



# THE **SNAP** **GAP**

UNDERSTANDING LOW RATES  
OF SUPPLEMENTAL NUTRITION  
ASSISTANCE PROGRAM  
PARTICIPATION IN DENVER



# OVERVIEW

## Hunger and food insecurity are challenges facing individuals and communities across the country.

The Supplemental Nutritional Assistance Program (SNAP), formerly known as “food stamps,” is the nation’s first line of defense against hunger. (In Denver and other Colorado communities, SNAP is called the Food Assistance Program.)

In an average month in 2016 the Colorado Food Assistance Program served 82,569 households in Denver, bringing in \$10,883,786 of 100% federally funded benefits, generating approximately \$18,502,435 in economic activity.

Hunger Free Colorado estimated that, in 2014, 50,100 Denver residents were likely eligible for SNAP but not participating. There are opportunities to get SNAP to more of these eligible Denver residents and to help them spend more robust federal benefits locally.

Based on research on SNAP across the country, the positive impacts of closing the Denver SNAP gap are expected to include: increasing food security for residents; promoting better health outcomes and lowering health care costs; ensuring low-income students access to school meals; helping seniors afford both food and medicine; spurring demand for food retail stores, especially in underserved neighborhoods; and boosting local economic activity generally.

## SNAP STRUCTURE AND FUNDING

SNAP is a shared federal/state partnership. SNAP benefits are funded 100% by the federal government; administrative expenses are shared between USDA and Colorado. In Colorado, counties also contribute to the state share of SNAP administrative expenses (20% of the federal and state total). Unlike a block granted program, SNAP’s federal structure allows it to respond to changes in need, whether due to economic downturns or natural disasters.

USDA also provides funds to states for: conducting SNAP outreach and application assistance (on a 50/50 federal/state reimbursement basis); implementing SNAP Nutrition Education (based on a federal formula basis); and offering SNAP Employment and Training (on a 50/50 federal/state reimbursement basis as well as through a limited 100% federal allocation).

USDA’s Food And Nutrition Service (FNS) Mountain Plains Regional Office provides oversight and guidance to Colorado and other states in the region. FNS evaluates Colorado’s SNAP agencies and other state SNAP agencies on their accuracy in providing correct benefit amounts to participants and correctly handling cases, in processing applications within 30 days, and in serving low-income residents. FNS oversight can include program access reviews of county offices.

Federal eligibility rules provide income and resource limits on SNAP eligibility but allow states a variety of options and waivers to vary those rules. With regard to income limits; applicants’ net incomes must be no higher than 100% of the federal poverty line. Most households also face a gross income test (130% of the poverty line unless the state opts for a higher limit). In states that apply higher gross income limits, more applicants have their expenses for other basics like shelter and child care taken into account in determining whether their net incomes are low enough to qualify them for SNAP benefits.

The SNAP administering agencies are the Colorado Department of Human Services for the state and the Denver Human Services Agency for Denver.

## Denver SNAP Snapshot

**Caseload:** 90,226

**Eligible but not enrolled:** 50,290

**Enrollment Rate:** 64%

## Denver SNAP Participant Characteristics

According to the most recent (2016) U.S. Census estimates:

- **11,599** Denver households with children receive SNAP, comprising 44.2% of the Denver SNAP caseload
- **7,836** Denver households with seniors (aged 60 or over) receive SNAP, comprising 29.9% of the Denver SNAP caseload
- **12,263** Denver households with one or more people with disabilities receive SNAP, comprising 46.7% of the Denver SNAP caseload
- **12,209** Denver households with one or more people who hold a job receive SNAP, comprising 46.5% of the Denver SNAP caseload

## EBT CARD AND RETAILERS

The Colorado Electronic Benefit Transfer (EBT) card is called the Colorado Quest Card. Participants obtain their EBT cards either over the counter at their local Department of Human Services office or by mail based on their preference. Households choose PIN numbers for security purposes. They can use the debit type card to purchase food at SNAP authorized food retailers. The local FNS field office is responsible for the licensing and monitoring of SNAP retailers.

In Denver and elsewhere in Colorado, SNAP monthly allotments are distributed on household EBT cards on a staggered schedule over the first ten days of the month, based on last digit of the client's SSN.

## SNAP AND SCHOOL MEALS

Children in households that receive SNAP are "directly certified" for free school meals. School districts that participate in the National School Lunch Program match the names of children living in households that receive SNAP benefits with school enrollment records. This match is then used to certify students for free school meals without the need for their families to complete a school meals application. This practice also promotes cost-effectiveness and efficiency for school districts.

## KEY FACTORS IN SNAP PARTICIPATION GAPS

**Among reasons eligible people may not be enrolled on SNAP:**

- lack of information about the benefits and how to apply
- stigma associated with public assistance
- difficulty of completing the application process, including submitting documents and having an interview
- perception household is over income guidelines
- mobility issues
- concern that participation might undermine immigration status for someone in the household
- perception that the benefit levels are too low to warrant applying
- getting cut off after enrollment for procedural reasons
- lack of proper screening for eligibility factors



## Initiatives and Opportunities to Build on Progress in Closing Denver SNAP Gaps

**A number of initiatives and activities at the state and local level provide opportunities for tackling SNAP gaps in Denver.**

1. The Colorado Health Foundation has convened a steering committee of leaders to develop a Colorado Blueprint to End Hunger, a statewide effort that will identify shared goals, priority areas for funding, innovation, and policies needed to address hunger and access. The Denver Food Assistance Program Task Force will build on these recommendations and other efforts to close gaps in Food Assistance Program access in Denver.
2. Previously, in 2011, Colorado chose a federal option to eliminate the asset test for SNAP. Colorado is currently considering the option that would raise the SNAP gross income limit above 130% of the federal poverty line. The 100% of federal poverty line for income would still determine what, if any, SNAP benefit the household would receive.
3. A law enacted by the Colorado Legislature (SB16-190) in 2016 called for an examination of SNAP county operations, including indicators like cost-per-case, and processing time and error rates, along with how counties carry out these processes and what resources they need to tailor and implement best practices at a local level. It also provided for Colorado to pass through existing federal SNAP bonuses and penalties to those counties that drive the receipt for either.
4. Colorado's new SNAP standard medical deduction (SMED) recognizes that most seniors and people with disabilities have significant out-of-pocket medical expenses. Since the SMED was implemented in 2016 it has resulted in higher average SNAP benefits for Colorado seniors and individuals with disabilities.
5. Colorado's State Board of Human Services rules package that passed in August 2017 provides for better screening of applicants who are aged 18 to 50 without dependents to ascertain their fitness for work and other circumstances that would affect their SNAP eligibility and allows counties to make SNAP E & T voluntary for much of the caseload.
6. A statewide partnership led by LiveWell Colorado, Colorado Department of Human Services, the Colorado Farmers Market Association, Cooking Matters-Colorado, and Boulder County Public Health was awarded a USDA grant in 2016 for Double Up Food Bucks Colorado, which provides SNAP participants with up to \$20 in Colorado grown fruits and vegetables when using their SNAP benefits at farmers' markets and select retailers.

## Colorado Voters Support Investing in SNAP

**5 of 8 voters** consider hunger to be a very important issue relative to all of the problems faced in Colorado.

And almost **4 in 5** support using taxpayer dollars to increase the efficiency and effectiveness of government benefit programs. Voters of all stripes support investing in food stamps.

Full poll results are available at [hungerfreecolorado.org](http://hungerfreecolorado.org).

## SNAP OUTREACH, EMPLOYMENT AND TRAINING, AND NUTRITION EDUCATION

Colorado has a state SNAP outreach plan through which it receives federal reimbursement funding for half of the costs of the activities. Five organizations are included in that outreach plan, and three provide education and application assistance to Denver residents.

The state also has state SNAP employment and training (E&T) plan that receives federal reimbursements. There are 121 SNAP E&T sites in Denver.

Colorado's SNAP Nutrition Education Plan, which receives federal funding, has two Implementing Agencies (IAs): the non-profit Cooking Matters Colorado (CMC) that operates under the umbrella of the national non-profit Share Our Strength, and the University of Colorado at Denver School of Public Health's Culture of Wellness in Schools (COWIS) programs, Culture of Wellness in Preschools (COWP) and the Integrated Nutrition Education Program (INEP).

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