



National CSFP Association

2012-2013 Senior SNAP Survey

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The National CSFP Association mission is to provide leadership in program advocacy, accountability, delivery of healthy foods and nutrition education. NCSFPA functions as the representative body of the CSFP community, embodying the collective interest of the Association members and their constituents. Additionally, the NCSFPA: links CSFP local and state agencies in partnership with the USDA in a national forum; promotes CSFP as an effective means for improving the health and nutritional wellbeing of low income pregnant and postpartum woman, infants, children and seniors; and, provides a national network through which resources, policies, procedures and models of creative programing can be communicated to persons working within the CSFP community. For more information, please visit www.ncsfpa.org.

Executive Summary

Between December, 2012 and May, 2013, the National CSFP Association repeated its 2007 Senior SNAP Survey, querying over 32,000 CSFP-receiving seniors on their ability to access SNAP benefits.

Through this survey, the NCSFPA discovered that just **two-fifths of respondents received SNAP benefits**. Those who received SNAP benefits received drastically lower benefit amounts than the average SNAP recipient: more than three-quarters of respondents reported receiving less than the 2012 median per person monthly SNAP benefit reported by the USDA.

Furthermore, of those who did not receive SNAP benefits, **approximately one-fifth of respondents indicated that they had applied for benefits and been denied benefits**. About half of those respondents who had not applied for SNAP benefits would not know how to apply if they wanted to or needed to.

Overall, the results of this report indicate bleak prospects for CSFP recipients should their receipt of CSFP boxes be disrupted. Given that most CSFP recipients surveyed would be unable to take full advantage of the United States' primary programmatic response to hunger, the inability to receive CSFP boxes could do incalculable damage to recipients' food security and nutrition.

Commodity Supplemental Food Program (CSFP)

CSFP is a USDA Food & Nutrition Services program that delivers monthly shelf-stable boxes of surplus American commodities to low-income seniors and mothers, infants, and children (MICs). Although this program is the precursor to the WIC program, CSFP now almost solely serves adults ages 60 or older. CSFP boxes have been optimized to supplement the diets of low-income seniors with vital nutrients that food insecure seniors are frequently unable to access. Each senior recipient must report an income at or below 130% of the federal poverty line to qualify for a monthly box; no asset test is required for CSFP. CSFP is available in 39 states, the District of Columbia, and 2 tribal territories.

Each monthly box includes: whole grain cereals & pasta; servings of low-sugar canned fruit and low-sodium vegetables; low-fat shelf-stable liquid milk and (bimonthly) powdered milk; meat & non-meat proteins; fruit juices; cheese; and, a document that provides recipes or other types of nutrition education.

Introduction

In 2007, the National Commodity Supplemental Food Program Association (NCSFPA) queried over 32,000 senior Commodity Supplemental Food Program (CSFP) box recipients about their use of the Supplemental Nutrition Assistance Program (SNAP, also known as Food Stamps). Although many seniors found SNAP benefits to be of invaluable assistance, far more surveyed were unable to take full advantage of this governmental hunger relief program. Not only were approximately two-thirds of seniors unable to use SNAP, but many of those who received benefits received only the bare minimum of assistance. The NCSFPA repeated this study between December, 2012 and May, 2013 in order to determine how changes made to SNAP since 2007 have impacted CSFP recipients' ability to access SNAP benefits.

Changes to SNAP and CSFP Since 2007

CSFP

Both CSFP and SNAP have been greatly expanded since 2007. In FY 2007, CSFP was budgeted at approximately \$108 million; in 2012, the national CSFP budget was approximately \$176.8 million. CSFP programs have been added in 7 states since 2007; today, CSFP operates in 39 states, the District of Columbia, and 2 tribal territories. CSFP serves over 100,000 more individuals than it did in 2007, bringing its national caseload from 485,614 in 2007 to 599,380 in 2013. The percentage of CSFP participants composed of elderly individuals (rather than mothers, infants, and children) jumped from 91% in 2007 to approximately 97% in 2013 (NCSFPA n. page; USDA FNS Fact Sheet).

SNAP

Between 2007 and 2012, the budget for SNAP more than doubled, expanding from \$33,236,000,000 to \$73,184,000,000 (USDA FNS 2007 Budget; USDA FNS 2012 Fact Sheet). In 2007, there were 8,676,234 households receiving SNAP benefits; in 2012, that number rose to 15,819,499 households (US Census Bureau, American Community Survey). This growth is largely due to the SNAP budget increases authorized by the American Recovery and Reinvestment Act (ARRA), colloquially known as the "stimulus package" (Tiehen et al. 2012, iv).¹ Although between 2007 and 2008 SNAP maximum benefit amounts increased modestly from \$155 per month to \$162 per month for a single individual, the maximum benefit amount jumped to \$200 in 2009, and has remained there since (USDA FNS Allotments and Deductions).² Nationally, the average per person benefit amount rose by \$37.67 per month, from roughly \$96 in FY 2007 to around \$133 in FY 2012, representing a 39% average increase in monthly benefits per person.³ Notably, however, the percentage of households with a member over the age of 60 receiving SNAP benefits increased modestly from 24.0% to 25.5%, and the percentage of households receiving SNAP with one or more individuals with a disability decreased from 55.1% to 43.7% (US Census Bureau, American Community Survey).

¹ ARRA benefit increases are set to expire in November 2013. See appendix for further data on SNAP benefit cuts (Dean et al. 2013).

² These numbers apply to the 48 contiguous states, as AK, HI, Guam, and USVI have higher maximum benefit amounts.

³ Includes AK, HI, Guam and USVI in averages.

Characteristics of Senior Hunger & Benefit Use

Senior hunger and poverty merits special attention because of the ways in which seniors differ from individuals of other age groups. While the Great Recession impacted individuals across age categories, seniors will have less time to recover losses sustained during this severe economic downturn. Additionally, senior citizens are more likely to have difficulty finding new employment and to have part-time or low-wage jobs in place of full-time and higher-income employment.

Seniors also have disproportionately high burdens of medical costs compared with individuals in other age groups. After factoring medical costs into a calculation of poverty among age groups, older adults are more likely to experience poverty than any other age group. Despite the dropping incomes of individuals in this group, medical costs have continued to rise since 2000, creating a dire situation for many elders. As such, senior citizens frequently report choosing between food and medication (GAO 2011; Quandt and Rao 1999, 31).

Individuals who are younger, those who are involved in other social service programs, and those who have access to information about SNAP and expect to receive high benefit amounts are most likely to apply for SNAP benefits. Information about available programs is one of the greatest predictors of enrollment (Wu 2009 17-19). Once accepted into SNAP, elderly individuals are no more likely than individuals of other age groups to leave the program. However, they are less likely to apply, and are less likely to be granted benefits. Because SNAP benefit amounts tend to decrease as the age of the applicant increases, and because many elderly individuals are unable to qualify for SNAP benefits due to asset tests,⁴ far fewer elderly individuals apply for SNAP than individuals in other age groups. Additionally, for many elderly individuals in rural areas or with limited mobility, applying for SNAP benefits is not worth the cost of transportation to social services offices (Wu 2009; Finegold et al. 2008, 30).

Methodology

This report draws on surveys circulated at food banks and other CSFP distribution points between December, 2012, and May, 2013. Surveys were offered to agencies in all 39 states in which CSFP is offered and the District of Columbia,⁵ and were returned by 18 states and the District of Columbia. A total of 32,211 surveys were returned. All seniors were informed that their participation was strictly voluntary and that they were permitted to skip questions that they were not comfortable answering. All data was self-reported: in no instance were seniors required to show identification, proof of income, or any other type of verification. All respondents were senior CSFP recipients.

Each local agency was given survey instructions, a PDF file of the survey, and a link to a Survey Monkey site through which data could be entered into an online database. Surveys were provided in English and Spanish, and some local agencies translated the surveys into other languages. While local agencies were encouraged to allow seniors to complete surveys with as great a degree of independence as possible, agencies were also permitted to conduct the surveys in an interview format. Data were entered by local agency employees and volunteers, state

⁴ See appendix for a list of states employing asset tests at the time of the publication of this report.

⁵ Surveys were not available at Red Lake or Oglala Sioux reservations because of differences in the operation of the CSFP program and small total caseloads.

agency employees and volunteers, and two survey coordinators. All survey data were analyzed by the author.

Limitations

Because this survey was done on a purely voluntary basis with no incentive offered for participating states, it was not possible to compel responses from all states with CSFP. While the NCSFPA saw a relatively high rate of response overall, it saw higher rates of response from states with larger CSFP caseloads; many smaller and more rural states were less well-represented. Furthermore, some northeastern states with high caseload allocations that sustained a great deal of damage from Hurricane Sandy were unable to participate in this survey.

Results

Demographics

States that responded provided both a mean and median of 7.72% of caseload, representing approximately 5.43% of the FY 2012 final quarter average participation nationwide. The states that submitted the greatest numbers of surveys were California, Louisiana, Pennsylvania, and Texas. While these states surveyed a median of 11.14% of their caseloads, these states had 4 out of 5 of the largest CSFP caseloads out of all of the states that provided survey responses. Collectively, these states comprised 50.97% of all caseload slots.⁶

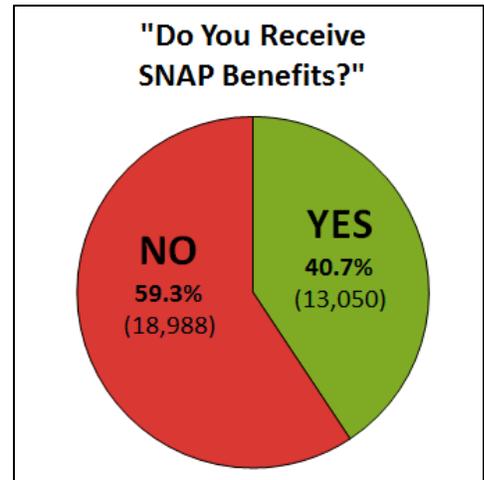


Figure 1

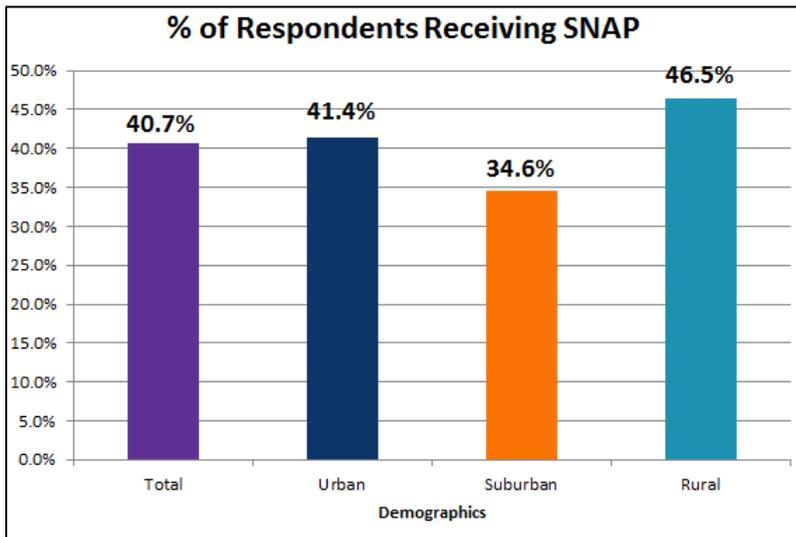


Figure 2

Of those respondents that indicated whether they were from an urban, suburban or rural region (31,609), 49.0% (15,501) were from urban regions, 28.9% (9,131) were from suburban regions, and 22.1% (6,977) were from rural regions.

Receipt of SNAP Benefits

Overall, two-fifths (40.7%) of survey respondents received SNAP benefits (Figure 1). In no demographic group did a majority of respondents receive SNAP benefits. Rural respondents saw a

⁶ See appendix for more information about caseload allocation.

greater rate of participation, with 46.5% of respondents receiving SNAP benefits; and, suburban respondents demonstrated a far lower rate of participation, with 34.6% of respondents receiving SNAP benefits (Figure 2).

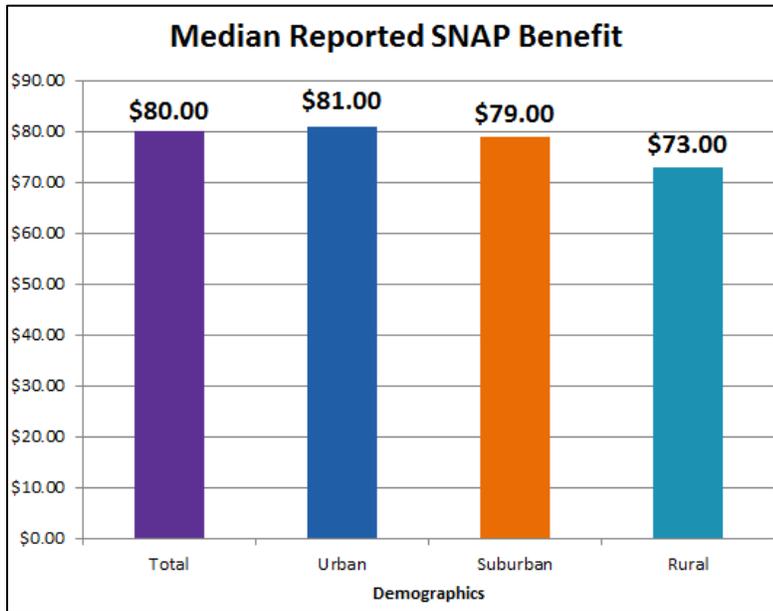


Figure 3

Median Benefit Amount

The median monthly SNAP benefit amount for all respondents receiving SNAP was \$80 per month (Figure 3). This benefit amount is drastically lower than the *per person* 2012 average SNAP benefit amount of \$133.41 per month (USDA FNS SNAP Summary). As such, the median benefit reported by respondents was approximately \$53 less than the average benefit amount throughout the US, and represented just 60% of the average benefit amount received by SNAP respondents across demographic categories. About three-quarters (74.7%) of survey respondents receiving SNAP reported receiving

benefit amounts less than this national per person average benefit amount. Urban recipients reported a slightly higher median benefit amount at \$81, while rural respondents reported the lowest median benefit amount at \$73 per month.

Overall, reported benefit amounts were distributed relatively evenly among the following demarcated categories: less than or equal to \$19; \$20-\$49; \$50-\$99; \$100-\$149; and, greater than or equal to \$150. Respondents across urban, suburban, and rural demographic groups demonstrated similar trends in SNAP benefit receipt across demarcated benefit categories (Figure 4).

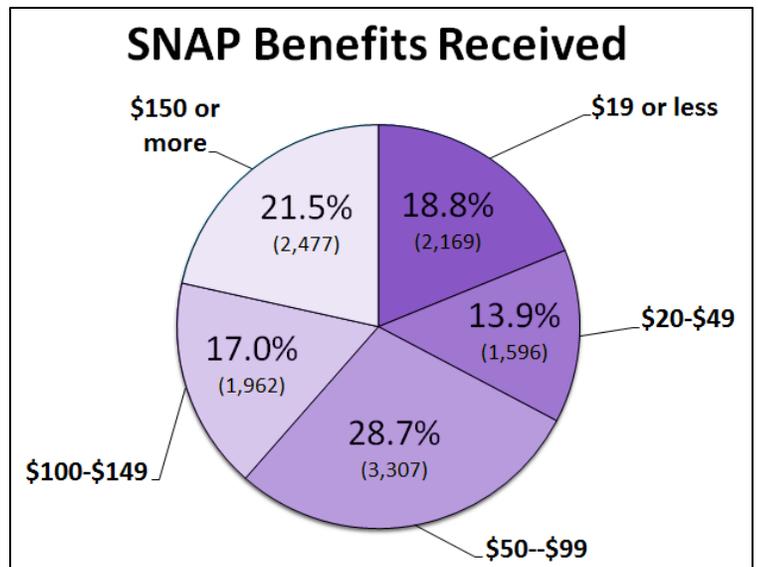


Figure 4

*Non-Receipt of SNAP Benefits*⁷ (Figure 5)

When asked why they did not receive SNAP benefits, a plurality of respondents stated that they had been denied benefits. Overall, approximately one-fifth of responses (21.52%) indicated that CSFP recipients had applied for and had been denied SNAP benefits. Additionally,

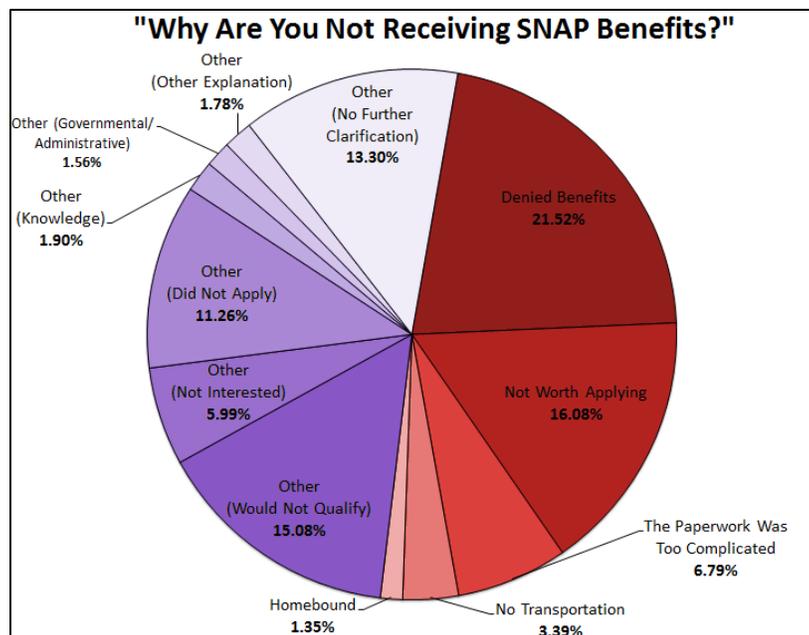


Figure 5

16.1% of responses indicated that the benefit that a given respondent would receive was not worth the stress of the application process. Respondents' answers were relatively consistent across demographic categories, with rural responses indicating the highest rate of application and subsequent denial of SNAP benefits (24.2%).

Complications presented by paperwork and physically accessing applications created great difficulty for many respondents. Overall, a total of 11.6% of responses indicated that either the paperwork was too complicated, or that the respondent was not able to physically access social services offices to apply for SNAP.

A total of 50.7% of responses did not fall into one of the options presented to respondents. All told, 13.3% of responses from those not receiving SNAP benefits did not provide further clarification regarding why respondents were unable to receive benefits. An additional 11.3% of responses indicated that a given respondent did not apply because they had never considered applying, or had simply not applied.

A plurality of text responses (15.1% overall) indicated that the respondent would be unable to qualify for SNAP benefits. Notably, a high percentage of individuals who responded that they would not qualify for SNAP were from California and received SSI.⁸ 6.0% of responses indicated that a respondent did not want or need SNAP benefits, 1.9% of responses indicated that the respondent did not have sufficient information to apply for the program, and 1.6% of responses explained that administrative difficulties or mistakes made at the government level hampered a respondent's application for benefits.⁹ An additional 1.8% of responses indicated another explanation regarding a respondent's inability to receive SNAP benefits.

⁷ Because some respondents indicated more than one response to this question, the percentages of responses are indicated here rather than the percentages of respondents. As such, a percentage of respondents who gave any given response is greater than the percentage of responses indicating a certain answer. See appendix for more information.

⁸ Individuals who live in California and receive Supplemental Security Income (SSI) are not permitted to receive SNAP because California includes money for food within the SSI payment.

⁹ These issues frequently related to administrative errors in applications, inability to apply due to lack of citizenship, or lack of communication from social service agencies regarding the need to reapply for benefits.

Demographic Differences in Non-Receipt of SNAP Benefits (Figures 6, 7, and 8)

A slightly higher percentage of rural responses indicated that respondents had been

denied benefits (24.2%), and a slightly lower percentage than average of rural responses indicated that the respondent did not feel that SNAP benefits were worth applying for (13.9%). Suburban responses were far less likely to include explanations regarding why respondents had not applied for SNAP benefits.

In a slight contradiction to evidence presented by the literature, urban respondents not receiving SNAP benefits reported the greatest degree of difficulty accessing SNAP benefits: whereas 6.28% of urban responses indicated that respondents were unable to utilize SNAP benefits due to barriers to physical access, 3.0% of suburban respondents and 3.7% of rural responses indicated that accessibility concerns prevented respondents from utilizing SNAP benefits.

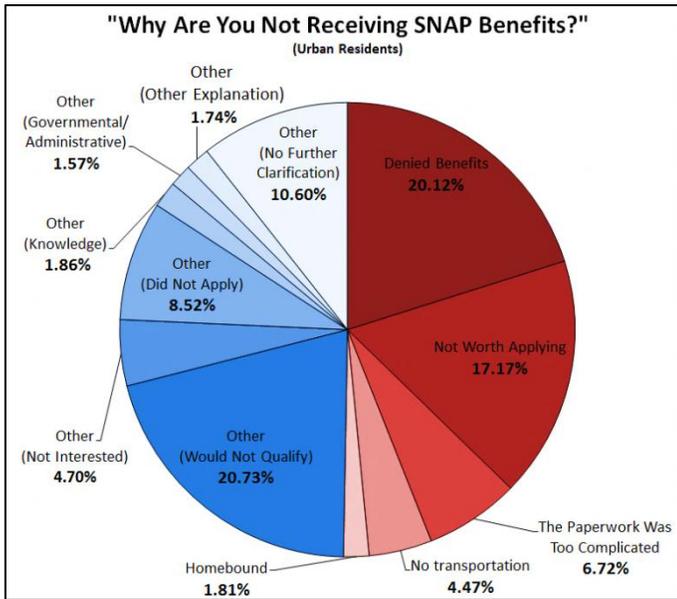


Figure 6

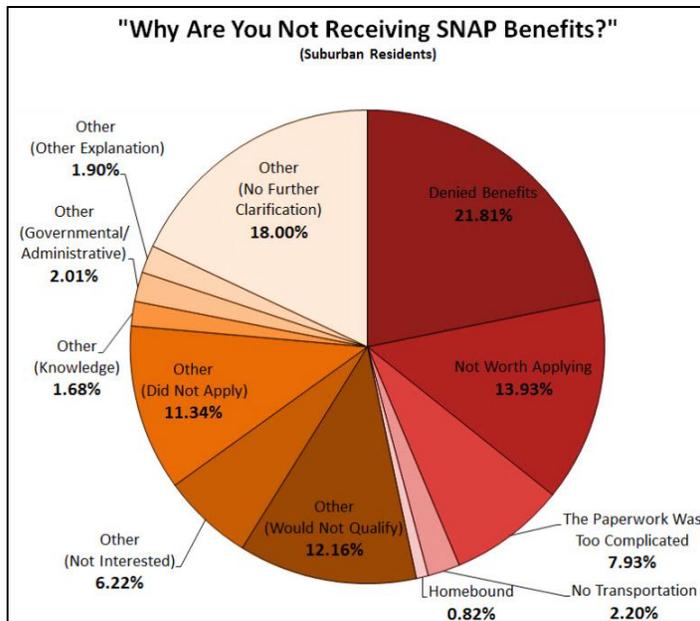


Figure 7

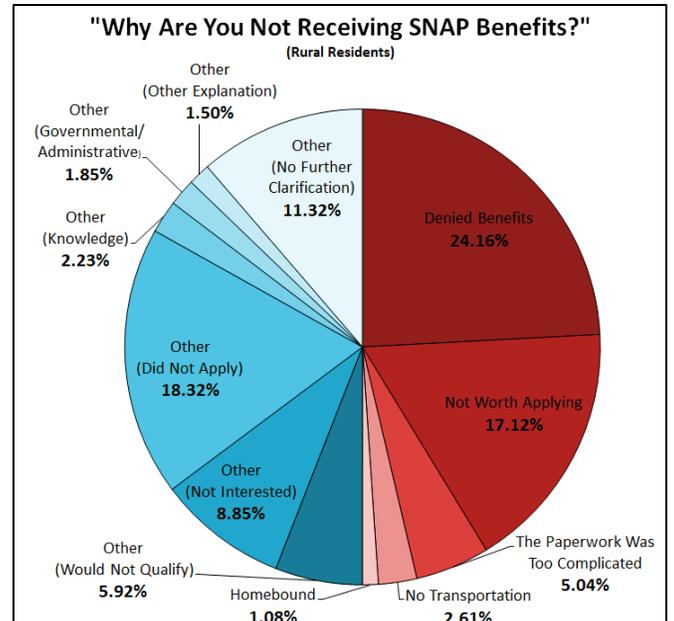


Figure 8

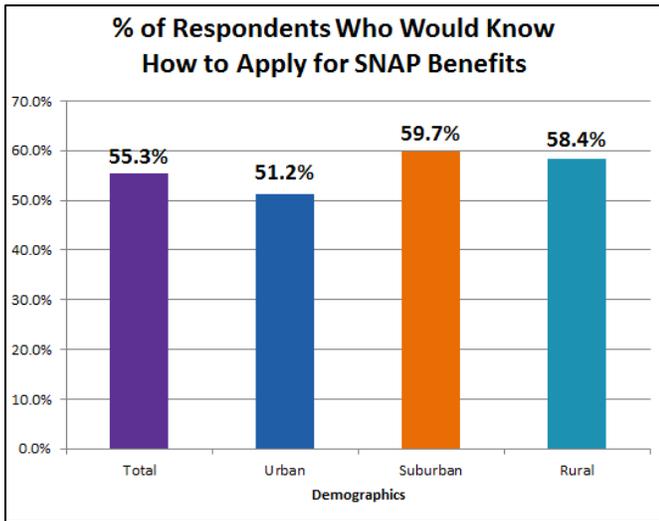


Figure 9

Ability to Apply (Figure 9)

Of those who had never applied for SNAP, 55.3% of all respondents would know how to apply for SNAP. Urban respondents were least likely to know how to apply for SNAP benefits (51.2%), while suburban residents were most likely to know how to apply for SNAP benefits (59.7%) (Figure 9).

Discussion of Full Results (Figure 10)

All Survey Responses

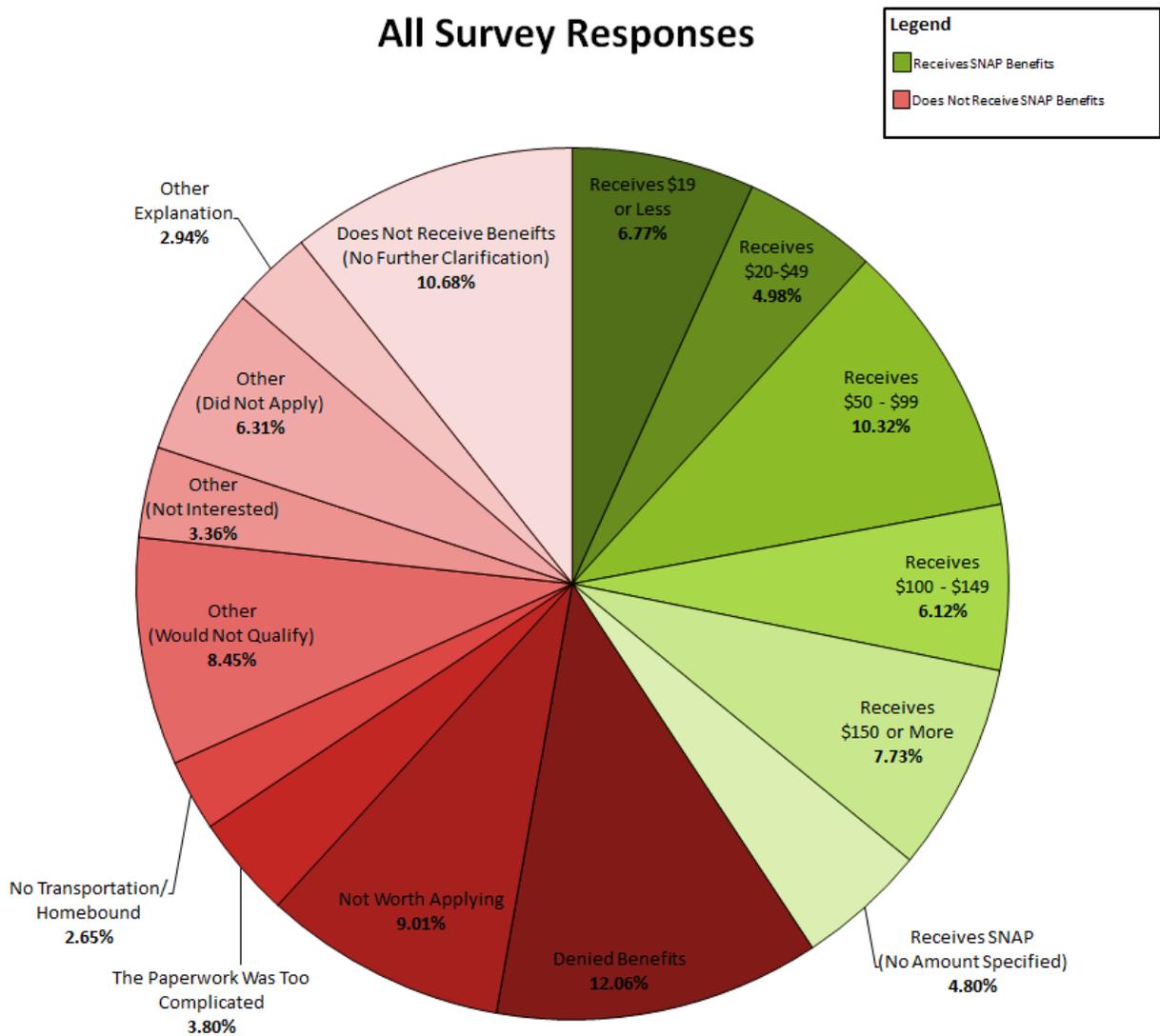


Figure 10

Overall, the seniors who responded to this survey were unlikely to receive SNAP benefits. Furthermore, those respondents who received SNAP benefits were unlikely to receive benefits comparable to those received by the average SNAP recipient. This difference in benefits may be due to a variety of factors. Because households with children not only have particularly high rates of poverty but also have particularly low per capita household incomes, households with children often qualify for higher SNAP benefit amounts. Additionally, households with children are less likely to have amassed assets or savings in amounts that would disqualify them from receiving SNAP benefits. By contrast, although many seniors have accrued retirement savings and money to cover final expenses that may disqualify them for SNAP benefits, they frequently have low incomes and have difficulty accessing nutritious foods (Tiehen et al 2011). Furthermore, because social security income is factored into SNAP benefit allotment, even minimal receipt of social security impacts upon seniors' ability to receive SNAP benefits sufficient to cover their nutritional needs (CBPP 2008).

As mentioned previously in this report, program knowledge and expectation of high benefit allotments are strong predictors of application for SNAP. Given that just over half of respondents would know how to apply for SNAP if they wanted to or needed to, and since respondents' benefit amounts were precipitously low, it is not surprising that SNAP is an unattractive option to many CSFP recipients. Of those seniors who stated that they simply did not apply, it is not farfetched to assume that they had not considered the option of applying for SNAP because the benefit that they would receive would not be appealing in comparison to their CSFP boxes.

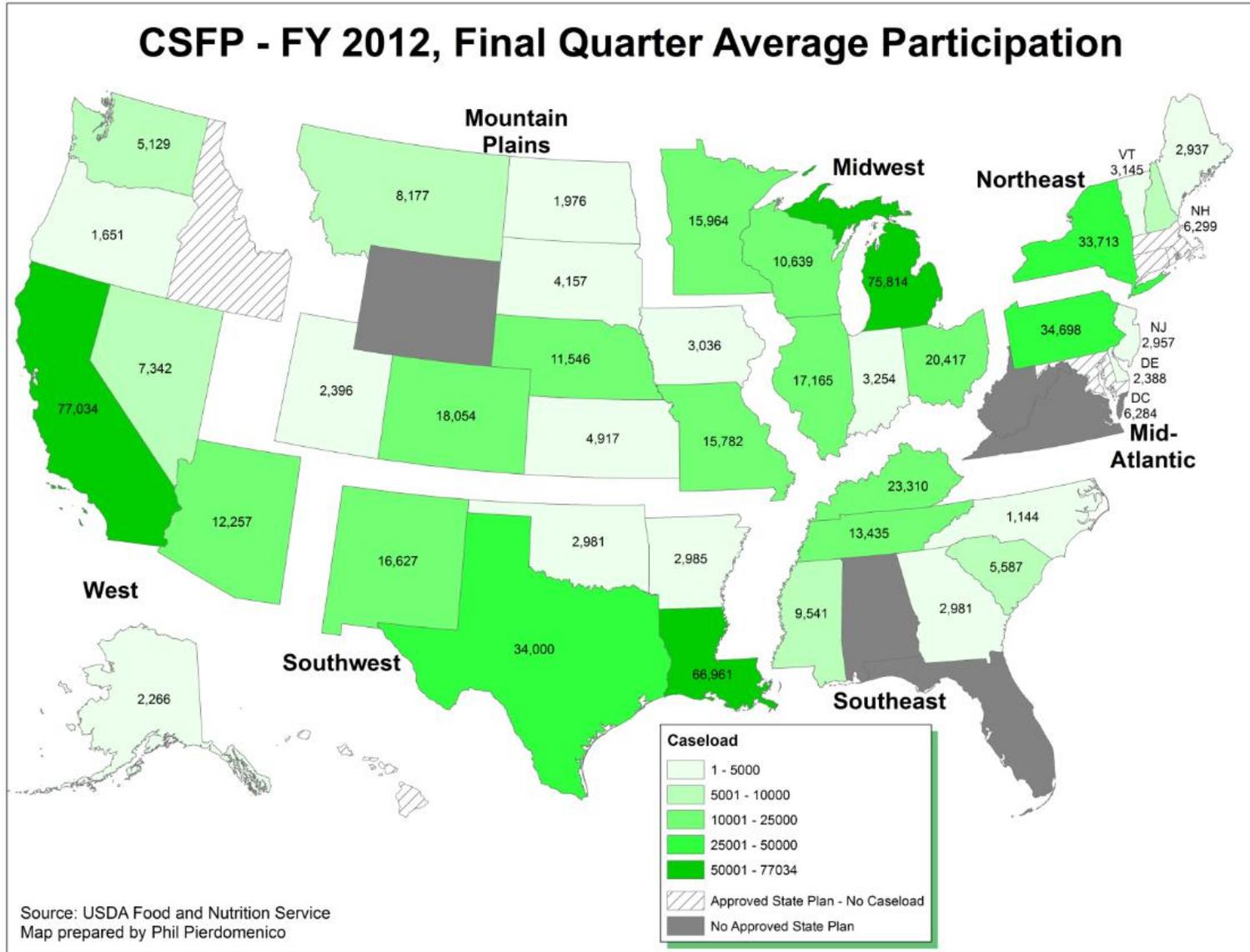
In many states, CSFP presents a substantial advantage to seniors who are homebound or otherwise unable to effectively use SNAP benefits. Those programs that deliver CSFP commodities to their clients are able to provide homebound seniors with both food and vitally important social interaction. Additionally, those seniors that go to food banks or social services offices, or who deal directly with program staff in their homes, may reap the additional benefit of connections to other important social services (Finegold et al. 2008). Furthermore, CSFP packages are designed to supplement low-income seniors' diets with vital nutrients that are frequently unavailable to them. By providing access to fruits, vegetables, whole grains, and low-fat dairy products, CSFP provides access to high-value, nutrient-dense commodities that would otherwise be lacking in the diets of many low-income seniors. As such, even if seniors received SNAP benefits equivalent to the price of a CSFP box, the issue of lack of access to nutritious food would remain unaddressed by SNAP.

Conclusion

The data provided by this survey indicates that CSFP is integral to assisting those qualifying seniors experiencing hunger and food insecurity. CSFP recipients make poor candidates for SNAP because many would not be able to reap the full benefits of the SNAP program. Since just two-fifths of respondents were able to utilize SNAP benefits, and three-quarters of those receiving SNAP benefits received less than the median per person benefit amount, the CSFP program provides a substantial boost to the food security of those seniors who have access to CSFP commodities.

Appendix

FY 2012 Final Quarter Average Participation in CSFP throughout the US



Changes to SNAP Benefit Amounts After ARRA Increases Expire in November, 2013

Household Size	Maximum Benefit with ARRA Increases	Maximum Benefit after ARRA Expiration	Difference (\$)	Decrease (%)	Total Cut - FY 2014
1	\$200	\$189	-\$11	5.5%	\$121
2	\$367	\$347	-\$20	5.4%	\$220
3	\$526	\$497	-\$29	5.5%	\$319
4	\$668	\$632	-\$36	5.4%	\$396

Source: Dean et al. 2013

States Employing Asset Tests for SNAP at the Time of the Publication of This Report

State	Amount Tested for Seniors	FY 2012 Final Qtr. Avg. CSFP Participation
Alaska	\$3,250	2,266
Arkansas	\$3,250	2,985
Idaho	\$5,000	N/A
Indiana	\$3,250	3,254
Kansas	\$3,250	4,917
Michigan	\$5,000*	75,814
Mississippi	\$3,250	9,541
Nebraska	\$25,000**	11,546
Pennsylvania	\$9,000	34,698
South Dakota	\$3,250	4,157
Tennessee	\$3,250	13,435
Texas	\$5,000*	34,000
Utah	\$3,250	2,396
Virginia	\$3,250	N/A
Wyoming	\$3,250	N/A

* Excludes 1 vehicle worth up to \$15,000

** Only applies to liquid assets. Non-liquid assets excluded from asset test.

Sources: CDEP 2013; USDA FNS 2013.

Percentages of Respondents versus Responses: Did Not Receive SNAP

Option	Number	% Responses
I was denied benefits	3,864	21.52%
The benefit I would receive was not worth applying for	2,888	16.08%
The paperwork was too complicated	1219	6.79%
I have no transportation	608	3.39%
I am homebound	242	1.35%
Other – Would Not Qualify	2707	15.08%
Other – Not Interested	1076	5.99%
Other - Did Not Apply	2022	11.26%
Other - Knowledge	341	1.90%
Other - Governmental/Administrative	280	1.56%
Other - Other Explanation	320	1.78%
Other - No Further Clarification	2389	13.30%
Total - Responses	17,956	100.00%

Option	Number	% Respondents
I was denied benefits	3,864	22.26%
The benefit I would receive was not worth applying for	2,888	16.64%
The paperwork was too complicated	1219	7.02%
I have no transportation	608	3.50%
I am homebound	242	1.39%
Other - Would Not Qualify	2707	15.59%
Other - Not Interested	1076	6.20%
Other - Did Not Apply	2022	11.65%
Other - Knowledge	341	1.96%
Other - Governmental/Administrative	280	1.61%
Other - Other Explanation	320	1.84%
Other - No Further Clarification	2389	13.76%
Total - Responses	17,956	103.44%
Total - Respondents	17,359	100.00%

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