

# SNAP UTILIZATION

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#### Abstract

The Supplemental Nutrition Assistance Program (SNAP) provides low-income families with food benefits that supplement their grocery budget to improve access to healthier foods essential to individuals' health and well-being (USDA, 2023). The lack of access to affordable and nutritious food can lead to a range of negative physical, emotional and behavioral consequences. SNAP is our nation's strongest defense against food insecurity. However, the Athens Clarke County community and the state of Georgia are experiencing a substantial gap between the number of SNAP-eligible individuals and the number of people who participate in the program. Several barriers contribute to the underutilization of SNAP in low-income communities, including stigma around receiving federal assistance, the lengthy and complicated application process, the administrative burden, and the lack of knowledge and awareness about participant eligibility. In this paper, we explain the problem at hand, discuss the stakeholders that are affected, and present three policy options that address these challenges and barriers affecting SNAP participation including streamlining the application process through the adoption of user-friendly online tools, organizing an public awareness campaign that focuses on educating the community, and implementing SNAP navigation assistance partnerships within the community. We found that students in technical colleges, mostly working age adults with dependents, were a vulnerable population for SNAP underutilization due to the lack of awareness of eligibility status and the lengthy application process. Our final recommendation seeks to establish a partnership between the Food Bank of Northeast Georgia and the Technical College System of Georgia to address these issues.

#### Background

The Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamps Program, is a federal program that exists to provide food benefits for those in low-income households, people with disabilities, and older adults over aged 60 (CBPP, 2022). Food insecurity is a lack of consistent access to enough food for every household member to live an active, healthy life (USDA, 2023). The central goal of SNAP is to ease food insecurity and hunger to further improve the health outcomes of vulnerable individuals in the United States.

In fiscal year 2022, 41.9 million people in 22.2 million households received SNAP benefits, approximately 12.5% of the U.S. population (DeSilver, 2023). The United States Department of Agriculture (USDA) runs SNAP at the federal level, but the Department of Family and Children Services (DFCS) handles the applications and dispersal of benefits in Georgia (Georgia.gov, n.d; Mackey, 2023). The federal government pays for the entire cost of the SNAP benefits but splits the administration costs with the states (CBPP, 2022). In Georgia, the eligibility requirements include being a citizen of the United States or a qualified immigrant (USDA, 2023a). Additionally, they need to meet the income requirements which include a total monthly income at or below 130% of the federal poverty line for households without adults over the age of 60 and a net income at or below 100% of the federal poverty line (Floyd, 2023). The last eligibility criteria require that SNAP recipients work at least twenty hours per week, are enrolled in an approved job training program, or volunteer at a non-profit organization for at least twenty hours per week (Floyd, 2023). College students are eligible for SNAP as well if they are enrolled at least part-time at an institute of higher education (IHE) and work at least twenty hours a week (USDA, 2023b). If someone in the household meets all these criteria, then they will receive SNAP benefits that can be used on

any food for the household including fruits and vegetables, meat, poultry and fish, and dairy products at SNAP-authorized retailers (NCOA, 2022).

Unfortunately, not all who qualify for SNAP register to receive benefits. Reasons for underuse of SNAP by eligible low-income families include language barriers, lack of awareness of the program, lack of awareness of their eligibility status,, and the stigma attached to SNAP use (Cheng, et al., 2015). One of the primary reasons for SNAP underutilization cited by our community partner, the Food Bank of Northeast Georgia, is the stigma individuals face when enrolling in a federal benefits program. For example, many older adults feel they are taking money and food away from those who might need it more than they do; however, everyone who is eligible for SNAP and applies will qualify and receive benefits (Warren, 2018). Conversely, college students who are eligible for SNAP tend to underutilize the program due to a lack of awareness of the program even though they face high rates of insecurity (Freudenberg et al., 2019). Understanding the myriad of reasons why those who are eligible for SNAP and do not apply is essential to enacting effective policies to encourage SNAP enrollment. Therefore, this program will focus on increasing SNAP utilization in Athens, Georgia through increasing SNAP eligibility awareness to decrease food insecurity in our community.

#### Stakeholder Landscape

Stakeholders in public policy analysis include anyone who is involved in or affected by a course of action. The following stakeholders involved in SNAP must be identified to understand the policy landscape and create engagement in the solutions to increase SNAP utilization in Georgia. The most directly affected stakeholders are the individuals and families in Georgia who are eligible for SNAP but have not enrolled. As of 2021, an estimated 1.3 million people in Georgia experienced food insecurity, but only around 900,000 were active SNAP participants (Georgia Budget and Policy Institute, 2021). Of the SNAP participants in Georgia, 72% were in families with children, more than 32% were in families with members who were older adults or disabled, and more than 38% were in working families. Both children in food-insecure households and senior citizens are two vulnerable populations who face food insecurity at higher rates and are adversely affected by families who are not enrolled in SNAP benefits. Another stakeholder is local economies where SNAP benefits are spent. For every dollar spent with SNAP benefits, an estimated \$1.50 is generated in economic activity (Feeding America, 2020). With a potential under-enrollment of around 400,000 eligible individuals, local businesses could be missing out on significant revenue and local county governments have the opportunity to generate significant local sales tax revenue. Healthcare systems are another stakeholder, because increased use of SNAP benefits and decreasing food insecurity positively impacts the health of those using the benefits. The cost of food insecurity in Georgia, primarily through health-related expenses, is estimated at \$2.4 billion annually (Georgia Budget and Policy Institute, 2021). This strain impacts the state's healthcare infrastructure and increases healthcare costs. Other stakeholders include nonprofit organizations and local food banks. In the absence of SNAP benefits, many food-insecure families turn to non-profits and food banks for assistance. Feeding America (2020) reports that Georgia food banks serve approximately 500,000 individuals weekly. Low SNAP uptake means these organizations face increased pressure to meet the demand, stretching their resources thin. Lastly, the Georgia Department of Human Services, responsible for administering SNAP in Georgia, is directly affected by the SNAP uptake rates. Low participation can be indicative of inefficiencies in outreach, communication, and administration. Georgia received nearly \$3 billion in federal SNAP funds in 2020 (Georgia Department of Human Services, 2021) but effective

distribution of these funds is essential for the state's fiscal health and to ensure support for vulnerable populations.

## **Data and Findings**

In Georgia, there were almost 1.6 million people in Georgia receiving SNAP benefits in around 789,204 households (USDA, 2023). Approximately 15.0% of the population of Georgia is receiving SNAP benefits compared to approximately 12.3% of the United States population (US Census, n.d.). Additionally, only 83% of Georgia residents eligible for SNAP are enrolled (CBPP, 2023). Approximately 1 in 4 households within Athens-Clarke County are food insecure (AWP, 2019). In Athens-Clarke County, 16% of all households receive SNAP benefits (Athens Wellbeing Project, 2019). While this involvement is higher than the national average, there are still 36% of households in Athens that are eligible for SNAP are not enrolled (FBNEGA, 2023). Looking nationally at SNAP, there are four states with 100% SNAP utilization for those who meet the eligibility requirements (USDA, n.d.). This federal program is capable of assisting many more households in Georgia and it is our hope that we can achieve this.

Across the nation, the vast majority, around 90%, of recipients live in a household with a child under the age of 18, an adult aged 60 or older, or someone with a disability (CPBB, 2022). In Georgia, more than 38% of SNAP recipients are in working families (Hall & Nchako, 2023). Nationally, children account for the largest number of SNAP recipients (USDA, 2021). Experiencing food insecurity in both children and adults is harmful to one's health. Children can experience delayed development, increased risk of developing chronic illnesses like asthma, increased emergency department utilization, impaired academic performance, and numerous other negative health consequences (Jyoti et al., 2005; Thomas et al., 2019). Adults can experience depression, anxiety, increased risk of chronic diseases like hypertension and diabetes, greater risk of hospitalization, and more missed workdays (Myers, 2020; Seligman et al., 2010; Weinstein et al., 2022).

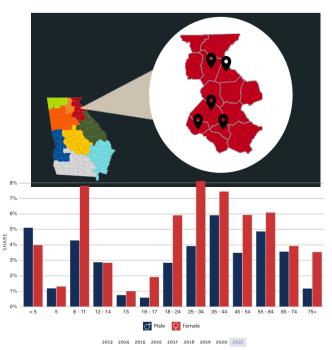


Figure 1.1

Figure 1.1 shows Georgia's counties split up into the 9 regional areas. The northeast Georgia region in which the Food Bank of Northeast Georgia serves is indicated in red. A member of our team created this graphic of the Northeast region enlarged to show the 5 technical schools within the Northeast Georgia region that could be assisted by the partnership with the Food Bank.

#### Figure 1.2

Figure 1.2 shows the poverty rate in the Northeast Georgia regional commission district based on age and gender (Deloitte Data USA, 2021). This data shows us that the majority of those living in poverty are female working-age adults, most likely those with children as another large proportion are 6-11 aged children.

## **Policy Options**

To address some of the barriers mentioned above and effectively, efficiently, and/or equitably engage with the target populations/stakeholders mentioned above, we developed three policy options presented below.

Table 1.1

Increasing SNAP Utilization Policy Options		
Policy Option 1	User-Friendly Online Application Portal	Involves improving the current online application portal to make it more user-friendly and assist in streamlining the application process at the state level.
Policy Option 2	Public Awareness Campaign	Involves developing tools to assist those seeking benefits in determining eligibility status and navigating the application process.
Policy Option 3	Technical College- Based SNAP Navigation Partnership	Involves creating a regional partnership between the Food Bank and technical colleges in the Northeast Georgia region.

The first policy option addresses one of the main barriers to SNAP benefits, the difficult to use Georgia Gateway portal. This policy option would increase SNAP utilization in Athens-Clarke County through the creation of a streamlined application process at the state level through the development of a user-friendly online application portal. The application process is seen as confusing and intimidating for individuals applying without assistance and consists of many unnecessary questions that do not determine eligibility for SNAP and can discourage individuals from applying. One example is an application question asking about criminal history that can lead individuals to not apply, even though a criminal history does not disqualify them. This can be done by reformatting Georgia Gateway to provide pre-screening tools and allow electronic verification to eliminate redundant steps, use plain language, and provide clear instructions for applicants which would decrease the time it takes for those applying. This could have a statewide impact on increasing SNAP enrollment and decreasing administrative burden on county DFCS offices. However, this policy change must occur at the state level and would require the support of state-level policymakers.

The second policy recommendation focuses on overcoming the application and Georgia Division of Family & Children Services (DFCS) office barriers. DFCS is underfunded and understaffed and it typically takes four to six weeks to apply and be awarded SNAP benefits. In addition, county offices have very limited in-person hours and the office in Athens is only open Tuesday through Thursday, from 9 am to 3 pm. This reality means the state agency designed to enroll and assist SNAP clients is not able to meet demand because of this extreme lack of resources. This recommendation is to increase SNAP utilization in Athens-Clarke County by launching a community-wide public awareness campaign that addresses many of the commonly asked questions and eligibility requirements. A public awareness campaign could involve the creation of a series of "how to" videos that walk applicants through the application on the Georgia

Gateway portal. While this policy option does not address the barriers presented by the application, it could make it easier for families to understand how to use the system and walk through the application process.

The final policy recommendation aims to address the knowledge gap for families that do not know their SNAP eligibility status. The recommendation to create a technical college-based SNAP navigation assistance will provide education and information about SNAP eligibility to vulnerable populations at technical colleges in the Northeast Georgia region. In this partnership, there could be individuals available to assist students with determining SNAP eligibility through a pre-screening process and providing referrals to a SNAP benefits coordinator at the Food Bank of Northeast Georgia, who could then continue the application process to completion.

## Final Recommendation

When determining which policy option to recommend, our group decided on the policy option that would have the greatest potential impact on the community while being in the scope of control for our community partner. Given the policy options discussed, our group recommends that the Food Bank of Northeast Georgia partner with technical colleges in the Northeast Georgia region to provide SNAP navigation assistance. Students enrolled in technical and community colleges face much higher rates of food insecurity than students attending public and private 4-year universities (McGibben et al., 2023). However, this target population has historically been under-enrolled in SNAP due to a lack of eligibility awareness and knowledge on how to enroll. Our hope is that through this partnership, families and individuals facing food insecurity while attending technical schools can begin to receive SNAP benefits available to them to reduce food insecurity and hunger in our region.

As compared to the other options, this policy is the most politically and economically feasible. It is building off of a framework that already exists to provide students at four-year institutions with support and connections to resources. Furthermore, the Technical College System of Georgia already provides support to low-income students through the Special Populations Program (Technical College System of Georgia, n.d.). Since these individuals are working toward assisting students and providing resources, we recommend partnering with this department at each college to provide SNAP training. These individuals are likely providing some degree of nutrition assistance support and could benefit from further training with our community partner. Additionally, since this recommendation requires no state- or local-level policy changes, it is far more politically feasible than restructuring the online SNAP application portal. Furthermore, this is the most responsible policy option in regard to budget and economic impacts. The costs to implement in relation to the benefit reaped from this policy are low. Costs associated with the time and materials necessary to train SNAP navigation coordinators at the schools will need to be invested; however, the reduction in food insecurity in this population that we expect to see will be worth the investment of time and money. Reducing hunger is proven to improve academic performance in college students along with many other benefits (Hickey et al., 2019; Hagedorn-Hatfield et al., 2022; Phillips et al., 2018). However, this program has a medium public health impact. While it will not reach as many people as the first policy option would, it is the quickest and most effective way to increase SNAP utilization in eligible households in Georgia. It is our hope that addressing the needs of this specific population by creating a successful and measurable program will lead to the creation of similar initiatives for other eligible special populations in Georgia. No one should suffer the consequences of food insecurity when there are federal dollars available to reduce the financial burden of purchasing groceries. This is a problem that needs to be

addressed immediately. As such, creating a regional partnership to aid in SNAP navigation in technical schools is the best policy to implement to increase SNAP utilization.

This partnership will take place at the regional level. Our community partner, the Food Bank of Northeast Georgia, currently serves a fourteen-county region by providing SNAP navigation assistance (FBNEGA, n.d.). In reaching out to technical schools within the region, the Food Bank would have access to numerous additional households that are likely eligible for SNAP. Since nearly 50% of Georgia students attending technical schools receive the Pell Grant and 68% come from families that earn less than \$30,000 a year, many of these students are likely eligible for SNAP (Lee, 2019). Around 70% of students attend part-time (Lee, 2019). Many of these students work in addition to attending classes, which would make them eligible to receive SNAP (USDA, 2023).

After the partnership is established, the Food Bank will focus on providing training for their partners to learn how to screen individuals for eligibility, distribute SNAP materials, and then refer the individual to the SNAP benefits coordinator at the Food Bank or elsewhere to complete the application. To assist in training and navigating, we recommend that the Food Bank partner with Anti-Hunger Americorps Vistas and the Special Populations representative at each school in the Technical College System of Georgia. This will increase the capacity and reach of the partnership. To assess the effectiveness of this program, we recommend that the Food Bank conducts surveys to assess the levels of food insecurity and hunger in students at each college. Data should be collected at the beginning and end of the academic year to determine whether the program had the desired effect. The USDA created a household food security survey that can be utilized for this purpose (ERS USDA, 2012). Since there is an established precedent showing the benefit of SNAP coordinators with the Food Bank, we expect this collaboration to be successful.

While this recommendation has many benefits, there are limitations that must be acknowledged. First, there is no guarantee that the technical colleges will agree to this partnership. Second, the technical colleges might not have the resources, personnel, and time to be trained in SNAP navigation and meet with students to conduct screenings and provide resources. Lastly, while this is the most fiscally responsible option, the Food Bank of Northeast Georgia will need to receive additional funding for the additional personnel and cost of training. Even with all of these considerations in mind, creating a partnership with technical colleges to provide SNAP navigation assistance remains the best and most feasible option. It is also the quickest and most effective way to reduce food insecurity and hunger in our region, because many of these students are eligible and SNAP funding is available to help. Thus, we recommend a partnership between the Food Bank of Northeast Georgia and technical and community colleges in the region for SNAP navigation assistance to reduce local food insecurity.

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