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LETTER FROM HUNGER SOLUTIONS MINNESOTA

As the only anti-hunger organization in Minnesota whose services reach every county of the state, Hunger Solutions Minnesota is pleased to present this report outlining our findings and recommendations for improving and increasing participation in the federal Supplemental Nutrition Assistance Program (SNAP).

SNAP is the nation's strongest line of defense against poverty and hunger. SNAP benefits improve food security and health outcomes; decrease health care costs, the incidence of chronic diseases and poverty; and positively impact economic development and overall quality of life.¹

Hunger Solutions Minnesota set out to convene representatives from over 50 community-based partners throughout the state that have a vested interest in improving both access to and the quality of SNAP. The group consisted of individuals from the public, private and nonprofit sectors, including antihunger organizations; individuals from the food, health care, government, tribal nations and education sector; and individuals with knowledge and experience with the issues of hunger and SNAP. The group was convened to explore barriers to SNAP enrollment and participation, and to identify a series of policy recommendations to improve and maximize SNAP participation in the state.

Everyone deserves access to affordable, nutritious food. Maximizing SNAP enrollment and participation is a key strategy to improving access to nutritious food and reducing food insecurity. The implementation of these recommendations requires continued support from multiple sectors and stakeholders, all working together in partnership and informed by individuals and communities with experiential knowledge of hunger and SNAP. It is our hope that this report will be used as a tool for further advocacy and action.

We thank all partners for the investment of their time and insights, the University of Minnesota and Propel, as well as the Robert Wood Johnson Foundation, The Food Trust and the Food Research & Action Center (FRAC) for their support.

Sincerely, Hunger Solutions Minnesota



Minnesota SNAP Project Members

Arrowhead Economic Opportunity Agency (AEOA) – Rutabaga Project

Appetite for Change, Inc.

Blue Cross and Blue Shield of Minnesota

Catholic Charities of St. Paul & Minneapolis

Catholic Charities of the Diocese of St. Cloud

Children's Cabinet

Children's Defense Fund-Minnesota

Comunidades Latinas Unidas En Servicio (CLUES)

Community Action Center of Northfield

Community Action Duluth

Community Action Partnership of Ramsey & Washington Counties (CAPRW)

Council on Asian Pacific Minnesotans

Division of Indian Work

Dream of Wild Health

Family Pathways

Food Research & Action Center (FRAC)

GMCC | Minnesota FoodShare

Greater Twin Cities United Way

Hmong American Partnership

Hunger Solutions Minnesota

Inter County Community Council

Jewish Family and Children's Service of Minneapolis

Lakes and Pines CAC Inc.

Legal Aid

Lower Sioux Indian Community Tribal Nation

Lutheran Social Service of Minnesota

MAHUBE-OTWA Community Action

Partnership Inc

Minnesota Department of Health -Office of Statewide Health Improvement Initiatives (MDH-OSHII)

Minnesota Budget Project

Minnesota Department of Human

Services

Minnesota Farmers Union

Minnesota Grocers Association

Minnesota Department of Health

Neighborhood House

Neighbors, Inc.

Northern Lakes Food Bank

NorthPoint Health & Wellness Center

Northwest Indian Community Development Center

PRISM

Propel

Public Health Law Center

Ramsey County

Second Harvest Heartland

SEWA-AIFW

Seward Community Co-op

St. Paul-Ramsey County Public

Health - SNAP

Takoda

Twin Cities Medical Society (TCMS)

The Food Group

The Food Trust

Tri-County Action Program, Inc.

Tri-Valley Opportunity Council

United Community Action Partnership

University of Minnesota Extension

Uplift MN

Valley Outreach

Violence Free MN

SNAP Consultants: 19 individuals (SNAP participants and those not on SNAP, but who are food insecure) in Minnesota who shared their expertise through listening sessions and key informant interviews.

EXECUTIVE SUMMARY

The Supplemental Nutrition Assistance Program (SNAP) is the most effective tool to fight hunger in the nation. For every one meal provided by the network of food banks and food shelves in Minnesota, SNAP provides nine. SNAP is incredibly effective at providing low-income families a path out of poverty but is unfortunately under-utilized in Minnesota. Only two-thirds of Minnesotans eligible for SNAP are enrolled in the program. Currently, Minnesota is ranked 39th in the nation for access to SNAP for low-income families.²

Recognizing the need to address the SNAP gap in Minnesota, the SNAP Project convened to gain a better understanding of people's experiences with the program. Hunger Solutions Minnesota set out to discover barriers to accessing SNAP, find solutions for these barriers, and form key recommendations to improve the utilization of the program. After conducting two comprehensive surveys, a series of focus groups, interviews and listening sessions, the project gained a better understanding of the reasons why individuals in Minnesota were not enrolling or staying enrolled in SNAP.

With a better understanding of people's lived experiences with SNAP, the Minnesota SNAP Project members recommend strategies, administrative changes and policy improvements to increase access and ease of enrolling in the program, reduce stigma associated with SNAP, and expand program flexibilities.

Overview of Recommendations

- 1. Improve SNAP awareness and reduce stigma
- 2. Introduce changes to make the application process easier and more equitable
- 3. Increase benefit levels
- 4. Increase the gross and net income limits
- Allow SNAP recipients to use benefits for hot food purchases by seeking USDA SNAP hot foods waiver
- 6. Allow broader access to online grocery purchases
- 7. Engage people with lived experience to improve SNAP

The recommendations made by the Minnesota SNAP Project primarily consist of changes that can be implemented by the State of Minnesota. However, we realize the critical role that both federal and local county governments play in administering SNAP, and how these recommendations involve other sectors including health, education, food retail and more. Therefore, it is our hope that these recommendations will help to further discussion and advocacy efforts



Formerly known as "food stamps," SNAP is the nation's first line of defense against poverty and hunger, and has been proven to be an effective, efficient source of temporary assistance for families in need.

INTRODUCTION

How SNAP Works in Minnesota

SNAP is a shared federal/state partnership. Benefits are funded 100% by the federal government; administrative expenses are shared between USDA and Minnesota. 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. Federal eligibility rules provide income and resource limits on SNAP eligibility but allow states to apply for 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 asset limits and a gross income test (130% of the poverty line unless the state opts for a higher limit). Minnesota has opted to eliminate the asset limit on SNAP household assets. In Minnesota, the SNAP gross income test is 165% of poverty, which allows the state to screen more applicants and determine whether their expenses for other basics like shelter and child care render their net incomes low enough to qualify them for SNAP benefits.

In Minnesota, counties and tribes administer SNAP. The Minnesota Department of Human Services is the state's supervising agency, while the USDA's Food and Nutrition Service (FNS) Midwest Regional Office provides oversight and guidance to Minnesota and other states in the region. The USDA also provides funds to states for conducting SNAP outreach and application assistance (reimbursed 50% by federal with required 50% non-federal share); implementing SNAP Education, known as SNAP-Ed (based on a federal formula basis); and offering SNAP Employment and Training, also known as SNAP E&T (reimbursed 50% by federal with required 50% non-federal share as well as through a limited 100% federal allocation).

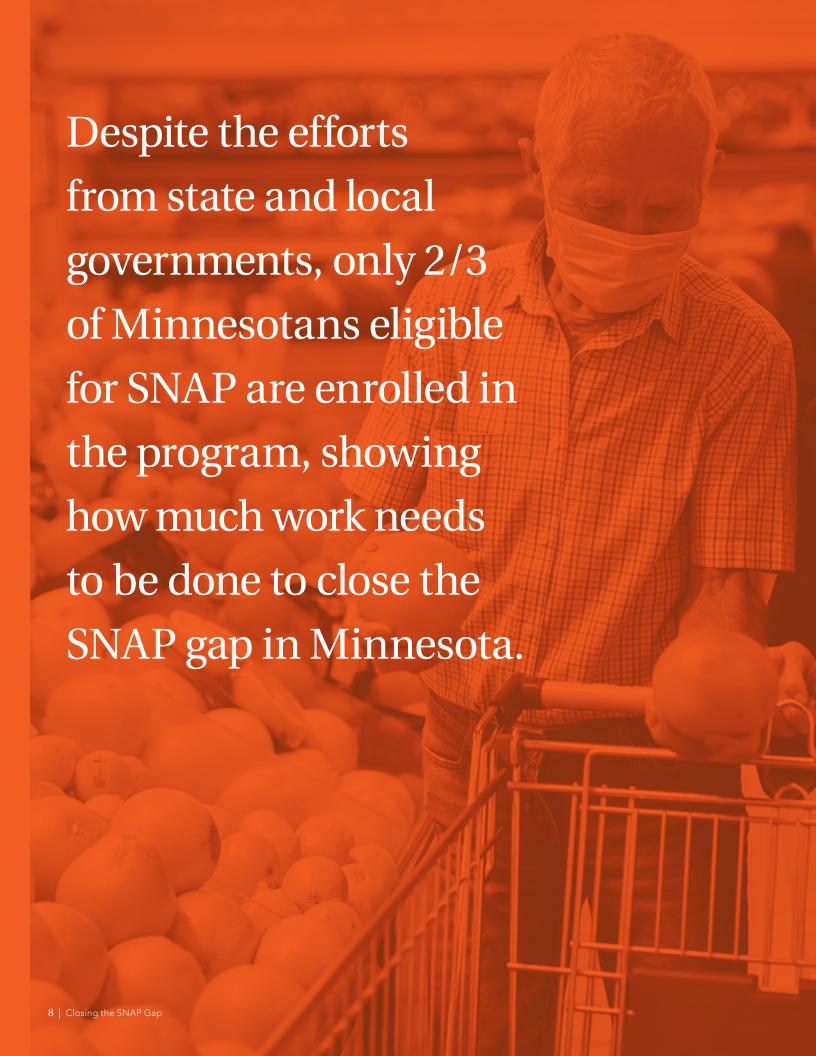
Formerly known as "food stamps," SNAP is the nation's first line of defense against poverty and hunger, and has been proven to be an effective, efficient source of temporary assistance for families in need. SNAP contributes to building health equity as SNAP enrollment is associated with multiple improved health outcomes, quality of life, economic selfsufficiency and decreased health care costs. In addition to benefitting households, SNAP brings revenue into the local economy. In an average month in 2020, SNAP served 412,693 individuals in Minnesota, bringing in nearly \$780 million of federally funded benefits that, in turn, generated approximately \$1.2 billion in economic activity.3 Those resources are used to purchase food at SNAP-authorized stores, including grocery stores, convenience stores, co-ops, farmers markets and farm stands.

Not only does the program help lift families out of poverty, but every federally funded SNAP dollar during a downturn generates between \$1.50 and \$1.80 in economic activity, supporting grocery stores and other food retail businesses and creating jobs.4 While SNAP has a large impact on the lives and wellbeing of nearly 1 in 10 Minnesotans, only two-thirds of eligible Minnesotans are enrolled. As of 2017, Minnesota ranked 39th in access to SNAP for lower-income people.5

To better understand why Minnesota has a low level of SNAP participation, a group of over 50 community-based partners convened with a desire to identify barriers to SNAP and a hope to explore ways to increase SNAP access. These partners consisted of anti-hunger nonprofit organizations; state and local government agencies; tribal nations; partners from the healthcare, food and agricultural industries; education systems; and partners with a vested interested in healthy, vibrant communities in Minnesota. With the help of these communitybased partners and tribal nations, Hunger Solutions Minnesota engaged Minnesotans on SNAP and those who are likely eligible but not enrolled, through surveys and key informant interviews to better understand people's experiences, how to reduce barriers to access, and develop possible solutions to improve the program.

MINNESOTA SNAP PROJECT OUTLINE

- ✓ Conducted a survey of current MN FreshEBT SNAP customers
- ✓ Conducted a 3-category survey with partners to reach current SNAP households, those likely eligible but not enrolled in SNAP (priority population for outreach), and those not eligible for SNAP but who may be experiencing food insecurity
- ✓ Conducted key informant interviews and virtual focus groups
- ✓ Held a series of three Zoom discussions with over 90 stakeholders
- ✓ Developed recommendations to improve SNAP in Minnesota



FINDINGS

"It would help a lot if we could order groceries online and also order hot food. I'm disabled and a single mom. I don't have a vehicle. It's overwhelming at times, and we go without groceries often, because I can't get to a grocery store and can't afford a taxi or Lyft."

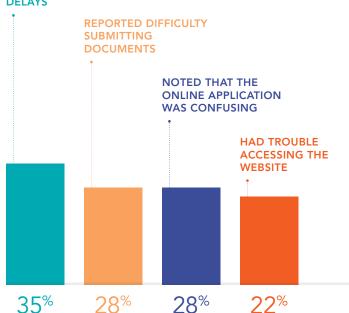
— FreshEBT survey participant

FreshEBT Survey

In July 2020, Propel surveyed users of the FreshEBT app. FreshEBT is an app that enables SNAP users to access their SNAP EBT account balances and other food resource information on a smart phone. Survey participants were all already on SNAP. A slight majority of those surveyed (54%) applied more than a year ago. Only 31% of those who responded indicated they were able to apply online.

These online applicants indicated they experienced significant barriers to applying online:

REPORTED PHONE SYSTEM DELAYS



"We no longer have to stress and worry if we have enough food for the month. I wish this stayed forever. Without it, even on just regular SNAP, we can barely afford food for the month. If I do buy the food, then less goes to bills and debt."

— FreshEBT survey participant

Most survey respondents (71%) reported receiving additional benefits in June 2020 either through P-EBT or E-SNAP (or both). While 27% of respondents reported that food resources still ran short before the month was over, respondents also pointed to the important difference the increased SNAP benefits made.

The Propel survey also asked about the interest in the ability to purchase hot foods with SNAP benefits. 83% of respondents indicated it would be helpful to be able to purchase hot food with SNAP. One participant noted, "I wish we were able to buy hot food as well as it sometimes is a better bargain."

Minnesota SNAP Survey

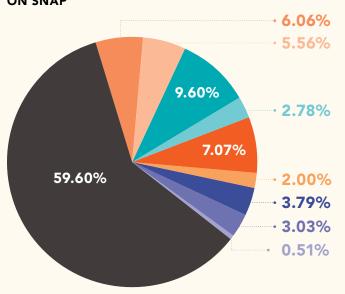
In order to determine why so many likely eligible Minnesotans are not participating in the program, we conducted a statespecific survey targeting households that are currently enrolled in SNAP and those likely eligible due to income and household size. The survey was conducted online and as a paper survey distributed by community partners. The survey was open for responses from October 26 to November 30, 2020. 602 individuals completed the survey. 396 respondents indicated they were already enrolled in SNAP and were asked questions about the effectiveness of the program, particularly during the COVID-19 pandemic. An additional 206 respondents indicated they were not already enrolled in SNAP. These respondents were asked about income and barriers to applying.

Demographics

RACE

- Asian or Asian American
- Black or African American
- Black or African American and other
- Hispanic or Latino
- Hispanic or Latino and other
- Native American or Indigenous
- Native American or Indigenous and other
- Native Hawaiian or other Pacific Islander and other
- White or Caucasian
- No answer/prefer not to answer

ON SNAP



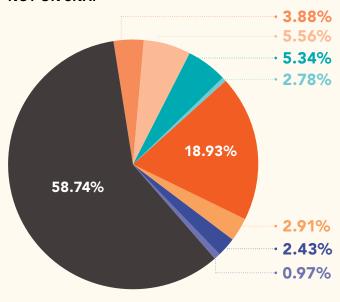
By Age

ON SNAP		NOT ON SNAP		AGE
1	0.25%			Under 18
38	9.57%	13	6.3%	18–24
114	28.72%	46	22.2%	25–34
108	27.20%	69	33.3%	35–44
68	17.13%	29	14.0%	45–54
27	6.80%	16	7.7%	55–59
17	4.28%	12	5.8%	60–64
21	5.29%	20	9.7%	65+
2	0.50%	1	0.5%	Unknown
396	100%	206	100%	

By Region (Congressional District)

ON S	NAP	NOT	ON SNAP	DISTRICT
64	16.2%	22	10.7%	MN1
22	5.6%	7	3.4%	MN2
15	3.8%	9	4.4%	MN3
58	14.6%	44	21.4%	MN4
48	12.1%	32	15.5%	MN5
12	3.0%	5	2.4%	MN6
40	10.1%	8	3.9%	MN7
130	32.8%	77	37.4%	MN8
7	1.8%	2	1.0%	Unknown
396	1.0 %	206	1.0 %	Unknown
370	100%	200	100%	

NOT ON SNAP



Responses by People on SNAP

We asked survey respondents who were already enrolled in SNAP to recall the challenges they had in applying for SNAP. For those applying more than one year ago (before the pandemic), more than twice the number of respondents applied offline than online. For those with more recent applications, offline vs. online applications were more evenly split.

WITHIN LAST MONTH



ONLINE: 23 | NOT ONLINE: 24 | DON'T KNOW: 11

1-6 MONTHS AGO



ONLINE: 62 | NOT ONLINE: 33 | DON'T KNOW: 10

7-12 MONTHS AGO



ONLINE: 21 | NOT ONLINE: 22 | DON'T KNOW: 8

MORE THAN A YEAR

ONLINE: 42 | NOT ONLINE: 96 | DON'T KNOW: 41

"I was disqualified for help by \$32 in a year. Literally, we were starving. We do use the food shelves up here in Duluth [...] that's what we pretty much live off."

— Mother of two, Duluth

For those who applied online, the most cited challenge was that the online application was confusing. 41 respondents indicated the online system was confusing. 40 participants indicated online document submission was a challenge. 27 respondents indicated trouble accessing the website.

to rising prices on every single thing exhausted our 401K and things are When we retired at ages 66 and 65 we thought that we had done everything right and would have sufficient funds to not be the case... [The] price of food has skyrocketed in the last few years the eligibility could be raised since we would then be covered."

As part of the response to the COVID-19 pandemic, USDA has authorized Minnesota to issue additional Emergency SNAP (E-SNAP) allotments to households, bringing all households to the maximum benefit level for their household size during most of 2020 and into 2021. As of April 2021, E-SNAP payments also are being provided to the lowest income SNAP households whose regular benefits were already at the maximum allotment level.⁶ SNAP benefits were also increased by 15% for the period of January through September 2021.7 USDA has also issued Pandemic EBT (P-EBT), a benefit intended to help families with children make up for meals lost when schools were not in inperson class during the 2019–2020 school year.8 Of the survey respondents on SNAP, 269 reported they received extra benefits in the prior month, 81 reported that they had not received extra benefits, 46 didn't know if they had received extra benefits, and 8 did not answer. For those who received the extra benefits, 181 reported the extra benefits helped them to buy enough food for their household in the prior month, 87 indicated their benefits did not last the entire month. Of these, 9 said they lasted less than a week, 68 said they lasted 1-3 weeks, and 10 said they lasted more than 3 weeks.

Of the SNAP participants responding to the survey, 363 (90%) indicated they were food insecure even though they received SNAP.

Responses by People Not on SNAP

Of the survey responses by those who were not enrolled in SNAP, 119 were likely eligible for SNAP based on household size and income information, 63 were not likely eligible, and 25 respondents' eligibility for SNAP was unknown.

Of those not on SNAP but likely eligible, 16.8% indicated that the reason they did not apply was that the application process was too difficult. 15.1% indicated that they worried that they wouldn't get SNAP if they applied because they weren't eligible.

25.2% of likely SNAP-eligible respondents indicated that the income limit was the reason they thought they were not eligible for SNAP. 11.8% thought that asset limits (owning their own home or land or having too much in savings) were the reason they were not eligible. (Minnesota eliminated the asset limit in 2010.)

Listening Sessions & Key Informant Interviews

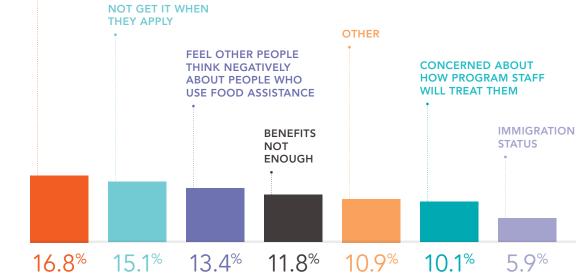
Hunger Solutions Minnesota worked with New Publica, a public relations firm, to conduct listening sessions and key informant interviews with SNAP participants and food insecure individuals. Two virtual listening sessions were held. One session included individuals on SNAP, and the other session included those not on SNAP but food insecure. The participants who attended were from the Twin Cities metro and greater Minnesota.

Participants were asked questions regarding application experience, challenges with income fluctuations, food access issues, ideas to make SNAP work better, and barriers to applying for SNAP.

WORRIED THEY WILL

APPLICATION

PROCESS TOO DIFFICULT



KEY THEMES INCLUDED:

Challenges with income and benefit fluctuations

"Our food support goes down significantly when getting a better job, but I'm still struggling to get by."

- Listening Session Participant
- Increasing the gross income limit would help many who are just over the eligibility threshold to qualify for SNAP
- Benefit amount not being enough for many

"It's a challenge to eat healthy on the benefit amount that we are receiving."

- Listening Session Participant
- Obstacles with transportation and accessing healthy foods

"Grocery stores look different depending on where you live. Some places have better access to healthier foods and better stores."

- Listening Session Participant

"We have had to shop at a gas station at times due to transportation issues."

- Listening Session Participant
- Need caseworkers to be more responsive and respectful
- Many participants interested in advocating to improve SNAP

The listening sessions began deepening our understanding of the challenges and barriers to SNAP in Minnesota from people with lived experience of both the program and food insecurity. This information was used to inform the administration and policy recommendations presented in this report.

> APPLIED. **WAITING**

NO GOOD STORES IN

MY AREA

0.8%

Key Informant Interviews

From the SNAP survey, eight project participants (a combination of individuals on SNAP, and those not on SNAP but food insecure) were identified to be interviewed to learn more about their experience. The individuals were selected because they were from priority populations (ex: BIPOC, seniors), and they reported on some of the key issues that came out of the survey, such as the challenges with the income limit and hot food purchases. The participants interviewed were from the Twin Cities metro and greater Minnesota. New Publica interviewed six of the participants and The University of Minnesota Extension interviewed two.

During the interviews, some participants mentioned being just over the income level to qualify for SNAP but that they were still experiencing food insecurity. One-third of key informants mentioned having to decide between putting food on the table and paying bills late. In one case, they talked about needing to be on a payment plan with their heating company because they need to pay for groceries.

Those who are on SNAP mentioned that the process to apply for SNAP needs to be made easier for applicants. One suggestion from a participant was to have a simple questionnaire to help people decide if they should even apply. Another recommendation was to simplify the application language. SNAP recipients also brought up the fact that being able to purchase hot foods with SNAP would be beneficial. One participant discussed that when they were homeless it would have helped to be able to purchase hot foods because they didn't have access to a kitchen to cook meals.

"I've been unemployed since the giveaways and school food help so

Those on SNAP talked about how SNAP benefits are helping them. One individual said that prior to being on SNAP, any money after bills needed to go to food. Now with SNAP they can look at their check and figure out what's left over, and maybe buy some essentials for the house.

Overall, this series of interviews of people with lived experience of SNAP and food insecurity were helpful to gain a deeper understanding of what some of the barriers to SNAP are and provided helpful insight into creating key recommendations to make improvements to the SNAP program.

"I feel with the cost of living as high of families like ours fall through the cracks; poor enough to almost starve \$3,600 a month [after taxes]. Our monthly bills are about \$3,000 a

Stakeholder Meetings

Hunger Solutions Minnesota engaged with over 90 stakeholders in a series of three virtual meetings to explore ways to improve SNAP in Minnesota. The convening partners included Hunger Solutions Minnesota, Food Research & Action Center, The Food Trust and University of Minnesota-Extension. Members of the public, nonprofit staff, community-based partners, food shelves, healthcare, food and agriculture stakeholders, tribal nations, county, and state partners attended these stakeholder meetings. The discussions focused on the areas of Policy/ Advocacy, Marketing and Administration. Attendees had opportunities to share their feedback and perspective on each area, as well as learn from the survey and listening session results about what those most impacted by SNAP were experiencing. These discussions helped explore ideas for SNAP program improvements and policy recommendations.

- Food Research & Action Center. (2017). Hunger & Health: The Role of the Federal Child Nutrition Programs in Improving Health and Well-Being. Retrieved from https://frac.org/wp-content/uploads/hunger-health-role-snap-improving-health-well-being.pdf
- CY 2017 PAI Calculation Tables FINAL.xlsx (azureedge.net) Calculating the SNAP Program Access Index: A Step-By-Step Guide I USDA-FNS
- The \$1.2 billion in economic activity number was calculated by Hunger Solutions Minnesota by miles of the ST80 million in SNAP benefits number, provided by the Minnesota Department of Human Services (https://mn.gov/dhs/general-public/publications-forms-resources/reports/financial-reports-and-forecasts.jsp), by the conservative \$1.50 multiplier, retrieved from the USDA's ERS report that shows the multipliers range from \$1.50-\$1.80 (https://www.ers.usda.gov/publications/pub-details/?publid=93528), and rounding to the nearest \$100 million.
- The Supplemental Nutrition Assistance Program (SNAP) and the Economy: New Estimates of the SNAP Multiplier (July 2019) Retrieved from https://www.ers.usda.gov/publications/pub-details/?pubid=93528
- CY 2017 PAI Calculation Tables FINAL.xlsx (azureedge.net) Calculating the SNAP Program Access Index: A Step-By-Step Guide | USDA-FNS
- SNAP Emergency Allotment Guidance https://fns-prod.azureedge.net/sites/default/files/ resource-files/snap-covid-emergency-allotments-phase-3-guidance.pdf
- USDA Increases SNAP Benefits Up To \$100 Per Household with Funding from American $Rescue\ Plan\ https://www.usda.gov/media/press-releases/2021/03/22/usda-increases-snap-benefits-100-household-funding-american-rescue$
- State Guidance on Coronavirus P-EBT https://www.fns.usda.gov/snap/state-guidancecoronavirus-pandemic-ebt-pebt



RECOMMENDATIONS

Stakeholders developed seven recommendations to improve SNAP participation in Minnesota:

Recommendation 1: Improve SNAP awareness and reduce stigma

For households currently utilizing SNAP, many shared a feeling that others looked down on them for needing food assistance. For households experiencing food insecurity and considering applying for SNAP benefits, many also shared fearing that they would be judged negatively—in some cases preventing them from seeking the paperwork or appointments necessary to apply.

To reduce stigma, we recommend a marketing campaign focused on breaking down stereotypes and a common sense that "other people need it more" to encourage more people in need to utilize the program to put food on the table. Among those not currently utilizing SNAP, we also identified a general lack of information about the program, qualifications and how to apply. Common misconceptions included assuming income limits were higher than they are and that applicants would be subject to an asset limit—which was eliminated in Minnesota in 2010.

Recommendation 2: Introduce changes to make the application process easier and more equitable

Consistent feedback from those on SNAP, those considering applying, and community-based partners and tribal nations emphasized that the application process is cumbersome and time-consuming. Although temporary application flexibilities in place due to COVID seem to have reduced some application challenges, recent applicants continued to note difficulties with the website, phone system delays and difficulty submitting documents. Community-based partners and tribal nations that assist with SNAP applications validated these challenges and expressed strong interest in reducing the length and complexity of the application, using mobile-friendly technology solutions and ensuring application tools and information be available in as many languages as possible and in simple terms.

In 2020, the Department of Human Services teamed up with General Mills' Good Works program to develop a SNAP outreach campaign targeting families with children who are likely newly eligible for SNAP due to the COVID-19 pandemic. The General Mills team developed new messaging around SNAP to use in a digital campaign that targeted these families with the aim of destigmatizing SNAP use, building awareness of the program, and connecting people with the tools to apply. The social media ads used in the campaign sent people to a new landing page (mnfoodhelper.org) with a form to complete to get connected with a SNAP outreach specialist who can help answer questions and complete applications. In the first week of the campaign, 497 Minnesotans completed the referral indicating they needed help accessing SNAP.

The SNAP campaign runs through May 2021. At the conclusion of the campaign, it is our hope that the lessons learned through the campaign can be integrated into the ongoing work of SNAP outreach grantees.

Survey responses from those not on SNAP showed that about one in 10 selected "being concerned about how program staff would treat you" as a reason that they did not apply. During key informant interviews and listening sessions, many expressed similar concerns and some shared specific instances of feeling judged or discriminated against by caseworkers based on their race, ethnicity and English language proficiency. In order to address these concerns, we recommend that all state and county staff communicating with program applicants and participants engage in regular implicit bias and diversity, equity and inclusion trainings.

In September 2020, Minnesota Department of Human Services rolled out a new online application system developed by Code for America. This new system, called MNbenefits.org, is a mobile-first application system that cuts the time to apply from about 110 minutes to 20 minutes. It will eventually have the ability to upload supporting documentation directly from a user's device. The new system is being piloted in Hennepin, Olmstead, Wabasha and Wright counties. To date, the new system is making progress toward eliminating the barriers to applying for SNAP for residents of those counties and should continue to roll out to counties throughout Minnesota.

Recommendation 3: Increase the benefit levels

Considering that 91% of those on SNAP reported that they continued to face food insecurity and that their benefits did not allow them sufficient food to make it through the month, a permanent increase in the current benefit levels is sorely needed. Households noted that additional SNAP emergency allotments and P-EBT benefits allowed them the additional resources necessary to make it through the month with sufficient food to feed their families and the ability to purchase healthier foods.

Households noted that additional SNAP emergency allotments and P-EBT benefits allowed them the additional resources necessary to make it through the month with sufficient food to feed their families and the ability to purchase healthier foods.



"I make too much to receive SNAP, and barely enough to survive for my kid and I."

- SNAP Project Participant

Recommendation 4: Increase the gross and net income limits

Among those not participating in SNAP, many indicated that they were experiencing food insecurity and would be interested in applying but would be ineligible to receive benefits given current gross and net income limits. At the state level, Minnesota has the option through Broad Based Categorical Eligibility (BBCE) to increase the gross income threshold for SNAP from 165% to 200% of the federal poverty level (FPL). Gaps in federal law undermine the state's ability to leverage federal SNAP benefits for some needy households that satisfy gross income limits but whose net incomes qualify them only for a zero dollar benefit. Specifically, although Minnesota can raise the SNAP gross income threshold to 200% of FPL, households would still face a federal law net income limit of 100% of FPL in order to qualify for SNAP benefits.

Recommendation 5: Allow SNAP recipients to use benefits for hot food purchases by seeking USDA SNAP hot foods waiver

SNAP participants noted that current restrictions on hot food purchases from grocery stores and restaurants were a barrier to accessing food. These limitations pose particularly significant challenges for seniors and those experiencing homelessness, who are oftentimes unable to cook their food. Participants noted being forced to pass up prepared food options that may be on sale or in some cases, a more economical choice. A hot prepared foods waiver should be issued to provide SNAP participants greater access to food, particularly in times of disaster.

Additionally, a related, but distinct issue is the inability for SNAP participants to use their benefits toward restaurant meals. Some states have requested waivers to participate in the SNAP Restaurant Meals Program, including California, Arizona and Michigan. The Restaurant Meals Program (RMP) allows the purchase of food at SNAP-authorized restaurants for elderly, homeless and disabled SNAP recipients using their SNAP EBT cards. According to the SNAP RMP, hot foods are defined as "food products prepared for immediate consumption." They include items sold at authorized SNAP retailers that are hot at the point of sale.



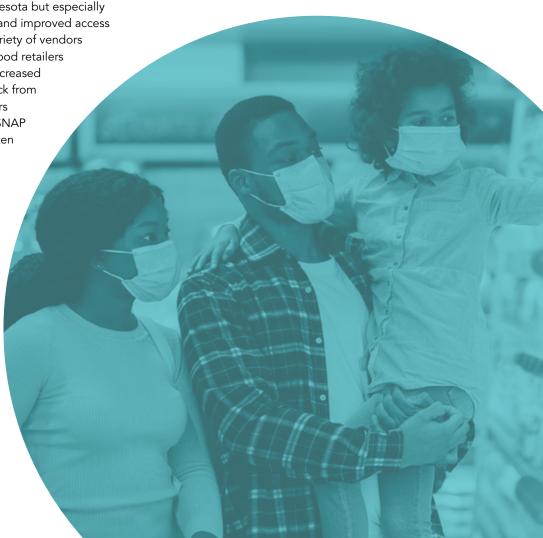
Recommendation 6: Allow broader access to online grocery purchases

Prior to COVID, SNAP participants in Minnesota were unable to use their SNAP benefits to purchase groceries online. Although new flexibilities are in place, only a limited number of USDA-approved SNAP retailers are offering online SNAP EBT, and small food retailers and ethnic markets in particular are underrepresented in the online SNAP purchase market. Policy changes to expand online SNAP purchase opportunities could benefit SNAP customers throughout Minnesota but especially for increased access in rural communities and improved access to culturally specific foods, to include a variety of vendors or retailers. Technical assistance to small food retailers and ethnic food markets could facilitate increased participation in online SNAP EBT. Feedback from survey respondents and SNAP stakeholders identify delivery fees as a cost barrier for SNAP customers. More work should be undertaken to explore ways to expand SNAP EBT online purchasing and make it more accessible and affordable.

Recommendation 7: Engage people with lived experience to improve SNAP

Hunger Solutions Minnesota heard from many SNAP participants and people with lived experience of food insecurity at listening sessions that expressed their interest in advocating to improve the SNAP program. Participants mentioned different ways that they would like to participate in that work, including activities such as recording their story to engaging with key decision makers.

This work has the potential to have a significant impact in Minnesota going forward by connecting SNAP participants and people with lived experience of food insecurity to state and county staff to share their input in improving the program and developing new processes to better serve low-income Minnesotans. SNAP participants will also play a role in impacting policy change as decision makers hear directly from SNAP recipients and food insecure Minnesotans on the best way forward to make improvements.



Making key improvements to SNAP will not only help those struggling to put food on their tables, but help Minnesota become a healthier, more thriving state for all who live in it.

MOVING FORWARD

Due to the COVID-19 pandemic, 1 in 9 people in Minnesota currently experience food insecurity. Families across the state are choosing between housing, medical expenses, childcare costs and their grocery budgets.

The struggles of the COVID-19 pandemic will have lasting effects on those in state, and there has never been a more critical time to invest in, expand and improve access to SNAP. Despite the efforts from state and local governments, the current SNAP participation rate in Minnesota shows just how much work still needs to be done to truly close the SNAP gap in Minnesota.

The recommendations outlined in this report will not only help to close the SNAP gap but will also reduce the number of individuals in Minnesota experiencing food insecurity. Studies have shown that SNAP leads to better health outcomes and decreased health care costs, better quality of life and increased economic self-sufficiency, and contributes to increased health equity. Making key improvements to SNAP will not only help those struggling to put food on their tables, but help Minnesota become a healthier, more thriving state for all who live in it.

To get involved in the Minnesota SNAP Project work, or for more information regarding this report, please reach out to Peter Woitock at pwoitock@hungersolutions.org.



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Hunger Solutions Minnesota works to end hunger in Minnesota. The organization takes action to ensure food security for all Minnesotans by supporting programs and agencies that provide food to those in need, advancing sound public policy, building grassroots advocacy, and informing and educating critical stakeholders about the status of hunger in Minnesota. To learn more about Hunger Solutions Minnesota, visit www.hungersolutions.org.



Food Research & Action Center (FRAC) is the leading national nonprofit organization working to eradicate poverty-related hunger and undernutrition in the United States. Founded in 1970, FRAC provides coordination, training, technical assistance and support on nutrition and anti-poverty issues to a nationwide network of advocates, service providers, food banks, program administrators and participants and policymakers. To learn more about FRAC, visit www.frac.org.



The Food Trust, founded in 1992, strives to make healthy food available to all. Working with neighborhoods, schools, grocers, farmers and policymakers, The Food Trust has developed a comprehensive approach that combines nutrition education and greater availability of affordable, healthy food. To learn more about The Food Trust, visit www.thefoodtrust.org.



University of Minnesota Extension

University of Minnesota Extension Center for Family Development helps families make informed decisions leading to better health, financial security and well-being. As a result of our programs, Minnesota families—no matter their makeup, structure or place in life—possess the knowledge and skills to create resilient, healthy and secure futures. To learn more, visit www.extension.umn.edu.



Propel is a mission-driven technology company that builds modern, respectful, effective technology that helps Americans with limited income improve their financial health. Propel builds Fresh EBT, an app that helps over 5 million SNAP households check and manage their EBT and cash balances, save money, and access timely information about resources and benefits updates. To learn more, visit www.joinpropel.com.