

This primer examines the importance of the Supplemental Nutrition Assistance Program (SNAP) in improving the health, nutrition, and well-being of millions of senior adults (age 60 and older) struggling against hunger, and it summarizes opportunities to expand this vital program to reach more seniors across the country.

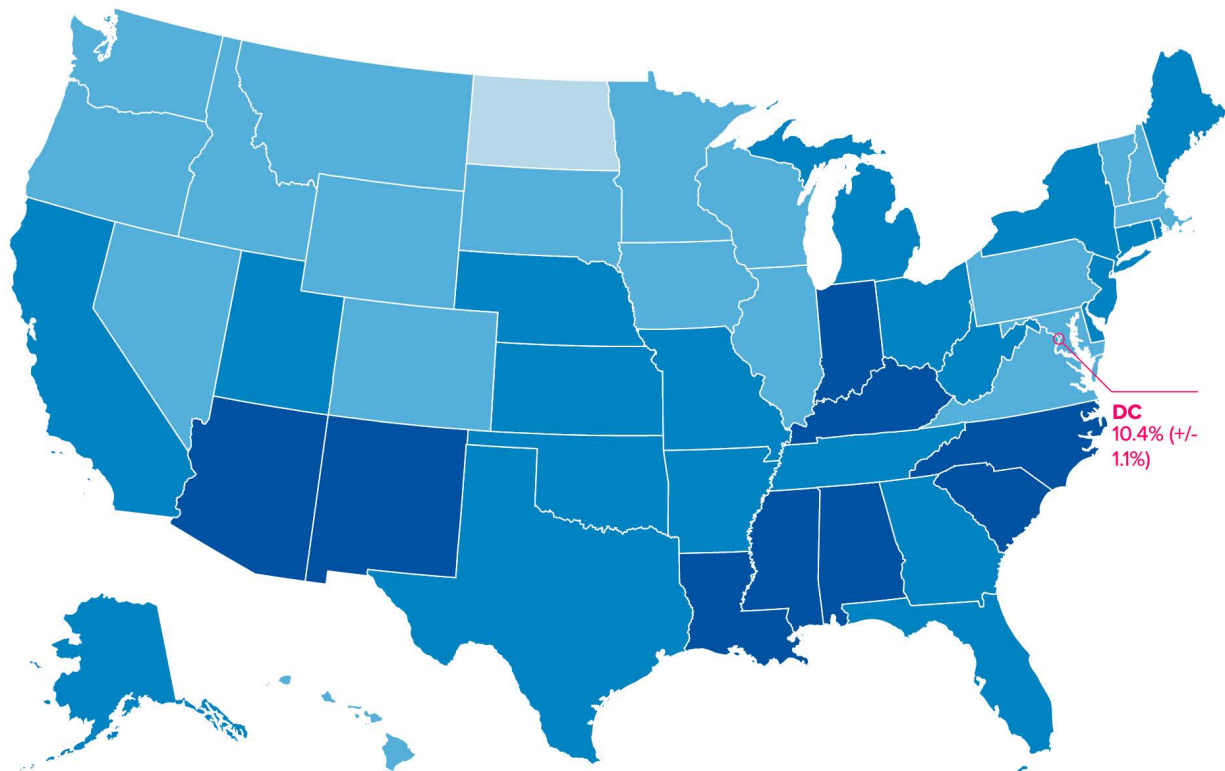
Senior Hunger

According to the Food Research & Action Center's estimates, 9.5 percent of the more than 45 million households with seniors are food insecure (on average each year from 2014–2016). No geographical community is immune from food insecurity among older adults; however, rates do vary across states, with the highest rate in Mississippi, and the lowest rate in North Dakota.

Food-insecure households with older adults do not have the resources to afford enough nutritious food to fully meet basic needs at all times. Because of a lack of money, such households may reduce the quality or variety of foods in their diets, cut the size of meals, or skip meals altogether.

The impact of senior hunger extends well beyond an empty stomach. Food insecurity often coexists with lower nutrient

Food Insecurity Rate for Households with Seniors (2014-2016)



Source: FRAC analysis of Current Population Survey-Food Security Supplement data, 2014-2016.



Seniors 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 costs

SOURCE: FRAC's Hunger and Health series

intakes, greater likelihood of mental health problems, increased levels of depression and diabetes, and limitations on daily activities. Food-insecure seniors are more likely to have to choose between paying for food or medicine, postponing medical care, or forgoing food needed for special doctor-prescribed diets.

Millions more households with seniors face marginal food security, which research shows causes considerable harm to health and well-being.

SNAP: A Highly Effective Tool for Addressing Senior Hunger

SNAP is the only nutrition program available to all eligible older adults in every part of the country. Nationally, in fiscal year 2017 (according to the most recent data available), on average each month, SNAP reached 5 million low-income households with individuals age 60 or older.¹ While overall SNAP participation has decreased in recent years, the number of households with seniors participating continues to grow. Between fiscal year 2013 and fiscal year 2017, SNAP participation among households with seniors increased by approximately 25 percent.

SNAP Participation Among Households With Seniors (age 60+) on Average Each Month, Fiscal Year (FY) 2013–2017

FY	Number of SNAP Households With Seniors	Increase from Previous FY
2017	5 million	6.4%
2016	4.7 million	6.8%
2015	4.4 million	2.3%
2014	4.3 million	7.5%
2013	4 million	

Source: U.S. Department of Agriculture. *Characteristics of Supplemental Nutrition Assistance Program Households* reports for FY 2013 through FY 2017.

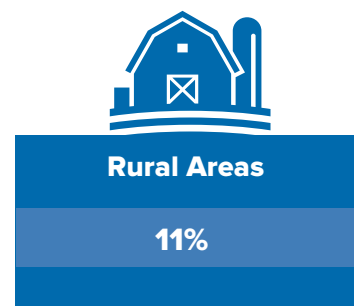
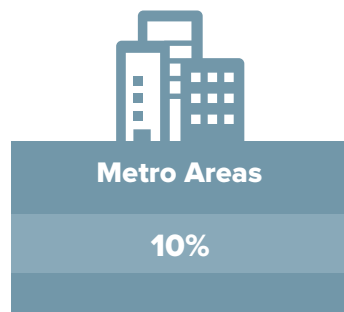
[Participation in SNAP among all senior households](#) is consistent for all types of counties — rural, small town, and metropolitan.

While SNAP is available to individuals of all ages, the program is well-suited to benefit older adults:

- **SNAP protects senior health and helps maintain independence.** The health benefits that result from an adequate diet can support seniors in their efforts to remain active, socially integrated, and independent.

Percentage of all Households With Seniors Participating in SNAP

NATIONAL



¹ U.S. Department of Agriculture. (2019). *Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2017*.

Seniors often have special diets, texture sensitivities, and food restrictions. With SNAP, seniors can purchase nutritional shakes, doctor-recommended foods, and personal favorites.

- **SNAP is flexible.** SNAP can be used at tens of thousands of locations across the nation — in regular commercial channels — at grocery stores and retail outlets where seniors would normally purchase their food. The electronic benefit transfer (EBT) card (on which SNAP benefits are loaded) works like a bank card, and does not stigmatize or single out recipients.
- **SNAP boosts senior income.** SNAP lifts millions of people out of poverty each year. Moreover, by giving seniors additional food-purchasing power, SNAP can mitigate the hardships of rising food costs for those with fixed incomes. Evidence shows that when elderly consumers are confronted with rising costs without an increase in income, their nutrition is the first to suffer.

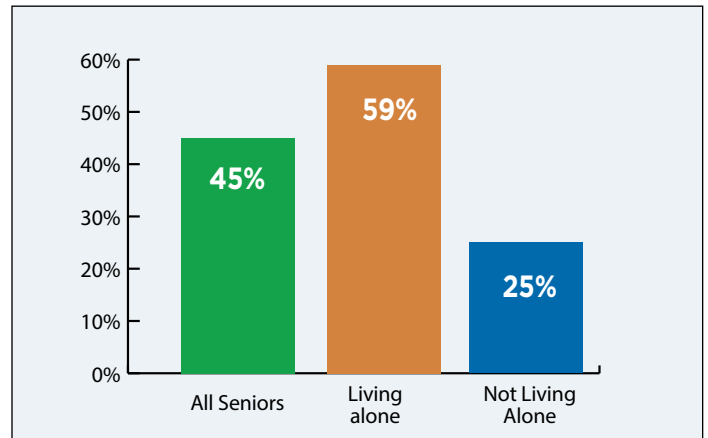
Because of its entitlement structure, SNAP can reach any eligible older adult with a benefit that is 100 percent federally funded. The EBT card also can serve as a platform for seniors to get supplemental benefits funded by states, such as is the case in the District of Columbia, Maryland, and New Mexico. In fiscal year 2017, the average benefit for a senior was \$101 per month. To see the average monthly SNAP benefit for seniors and households with seniors in your state, refer to [FRAC's interactive table](#).

Too Many Eligible Seniors are Missing out on SNAP

Even though millions of seniors benefit from SNAP, too many eligible older Americans are not enrolled in the program. In fiscal year 2016, only an estimated 45 percent of the nation's 10 million eligible seniors participated in SNAP on average each month.²

Participation rates for seniors living alone and seniors not living alone vary greatly. The participation rate for seniors living alone was more than twice the rate for those not living alone in fiscal year 2016.

SNAP Participation Among Eligible Seniors on Average Each Month by Household Type, FY 2016



Source: U.S. Department of Agriculture. *Trends in Supplemental Nutrition Assistance Program Participation Rates: Fiscal Year 2010 to Fiscal Year 2016*.

Participation rates among eligible seniors vary by state. From 70 percent (+/- 6 percent) in New York to 19 percent (+/- 4 percent) and 20 percent (+/- 4 percent) in California³ and Wyoming, respectively.

Highest- and Lowest-Performing States for SNAP Participation Among Eligible Seniors on Average Each Month, FY 2015⁴

Top Five States		Bottom Five States	
State	Rate	State	Rate
New York	70% (+/- 6%)	Arizona	29% (+/- 3%)
Vermont	68% (+/- 7%)	Utah	26% (+/- 5%)
Massachusetts	67% (+/- 6%)	Arkansas	25% (+/- 3%)
Oregon	62% (+/- 6%)	Wyoming	20% (+/- 4%)
Rhode Island	60% (+/- 6%)	California	19% (+/- 4%)

Additionally, many seniors who do receive SNAP are missing out on the full amount of SNAP benefits for which they are eligible. Two main factors contribute to this. First, a state may not have adopted policies that can help seniors more readily report their true expenses and deductions from countable income so as to trigger a higher SNAP benefit. Second, seniors may not know of existing policies that can help increase their benefit amount.

² U.S. Department of Agriculture. *Trends in Supplemental Nutrition Assistance Program Participation Rates: Fiscal Year 2010 to Fiscal Year 2016*.

³ In California, the value of CalFresh (the state's name for SNAP) benefits is included within recipients' Supplemental Security Income/State Supplementary Payment (SSI/SSP). This makes SSI/SSP recipients — many of whom include seniors — ineligible for CalFresh, and is one of the factors in California's low rate. California is changing this policy, later in 2019, which will make it possible for more low-income seniors to participate in SNAP.

⁴ The most recent data available for **state** SNAP participation rates among eligible seniors is from fiscal year 2015.

Opportunities to Increase SNAP Participation and Improve the SNAP Benefit Level for Seniors by Promoting State Best Practices

Because of SNAP's entitlement structure, added federal funding is available if a state (as well as localities and nonprofit programs) grow the program; for example, through concerted application assistance and adoption of senior-friendly policies.

The following areas are examples of key best practices that states should adopt and implement to connect more seniors to SNAP:

- **Adopt the elderly simplified application projects (ESAP):** States can apply for demonstration project waivers that allow them to simplify SNAP applications for households with seniors (age 60 and older) with fixed incomes; make use of data matches to reduce the amount of verifications demanded from applicants; and certify households for 36-month benefit periods.
- **Adopt categorical eligibility to eliminate the asset test:** States can eliminate the asset test for SNAP eligibility using categorical eligibility. This reduces paperwork, cumbersome processes for verification of modest resources, and allows struggling households with modest savings to become eligible for SNAP. More than 30 states, the District of Columbia, Guam, and the U.S. Virgin Islands have eliminated the asset test for almost all households (a few types of households are not eligible for such treatment under federal rules).
- **Extend certification periods:** If a state is not applying for an ESAP demonstration waiver, states can still adopt policies to extend certification periods (up to 24 months, not 36 months as allowed for ESAP states) in ways that can benefit seniors. For instance, households in which all members are seniors and/or people with disabilities with no earned income may be given a 12-month certification without periodic reporting, or a 24-month certification with a 12-month periodic reporting requirement.
- **Develop a standard medical deduction:** States can apply for a standard medical deduction that helps seniors deduct out-of-pocket medical expenses from countable income while reducing verification burdens. This can help seniors more seamlessly receive the full SNAP benefit for which they are eligible, save SNAP case workers and households from the task of collecting proof of fluctuating medical expenses, and reduce a state's potential for errors.
- **Capture the true value of medical expenses:** States not using the standard medical deduction can adopt several policies to help seniors and people with disabilities better capture the true value of their medical expenses. This includes defining broadly what deductions are allowed, and creating systems that assure that SNAP workers screen for deductible medical costs.
- **Help seniors afford to heat and eat:** States can coordinate between SNAP and low-income energy assistance programs to help households, including seniors, receive more adequate SNAP benefits.
- **Implement voice/telephonic signature policies:** States can implement processes to allow for acceptance of a telephonic signature (an individual's recorded verbal assent) in place of an ink or electronic signature. This allows a senior to receive application (or recertification) assistance from a state agency, community-based organization, or other trusted contact over the phone without requiring an additional and cumbersome step of procuring the ink signature from the senior.
- **Implement SNAP application assistance plans that include effective strategies to educate seniors about SNAP:** States can engage in efforts to ensure SNAP education and application assistance efforts engage senior-serving partners. Building SNAP partnerships with state Area Agencies on Aging, AARP chapters, and community organizations that can help reach new seniors and cross-promote programs is one of the most effective ways for states to close the senior SNAP participation gap, reduce hunger, strengthen SNAP services, and maximize federal reimbursement.
- **Promote the best use of authorized representative opportunities:** States can adopt policies to allow seniors (or any SNAP applicant) to designate a trusted friend, family member, neighbor, or other individual to help assist with applying for SNAP, submitting forms, and/or using the senior's SNAP EBT card to buy food for the senior. The senior may have one authorized representative or separately authorized representatives for applying to

receive SNAP benefits and making SNAP purchases. Allowable authorized representative policies can particularly benefit seniors who may have trouble visiting a SNAP office or shopping for food.

- **Offering seniors the option to participate in the Restaurant Meals Program:** The Restaurant Meals Program (RMP) recognizes that purchasing and preparing food can be a challenge for elderly SNAP participants. States have the option to operate a SNAP RMP for persons who are elderly, have a disability, or are homeless. Under this program, states can authorize restaurants that offer a low-cost meal option to participate in the program.
- **Encouraging health care providers to screen and intervene to address food insecurity:** States can promote opportunities to encourage health providers to screen older adults for food insecurity, and intervene by connecting seniors to SNAP.

More Resources

For more on adopting these best practices, and accessing other senior resources, please visit the following on the [Food Research & Action Center's website](#):

Interactive Maps

- [Interactive Map: SNAP Participation Rates Among Eligible Seniors](#)
- [Interactive State Map: Share of Senior Households Participating in SNAP](#)
- [Interactive Map: SNAP Matters to Seniors in Every Community – Metros, Small Towns, and Rural Areas](#)
- [Interactive Map: Households with Seniors Facing Food Insecurity](#)

Resources

- [State Fact Sheets: SNAP Matters to Seniors](#)
- [Average Monthly SNAP Benefits for Seniors and Non-seniors, FY 2017](#)
- [FRAC best practices](#)
- [Combating Food Insecurity: Tools for Helping Older Adults Access SNAP](#)
- [Screen & Intervene: Addressing Food Insecurity Among Older Adults](#)

To get more seniors participating in SNAP, states and anti-hunger advocates can:

Educate

policy makers on the importance of SNAP in addressing senior hunger

Partner

with health care providers, senior centers, faith-based organizations, and retailers to counsel seniors on SNAP benefits and to provide application assistance

Adopt

state practices and policies to help ease barriers to SNAP enrollment and to ensure seniors receive the maximum amount of SNAP benefits to which they are entitled

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