cheaper food for another food] because it’s going to spike my sugar.”*

Seven respondents reported mobility challenges that affected where they could shop for food. Because SNAP benefits could be redeemed at a wide variety of locations, respondents appreciated being able to choose what food retail outlet best fit their particular situation.

**Before and During the Pandemic Finding #3:** Respondents overwhelmingly (24 out of 25) reported that they would recommend SNAP to a friend.

Almost all respondents stated affirmatively that they would recommend SNAP to a friend.

*“I would definitely recommend it [SNAP] to anybody who’s hungry.”*

One respondent noted how not only would they recommend SNAP, but that they would also help people apply if needed.

*“If my friend needed it. I would recommend it and I would help them get it because they shouldn’t go hungry ... if they needed help with the process, ... [then] I would help them.”*

Several respondents (4 out of 25) mentioned that they had already recommended SNAP to people and in some cases had given advice on how to apply.

*“Yes, I would [recommend SNAP] ... because it’s a great program and it’s here to help us. I’ve referred people to go get help, ... because this is a worthy and worthwhile program, especially for seniors and kids.”*

*“Yes, I would [recommend SNAP] and I have ... [W]hen I see a person struggling or even thinking about how they’re going to do this, then I ask them a couple questions to see, first, if they qualify, or I just come out and ask them, ‘Do you get food stamps?’”*

*“I can pretty quickly tell if [people] are not receiving SNAP and ... if they are struggling ... I have recommended it [SNAP] ... [P]eople have signed up as a result of my recommendation and they all have been thankful of the initial connection [and of] being made aware [of the program].”*

The one respondent that would not recommend SNAP to a friend explained it was due to uncertainty about the amount and timing of SNAP benefits.

## IV. RECOMMENDATIONS FROM RESPONDENTS

*“If I had a magic wand, people who need it [SNAP] would get it and they would get enough, not just me, but everybody who needs it would get enough so that kids don’t [starve] to death. America could do a lot better with that. Instead of seeing people spend billions of dollars going into space for what. That’s just how I feel about it. People are more important than space.”*

Respondents were asked, “If you had a magic wand, is there anything you would change about SNAP?”

Responses fell into two overarching themes.

### Increase SNAP Benefits

Of the responses, three themes resurfaced.

► **Continue the emergency allotments:** Twelve respondents shared the importance of continuing the emergency allotments or otherwise increasing SNAP benefits.

*“It would be nice if it could stay up at the max now, I think [it] would help us [all SNAP participants].”*

► **Increase the minimum benefit:** Four respondents identified the need to increase the minimum SNAP allotment (which for fiscal year 2022 is \$20 per month).

► **Take into account expenses in benefit calculations:** Five respondents remarked that SNAP benefit amounts should take into account other expenses that leave people with less money available for food, e.g., car payments or debt. Others commented on how the costs of foods needed for a special diet due to a health condition should be factored into the benefit amount.

*“I think there should be other things that should be considered [in the SNAP benefit calculation]. I think if you can document your allergies, it should be put into consideration because you have to buy different foods.”*

### Improve SNAP Program Administration

Of the responses, two themes were repeated.

- ▶ **Enhance program communication:** A key shortcoming identified during the interview was how many respondents did not have clear information about SNAP on several fronts, including their monthly benefit amount. Respondents had a hard time identifying the precise SNAP benefit amount they were receiving. When several respondents checked the balance on their SNAP electronic benefit transfer card, they were able to identify the current balance and past transactions but could not find the actual monthly SNAP benefit. Respondents shared the need for clearer communication from the SNAP agency.
- ▶ **Streamline paperwork and improve customer service:** Others remarked about how there was too much paperwork to apply and recertify for SNAP. As such, several (n=5) suggested the need for the SNAP agency to reduce paperwork for beneficiaries and streamline communication. “I would make it easier. [T]hat’s the first thing in my mind. Make it easier to get certified and to apply the first time.” Several respondents noted the need for improving customer service.

As one respondent stated:

*“[SNAP needs to be] more obtainable. [Immigrants and seniors] get [confused] with the questions and [then] they are afraid of answering [them] ... I would make the questions more easy to answer and [SNAP staff would be] ... more kind.”*

## V. CONCLUSION

The findings of this study on older adults’ participation in the Supplemental Nutrition Assistance Program (SNAP) reinforce that SNAP matters for older adults. In interviews with older adult respondents, this statement rang true before and especially during the COVID-19 pandemic when SNAP benefit amounts increased. Older adult respondents shared how these SNAP increases positively impacted their food purchases, physical and mental health, and ability to pay bills and juggle other expenses.

The study’s findings also shed light on how inadequate benefit amounts can result in trade-offs, which can take a toll on older adults’ physical and mental health, and affect their ability to purchase nutritious food throughout the month, pay bills, or cover expenses.

The U.S. Department of Agriculture’s reevaluation of the Thrifty Food Plan that increased standard SNAP benefits, starting in October 2021, was an important step toward providing a more adequate SNAP benefit. However, even with these improvements in the Thrifty Food Plan, SNAP maximum allotments fall short of the amounts needed to afford moderately priced meals in many U.S. counties, according to new analysis from the Urban Institute.<sup>22</sup>

When the temporary emergency allotments created during the COVID-19 pandemic end, many older adults will face a SNAP benefit cliff. Older adults eligible for the minimum SNAP benefit will see their monthly benefits drop from \$250 to \$20. The experience of study respondents from Idaho, where SNAP emergency allotments ended in early 2021, provide insight into the impact of this cliff. Respondents in other states expressed anxiety about the future drop in benefits.

<sup>22</sup> Urban Institute. (2021). Does SNAP Cover the Cost of a Meal in Your County? Available at: <https://www.urban.org/features/does-snap-cover-cost-meal-your-county>. Accessed on January 20, 2022.



*“So this is going to be a tremendous, tremendous axe coming down on us, not to have these extra food stamps [SNAP benefits] and to go back to our regular money allotment.”*

These insights add to a growing body of evidence on the compelling need for adequacy in SNAP benefits, and the range of positive outcomes that increasing SNAP benefits can usher in for older adults.

The authors are grateful for the insights, time, and expertise that the 25 older adult SNAP respondents provided about their experiences. Their expertise and that of others with lived experience with hunger, poverty, and SNAP should be taken into account in the efforts to improve the program’s effectiveness in promoting food security and equity. One older adult respondent summed up the importance of increased SNAP benefits with the following:

*“[I]t [increase in SNAP benefits] was psychologically, emotionally, and physically better for you all the way around; it benefited on all those levels.”*

## APPENDIX A: CHANGES TO SNAP DURING THE COVID-19 PANDEMIC

### Temporary Changes to SNAP

The U.S. Department of Agriculture (USDA) used waivers and guidance to allow state operations and outreach with regard to the Supplemental Nutrition Assistance Program (SNAP) to adapt to better respond to the circumstances and needs of the COVID-19 pandemic. In addition, purchasing groceries online via a SNAP electronic benefit transfer card became available for SNAP participants in nearly every state and Washington, D.C.

Critically, in response to acute levels of food hardship, the federal government increased SNAP benefit amounts temporarily through Emergency Allotments (EA) and a 15 percent increase in benefits.

► **SNAP EAs:** In March 2020, the Families First Coronavirus Response Act authorized USDA to approve state requests to issue EAs to SNAP households as long as federal and state pandemic health declarations are in place. As implemented by the Trump administration, the EAs brought SNAP households up to the maximum monthly benefit level. Initially, all states opted to issue SNAP EAs. As a result, in spring 2020, about 2 million households that were receiving the minimum benefit had their SNAP benefits increase from \$16 to \$194 dollars. The vast majority of households receiving the minimum benefit are households with an older adult member (60 years or older). Based on USDA's interpretation of the statute, 1 million very-low-income older adult households that were receiving the maximum SNAP monthly allotment were excluded from any EA increase. After the litigation that had challenged the policy was settled in spring 2021, the administration revised the EA policy and allowed states to provide EAs of \$95 to SNAP households already at the maximum level.



► **15 Percent Increases in SNAP Benefits (January–September 2021):** The appropriations package, enacted in December 2020, included an additional SNAP benefit increase of 15 percent through June 2021. In March 2021, the American Rescue Plan Act extended the 15 percent boost through September 2021.

### Permanent Changes to SNAP

After respondents were interviewed for this research, standard SNAP benefits were increased when USDA

updated the Thrifty Food Plan (TFP), which is used to calculate SNAP benefits. USDA's reevaluation of the TFP was mandated by the bipartisan 2018 Farm Bill and directed by Executive Order from President Biden. Extensive research on flaws in the existing TFP package, as well as feedback from SNAP participants, underscored the need for improving the TFP. Effective October 1, 2021, exclusive of COVID-19 boosts, USDA's TFP update increased the average per person monthly SNAP benefit by \$36.24.



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