Missed Dollars, Bare Cupboards: Improving SNAP Participation in New Jersey





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Hunger Free New Jersey (HFNJ) works to change policy and practice to ensure every New Jersey resident has healthy food to eat, every single day. Using a strategic combination of state and federal advocacy and local grassroot activism, Hunger Free New Jersey advances a comprehensive approach to solving hunger. HFNJ is a program of the Center for Food Action.

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NJ SNAP could benefit thousands more NI residents

By Nancy Parello

n estimated 300,000 New Jersey residents, subsisting on poverty-level income, are not being reached with federal food assistance that could help reduce hunger, lift these residents out of poverty and improve their overall health and well-being.

These unserved low-income residents include children, the working poor, people with disabilities and veterans, all likely eligible for the Supplemental Nutrition Assistance Program (SNAP), but not receiving this critical aid.

Despite the well-documented, wide-reaching benefits of participation in SNAP, commonly known as food stamps, New Jersey reached just 71 percent of lowincome residents in 2018.

Senior citizens fared even worse. Only 56 percent of New Jersey's low-income elderly population received NJ SNAP in 2018. Hunger is particularly detrimental for seniors, who are more likely to suffer health problems when they lack enough healthy food to eat.

If New Jersey reached all people, who are likely eligible, communities would receive an estimated \$155.5 million annually in additional federal dollars to feed struggling residents and reduce hunger in the Garden State.1

These figures are estimates derived from an analysis of U.S. Census and state data conducted by the Food Research & Action Center on behalf of Hunger Free New Jersey. Because of various data limitations, it is impossible to calculate an exact number of unserved residents and unclaimed SNAP dollars. However, the

calculations used in this report are based on the United States Department of Agriculture's (USDA) widely accepted Program Access Index (PAI), which has been used for years to compare states' performance in getting SNAP to low-income residents.2



SNAP Reduces Hunger

SNAP is the nation's first line of defense against hunger. In 2019, NJ SNAP helped an average of nearly 682,000 residents afford food, including about 316,000 children.

Federally-funded SNAP dollars spent in New Jersey total about \$1 billion. Those funds help New Jersey communities each year because most recipients spend their monthly benefits in local supermarkets, bodegas and other retail outlets that accept SNAP. The benefits, then, of maximizing SNAP participation stretch beyond the families who are helped to the entire community and the state as a whole.

Most importantly, expanding participation would help to reduce hunger in the Garden State. In 2017, more than 865,000 New Jersey residents faced hunger, including 260,000 children, according to Feeding America's Map the Meal Gap.³ Maximizing SNAP participation is one of the most effective tools in the fight against hunger.



Unserved Low-Income NJ Residents: 298,553

Unserved NJ Senior Citizens: 100,624

NJ SNAP Benefits, 2018: \$1.07 billion

Missed SNAP Dollars, 2018: \$155.5 million



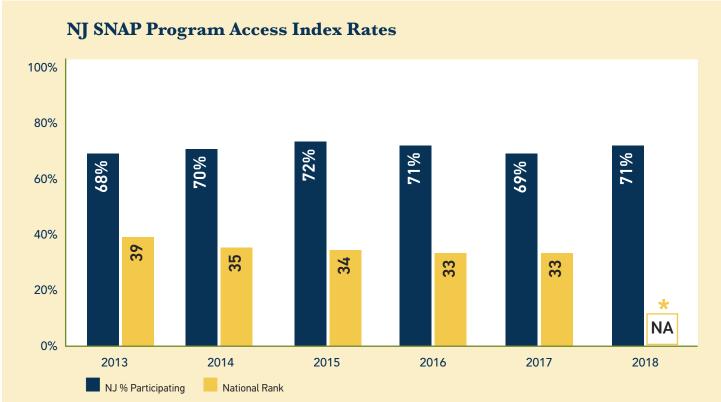
Stagnant SNAP Participation Leaves New Jersey Behind

New Jersey has long lagged behind other states for its low SNAP participation.

The state has ranked as low as 39th in 2013, rising to 33rd in 2017. No national ranking is available for 2018. These rates are based on the USDA's accepted formula of calculating the number of SNAP recipients as a percentage of low-income residents.4

It should be noted that these averages are conservative, as they only measure people earning up to 130 percent of the federal poverty line. New Jersey allows households with income up to 185 percent of the federal poverty level to participate in SNAP, if they meet other income tests. That means that many more households may be eligible and not served.





Source: USDA PAI annual reports for all years except 2018, which is based on FRAC analysis * USDA did not calculate state rates in 2018.



NJ SNAP Participation Varies County to County

Understanding SNAP dynamics at the community level helps to develop more effective outreach strategies and identify other steps to increase participation. This report, for the first time, provides a picture of SNAP program access in New Jersey on the county level.

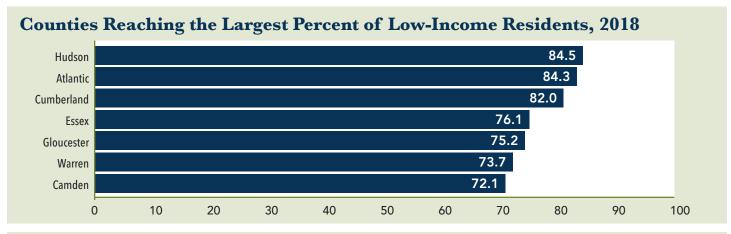
Again, the county-level statistics are estimates only, but are useful in examining the differences in SNAP participation among counties. This can serve as a roadmap for further evaluation improve participation across New Jersey.

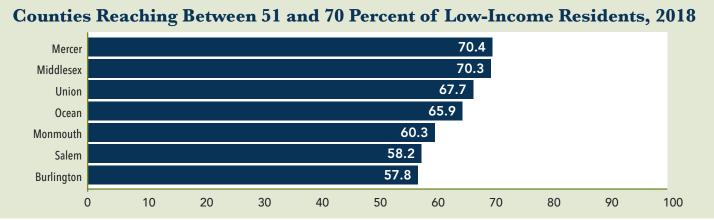
Overall program access rates varied widely, ranging from a low of 27.8 percent in Hunterdon to a high of 84.5 percent in Hudson and 84.3 percent in Atlantic.⁵ In 2018, seven counties ranked at or above the state average of 71 percent, while six counties reached 50 percent or fewer low-income residents. Seven counties fell between 51 to 70 percent.

It is difficult to definitively say what causes the variations among counties. However, all but one of the counties with the lowest rates are among the state's wealthier counties. Anecdotal evidence suggests that in wealthier counties there is a perception that residents do not need help and so outreach may be less robust. Salem was the only county in the bottom six that has higher-than-average poverty rates.

In Bergen County, for example, SNAP served 41 percent of low-income residents. With about 47,700 unserved residents, Bergen had the highest number of low-income people not participating. It also had the highest amount of unclaimed federal dollars at nearly \$25 million.

Conversely, counties with the highest rates for reaching low-income residents, were all lower-income counties, except for Warren. However, since these counties generally have a high number of low-income residents, the number of eligible, unserved residents tend to be high. In Essex County, for example, nearly 35,000 low-income people were unserved — the second highest in the state. The other three counties with high numbers of unserved people were Ocean (24,370), Camden (24,327) and Middlesex (21,268).





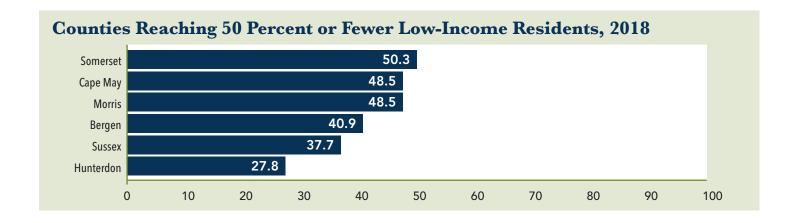


Table 1: NJ SNAP Program Access, By County, 2018					
County	Number Low-Income	Percent Low-Income Participating	Number of Low-Income People Not Participating	Missed Federal Dollars	
New Jersey Total	1,035,484	71.2%	298,553	\$155,532,293	
Atlantic	43,076	84.3%	6,766	3,524,773	
Bergen	80,719	40.9%	47,705	24,852,096	
Burlington	36,135	57.8%	15,234	7,936,209	
Camden	87,052	72.1%	24,327	12,673,241	
Cape May	14,933	48.5%	7,687	4,004,571	
Cumberland	30,967	82.0%	5,567	2,900,149	
Essex	145,002	76.1%	34,594	18,021,872	
Gloucester	22,974	75.2%	5,690	2,964,227	
Hudson	108,858	84.5%	16,861	8,783,801	
Hunterdon	9,003	27.8%	6,504	3,388,283	
Mercer	40,033	70.4%	11,864	6,180,595	
Middlesex	71,730	70.3%	21,268	11,079,644	
Monmouth	48,112	60.3%	19,112	9,956,467	
Morris	26,286	48.5%	13,533	7,050,067	
Ocean	71,469	65.9%	24,370	12,695,642	
Passaic	N/A	N/A	N/A	N/A	
Salem	13,001	58.2%	5,432	2,829,821	
Somerset	18,925	50.3%	9,409	4,901,654	
Sussex	9,853	37.7%	6,143	3,200,219	
Union	60,304	67.7%	19,463	10,139,322	
Warren	8,843	73.7%	2,322	1,209,655	

Source: FRAC analysis of data from the 2014-2018 5-year American Community Survey, New Jersey Department of Human Services, and the Department of Homeland Security. Note: Passaic County data not shown because the number estimated to be eligible is lower than the number participating, resulting in a rate over 100%.

Many Factors Affect Participation

Many factors can affect participation, including the extent and effectiveness of outreach, the operations and customer service provided by each county welfare agency, demographics and other factors. Research has identified the following key barriers to SNAP Participation:⁶

- Lack of awareness of benefits and how to apply,
- Stigma associated with accepting public assistance,
- Difficulty completing the application process, especially submitting documents and completing an interview,
- Perception that household income exceeds the program's income limits,
- Fear that participation might undermine immigration status for someone in the household,
- Perception that benefit levels are too low to warrant applying,
- Fear of having benefits cut because of procedural reasons (i.e. failure to meet work requirements),
- Language barriers.



Immigration Policies Sow Fear Among Immigrants

"Changes in federal immigration policies and heightened immigration enforcement over the last several years have caused fear and insecurity for many immigrant families across the country," according to the Urban Institute's 2019 report, Adults in Immigrant Families Report Avoiding Routine Activities Because of Immigration Concerns.⁷

The institute's study found that nearly one in seven adults in immigrant families reported they or a family member did not participate in a noncash government benefit program in 2018 for fear of risking future green card status. This was linked largely to the expansion of the "public charge" rule, which was first proposed in 2018.

The expanded rule went into effect in February 2020 and may cause certain immigrants to be denied green cards and visas if they are enrolled, or deemed likely to enroll, in a public assistance program, including SNAP.

More Research Needed

More research is needed to better understand which factors most impact New Jersey's participation rates. The reasons are likely to vary from county to county. This information is crucial to developing more effective solutions to address low participation at the county level.

This year, Hunger Free New Jersey will work with its many partners to gather more information about the barriers to SNAP participation. We also encourage county-level entities to examine the data presented in this report and convene stakeholder meetings to identify barriers and solutions.

The New Jersey Department of Human Services should also play a role by administering a customer satisfaction survey at the county level, making the results of the survey public and instituting changes based on the survey results. (See recommendations section).



Elderly Missing Out on SNAP

Since the elderly tend to miss out on SNAP more so than others, Hunger Free New Jersey and FRAC conducted further analysis of participation among New Jersey residents age 60 and over. Statewide, New Jersey reached only 56 percent of low-income elderly residents compared to 71 percent of all low-income residents. Disparities at the county level were also prevalent.

Only four counties — Passaic, Hudson, Middlesex and Atlantic — got SNAP to more than 70 percent of all low-income residents. Passaic reached the highest number of low-income elderly at 84 percent, followed by Hudson at 82.5 percent. A concerning 13 counties served fewer than half of their low-income senior citizens. The remaining four counties reached between 51 to 70 percent of these elderly residents.

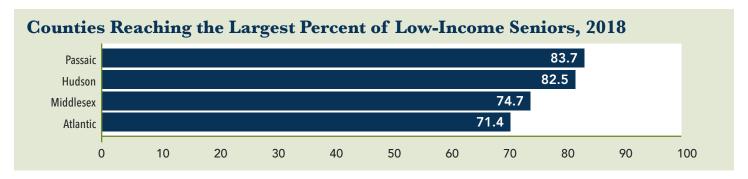
According to the National Council on Aging8, commonly cited barriers to senior SNAP participation include:

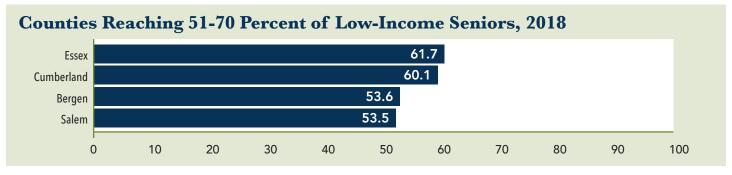
- Social and linguistic isolation,
- Lack of knowledge about the program,



- Confusion about whether they are eligible,
- Difficulty filling out an application, and
- Stigma surrounding accepting public assistance.

Connecting low-income seniors with SNAP reduces the likelihood of hospital and nursing home admissions by 23 and 14 percent, respectively, while saving \$2,100 per senior annually in Medicare and Medicaid costs, according to Benefits Data Trust. 9 In a separate study, Benefits Data Trust also found that targeted outreach and application assistance triples SNAP enrollment among people ages 60 and over.¹⁰





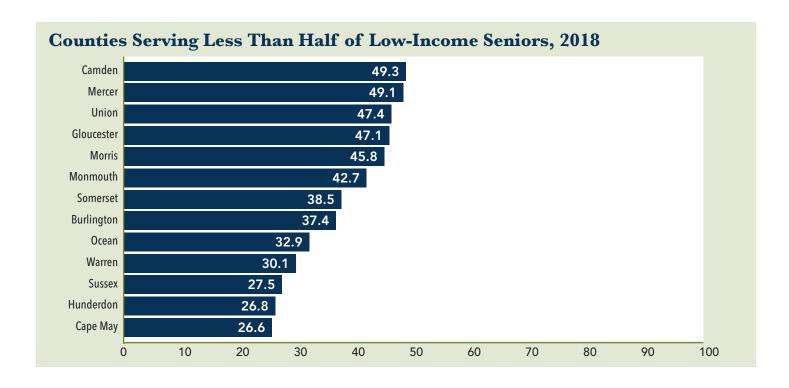


Table 2: NJ SNAP Participation Among Low-Income Seniors 60 or Older, by County, 2018					
County	Number Low-Income Seniors	Percent Participating	Number of Low-Income Seniors Not Participating	Missed Federal Dollars	
New Jersey Total	228,680	56.0%	100,624	\$50,345,511	
Atlantic	7,141	71.4%	2,045	1,023,181	
Bergen	22,468	53.6%	10,416	5,211,469	
Burlington	7,925	37.4%	4,958	2,480,651	
Camden	16,568	49.3%	8,403	4,204,299	
Cape May	4,152	26.6%	3,046	1,524,014	
Cumberland	4,817	60.1%	1,920	960,639	
Essex	25,346	61.7%	9,710	4,858,234	
Gloucester	4,976	47.1%	2,633	1,317,377	
Hudson	22,637	82.5%	3,959	1,980,819	
Hunterdon	2,155	26.8%	1,578	789,526	
Mercer	8,445	49.1%	4,300	2,151,432	
Middlesex	16,302	74.7%	4,125	2,063,874	
Monmouth	13,210	42.7%	7,567	3,786,020	
Morris	8,888	45.8%	4,815	2,409,104	
Ocean	16,663	32.9%	11,189	5,598,227	
Passaic	17,352	83.7%	2,830	1,415,943	
Salem	1,759	53.5%	818	409,272	
Somerset	5,419	38.5%	3,334	1,668,110	
Sussex	2,803	27.5%	2,031	1,016,176	
Union	16,181	47.4%	8,519	4,262,337	
Warren	3,473	30.1%	2,428	1,214,809	

Source: FRAC analysis of data from the, 2014-2018 public case microdata from the American Community Survey and the New Jersey Department of Human Services.



SNAP Can Help Reduce Hunger

Despite being one of the richest states in the nation, hunger is pervasive across New Jersey. Children, working parents, senior citizens, veterans, college students and others all face hunger.

According to Feeding America's Map of the Meal Gap, in 2017:

- Nearly one in 10 New Jersey residents were food insecure, meaning they did not have an adequate, consistent supply of food. That translates to more than 865,000 hungry New Jerseyans.
- It's even worse for children 13.2 percent of New Jersey children suffered from hunger, or more than 260,000 children.

SNAP can help reduce this hunger. The chart to the right shows the number of unserved SNAP-eligible residents and the number of food insecure residents in each county.



Unserved Low-Income Residents and the Number of Food Insecure Residents in Each County.

County	Number of Unserved, Low-Income residents, 2018	Number of Food-Insecure Residents, 2017
New Jersey Total	298,553	865,900
Atlantic	6,766	34,780
Bergen	47,705	67,490
Burlington	15,234	41,680
Camden	24,327	60,130
Cape May	7,687	11,260
Cumberland	5,567	20,030
Essex	34,594	130,720
Gloucester	5,690	26,860
Hudson	16,861	72,410
Hunterdon	6,504	7,060
Mercer	11,864	39,550
Middlesex	21,268	68,400
Monmouth	19,112	49,940
Morris	13,533	28,070
Ocean	24,370	53,350
Passaic	N/A	49,950
Salem	5,432	8,080
Somerset	9,409	20,750
Sussex	6,143	9,620
Union	19,463	52,090
Warren	2,322	9,360

How SNAP Program Access Rates Were Calculated

Food Research & Action Center (FRAC) calculated the low-income resident SNAP access rates cited in this report using methodology similar to the Program Access Index (PAI), which is how the USDA compared states' performance in getting SNAP to low-income residents. (USDA apparently discontinued publishing these data in 2017).

For this report, FRAC analyzed data from the 2014-2018 5-year American Community Survey (ACS) to determine the number of individuals earning up to 130 percent of the poverty level. This is the most recent year for which these data are available. Rates were then calculated using the 2018 annual average NJ SNAP participation, based on data published by the New Jersey Department of Human Services. The number of low-income elderly are based on 2014-2018 public use microdata sample (PUMS) ACS data.

It should be noted that the gaps in getting SNAP to all eligible residents of New Jersey are likely greater than estimated under the program access index measure. New Jersey allows people with income up to 185 percent of the poverty level to qualify for SNAP, if they meet other income tests.

HFNJ opted to take the more conservative approach of measuring participation among residents earning up to 130 percent because of difficulties in calculating how many people at higher income levels would be disqualified from receiving SNAP.

It should also be noted that the PAI is a less accurate, but more timely, methodology than Mathematica's approach in its Reaching Those in Need reports. While Mathematica's methodology is more sophisticated and accounts for detailed SNAP eligibility rules, there is a significant time lag involved with using this approach. PAI provides a more timely picture of participation.



NJ SNAP Outreach is Limited

The New Jersey Department of Human Services contracts with two non-profit organizations — Fulfill and the Community FoodBank of New Jersey (CFBNJ) — to conduct direct outreach to people who may be SNAP-eligible. These organizations pay half the cost of outreach, while the federal government pays the other half.

Both organizations have a bilingual team that visits food pantries, soup kitchens, senior centers, churches, hospitals, WIC offices and other community sites serving low-income families. Outreach workers educate people about the program and assist them with completing SNAP applications.

The Community FoodBank of New Jersey currently employs three full-time coordinators that conduct outreach and one full-time resource manager. One outreach coordinator covers the southern region of the state and two coordinators work in the northern region. The full-time coordinators spend four days a week in the field, while the resource manager spends about 2-1/2 days a week conducting direct outreach.

This team serves 12 counties — Atlantic, Bergen, Burlington, Cape May, Cumberland, Essex, Hudson, Passaic, Middlesex, Morris, Somerset and Union. The organization typically helps people complete anywhere from 160 to 210 applications a month. The Community FoodBank of New Jersey plans to increase the size of this team in the near future.

At Fulfill, formerly the Food Bank of Monmouth and Ocean Counties, outreach workers take about 120 to 145 applications a month, including new applications and annual renewals in which applicants must re-submit documentation when income or other circumstances have changed.

Fulfill also couples SNAP outreach with its annual effort to help people complete their tax returns to claim state and federal tax credits. The organization also responds to referrals from other social service agencies.



Solutions for Expanding SNAP Participation

Further research is needed to determine the precise barriers to SNAP participation, especially on the county level. However, for this report, HFNJ conducted initial interviews with outreach workers, people who regularly interact with SNAP recipients and potential recipients, such as food pantry workers, advocates for low-income residents and SNAP recipients themselves. Several broad themes emerged, including:

- Simplifying, updating and streamlining the application system,
- Enacting state policies that make participation easier and more beneficial,
- Expanding outreach to reach more potential recipients.

Simplifying, Updating and Streamlining the Applications System

Improve online application system.

New Jersey's online application system is difficult to use, with interfaces that are cumbersome and instruct applicants to use outdated software (i.e. Internet Explorer). Other states, such as California, have attractive, user-friendly online applications that make it much easier to complete an online application.

The New Jersey SNAP system also does not allow online uploads of supporting documentation, such as pay stubs. When SNAP outreach workers help low-income people complete the online application, applicants must then mail documentation to the county welfare agency. Many other states have a system in which applicants can upload documents online, which can vastly improve the rate at which people complete applications.

"If a person is struggling with finances, they may not be able to make copies, afford stamps or have transportation to the county welfare office," one SNAP outreach worker said. "If there was an option to upload documents, the outreach worker could upload the docs in real time and submit them to the county offices."

Recommendations: New Jersey must institute an updated online application system with a more user-friendly interface that enables applicants to upload documentation. While this system is being developed, all county welfare agencies should accept supporting documents via e-mail.

The state should also explore the possibility of allowing applicants to apply over the phone. In addition, the state should implement a verification system that provides applicants with notification that the required documents have been received.

Enacting State Policies That Make Participation Easier and More Beneficial

Simplify enrollment and recertification for the elderly.

The elderly are among the most underserved population and among the most needy. Difficulty in completing applications and providing all necessary documentation is a major barrier to enrollment for older residents, as is the recertification process.

Recommendations:

- Implement a standard medical deduction for senior citizens to reduce the documentation needed to prove medical expenses and increase benefits for qualified seniors.
- Expand outreach targeted at elderly residents.

Educate immigrants about SNAP.

As previously mentioned, the expanded public charge rule and other attacks on SNAP and other government programs at the federal level have made many immigrant families afraid to apply for benefits.

Recommendation: DHS should prepare and widely distribute easy-to-understand flyers and other communications that clearly explain the expanded public charge rule, including which type of immigrants are most likely to be affected by it (i.e. rule does not apply to green card holders).

Improve customer service.

According to stakeholders, SNAP applicants frequently face difficulty reaching staff at the county welfare offices, which are responsible for processing the applications.

Customer service varies greatly from county to county, which may account for some of the variations in SNAP participation, stakeholders say. DHS has recently deployed state workers to serve as contacts in county offices and troubleshoot issues, which has been helpful, stakeholders say, but DHS should continue to identify and enact additional improvements.

Recommendation. DHS should conduct a customer satisfaction survey, using a statistically significant sample from each county office to identify strengths and challenges and formulate training or other strategies to improve the processing of applications after they have been received and other customer service issues.



Expanding Outreach to Reach More Potential Recipients.

Provide state-funded outreach.

While both Fulfill and Community Food Bank of New Jersey work hard to reach as many people as possible, the very limited staff makes it impossible to reach even a fraction of those who could benefit. In addition, eight of New Jersey's 21 counties have no state-contracted SNAP outreach workers, leaving a huge void in the outreach landscape.

Due to limited resources, most outreach occurs during business hours. Fulfill does provide outreach two days a week until 7 p.m. and two Saturdays a month. Still, this falls woefully short of the need to reach nearly 300,000 people who are likely eligible but not receiving SNAP.

Recommendation: Contracted agencies that are funded through federal dollars must pay half the cost of outreach, under federal rules. This is a barrier for many community organizations to contract with the state to provide this service. The state should dedicate state dollars to fund outreach outside of those paid for through federal dollars, allowing more agencies to conduct outreach. Intensive outreach efforts to reach the elderly should be expanded.



SNAP Applicants are Required to Submit the Following Documentation:

- A valid ID (i.e. driver's license, birth certificate, government ID)
- Proof of residency (i.e. lease, rental agreement, utility bill)
- Proof of earned income (i.e. paystubs, employer letter, recent tax records)
- Proof of unearned income (benefits award letter)
- Proof of resources (i.e. bank statements)
- Social Security Number
- Proof of immigration status (for non-citizens)
- Proof of student status (for college students)

Additional documentation may include:

- Housing costs (i.e. rent receipt, mortgage statement, property tax bills)
- Phone and utility costs
- Medical expenses for anyone in the household 60+ or disabled
- Child and adult care costs
- Child support paid by a person in the household

Source: NJ Department of Human Services, https://www.nj.gov/humanservices/njsnap/apply/app/

Quick NJ SNAP Facts

From January to December 2019, an average of 681,686 New Jersey residents received SNAP.

46% were children. 11

18% were senior citizens. 12

30% were people with disabilities.¹³

of households had working family members.¹⁴

Nearly 6,000 New Jersey retailers accept SNAP.15

In FY 2018, \$1.07 billion was spent in SNAP benefits in New Jersey retail outlets. 16

END NOTES

- The unclaimed benefits amount was calculated using the number of low-income non-participating New Jersey residents multiplied by the average benefit per person of \$111.34 as cited in the FY 2018 SNAP characteristics data, multiplied by an adjustment factor (0.39) to account for various factors, multiplied by 12 months.
- USDA, Reaching Those In Need: Estimates of State Supplemental Nutrition Assistance Program Participation in 2016 Summary, March 2019, https://fns-prod.azureedge.net/sites/default/files/resource-files/Reaching2016-Summary.pdf
- Feeding America, Map the Meal Gap, 2017, https://www.feedingamerica.org/research/map-the-meal-gap/by-county
- The Program Access Index (PAI) is one of the indicators the U.S. Department of Agriculture (USDA), Food and Nutrition Service (FNS) uses to measure States' performance in the administration of the Supplemental Nutrition Assistance Program (SNAP). The PAI is designed to indicate the degree to which low-income people have access to SNAP benefits. https://fns-prod.azureedge.net/sites/default/files/resource-files/ Reaching 2016-Summary.pdf
- A program access rate could not be calculated for Passaic County because the number of estimated low-income residents was fewer than those participating. This would result in a program access rate exceeding 100 percent. This is due to limitations in using different data sets.
- Houston SNAP Taskforce, The SNAP Gap: Understanding Low Rates of Participation for Houston, 2018, http://thefoodtrust.org/uploads/media_items/houston-snap-gap-bifold.original.pdf
- Urban Institute, https://www.urban.org/research/publication/adults-immigrant-families-report-avoiding-routine-activities-becauseimmigration-concerns, June 24, 2019, https://www.urban.org/research/publication/adults-immigrant-families-report-avoiding-routineactivities-because-immigration-concerns
- National Council on Aging, Seniors & SNAP: Best Practices Handbook, https://www.ncoa.org/wp-content/uploads/NCOA-SNAPhdbk_0815.pdf
- Benefits Data Trust, Seniors and SNAP, https://bdtrust.org/seniors-and-snap/
- Benefits Data Trust, SNAP Take Up And Targeting, https://bdtrust.org/snap-take-up-and-targeting/
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- Food Research & Action Center, New Jersey Facts, Supplemental Nutrition Assistance Program Fact Sheet, https://www.frac.org/wp-content/uploads/snap-facts-nj.pdf
- USDA, FY 2018 Retailer Management Year End Summary, https://fns-prod.azureedge.net/sites/default/files/media/file/2018SNAPRetailer ManagementYearEndSummary.pdf
- IBID

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As a private, non-profit, Hunger Free New Jersey relies on the generous support of individuals, businesses and foundations. Please consider making a tax-deductible donation today to help ensure all New Jersey residents have enough food to eat, every single day. Visit hungerfreenj.org to donate.





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