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A DISCREPANCY IN RURAL NEBRASKA'S SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

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INTRODUCTION

In rural Nebraska, where food is grown to meet the needs of the nation and world, food security is a challenge for some residents. The Supplemental Nutrition Assistance Program (SNAP), formerly referred to as the nation's food stamp program, exists to alleviate the prevalence of food insecurity. Yet, in rural areas of the state, participation in SNAP remains low, despite socioeconomic shifts that have increased need.

SNAP BASICS

In 2016, 14.8 percent of Nebraskans lived in food insecure households, the same percentage as the nation as a whole.¹ Households and individuals are considered food insecure when the quality and variety of available food, but not intake, declines. Very low food security occurs when there is a reduction in food intake and multiple

instances of disruption in eating patterns.² Countering the levels of food insecurity, SNAP provides food assistance to 1 in 7 Americans and 1 in 11 Nebraskans.³

To be eligible for SNAP assistance, applicants must meet guidelines established by the U.S. Department of Agriculture and the accompanying designated state agency. In general, based on household size, households must have a monthly gross income of 130 percent of poverty, and a net income of 100 percent of poverty after qualifying deductions.⁴ Income eligibility requirements can vary by state, based on supplemental secu-

1 "Nebraska Supplemental Nutrition Assistance Program." Center on Budget and Policy Priorities, March 7, 2017, Washington, D.C., www.cbpp.org/sites/default/files/atoms/files/snap_factsheet_nebraska.pdf. Accessed 2017.

2 "Food Security Status of U.S. Households in 2016." U.S. Department of Agriculture, Economic Research Service, Oct. 4, 2017, www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx. Accessed Nov. 3, 2017.

3 "Nebraska Supplemental Nutrition Assistance Program." Center on Budget and Policy Priorities, March 7, 2017, Washington, D.C., www.cbpp.org/sites/default/files/atoms/files/snap_factsheet_nebraska.pdf. Accessed 2017.

4 "Supplemental Nutrition Assistance Program: Income (Rules on Income Limits)." U.S. Department of Agriculture, Food and Nutrition Service, Dec. 4, 2017, www.fns.usda.gov/snap/income-rules-income-limits. Accessed Oct. 3, 2017.

rity income, age, and disability. Work status and assets are also accounted for in eligibility determinations.

These eligibility standards help ensure those with the greatest need receive the greatest benefits. During 2015, 83 percent of Nebraskans who received SNAP benefits had household incomes below 100 percent of the poverty line, with net incomes below \$24,252 for a family of four, or \$11,772 for an individual. Of Nebraskans below the poverty line who received SNAP assistance, 36 percent had incomes at or below 50 percent of the poverty line, or an income of \$5,886 for an individual.^{5, 6} These figures are similar to national statistics. Additionally, in 2015, 84 percent of households that received SNAP assistance in Nebraska had at least one family member who worked.⁷

SNAP benefits, averaging \$1.27 per person per meal in Nebraska, go back into the community when food insecure individuals and families are able to purchase the food they need. With every SNAP dollar redeemed, an estimated \$1.70 is returned to the local economy. These modest funds not only address food insecurity, but also keep 34,000 Nebraskans out of poverty, annually.⁸

5 “Nebraska Supplemental Nutrition Assistance Program.” Center on Budget and Policy Priorities, March 7, 2017, Washington, D.C., www.cbpp.org/sites/default/files/atoms/files/snap_factsheet_nebraska.pdf. Accessed 2017.

6 “FY 2016 Income Eligibility Standards.” U.S. Department of Agriculture, Supplemental Nutrition Assistance Program, Sept. 24, 2015, fns-prod.azureedge.net/sites/default/files/snap/FY16-Income-Eligibility-Standards.pdf. Accessed Nov. 2, 2017.

7 “Nebraska Facts: Supplemental Nutrition Assistance Program (SNAP).” Food Research & Action Center, Washington, D.C., www.frac.org/wp-content/uploads/snap-facts-ne.pdf. Accessed 2017.

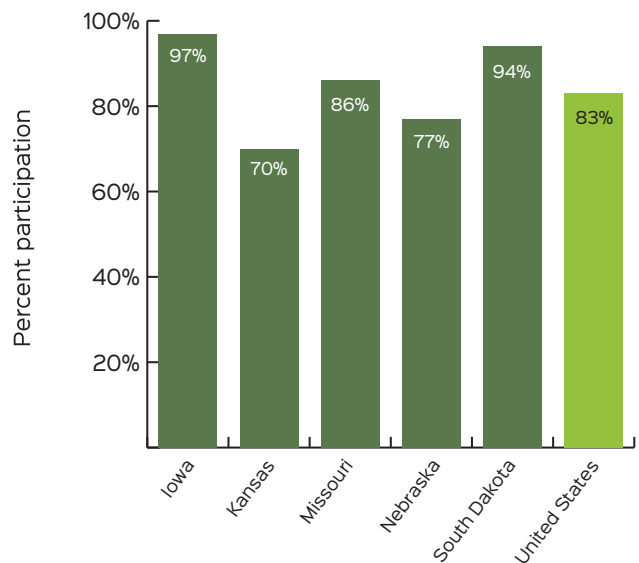
8 “Nebraska Supplemental Nutrition Assistance Program.” Center on Budget and Policy Priorities, March 7, 2017, Washington, D.C., www.cbpp.org/sites/default/files/atoms/files/snap_factsheet_nebraska.pdf. Accessed 2017.

DISPARITIES IN PARTICIPATION

While Nebraskans who participate in SNAP have incomes in line with national figures, overall participation rates fall below national trends. Nebraska ranked 36th in 2014, with 77 percent of eligible SNAP households participating. Nationally, 83 percent of those eligible for SNAP participate in the program.⁹ See Figure 1.

Compared to neighboring states, Nebraska’s participation rate is 10 percent higher than Kansas’ rate of 70 percent, but a full 20 percent below

FIGURE 1. SNAP PARTICIPATION FOR ELIGIBLE RECIPIENTS BY STATE, 2014



Source: American Community Survey, 5-Year Estimates, 2011-2015, GCT2201

9 Cunnyngham, Karen. “Reaching those in Need: Estimates of State Supplemental Nutrition Assistance Program Participation Rates in 2014.” Mathematica Policy Research, Jan. 19, 2017, Washington, D.C., www.mathematica-mpr.com/our-publications-and-findings/publications/reaching-those-in-need-estimates-of-state-snap-participation-rates-in-2014. U.S. Department of Agriculture, Food and Nutrition Service. Accessed 2017.

the 97 percent of eligible Iowans who participate in SNAP. Seven states – Oregon, Vermont, Washington, Michigan, Wisconsin, Maine, and Delaware – had participation rates estimated at 100 percent.¹⁰

A RURAL-URBAN DIVIDE

When consideration is given to the rural-urban residency of Nebraska's SNAP participants, further variances emerge. In 2015, 9 percent of the state's total population enrolled in the program. Enrollment rose to 9.1 percent in micropolitan areas and 9.5 percent in metropolitan areas. In rural areas, or those counties outside of a micropolitan or metropolitan area, 7.6 percent of the total population was enrolled in SNAP.^{11, 12}

As the state and nation's populations are broken down by residency of metropolitan, micropolitan, and rural areas, Nebraska's SNAP enrollment percentages remain consistently lower when compared to United States figures, as is evident in Table 1. Notably, the 7.6 percent of rural Nebraskans enrolled in SNAP account for less than half of the national figure of 16 percent, for this same residency category across the country.

The percentage of rural Nebraskans enrolled in SNAP is particularly concerning when compared to the percentage of the population at or below 100 percent of poverty. In the state's rural areas, 12.4 percent of residents are at or below the pov-

erty line.¹³ This figure does not account for those who may be eligible for SNAP with gross incomes of 130 percent of poverty, before deductions.

TABLE 1: PERCENT OF POPULATION ENROLLED IN SNAP BY RESIDENCY

Place of residence	Percentage of population enrolled in SNAP	Percentage of population at or below poverty level
Nebraska	9%	12.7%
Metropolitan	9.5%	13%
Micropolitan	9.1%	12.1%
Rural	7.6%	12.4%
United States	13.2%	15.5%
Metropolitan	12.7%	15%
Micropolitan	15.4%	17.9%
Rural	16%	18.3%

Source: American Community Survey, 5-Year Estimates, 2011-2015, GCT2201, GCT1701

10 Ibid.

11 **Metropolitan:** Metropolitan Statistical Areas have at least one urbanized area of a population of 50,000 or more. **Micropolitan:** Micropolitan Statistical Areas have at least one urban cluster of a population of at least 10,000, but less than 50,000. Metropolitan and Micropolitan Statistical Areas are delineated in terms of whole counties. **Rural:** Counties with a population center of less than 10,000 inhabitants and not included in either a metropolitan or micropolitan area.

12 "Percent of Households that Receive Food Stamps/SNAP: United States – Urban/Rural and Inside/Outside Metropolitan and Micropolitan Area, 2011-2015 American Community Survey, 5-Year Estimates, GCT2201." U.S. Census Bureau, American Fact Finder, www.factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_5YR_GCT2201.ST26&prodType=table. Accessed Oct. 3, 2017.

SNAP REACH

As SNAP participation is not frequently disaggregated by residency, an estimate of reach is considered. When comparing the percent of population enrolled in SNAP to the percent of population at or below 100 percent of poverty, a measure of SNAP reach is found. This baseline calculation

13 "Percent of People Below Poverty Level in the Past 12 Months: United States – Urban/Rural and Inside/Outside Metropolitan and Micropolitan Area, 2011-2015 American Community Survey, 5-Year Estimates, GCT1701." U.S. Census Bureau, American Fact Finder, www.factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_5YR_GCT1701.ST26&prodType=table. Accessed Oct. 3, 2017.

differs from the participation rate, as it is based on the percentage of population at or below 100 percent of poverty, without accounting for those eligible for SNAP after deductions to gross income. As such, reach estimates may differ from participation figures. This calculation provides perspective, when residency is considered, as to whether those who qualify for monetary food assistance are receiving this benefit. As with participation rates, a lower reach percentage suggests those living at or below the poverty level are not accessing this benefit, despite need.

Using this comparison, as outlined in Table 2, SNAP reaches an estimated 61.29 percent of rural Nebraskans with incomes at or below the poverty line, as compared to 70.87 percent of all state residents at this income level. This variance is significant given the population at or below poverty in rural Nebraska is 12.4 percent, only slightly below the overall state percentage. Although the state as a whole, and its metropolitan areas, have higher percentages of poverty, SNAP reach estimates are nearly 10 percentage points higher in these areas than in rural areas of the state. This lower reach estimate in rural areas of Nebraska indicates SNAP assistance is not being as readily accessed or utilized.

TABLE 2: SNAP REACH

Place of residence	SNAP reach
Nebraska	70.87%
Metropolitan	73.08%
Micropolitan	75.21%
Rural	61.29%
United States	85.16%
Metropolitan	84.67%
Micropolitan	86.03%
Rural	87.43%

Source: American Community Survey, 5-Year Estimates, 2011-2015, GCT1701, GCT2201

While the reach is greater in more urban areas of Nebraska, the state’s SNAP reach estimate for each residency category – metropolitan, micropolitan, and rural – is more than 10 percentage points below national figures in the same categories. Reach between rural Nebraska and the collective rural United States differs by more than 30 percent. Nationally, rural America has the highest SNAP reach estimate of residencies considered, but also the highest percentage of poverty. This suggests that while SNAP is helping meet the challenges of food security in rural areas across the nation, it falls short in rural Nebraska.

SNAP FOR RURAL CHILDREN

Nationally, two-thirds of SNAP benefits are received by families with children. In 2014, SNAP kept 3.8 million children out of poverty.¹⁴ This access is critically important for children as they develop. Studies have found children in food insecure families who consistently receive benefits have lower risks for developmental delays and are in good health.¹⁵

In Nebraska, 74 percent of SNAP participants are in families with children under the age of 18.¹⁶ Of the nearly 234,000 households with at least one child, 15.9 percent received SNAP assistance during the last 12 months. As consideration is given to residency, 14.4 percent of rural households with children received SNAP assistance. As outlined in Figure 2, Nebraska’s rural areas have the lowest percentage of SNAP households with children. Additionally, the percent of rural households with children who received SNAP

14 “SNAP Helps Millions of Children.” Center on Budget and Policy Priorities, April 26, 2017, Washington, D.C., www.cbpp.org/research/food-assistance/snap-helps-millions-of-children. Accessed 2017.

15 Ettinger de Cuba, Stephanie, Laura Harker, Ingrid Weiss, Kate Scully, Mariana Chilton, and Sharon Coleman. “Punishing Hard Work: The Unintended Consequences of Cutting SNAP Benefits.” Children’s Health Watch, December 2013, Boston, Massachusetts, www.centerforhungrefreecommunities.org/sites/default/files/pdfs/cliff%20effect%20report%20single%20pages%5B1%5D.pdf.

16 “Nebraska Supplemental Nutrition Assistance Program.” Center on Budget and Policy Priorities, March 7, 2017, Washington, D.C., www.cbpp.org/sites/default/files/atoms/files/snap_factsheet_nebraska.pdf. Accessed 2017.

during the last 12 months was nearly 13 percentage points below the national figure of 27.3 percent.¹⁷

National percentages of households with children who receive SNAP mirror percentages of the population in poverty. Of note, rural poverty is higher than poverty in the nation as a whole. The percentage of Nebraska households with children who receive SNAP does not follow the poverty rate, when taking a look at residency. While poverty in rural Nebraska aligns with poverty in the state as a whole, the number of rural households

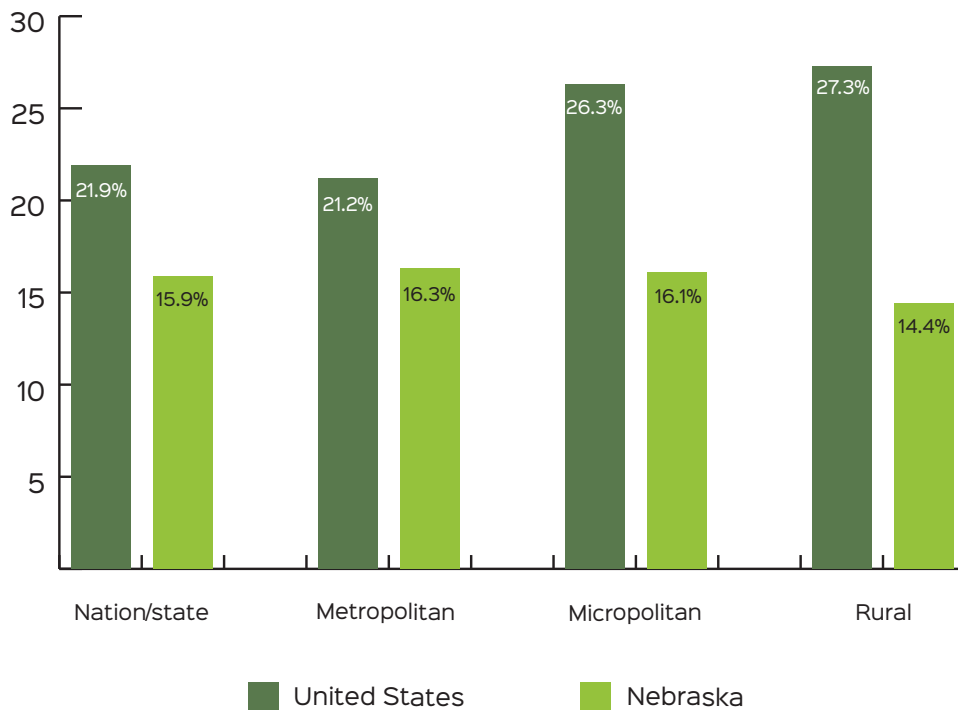
with children who receive SNAP falls below the state percentage. Rural households also receive less SNAP benefits than those in micropolitan areas, where the percentage of the population in poverty is lowest. This continues to reinforce the need for increased outreach and education of SNAP assistance availability to help mitigate food insecurity in rural Nebraska.

SENIOR SNAP

Nutrition and food access is critical to healthy aging. SNAP exists as a resource to help negate concerns of food security for seniors with fixed and limited incomes as they seek to care for themselves and balance costs of food, housing, and medical expenses. Yet, seniors, or those over the age of 60, are often found to have the lowest SNAP participation rates, despite eligibility and need. Nationally, an estimated 42 percent of

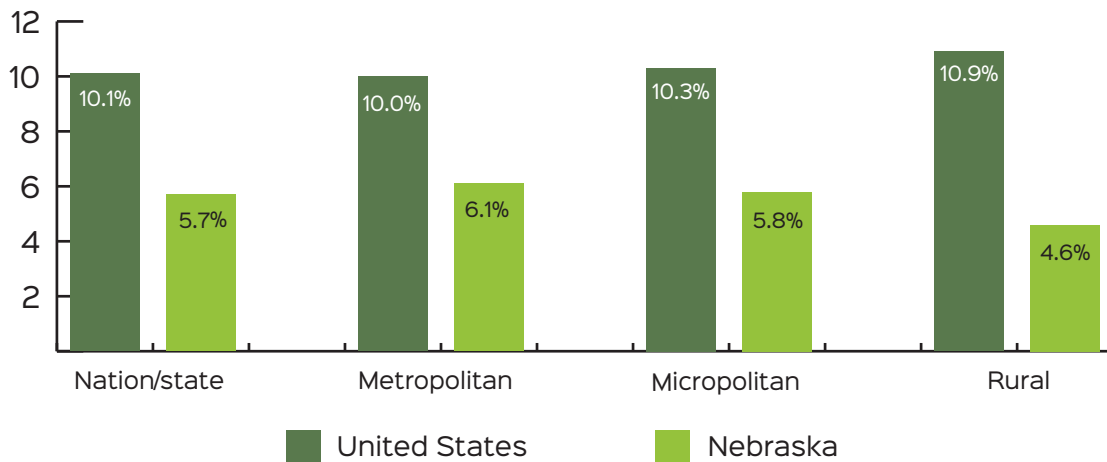
17 “Percent of Households that Receive Food Stamps/SNAP: United States – Urban/Rural and Inside/Outside Metropolitan and Micropolitan Area, 2011-2015 American Community Survey, 5-Year Estimates, GCT2201.” U.S. Census Bureau, American Fact Finder, www.factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_5YR_GCT2201.ST26&prodType=table. Accessed Oct. 3, 2017.

FIGURE 2. PERCENT OF HOUSEHOLDS WITH CHILDREN UNDER THE AGE OF 18 WHO RECEIVED SNAP IN THE LAST 12 MONTHS BY RESIDENCY, 2015



Source: American Community Survey, 5-Year Estimates, 2011-2015, GCT2201

FIGURE 3: PERCENT OF HOUSEHOLDS WITH RESIDENTS 60 YEARS OF AGE AND OLDER WHO RECEIVED SNAP IN THE LAST 12 MONTHS BY RESIDENCY, 2015



Source: American Community Survey, 5-Year Estimates, 2011-2015, GCT2201

eligible seniors participated in SNAP in 2015.¹⁸ Enrollment among seniors is especially worthy of note as a demographic shift toward an aging population takes hold.

The demographic trend of rural populations being older with fewer resources seemingly reflects need when reviewing national figures for SNAP enrollment among those over the age of 60. In rural households across the United States with a resident over the age of 60, 10.9 percent of households participate in SNAP. The rural senior participation percentage is higher than in metropolitan and micropolitan areas and the United States as a whole. Nationally, 10.1 percent of senior households participate in SNAP as noted in Figure 3.¹⁹

18 “SNAP Helps Millions of Low-Income Seniors.” Center on Budget and Policy Priorities, April 26, 2017, Washington, D.C., <https://www.cbpp.org/research/food-assistance/snap-helps-millions-of-low-income-seniors>. Accessed 2017.

19 “Percent of Households that Receive Food Stamps/SNAP: United States – Urban/Rural and Inside/Outside Metropolitan and Micropolitan Area, 2011-2015 American Community Survey, 5-Year Estimates, GCT2201.” U.S. Census Bureau, American Fact Finder, factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_5YR_GCT2201.ST26&prodType=table. Accessed Oct. 3, 2017.

As of 2015, there were more than 251,000 Nebraska households with a resident over the age of 60, almost 17,000 more households than with children under the age of 18. Nearly 43 percent of rural Nebraska households have at least one resident over the age of 60. Yet, amidst this significant senior population, of all Nebraska households, only 1.9 percent are home to a SNAP recipient over the age of 60.²⁰

Rural Nebraska senior household receipt of SNAP is nearly 57 percent lower than the same residency cohort for the United States as a whole. The percentage of rural Nebraska senior households that received SNAP assistance during 2015 was 4.6 percent, the lowest of the residency categories. Senior participation among all households with a resident over the age of 60 is greatest in Nebraska’s metropolitan areas at 6.1 percent.

In rural Nebraska, SNAP assistance received by senior households is misaligned with the percentage of poverty for the area. More senior households in micropolitan areas received SNAP assistance than in rural areas, although the percentage of the population living in poverty was lower. This discrepancy demonstrates the need

20 Ibid.

for SNAP exists in rural communities, and further efforts should be made to help close this gap on monetary food insecurity assistance in rural areas.

RURAL NEBRASKA'S SNAP DISCREPANCY

Nationally, SNAP participation and SNAP reach in rural areas exceeds participation and reach for the nation as a whole. In Nebraska, the opposite is the case. SNAP participation and reach figures in rural areas of the state are consistently lower, falling below metropolitan and micropolitan percentages. As consideration is given to 12.4 percent of rural Nebraskans in poverty, and state levels of food insecurity, significant gains are needed in rural SNAP participation and reach.

The barriers and reasons for lower rural SNAP enrollments in Nebraska are varied, but should be addressed. Often, people and families simply do not know they would qualify. Increased outreach and education on eligibility is key to increasing rural resident participation.

Further, identifying agencies and organizations that can assist with the ACCESS Nebraska application for SNAP benefits is important. State efforts to improve and speed up the application process have been implemented, however, limitations remain for rural residents. Barriers, such as limited broadband internet access or transportation, can also stand in the way of the application process for eligible SNAP recipients. Matters of pride also must be considered.

While there are barriers to SNAP enrollment in Nebraska's rural areas, benefits of participation reach beyond individual and household food insecurity. As is demonstrated nationally, SNAP is a critical asset to rural residents in need of food security assistance, an asset that extends to local businesses. Grocery stores, farmers markets, butchers, and dairies authorized as SNAP retailers allow residents to purchase items locally. An increase in SNAP enrollment by eligible rural Nebraskans expands the purchase power of needy residents while also providing revenues to local stores. Helping keep community grocery stores open through expanded SNAP usage helps further negate the barrier of added travel and fuel

costs for low-income households as they stretch their food dollars, while also maintaining this amenity for all residents.

As policymakers deliberate the funding and future of SNAP, federally – in the 2018 farm bill and in the entitlement reform debate – as well as at the state level, consideration must be given to the use and the underutilization of the program. SNAP is a critical safeguard against food insecurity and poverty for millions of rural and urban residents alike. While criticism of overreliance and overutilization of this U.S. Department of Agriculture program is often drawn, estimates of reach demonstrate the program is not fully utilized by eligible residents, as is evident in rural Nebraska. For the 34,000 Nebraskans kept out of poverty, and thousands more who were pulled out of food insecurity, SNAP works and has the potential to do much more.

To protect and expand SNAP's reach and impact upon rural America and rural Nebraska, policymakers must ensure funding for SNAP is maintained at the federal level and proposed structural changes are avoided. Additionally, effort must be made by Nebraska agencies and organizations to improve participation rates in rural areas through expanded outreach and education. This is particularly important for the state's rural children and the growing number of seniors living in rural locations as they age. The challenge of food security is not bound by a rural or urban delineation; access and utilization of SNAP to address the challenge of food security should not be either.

ABOUT THE CENTER FOR RURAL AFFAIRS

Established in 1973, the Center for Rural Affairs is a private, nonprofit organization with a mission to establish strong rural communities, social and economic justice, environmental stewardship, and genuine opportunity for all while engaging people in decisions that affect the quality of their lives and the future of their communities.