

Opportunities to Improve Online Access to SNAP for Older Adults

This issue brief illustrates the challenges that many low-income older adults (those 60 and over) face with online access to benefits. It includes information about low-income older adults' digital literacy,¹ access to broadband internet, and the increasing prevalence of connecting online to the Supplemental Nutrition Assistance Program (SNAP). It also illustrates their experiences through profiles drawn from interviews with SNAP-eligible older adults with different levels of technological facility and provides recommendations for assisting low-income older adults to access benefits online.

Increased Online Benefits Access, Yet Digital Literacy Still Lags

Despite increasing access over the past decade, older adults remain less connected to the internet than those who are younger, and low-income older adults, such as those eligible for SNAP, are less connected than their higher income peers (see textbox). While nearly 64 percent of older adults reported having broadband internet access at home in 2021,⁵ this growth is driven by “younger, relatively affluent and/or highly educated seniors.”⁶ Addressing this gap is key, especially given that the COVID-19 pandemic has expedited the movement to virtual services and benefits access that was already underway.

Older Adults and the Digital Divide

- In 2021, 75 percent of adults 65 and older reported using the internet, compared to 93 percent of all adults.²
- Those with lower education levels, who live in rural areas, who are 80 and older, and who are Black and/or Latinx are less likely to have broadband access at home or to go online.³
- Older adults with lower incomes, who are over 70, and with lower levels of education are less likely to own smart phones.⁴

A Trend Towards Online SNAP Access

Despite some older adults' challenges accessing and using the internet, the SNAP application and recertification process has become increasingly virtual.

- At the time of our research, 46 states offered online SNAP applications and 33 allowed participants to recertify online. By 2021, 49 states offered online applications with at least one state, Florida, requiring them.⁸ Even when SNAP applications can be submitted in-person, applicants are still often encouraged to apply online or to print out a paper copy of the application after accessing it online.
- The degree to which online SNAP applications are considered “user friendly” varies greatly by state, with key considerations including the average length of time it takes to complete an application, whether creating a login with an email address is required, whether it is mobile friendly, and which languages it is available in.⁹ For example, while the average user in Michigan can complete a joint online application for four benefits in 20 minutes, an online application for SNAP alone takes an average of 65 minutes in Connecticut.¹⁰
- In addition to online applications, 40 states had various forms of “online case management,” such as being able to upload required documentation or view a case status online.¹¹ Some also had online eligibility screening tools or benefits calculators.¹²
- COVID-19 increased reliance on virtual SNAP services. In addition to temporarily extending certification periods and waiving interview requirements due to the pandemic, 38 states piloted online purchasing with SNAP, 43 stopped offering the option of a face-to-face interview, and 24 allowed applicants to “sign” their application through the telephone.¹³

Perspectives of Low-Income Older Adults

New analysis of our research interviews with nearly 200 SNAP-eligible older adults (60 and older) found significant numbers who lacked access to or comfort with the internet and mixed feelings about applying for SNAP online.

- Nearly half (46 percent) of interviewed low-income older adults reported that they rarely or never used the internet.
- The most common way they reported accessing the internet was through a mobile phone, followed closely by a personal computer. Only ten percent reported accessing the internet through a library or community center.
- Nearly three quarters of those without a high school diploma or GED and well over half of those over age 75 “rarely or never” use the internet.

Benefits and Drawbacks to Applying for SNAP Online

Some older adults appreciated the convenience of being able to apply for SNAP in their own homes and on their own schedules. This can be especially beneficial for older adults with limited mobility or who lack transportation options. In addition, applying online can be faster.¹⁴ Online applications may also automatically query for deductions, helping older adults maximize their benefit amount.¹⁵ While our research was conducted prior to the COVID-19 pandemic, reducing exposure to infection is another potential upside to accessing benefits virtually.

However, while older adults reported SNAP applications to be generally cumbersome, many also found that online applications presented additional challenges. In our interviews and in other research, some older adults report a strong preference for in-person interactions and personal attention from SNAP workers.¹⁶ Older adults may also lack confidence in their computer skills or be concerned about identity theft.¹⁷ Even some older adults who appeared more computer savvy mentioned having difficulty navigating state SNAP websites and feeling concerned about sharing their personal information online. In addition, as described above, fewer older adults than the population overall have broadband internet access.

Profiles: How Digital Literacy Influences SNAP Application Journeys

The following profiles are composites of SNAP eligible older adults who described how their digital literacy affected their ability to apply for and remain on SNAP during our research interviews. While the profiles include real quotations and describe actual situations, to protect respondent privacy, each draws from several interviews.

Roman – Cautious internet user, worried about identity theft



Age	76
Location	Midwest
Internet Access	Mobile phone, computer in building
Income	\$1,300 /month
Work Status	Retired
SNAP Application	Reviewed application online; applied on paper

Roman lives in a senior housing building in a small city in the Midwest. His building has a computer lab with broadband access, and Roman also owns a smart phone. Roman's adult children gave him the smart phone two years ago because they hoped to connect with him on video calls and Facebook. However, even though Roman says he knows how to navigate his phone and do research on the internet, he is very worried about identity theft and viruses. He explained that he has heard stories about identity theft on the radio. When he applied for SNAP, he found the application online but was hesitant to submit personal information over the internet. Instead, he printed the application in the computer lab and dropped it off at the closest SNAP office. While he was satisfied with this solution, it took him several weeks to drop off the application since he had to wait until someone could give him a ride to the office.

"I don't do social media on my phone. I do none of that. And I really don't even like to get emails...because I'm afraid that viruses will come through [my] emails. But sometimes I do. It's limited. It depends what it is."

Motivations

- He has internet access, can type, and knows how to conduct internet searches.
- He does not want in person attention or have a lot of questions about his application.

Challenges

- He fears being taken advantage of online, and even the urging of his children has not motivated him to do much with his smart phone.

Opportunities to Assist Roman

- Staff at his senior housing or other community resource staff could connect him with computer classes that focus on issues of safety, fraud, and privacy as opposed to simply internet navigation basics (often available online and through local libraries).
- The state SNAP office could highlight their commitment to data protection and emphasize the time saving and convenience of applying online.

Ava – Basic internet user, needed help to apply online



Age	81
Location	South
Internet Access	Home computer
Income	\$1,979/month
Work Status	Retired
SNAP Application	Applied online with help

Ava lives in a house in Florida with two of her grandchildren. Their mother passed away from cancer several years ago, and Ava has been their guardian ever since. She noted that she loves having them in her life and that taking care of them forces her to be energetic and to socialize with people of different ages. Ava has an older home computer that her grandchildren use for homework and social media. Her grandchildren insisted that they get internet for their home. Ava uses the computer on her own occasionally, mostly to play games or check in with her many siblings on Facebook. At first, she was surprised to learn that Florida required SNAP applications to be submitted online. She had a lot of trouble navigating to the right pages and figuring out how to save her work. However, when her 12-year-old granddaughter was around, she was easily able to complete the application when Ava dictated the responses.

“If I don't [know how to do something online], I have my 18-year-old and the 12-year-old [who] know everything.”

Motivations

- Since she has seen her grandchildren use the internet for everything, she understands how much can be done online and is not afraid of fraud.
- She is very busy with her caretaking role and excited about ways to save time.

Challenges

- She is more comfortable using internet for social media versus online “business.”
- While her grandchildren can help her with technology, they cannot provide guidance on the eligibility and recertification processes and are not always available to assist.

Opportunities to Assist Ava

- Organizations serving low-income older adults could provide information and/or training geared towards younger family members assisting with online applications.
- The state SNAP agency could offer support in a style that mimics familiar social media, make sure that she knows about opportunities to purchase food online with SNAP, and increase the user friendliness of their online application.

Holly – Frustrated internet user, tried but failed to apply online



Age	70
Location	Northeast
Internet Access	Tablet, mobile phone
Income	\$1,404/month
Work Status	Lifelong homemaker
SNAP application	Applied in person

Holly lives by herself in a small town in the Northeast. She got divorced after her son left home and moved to a different state. She loves gardening and being outside and doesn't consider herself much of a tech person. While she has both a tablet and a mobile phone, she does not enjoy going online. Occasionally she checks her email, but she gets a lot of spam and often forgets her password and has trouble logging in. She also has a slow internet connection since she could not afford faster service. When she first thought about applying for SNAP, she tried to do so online. Unfortunately, she got confused navigating the application and overwhelmed by what she called "dropdown after dropdown." Holly's state allows in person applications, so she went to the local SNAP office instead, but wished the eligibility staff had been friendlier. She received an approval letter that recommended she sign up for an online account to monitor her benefits but was not able to complete that process. She found the steps, such as setting up a user name, confusing.

"When I first started getting food stamps [SNAP] I got that paper that said go online and do yada, yada, yada. So I went online to yada, yada, yada. It said, go here. So I went here. It popped up a little red thing said X on it and I thought, I don't belong in here."

Motivations

- She appreciates her independence and would prefer not to have interact with SNAP staff.

Challenges

- She lives alone and does not have family nearby to help her work through tech issues.
- She frequently forgets her passwords and finds logging into websites confusing.
- Her internet connection is slow, which makes navigating through websites frustrating.

Opportunities to Assist Holly

- Organizations serving low-income older adults could connect her to programs for low-cost broadband internet (some funded through the federal Affordable Connectivity Program).
- The state SNAP agency could emphasize simplified, intuitive design and offer phone or online support to complete an online SNAP application.

Leann – Non-internet user with no interest in applying online



Age	81
Location	South
Internet Access	Never/Rarely
Income	\$1,100/month
Work Status	Retired
SNAP Application	Applied in person

Leann lives in a rural area of the South in a small house close to her extended family. She worked in a clothing factory for years and still enjoys sewing. Leann never graduated high school and struggles with basic literacy; she had children at a young age and never found the time to go back to school. Leann explained that she is somewhat fearful of computers and the internet and noted that when she worked in a factory, you never touched a machine unless you really understood how it worked. She also never learned to type. Leann does not have internet access or a computer in her home. She never considered applying for SNAP online and has always made time to go into the SNAP office when she wanted to apply for the benefit or had any related questions.

“No, to be honest with you, I hate the internet...I don't like computers.”

Motivations

- She needs and appreciates the SNAP benefit and would struggle to meet her nutritional needs if she could not apply.

Challenges

- Low literacy, lack of typing skills, and no experience using computers
- No internet connection or web enabled device
- Many of her friends and family also lack computer expertise

Opportunities to Assist Leann

- Policymakers and advocates should ensure that there remain ways for her to apply for SNAP and access help without the internet.
- Organizations serving low-income older adults could offer support to complete an online application with her, especially in a state that requires that all applications be submitted online.

Sarah – Savvy internet user, appreciates being able to apply online



Age	69
Location	Western
Internet Access	Home computer, tablet, mobile phone
Income	\$1,750/month
Work Status	Retired
SNAP Application	Applied online by herself

Sarah lives with her partner in an urban area in an apartment they have lived in for years. Between them, they own a desktop computer, a tablet, and two smart phones. They have internet access and pay for it themselves. Sarah was an administrative assistant for over a decade before she retired, and she got comfortable using a computer for that job. When Sarah's friend suggested that she might qualify for SNAP, she called the office for information and "was on hold forever." When the message she heard while on hold said she could apply online instead, she successfully completed the application on her desktop and found the process straightforward. She also did a phone eligibility interview, so she never had to go into the SNAP office at all. She appreciates being able to stay home as she struggles with balance and does not drive. Sarah was also impressed that when she recertifies, the computer "automatically has everything filled out. My name, all the information, stuff like that."

"If I have a question, I try to find out the answer by looking it up [online]. The last thing I want to do is be on hold for an hour trying to get an answer."

Motivations

- Due to years of experience with technology, she feels confident searching for information online and avoiding fraud.
- Mobility issues mean she prefers to get questions answered virtually.

Challenges

- While she has not had trouble completing basic application and recertification steps online, she admitted that even with her strong digital literacy skills, it has at times been challenging to find information about SNAP deductions and other specifics.

Opportunities to Assist Sarah

- The state SNAP agency could check in with Sarah virtually (through a chat service or via email) to confirm that she does not have any questions and has provided the appropriate information to receive her maximum benefit amount. For example, they could build in prompts asking about medical expenses that are often overlooked (transportation to appointments, etc.), to make sure she includes all eligible expenses.

Recommendations: Supporting older adults' online access to SNAP

The following recommendations are intended to guide various stakeholders as they support older adults in navigating SNAP in a virtual context.

Low-income older adult service providers

- Connect older adults to computer classes that emphasize online safety, fraud reduction, purchasing, and privacy in addition to navigation basics.
- Offer tips to help older adults remember passwords and become more comfortable logging into websites, downloading files, and saving their work.
- Provide information about Lifeline Support and the new Affordable Connectivity Program, both of which offer federal support to help low-income individuals pay for broadband¹⁸
- Support older adults' family members in helping their loved ones apply for benefits online, and inform them about low cost internet, Benefits Access Centers, and other CBOs that assist with the application process.

Policymakers and advocates

- Advocate for keeping in person and paper-based applications for those who need them, so that online avenues do not become the only option for submitting and managing SNAP applications.

State and local SNAP administrators

- Implement best practices in user centered design for online SNAP processes and test online applications for older adult use. For example, online portals and applications should auto-fill as much information as possible to minimize applicant effort and error, use the minimum number of screens possible, be mobile friendly, and not require an email address for submission. Because older adults may be more familiar with social media, guidance or portals that mimic that style may also be easier for them to navigate. In addition, states should offer support via phone, live chat bot, or in person for those who need it.
- As online grocery shopping and virtual Electronic Benefits Transfer (EBT) cards for SNAP become more prevalent, make sure that older adults' specific needs for using and understanding technology are considered, and appropriate guidance is provided, so that they can make use of these options. While online purchasing may be especially valuable for older adults given mobility and transportation challenges, those we interviewed had little familiarity with this shopping method.

This brief is based on an analysis of 193 interviews with low-income older adults that were originally conducted in 2018 by Social Policy Research Associates for an FNS study. A further analysis of the data was undertaken for AARP Foundation to build a deeper understanding of the older adults who are eligible for SNAP, including their needs and challenges, in order to develop effective strategies that increase the enrollment of older adults in SNAP. The analysis developed a set of composite profiles and journeys that illustrate key attributes of SNAP-eligible older adults, systemic barriers and service gaps, and how SNAP program options shape older adults' ability to navigate their journey. For the full report, see AARP Foundation's Food Security Research page [AARPFoundation.org/SNAPresearch].

Endnotes

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