Rutgers SNAP Gap Project:

Exploring the Perceived Barriers and Strategies to Increase SNAP Participation in Families Enrolled in Free and Reduced-Cost School Meals



Prepared by Rutgers Cooperative Extension



Executive Summary

In this report, we will provide a broad overview of the issues New Jersey families who experience food insecurity face as well as proposed solutions to increase these families' participation in the Supplemental Nutrition Assistance Program (SNAP).

The primary objective of this study was to better understand why New Jersey families who likely qualify for SNAP are not participating in this food assistance program, otherwise referred to as the SNAP Gap. The second objective was to evaluate the feasibility of engaging schools to assist in increasing SNAP awareness and participation among eligible New Jersey families.

While this is an exploratory study and not meant to be generalizable, the findings represent reoccurring themes identified during 19 online and in-person parent focus groups with a total of 113 participants, conducted in English and Spanish, and five interviews with seven county SNAP administrators across six counties in NJ. Participating counties included Burlington, Camden, Essex, Hudson, Passaic, and Sussex, which are economically and racially diverse, and have provided broad perspective on this issue.

The following issues were identified during focus groups with parents and/or caregivers and interviews with SNAP administrators:

Issue Identified by Parents and / or Caregivers with Lived Experience:

Awareness and Understanding of SNAP

- Several participants indicated that they were not familiar with SNAP and none of the participants were aware of the new \$95 monthly SNAP minimum.
- Many participants lacked clarity around the SNAP application process and the benefits of receiving SNAP assistance.
- Only a few participants said they learned about SNAP through professionals (e.g., healthcare providers, school professionals) in their communities.

Issues in the SNAP Application Process

- Some participants who had never previously applied for SNAP benefits in New Jersey expressed that they do not want to go through the SNAP application process because they have heard about their family or friends' poor experiences.
- Many participants expressed concerns that the application was intrusive, requiring a great deal of personal information and documents from others, such as landlords, employers, or ex-partners.
- Participants who have applied for SNAP benefits in New Jersey indicated that they often received written communications from their Board of Social Services about their application with very little lead time or after the scheduled interview appointment.
- Many focus group participants expressed feeling vulnerable and, at times, humiliated when entering their Board of Social Services office, citing a challenging and strained relationship.
- Applicants experienced spending excessive time in their county Board of Social Services office without resolving their SNAP application-related issues.
- Applicants felt that they received mixed messages from different county Board of Social Services staff about which documents were needed to complete their application.
- Focus group participants expressed concerns that they experienced a long wait for determining their households SNAP eligibility.
- Spanish-speaking participants who had applied for SNAP benefits indicated that it was difficult to find or work with translation services.

Issue Identified by County SNAP Administrators:

SNAP Eligibility and Cost of Living in NJ

• When asked about the process from the SNAP applicants' point of view, administrators indicated that the Federal Poverty Level (FPL) guidelines are too restrictive based on the cost of living in New Jersey.

Issues in the SNAP Application Process

- SNAP administrators expressed concerns about application review backlogs and staffing when discussing the application process.
- The expiring federal administrative waivers from the pandemic created some confusion as guidelines were constantly shifting and the Board of Social Services staff needed to be aware of changes.
- Administrators suggested that updated internal systems that communicate with each other
 and provide access to up-to-date electronic verification documents would streamline the
 application process from their end.
- Other concerns include language and comprehension barriers, delays in mailing in verification documents, and difficulties with completing the online application.

Proposed Solutions

The proposed solutions presented here are *tremendous opportunities* for improvement to the application system and administration of SNAP benefits in New Jersey. These improvements were identified based on a pilot study that included focus groups with parents and/or caregivers and interviews with SNAP administrators from 6 participating counties. It is important to note that these proposed solutions will require additional resources and capacity and should not necessarily be the burden of the county Board of Social Services offices.

Suggested Solution: <u>Increase SNAP Promotion and Ensure all Outreach is Accurate</u>:

- Continue to prioritize streamlining the NJ SNAP website information and functionality, encourage partner organizations to remove outdated information about SNAP from their websites.
- Continue to use social media to promote SNAP services, updates, and requirements.
- Partner with community organizations to disseminate SNAP information.
- Promote initiatives that create awareness about hunger and food security in a stigma-free way.

Suggested Solution: <u>Streamlining the SNAP Process</u>:

- Increase the number of staff dedicated to promoting SNAP and supporting the application process. It was reported that some counties authorize overtime to help reduce the backlog of applications.
- Temporary state funding for counties with high backlogs may streamline the SNAP application review process and allow counties to catch up on their accumulated applications.
- Review verification document requirements and identify ways to reduce the requirements, in
 addition to evaluating the time it takes to process an application, and the response time when
 questions arise. It can be helpful to review and consider the WIC enrollment processes and
 best practices. In all groups, there were participants who expressed positive experiences with
 the WIC enrollment process.

Suggested Solution: <u>Promoting SNAP in schools</u>:

- Include SNAP marketing materials with school meal applications and other school communications, such as email newsletters, social media posts, Back to School Nights, PTA meetings, and school events geared towards caregivers. These materials should include information such as the NJ SNAP website, an application link and/or QR code, eligibility guidelines, verification document requirements, process timelines, and the local authorized
- SNAP Navigator agency for direct assistance.
 Hold events at schools where SNAP Navigators and others can be present to explain the benefits of SNAP and the application process.
- Send out information from schools regarding scheduled SNAP Navigator visits to the school, with opportunities for parents and/or caregivers to sign up for individual private meetings with SNAP Navigators.

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Chapter 1—Introduction:

Food Insecurity in NJ

In 2021, 8.8 percent of New Jersey residents experienced food insecurity, meaning just over 810,000 residents did not have access to enough food for an active, healthy life.¹ In the same year, this rate was higher among children, with 9.8 percent of NJ children experiencing food insecurity.² In comparison, at the national level, 10.4 and 13 percent of the population and children, respectively, experienced insecurity in 2021.^{3,4}

Overall, New Jersey has statistically less food insecurity in comparison to the United States. However, food insecurity does not affect all geographic areas of New Jersey equally. Six of the 21 New Jersey counties have overall food insecurity rates higher than the national average, and seven New Jersey counties have childhood food insecurity rates that are higher than the national average. These counties include Atlantic, Camden, Cape May, Cumberland, Essex, Hudson, and Passaic.⁵

Longstanding inequities among racial and ethnic groups, in addition to geographical location, affect rates of food insecurity in NJ. In 2021, 14 percent of Black and 18 percent of Latino households experienced food insecurity compared to five percent of White and three percent of Asian households in NJ.⁶

Individual experiences of food insecurity can vary greatly. For some, food insecurity is a

temporary problem, while for others it can be a chronic, long-term challenge. Food insecurity occurs on a spectrum. For those with less severe food insecurity, it may mean worrying about affording their next meal. However, for others, it can be significantly more severe, and may involve skipping meals, consuming a chronically, nutrient-poor diet, and/or losing weight because they cannot afford enough food. Often parents may skip meals so their children can eat, but in the most severe cases, all household members will go without eating.⁷

The impact of food insecurity on children is far reaching and potentially detrimental. These effects can include poor academic performance, health, and socio-emotional development. 8-11 Fortunately, schools have the capacity to address food insecurity among their students and families. By providing nourishing meals, education, and support, schools contribute greatly to improving the overall well-being and academic success of students facing food insecurity.

Supplemental Nutrition Assistance Program (SNAP)

The United States Department of Agriculture (USDA) Food and Nutrition Service (FNS) administers 16 federal nutrition assistance programs with the goal to end hunger and obesity. The Supplemental Nutrition Assistance Program (SNAP) is the largest of these programs and was allocated \$111.2 billion in Federal Fiscal

Year (FFY) 2023.¹³ SNAP, formerly known as Food Stamps, provides assistance to households experiencing financial hardship by supplementing their grocery budget so households are able to afford nutritious food essential to support health and well-being.¹⁴ SNAP aims to alleviate hunger and malnutrition by increasing resources for the purchase of food for a nutritious diet.

In 2022, 1 in 11 New Jersey residents (9 percent) were enrolled in SNAP. Of the 857,300 NJ residents receiving these benefits, more than 63% are in families with children, over 47% included family members who were older adults or disabled, and over 44% were in working families. SNAP is administered by the NJ Department of Human Services (NJDHS) statewide and managed locally by each county's Board of Social Services.

SNAP eligibility is based on income and, in some cases, assets according to household size. New Jersey uses 185 percent of the Federal Poverty Level (FPL) to set eligibility for SNAP. For a family of three, the poverty line used to determine eligibility is an income of \$3,551 per month in 2023. Only U.S. citizens and certain lawfully present non-citizens may receive SNAP benefits if they meet the program's income guidelines. Benefit amounts are also based on these factors. As of March 2023, the minimum monthly benefit is \$95 in New Jersey.

SNAP Navigators provide free and confidential help with understanding how SNAP works, eligibility requirements, documentation needed, the application process, and how to maintain SNAP benefits.¹⁸ SNAP Navigator services are

also available in all 21 New Jersey counties to assist applicants. Their services are contracted from the state to local community organizations.

SNAP recipients must complete an Interim Reporting Form (IRF) every six months to continue receiving SNAP benefits. Additionally, at the end of each certification period, participants must complete the recertification process. This process includes an interview, after which participants receive a mailed packet of information including the recertification application and a list of required documents. This packet must then be returned to the Board of Social Services.¹⁹

School Nutrition

The New Jersey Department of Agriculture (NJDA) administers the USDA's School Nutrition Programs. Eligible public schools, non-profit private schools, and residential childcare institutions (RCCI) enter into written agreements with the NJDA to operate programs that provide nutritionally balanced meals to children each day. School Nutrition Programs include National School Lunch Program (NSLP), School Breakfast Program (SBP), After School Snack Program (ASSP), Fresh Fruit and Vegetable Program (FFVP), Special Milk Program (SMP), and Seamless Summer Option (SSO).²⁰

The NSLP is the nation's second largest nutrition assistance program behind SNAP.²¹ By participating in the School Nutrition Programs, schools and RCCIs agree to serve meals or milk that comply with requirements to receive financial assistance.²²

Every year, families must apply to enroll in the Free and Reduced-Price School Meals programs. Schools participating in the Child Nutrition Programs must send parents/guardians applications between July 1 and the end of the first week of school each year. Families can enroll in the program at any time during the school year or fill out a new application if their status changes. The School Food Authority (SFA) must designate a determining official(s) to review applications and determine eligibility. Eligibility determination for a household is effective for the entire school year and up to 30 operating days into the next school year or until a new determination is made.²³

The SFA must also complete the Direct Certification process to determine which students do not need to fill out an application. This is done four times a year by matching student enrollment data with corresponding data from NJSNAP, TANF, and Foster Care. Eligible families are then notified of their status and communicated that there is no need for them to fill out an application.

In January of 2021, the Governor signed into law that SFAs must no longer charge students in the reduced-price category for meals. These students receive free meals, however, the SFA must still track the total number of meals served to students in the reduced-price category.²⁴

Schools and Local Education Agencies (LEAs) located in high poverty areas are eligible for the Community Eligibility Provision (CEP). CEP schools offer meals to all students without collecting applications from families, therefore reducing the burden on families, SFAs, and schools; reducing the stigma of free meals; avoiding unpaid meal

debt; and increasing the number of children receiving healthy school meals.²⁵ Schools must opt into participating in CEP and can apply if 40 percent or more of the students are eligible for free meals through the Direct Certification process.²⁶

SNAP Gap

The SNAP Gap is the difference between who is eligible for and who is participating in SNAP. The most current nationwide data from 2018 shows a nationwide average of 18 percent of those eligible missing out on benefits.²⁷ New Jersey was slightly over the national average at 19 percent overall, with the rate for the working poor jumping to 28 percent. The working poor are those eligible for benefits that live in a household in which at least one person earns an income.27 The rate of elderly people eligible and not receiving benefits in NJ was 37 percent, lower than the national average of 58 percent.²⁸

The counties with the largest SNAP Gap, reaching less than 50 percent of eligible SNAP participants in 2018 were Hunterdon, Sussex, Bergen, Morris, and Cape May. The counties reaching the highest percentage of eligible participants in the same year were Hudson, Atlantic, Cumberland, Essex, and Gloucester. While the counties with the higher percentages of enrolled participants tend to be lower income counties, the number of unserved residents is high due to population sizes. For example, Essex County had the second highest number of unserved residents at almost 35,000.²⁹

While SNAP is an important safety net program that has demonstrated positive associations with long term health and education, it is also an economic stimulant. It is estimated that every \$1.00 in SNAP benefits can generate between \$1.50 and \$1.80 in economic activity as benefits are used in local retail outlets.³⁰ According to a 2020 Hunger Free NJ report, if all eligible NJ residents were enrolled in SNAP, communities would have seen an additional \$155.5 million in federal dollars annually.²⁹

Rutgers SNAP Gap Project

In 2023, Rutgers Cooperative Extension, in collaboration with the New Jersey Office of the Food Security Advocate, conducted an exploratory study to assess the barriers and motivators to applying for the Supplemental Nutrition Assistance Program (SNAP) among families participating in the Free and Reduced-Price School Meal programs. The Rutgers SNAP Gap Project explored the relationship between SNAP and school meals by collecting voices of residents with lived experience through focus groups. Additionally, the Rutgers SNAP Gap project team invited the input of county SNAP administrators to learn about ways schools can support their efforts.

The primary objective of this project was to better understand why New Jersey families, whose children may qualify for SNAP, are not enrolled in the food assistance program. The second project objective was to develop recommendations on how schools can increase SNAP awareness and participation among parents and/or caregivers while also decreasing stigma. Chapter five of this report includes some recommendations for both future study and the implementation of SNAP outreach in schools.

Based on focus group discussions, traditional approaches to encourage SNAP participation have often failed to overcome barriers such as stigma and misconceptions about the program. This project directly engaged food-insecure individuals to better understand the barriers to participation in New Jersey food assistance programs. Through collecting personal stories around food and food insecurity and pairing these stories with practical information about how to participate in SNAP, we aimed to understand the perception of SNAP and develop a plan to stimulate participation.

Working directly with six school districts across the state, the team conducted up to three focus groups per school with a total of 19 focus groups to assess the barriers and possible solutions to increase SNAP awareness and participation. Focus groups were conducted in English and Spanish to ensure a diversity of participants is included. Additionally, we collected data from Department of Human Services administrators to assess capacity for SNAP participation at the county level.

Schoolswereselectedbasedonawidegeographic reach, ethnic and racial diversity, varying SNAP eligibility and participation, and varying rates of free and reduced meals participation.

Figure 1 provides a summary of demographic information of each participating school, and Figure 2 shows the number of students enrolled in the Free and Reduced-Price School Meal programs in the participating focus group schools compared to the state.

This study was approved by the Rutgers University Institutional Review Board (Pro2023000458).

Enrolled Student's Demographics in Focus Schools Compared to New Jersey: 2021-2022

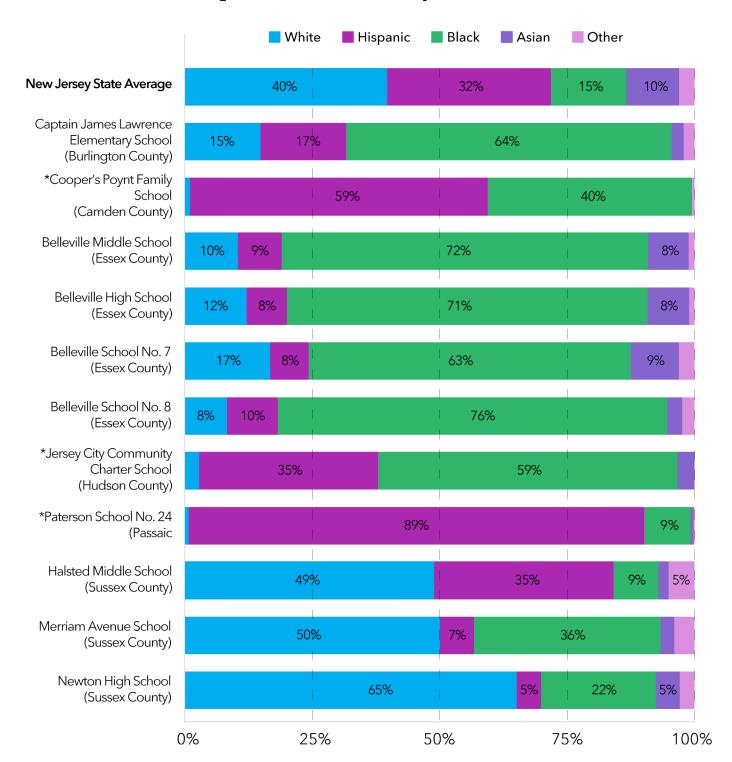


Figure 1: Enrolled Student's Demographics in Focus Schools Compared to New Jersey: 2021-2022.

Source: NJDHS, 2021-22 Data. (Values less than 5% are not labeled).

^{*}School has community eligibilty to recieve Free and/or Reduced Lunch.

Enrolled Students Participating in Free or Reduced Meals in Focus Schools Compared to New Jersey: 2021-2022

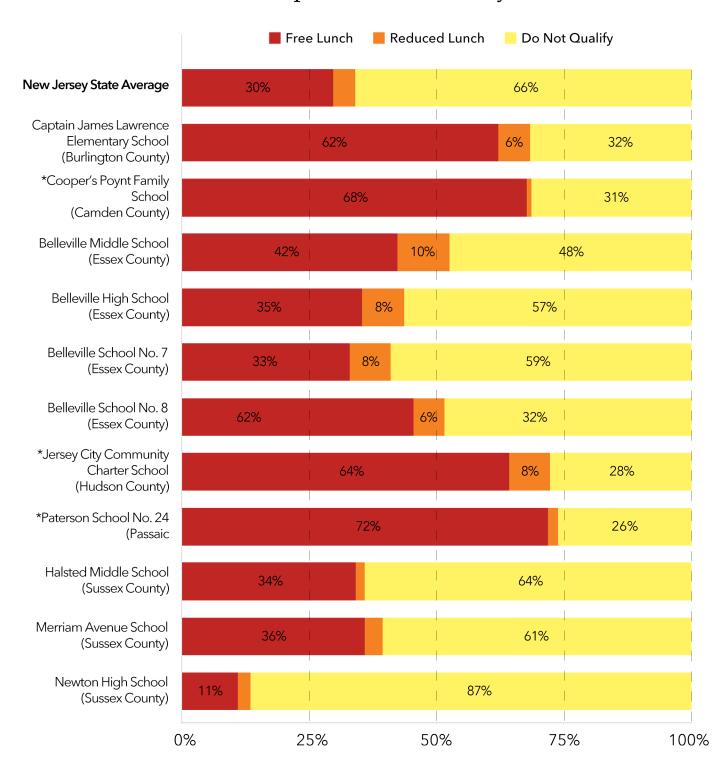


Figure 2: Enrolled Students Participating in Free or Reduced Meals in Focus Schools Compared to New Jersey: 2021-2022.

Source: NJDHS, 2021-22 Data. (Values less than 5% are not labeled).

^{*}School has community eligibilty to recieve Free and/or Reduced Lunch.

Chapter 2: Parent Focus Group Findings

METHODS

Rutgers Cooperative Extension collaborated with The Melior Group, a PeopleMetrics company, to conduct focus groups with parents/guardians whose children qualify for the Free and Reduced-Price School Meals (FRSM) program. The goal of this qualitative research was to assess participant awareness and perception of SNAP and understand why families who very likely qualify for SNAP are not participating in the program.

Nineteen online and in-person focus groups across six counties in NJ were conducted in English and Spanish. Parents/guardians were screened and recruited by the individual schools that hosted their session. Participating schools sent flyers and emails to their listserv of eligible families (i.e., enrolled in the FRSM program) to recruit them for the study. Participants were selected on a first come first served basis.

Each session was conducted by a senior PeopleMetrics researcher. A Rutgers researcher attended each focus group to oversee the interview process and, in some cases, answer questions from the interviewees. All participants provided written or verbal consent prior to beginning the focus group. Each session lasted approximately 90 minutes. All sessions were recorded and transcribed (sessions in Spanish were also translated and transcribed into English).

Each participant received an incentive for their contributions to the research.

All of the focus groups were conducted between April and June 2023.

In reviewing these findings, it is important to keep in mind that this research is purely qualitative and provides directional information only. Findings, while reported here as conclusions, are in fact hypotheses based on observation and informed analysis. Quotes from individual participants are used to illustrate specific points.

Table 1: Number of Focus Groups and Participants by Language and County								
County	English		Spanish		Total			
	Focus Groups	Participants	Focus Groups	Participants	Focus Groups	Participants		
Burlington	3	24	-	-	3	24		
Camden	3	14	-	-	3	14		
Essex	2	8	-	-	2	8		
Hudson	4	16	1	6	5	22		
Passaic	-	-	3	28	3	28		
Sussex	3	17	-	-	3	17		
Total	15	79	4	34	19	113		

FINDINGS

A) Overarching Observations

Most of the participants were female and spoke English. There were no more than 1-2 men per group, and many groups had no male participants. Most of the participants held hourly positions with unpredictable and fluctuating hours week-to-week. Many had health-related challenges (e.g., chronic illnesses and disabilities, children with special needs) that made it more difficult to work full-time.

B) Awareness and Understanding of SNAP

Most of the focus group participants are aware that there is a program to help families afford food. However, a few participants, particularly those who are recent arrivals to the United States, are not familiar with SNAP.

"I've heard people talk about it, but I really don't have enough information. I have a child - this is his first year here [in the US] -- and I'd like to be better informed about exactly what that program is. I know it has to do with eating, but I don't have enough information."

Alternate Names for SNAP in the Community

Most focus group participants were aware that there is a program to help families afford food. However, there were a few participants, particularly those who recently arrived in the US, that were not aware of the program. Those most familiar with the program were aware of the "SNAP" name. However, many participants who grew up using food assistance, still know the program as "food stamps" and have never heard of the "SNAP" name. Others refer to SNAP as EBT or "coupons."

Obtaining Information on SNAP

Participants indicated that informal networks of family and friends are the primary source of information about SNAP and other social services available. Some participants grew up in households that received food assistance, so they knew about it and had some general comfort using it. Other participants have learned about SNAP through family, friends, and other community members on whom they sometimes rely on for advice about how to apply and maximize their SNAP benefits. Participants whose primary language is not English mentioned consulting friends and family who have lived in the US for longer for assistance with completing the SNAP application.

"I was broke, and what are my options? I went down there and applied for welfare because my cousin told me you can get it. That's how I found out about it."

Other sources of information about SNAP and its application process included online searches for food assistance; SNAP Navigators or others who work at local food pantries; and ads on social media. Only a few participants said they learned about SNAP through professionals (e.g., healthcare providers, school professionals) in their communities. One focus group participant, who also works with a community organization that connects people with social services, shared that she often comes across people who do not know what benefits and programs, including SNAP, are available to them.

Perceptions of SNAP Eligibility and Benefits
Most participants were not aware, some in
disbelief, when they learned that if their children
were enrolled in FRSM they may be eligible
for SNAP benefits. This had not been their
general understanding or experience among
participants. Many shared that they have applied
for SNAP in the past and been rejected or
received minimal benefits. Further, none of the
participants were aware of the new \$95 monthly
SNAP minimum. This benefit began in March
2023 and the focus groups were conducted in
May and June.

Some participants expressed concerns that they may have to pay back the monies they received from SNAP. There were also concerns that SNAP participation will negatively affect immigration cases or children's college applications. In addition, participants expressed concerns around being perceived as lazy and uneducated among other negative attributes associated with receiving assistance to purchase food.

C) Applying for SNAP

Most of the participants had, at one time or another, applied for SNAP, and many are currently or have previously participated in the benefits program. There were several problems and frustrations associated with applying for SNAP discussed - drawbacks which focus group participants indicated deter people from ever trying, or trying again, even with the understanding that SNAP benefits are helpful. As noted above, word of mouth plays a significant in information dissemination within role communities. Accordingly, some participants who had not previously applied expressed that they do not want to go through the SNAP application process because they have heard about their family or friends' bad experiences.

Stigma Associated with Collecting Necessary Documents

When discussing the SNAP application, focus group participants indicated that the actual application was intrusive. Many participants were uncomfortable supplying personal information, whether in person or online, as part of the application process. In many cases, focus group participants who had applied for SNAP were asked to provide documentation from other people as well, including bosses, previous partners, or landlords. Some participants mentioned they were uncomfortable asking others for information. Participants worried about their landlord's impression on whether they could afford rent and whether they may not be a good tenant if they found out about their SNAP application. Another participant expressed concern about negative repercussions at work due to stigma if her boss found out she was applying for food assistance. Many participants mentioned needing to get information from a previous partner as a concern.

"I have been separated from [my daughter's] father for 20 years, but I need information from him, what for? He and I are not together. He has his life with another [partner]."

Concerns with Application Timeline

The timeline for the application was also discussed. Many participants mentioned that the application itself was long, but the more significant issue was the time it took for their application to be processed. Many stated they had waited months to learn about their application status. When the outcome was an approval, applicants received benefits back dated to the application date. Others mentioned receiving mailed letters confirming a telephone interview, past the date of the interview.

Experience with Online Application

There were varying levels of awareness that there is an online portal/website through which participants can apply for SNAP and submit verification documents. Some participants agreed that the online application allowed applicants to work at their own pace and gather their information from the comfort of their own home. It was also stated that the new online portal is a vast improvement to previous iterations of the application process. There was some

resistance among participants to completing the application online. Some participants reported varying levels of comfort with technology and others shared that the online system was hard to navigate. One participant said, "you had to press too many "buttons" to get to the SNAP application." Other participants reported that online applications were not available or there was a backlog of applications in their county. For clarification, applications are always available, but they may have a backlog of three to four months processing time in some counties. There were participants, however, that did not trust technology and preferred to do the application in person at the Board of Social Services office. Upon review of the website at the focus groups, some concerns included that the application itself and the MyNJHelps Screening Tool were difficult to find.

"'Apply here' shouldn't be a dropdown box. You shouldn't have to click three things to get to it."

After discussing findings with the NJ Division of Family Development (DFD), the location of the application on the website is intentional so that visitors can see eligibility requirement before applying.

Some participants whose first language is Spanish could not figure out how to translate the website. Some participants were viewing the new online portal on their mobile devices in the focus groups.

Experience with In-Person Interactions

Some people shared that they preferred to apply in person due to a lack of trust, access, or knowledge in technology. This could entail securing transportation and time off work, which can both contribute to financial consequences. One participant stated,

"If you decide to go to the office to apply, you can spend all day and still not get it done -you need to take off from work and you don't even know if you are going to get to talk to someone or going to qualify."

For those participants who had applied in person at their county office, there was a great deal of discussion about the relationship between applicant and staff. Several applicants shared that they felt humiliated at having to request the benefits and were in a vulnerable state when entering their Board of Social Services office. They reported that there were often long lines and people spent hours waiting for service in the office. Focus group participants shared that applicants could become more stressed and angrier during the wait.

It was expressed by some applicants that the staff at the Board of Social Services offices appear to be immune to the applicants' suffering and not interested in helping. Spanish-speaking participants felt they were treated particularly negatively at the Board of Social Services office due to the language barrier. "Basically, none of the workers there speak Spanish. I'm just going to throw that out there. It's like they get annoyed, and they just don't want to deal with you. They don't want to get a translator because the translator takes too long, then you got to go to the back of the line."

Communication between applicants and the Board of Social Services proved to be a concern for participants. It was mentioned that phone calls go unanswered or unreturned for long periods of time.

"I went to the office about seven months ago, and they said, 'We're going to call you.' I gave them my information, everything.... They didn't call me back. Then I went again, and they made me fill out a little pink sheet with my name and phone number. I told him that I'm here for the second time. And they said, 'We'll call you back.' But they never called me back."

Several participants who had applied for benefits identified miscommunication with the Board of Social Services where the applicant would be asked for verification documents that they had already provided. In one instance, an applicant had received a letter stating that they were missing a document. When they went to the office, the staff looked up the application and the document was there. This was a common grievance among participants; there is a list of required verification documents for the application, yet applicants reported that they are being asked for additional or more detailed documentation to complete their verification. To clarify, the Board of Social Services does not ask for anything that is not on the verification document list, however, they do ask for additional or more detailed documents if the documents provided are not sufficient to verify what is required. Similar feedback was cited during interviews with content area experts and county SNAP administrators. County SNAP administrators indicated that the county should have the capacity to verify information, such as labor department records, instead of depending on applicants to provide documentation readily available in state databases. During the focus groups, it was often mentioned that other services were easier to apply for with more helpful staff, such as the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) or NJ FamilyCare.

Schools Participating in the Focus Group Study

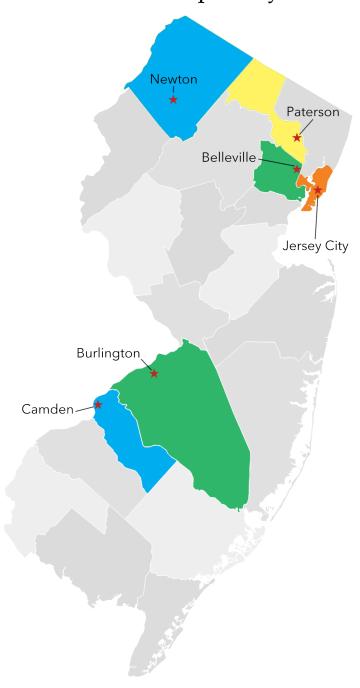


Figure 3: Locations of the Focus Schools in New Jersey.

D) Experiences using SNAP

Advantages of receiving SNAP benefits

Focus group participants noted that the cost of living (and the cost of food) keeps rising, and that income has not gone up commensurately. Many shared that this makes it impossible to afford enough food for their families without help.

"It takes away some of the stress of wondering where our next meal is going to come from."

Participants who have ever been on SNAP agree the financial assistance is a tremendous benefit that makes their lives less stressful. Participants shared that SNAP gives their family money reserved only for food, which makes it easier to pay other bills (electricity, rent, etc.). Knowing there is money for food helps eliminate stress and can even cut down on family arguments over money. One participant shared,

"My wife and I fight less because we don't have to go into 'bill money' to buy food."

Participants shared that SNAP also allows families to purchase more healthy, desired foods. This was perceived as especially important among participants given the prevalence of chronic illnesses and special needs in participant families.

"When I didn't have SNAP, I thought about quantity over quality when I was shopping. Now I get a variety of foods."

"My son has autism, and he will only eat certain foods. So, I have to have those foods in the house at all times so he will eat."

Other benefits of SNAP cited by participants are that it is accepted at most stores as well as farmers markets. Participants also shared that SNAP saves them time because they can do a "big shop" rather than having to make multiple trips to the grocery store because there is not enough money to buy everything they need at once.

Many participants also agreed that the SNAP EBT card is easier to use than food stamps. The SNAP EBT card is more private than food stamps, which, in the past, announced to anyone who could see that the family was on supplemental assistance.

"I think they've come a long way in this. Because I remember there used to be vouchers that you would go in (to the store) with a slip (and everyone could see you using those vouchers). Now it's a credit card...it's indistinguishable (from other credit cards)."

Lastly, some participants were aware of and highlighted that families on SNAP automatically qualify for certain other benefits (e.g. help finding jobs, reduced cost internet, reduced Amazon prime membership).

Disadvantages of receiving SNAP benefits
Though these do not outweigh the advantages
of receiving SNAP, the focus group participants
identified some perceived drawbacks/difficulties
of SNAP benefits:

Benefits Cliff

Among the perceived drawbacks/difficulties of SNAP benefits, participants spoke on the lack of a gradual "off-ramp" from SNAP benefits. Several participants expressed that they have declined promotions at work, or turned down additional hours, because they were concerned that it will reduce their SNAP benefits when they are up for renewal. One participant explained,

"[The rules of SNAP are] Basically saying that in order for you to stay here, I'm going to need you to make this exact amount of money. Or even if a job opportunity comes out, it's like, do I want to take it? ...I can't take this job because now I'm cut off [from SNAP]."

Another participant expressed,

"The more you do for yourself, the less they are willing to help you."

A third person said,

"I'm more broke now that I have a job than I was when I was unemployed."

Some mentioned that they found themselves, or knew of others, in a situation where they received reduced benefits or became ineligible for SNAP due to increased income, only to be stuck in a worse position when their employment and/or financial circumstances changed. SNAP benefits are perceived by participants who have been on SNAP as predictable and providing assurance that there will always be money for food, whereas extra hours and jobs are not as predictable.

Access to SNAP Retailers

Another barrier to SNAP benefits usage, identified by focus group participants, is proximity and convenience of SNAP-participating food stores. Some participants expressed frustration with their inability to use their SNAP benefits at smaller stores or bodegas in their immediate communities. However, many also recognized that these stores may not always follow SNAP guidelines (e.g., price gouging, allowing SNAP recipients to purchase prepared hot foods and other ineligible products with SNAP benefits).

Confusion after the Pandemic

The COVID-19 pandemic has caused a mixed impact on individual experiences with SNAP. However, overwhelmingly, participants felt more food secure during the early days of the pandemic than they had before or since. Some participants who were on SNAP previous to the pandemic or had applied for it during the early days of COVID, found the application process to be much less complicated. One participant said,

"I believe that the Pandemic made it easier for families to receive assistance. I know some people who applied before and they were denied. But during COVID, everybody got it very easily."

Further, there was confusion around the difference between free/reduced-price school meals and SNAP. This confusion was reinforced during the early days of the COVID-19 pandemic, when eligible families received P-EBT cards in the mail to supplement the cost of meals for their school-aged child(ren).

"I have three students in a public school... one got the card, it arrived only once and it was a surprise to us, because we are new in the country, and we never filled out a form or an application. The card arrived, we used it, then they took it away."

Participants also expressed confusion over the food assistance they received during the pandemic. Many did not know why or where the assistance came from, and then when it stopped, they did not know why or what to do to continue receiving it. One participant shared,

"At the end of March 2020, I received three cards, one for each child of mine...I wasn't on food stamps at that time."

Among Spanish-speaking participants, some mentioned they did not receive the food assistance that their neighbors did during COVID.

E) Schools and SNAP

Only a few participants reported that they had ever received any encouragement to check their eligibility and/or apply for SNAP from school officials. However, many noted that they had not received such encouragement from *any* professional, including healthcare professionals or social workers.

When asked directly if they thought schools have a responsibility to help families enroll in SNAP or other benefits programs, most said no. In the words of one participant, "they are busy doing other things."

Schools as a Source of Information

That said, many participants agree that schools are an obvious source of information about all kinds of benefits to families, including SNAP. There are many reasons for this, including that parents and/or caregivers and schools already communicate about so much else that is relevant to children; there are existing channels and processes for exchanging information; and by and large, parents and/or caregivers trust schools to provide relevant and accurate information. One parent shared their thoughts about how to best do this.

"We already have to fill out lots of information at the beginning of the school year... I think they could also add something about SNAP (and what to do to see if you) can qualify. They should throw that in that in the same package (of information) so that everyone is aware."

SNAP Enrollment in Schools

While most participants did not want school personnel to be providing SNAP assistance, most participants agreed that, as central community locations, schools are an optimal location to post SNAP Navigators to assist families with SNAP. In fact, many participants suggested that schools should go further, and allow households to submit SNAP applications and verification documents (i.e., in a lockbox) at school. As one parent said, "If there was a SNAP Navigator [at school] I would be first in line." Another said:

"It would be good having a person (SNAP Navigator) at school because there are many teachers who see what is happening with kids, they see when they come with the same clothing all week... And if there's somebody at school that can navigate for that family to get the aid, that would be a benefit."

Participants indicated that the main drawback of having schools become a SNAP Navigator hub was concern about confidentiality. Some participants reported that they did not feel comfortable filling in their personal information on a school internet-enabled device to access the application online themselves or with the assistance of a Navigator. Other participants reported concern about other parents and/ or caregivers and kids knowing about their personal struggles, and a few participants said that they did not want the schools themselves to know what is going on in their family lives.

"If schools know you are on SNAP that could become a strike against you if CPS (Child Protective Services) gets involved."

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Chapter 3–County SNAP Administrator Interview Findings:

METHODS

Rutgers Cooperative Extension engaged The Melior Group to conduct three online and two in-person interviews with seven county SNAP administrators. The purpose of this qualitative research was to understand the administrative challenges surrounding SNAP and current collaborations with the local school systems in each county. These administrators were identified for participation by the head of each participating county's social services office.

Each interview was conducted by a senior PeopleMetrics researcher, with a Rutgers research member present. All participants provided written or verbal consent prior to beginning each interview. Each session lasted approximately 45-60 minutes. All sessions were recorded and transcribed.

All of the interviews were conducted between April and June 2023.

In reviewing these findings, it is important to keep in mind that this research is purely qualitative and provides directional information only. Findings, while reported here as conclusions, are in fact hypotheses based on observation and informed analysis. Quotes from individual participants are used to illustrate specific points.

FINDINGS

A) Overarching Observations

Several of the interview participants were quite cautious and circumspect with the information they were willing to provide about SNAP. It was difficult for the interviewers to extract detailed answers to specific questions. Some participants were unwilling to acknowledge the barriers associated with applying for SNAP.

"They apply online, and we conduct a telephone interview to follow up, and if (more information is needed) we request it via email, fax, or drop it off in person. I really don't know what would be a barrier."

B) Program successes

Interview participants believe that the ability to afford food -- particularly nutritious food -- has been, and continues to be, the major benefit of SNAP.

"I think the biggest success of SNAP is really helping and ensuring people get healthier food, they can use it to buy stuff that they typically wouldn't be able to afford and have healthier lifestyles..."

Additionally, participants cited that the SNAP program helped millions of people avoid catastrophe during COVID; changes to SNAP eligibilitywere introduced, and more people were able to enroll in SNAP and to receive more help. Most administrators confirmed that they saw a significant increase in applications during COVID.

"The COVID waivers that were in place allotted for more money. It was simpler for people to apply for benefits. But as the waivers have ended, the emergency benefit amount has returned to pre-COVID [amounts]."

Interview participants highlighted that the SNAP enrollment process has been simplified on a permanent basis, as well: people can do everything online, they don't need an inperson interview, interim reporting is now every year, not every 6 months, and other changes.

Participants also pointed out that the SNAP minimummonthlybenefitisupto \$95. However, as learned from the focus group participants, many SNAP-eligible individuals and/or households are not aware of this change, and resist applying for SNAP because the old minimums are just "not worth" the hassle of applying for SNAP.

C) Challenges with SNAP

Administrative Challenges

Interview participants indicated that SNAP administrators are still seeing impacts from the pandemic. Specific impacts cited by participants include administrative backlogs processing SNAP applications and recertifications, and difficulty hiring Board of Social Service staff. While federal waivers were helpful to quickly process applications and enable more New Jersey households to receive higher benefit amounts, the processing teams face changing rules and regulations as the waivers expire. As one administrator said, Another challenge mentioned by participants "Withstaffingchallenges, getting people (who've completed their eligibility) enrolled in SNAP fast enough -- as much as we keep improving and doing everything we can -- that is a barrier sometimes...they've submitted everything and we're trying to keep up with it."

is the outdated internal system that is used for processing applications. Administrators are eagerforanticipated changes to come at the state level. However, they are frustrated with the current systems that do not connect to other internal systems. The lack of efficiency with the current systems was described by an administrator: Other interview participants mentioned it would

"The actual system that we put information into is very, very old. It's not web based, you can't just hover over something and find out what certain things mean, things like that. You have to know what codes mean. Another problem is getting a lot of the systems to speak to each other. We have a separate system for this, and we have a system for that."

be more efficient to have more up-to-date information available for electronic verifications. For example, access to wages is a quarter behind and therefore unusable for verification purposes.

SNAP administrators also raised concerns about delays in requesting and receiving verification documents. The participants' concern is focused on the length of time required to physically mail letters out and receive verification documents back within mandated timeframes. Many administrators encourage people to apply online for this reason.

"We prefer people to do the application online: Paper is the worst to keep track of, maintain, get back into systems later. There's more chance for things to get lost, and mail delivery is slow. If people apply online, it gets to us that day. If you mail it in, it could take, I don't know, sometimes up to 20, 30 days for us to receive the application and the documentation."

However, according to expert reviewers, the online portal does not connect with the counties internal systems for verifying documents that is why counties continue to ask for documents that applicants already submitted online. This situation can make it difficult for people to get verified in time and causes trust issues between applicants and the Boad of Social Services.

Challenges for Recipients

SNAP administrators also acknowledged that applicants/recipients may face challenges with SNAP. One concern raised by administrators was in regard to the Federal Poverty Level (FPL) and how cost-of-living is not considered in more expensive states, such as New Jersey. Another challenge mentioned was that there may be a lack of food retailers in certain areas of the state, making it difficult to utilize SNAP benefits.

"I find in some of our areas we have a challenge for people to use the benefits. We have a few food deserts, ... they don't have a supermarket. So yes they can get the benefits but in the same respect they're not getting all of the benefits of it because they can't get to a supermarket very easily."

Finally, administrators were concerned with applications with insufficient information provided to make a benefit determination. Some applicants cannot figure out the online application and may not be able to get to the office to apply. This leads to a longer application time through the mail if it is completed at all. Language barriers can also cause an issue, not just with translation but the comprehension of questions.

"We offer translation services. We have a vendor that assists with that. But...people being understand able to application itself, that's totally separate from the language... People get tripped up by household composition the questions... (for example) people could be cohabitating in the same space but if you're just sleeping in the guest room or sleeping on the couch, and still responsible for your own food, that's information that you have to provide."

D) Collaborations with Schools

Currently, participants reported that county Boards of Social Services offices are not providing much formalized, proactive support within schools to help families apply for SNAP. Schools are not locations where SNAP administrators conduct regular outreach to help people apply; administrators reported that instead they focus their outreach on hospitals, jails, food pantries and other community organizations.

However, participants reported that Boards of Social Services offices do respond to oneoff referrals from school personnel and help schools - if they are asked - promote SNAP (and other benefits) to families at occasions like resource fairs and back-to-school celebrations.

"It's kind of a historical standard, the role that schools play (as sources of referrals to SNAP), organic versus the state coming in."

Part of the reason that SNAP administrators do not focus their outreach in schools is that they do not want schools to become satellites for Board of Social Services offices that they would have trouble staffing. They would rather have the families come to their main offices.

"In light of the heavy volume of those whom we're currently servicing, I don't know if it would be feasible for us when we're so busy right now...we have to service the population who are currently in front of us. We have to balance where our resources should be expended."

However, all interview participants agreed that schools can be an excellent source of information about SNAP, which corresponds to what many of the parents and/or caregivers stated, as noted above. Schools can promote the program to their families by providing information and periodically can navigators on-site to assist with applications.

"(including information about SNAP on applications for free/ reduced price meals) that's something that we're currently doing, but it does make sense."

Additionally, administrators generally agreed that the more that people who work in schools know about SNAP, the better position they will be in to make referrals to SNAP on behalf of specific families in need.

"If everyone (at school) had a little knowledge of SNAP and the counselors had a lot more detail about it, they could identify families really work with them...(school professionals) are the ones that see the families sometimes at their worst and will know when somebody could potentially be eligible. Even if they (people who work at the school) had a flyer or a link to apply, they could help families when they hear that parents' hours were reduced or something like that. Providing information, I think, is key."

Chapter 4–2023 Pilot School Programs:

Based on focus group discussions, traditional approaches to encourage SNAP participation have often failed to overcome barriers such as stigma and misconceptions about the program. As part of this project, the Rutgers research team engaged school administrators in finding ways to advertise SNAP through this grant. Schools were provided funding and asked to hold SNAP educational events that can engage parents and caregivers in a culturally sensitive and stigma-free way.

Many schools indicated that they would not be able to allocate the funds to pay for additional staff time to recruit individuals to participate in the SNAP program due to unionized workers and revising job descriptions, and budgets need to be approved by the Board of Education. However, schools were able to incorporate SNAP outreach in school focused events in a stigma free environment.

All six schools held at least one SNAP-Gap event, with a total of 17 events hosted between all the schools, and approximately 4,500 individuals participated. The schools found creative ways to incorporate SNAP outreach and education through events focused on culture, sports, wellness, and literacy. Schools made SNAP flyers and SNAP website QR codes available to participants at information tables, in social media posts, attached to award ceremony programs, in school supplies giveaways, and a variety of other outreach strategies. One school promoted SNAP awareness at a health and wellness event hosted in their

newly renovated outdoor classroom. The school administrator commented that the "parklike" outdoor environment—a rare experience of green space in that community—put attendees at greater ease and that attendees communicated that they "loved attending." Another school incorporated SNAP, nutrition, and affordable healthy meal prep information as part of a celebration of cultural food traditions at a Multicultural Fusion Festival. Other schools shared SNAP information at events like a Hoops with Heroes basketball game, a Glow-in-the-Dark family wellness open gym, free popup produce market, or at school awards nights to reinforce the importance of good nutrition for academic performance.

When possible, representatives of SNAP Navigator programs, local Boards of Social Services, NJ SNAP-Ed, and Legal Services of New Jersey attended the events to answer questions about SNAP and provide information about other public assistance programs. For example, at one event a SNAP Navigator reported completing 5 pre-screenings, providing general information to 15 other attendees with an agreement to follow up the following week for pre-screenings, giving out close to 32 flyers/postcards/printed information, and troubleshooting with 4 attendees on issues like checking on the status of their applications or getting in contact with the county.

SNAP Gap Project events contributed to greater awareness among attendees about SNAP benefits and processes. As one community member commented,

"This was great...thank you so much. I am a single mom and did not know about the resources that can help feed me, my daughter, and my grandmother. This gift card is going to be used towards our groceries this week."

WELCO

CFBN

Apply for
SNAP
BENEFITS
Here

NJSNAP
food assistance

Figure 4: A representative of the Community Food Bank of NJ provided SNAP information and pre-screenings to community members at an event in Paterson.

Credit: Paterson Public Schools

One Rutgers project team member noticed youth younger than sixth grade spontaneously taking a break from fun event activities to read SNAP brochures, possibly to share with family or friends.

The positive environment of the SNAP events created a backdrop for more constructive community dialogue around food insecurity issues, too. As one administrator explained,

"Our community now possesses deeper understanding of SNAP's impact on individuals and families facing economic challenges. This increased awareness has fostered a strong sense of community building and support around food and nutrition issues.... Moreover, the project has played pivotal role in reducing stigma associated with accessing SNAP benefits, promoting empathy understanding among community members."

Some event attendees were members of PTAs or parent networks and mentioned that as a result of attending, they plan to integrate SNAP awareness and food insecurity into their fall agendas. School administrators also reported

that school personnel learned a great deal about food insecurity and SNAP through participating in the SNAP Gap Project.

"Our team learned a great deal about [SNAP] program registration and participation barriers.... We have decided to include the flyer with the QR code with the free and reduced lunch applications that are mailed home in August. We plan to continue sharing this information at Back-to-School nights, parent workshops and... through the PTA."

While incorporating SNAP outreach and education in annual school events can be a best practice, school administrators indicated that having the additional funds from the project to focus staff time on coordinating with the SNAP navigators, purchase giveaways, and coordinate activities was invaluable.



Figure 5: Camden students playing tug-o-war.



Figure 6: In addition to SNAP information, members of the Camden County Board of Social Services, Legal Services of New Jersey, and Rutgers SNAP-Ed shared resources with community members at this SNAP awareness celebration in Camden.

Credit: Camden City School District



Figure 7: Camden Family Wellness Night Flyer.



Figure 8: Young community members having fun at a gym event to raise SNAP awareness.

Credit: Paterson Public Schools



Figure 9: Belleville Open Gym Night Flyer.

Chapter 5–Recommendations and Next Steps:

Recommendations for Schools:

Ideas that were raised by participants as to how schools can notify parents and caregivers about SNAP in respectful, confidential ways that don't involve school personnel and don't require schools to divert resources from kids were highlighted during the focus groups. Many of these recommendations were simple ways to promote information dissemination, such as including information about SNAP on school meal applications, school welcome packets that are sent home at the beginning of the year, and school emails and newsletters. Additionally, focus group participants indicated that schools should hold stigma-free resource fairs at school where SNAP Navigators and others can provide information and assistance with benefits: however, they should not be a place to assist households with applications. To have parents and/or caregivers apply for SNAP, schools should send out information about scheduled SNAP Navigator, with opportunities for parents to sign up for private meetings with SNAP Navigators. Privacy when signing up for SNAP services was a key consideration families wanted to ensure was implemented when schools support SNAP outreach and education.

Recommendations for SNAP Administrators:

While the SNAP application and verification process was highlighted as a major concern for both families and SNAP administrators alike, other recommendations emerged as ways SNAP Administrators can support families to apply for SNAP. A significant consideration is the customer service aspect of the application process. SNAP administrators are encouraged to conduct trauma-informed practice training for all county staff. This may support parents and caregivers in feeling respected and destigmatized in their application process. Other recommendations include information availability, updating SNAP eligibility requirements information on the state website clearly, and continuing to prioritize streamlining NJ SNAP website information and functionality. SNAP administrators can also utilize tilizing community partners to share SNAP information on their social media and encourage organizations to remove outdated information and flyers about SNAP from their websites.

Supporting SNAP Administrators in catching up with the current backlog can support faster processing times. Recommendations include increasing the number of staff dedicated to promoting SNAP and supporting the application process. It was reported that some counties authorized overtime to help reduce the backlog of applications. Temporary state funding for counties with high backlogs may streamline the SNAP process and allow counties to catch up on their accumulated applications. It may also be beneficial for SNAP Administrators to review paperwork requirements and identify ways to reduce them. Evaluating how long it takes to process an application and the response time when questions arise may highlight common issue areas can be helpful to review and consider the WIC enrollment processes and best practices. In all groups, there were participants who expressed positive experiences with the WIC enrollment process.

Next Steps:

Rutgers Cooperative Extension will be requesting additional funding to continue assessing the barriers to signing up for SNAP for families enrolled in the Free and Reduced-Price School Meals program. The NJDA list of districts with a high percentage of participation in the NSLP but low rates of SNAP participation in 2020 will be consulted for the recruitment process of ten new school districts. To continue collecting front line data, focus groups will be conducted at participating schools in new school districts.

The NJDA released a list of school districts that had a high percentage of participation in the NSLP but low rates of SNAP participation in 2020.

Atlantic County: Egg Harbor

Township

Bergen County: Hackensack

Essex County: Bloomfield, West

Orange, North Star Academy,

Newark Public Schools

Hudson County: Union City, West New York, North Bergen

Mercer County: Hamilton

Township

Middlesex County:

Woodbridge, Perth Amboy,

Edison

Monmouth County: Long

Branch

Morris County: Dover

Somerset County: Franklin

Township

Union County: Union, Linden,

Plainfield, Elizabeth

New Jersey Counties Participating in SNAP Gap Study

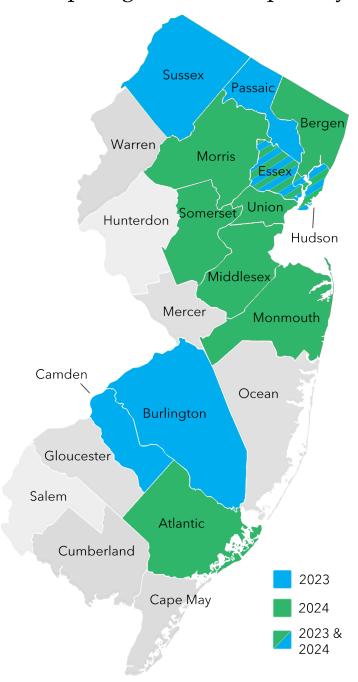


Figure 10: New Jersey Counties Participating in SNAP Gap in 2023 and 2024

Further work will explore evaluating the capacity at the participating schools to encourage families to apply for SNAP and assist with applications. In-depth interviews with school administrations will be conducted to understand barriers and opportunities unique to each school district. The interviews will explore what schools may need to sustainably continue SNAP promotion within their districts.

Schools that participated this year will be eligible to begin piloting scalable solutions for the coming year, such as inviting SNAP navigators to participate at Back-to-School Night and including SNAP marketing materials in communications with families.

To gain more insight into the application approval process, county Board of Social Services staff will be interviewed in each county. Where administrators have already been interviewed, the team will work with on-line staff to learn about day-to-day processes. A throughput analysis will be conducted in up to two counties to follow an application from beginning to approval/denial. The research team will then map the process to better learn what bottlenecks may exist and propose recommendations for resolution.

Finally, Rutgers will collaborate with partners that are already engaged in this work. The team will request that the NJ Department of Human Services connect them to the county administrators for streamlined communication. The Community Food Bank of New Jersey (CFBNJ) is conducting similar work funded by No Kid Hungry and will combine efforts with Rutgers.

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Glossary:

SNAP: Supplemental Nutrition Assistance Program

WIC: Women, Infants, and Children

USDA: The United States Department of Agriculture

FNS: Food and Nutrition Service

FFY: Federal Fiscal Year

NJDHS: NJ Department of Human Services

FPL: Federal Poverty Level

IRF: Interim Reporting Form

NJDA: New Jersey Department of Agriculture

RCCI: Residential childcare institutions

NSLP: National School Lunch Program

SBP: School Breakfast Program

ASSP: After School Snack Program

FFVP: Fresh Fruit and Vegetable Program

SMP: Special Milk Program

SSO: Seamless Summer Option

SFA: School Food Authority

TANF: Temporary Assistance to Needy Families

LEA: Local Education Agencies

CEP: Community Eligibility Provision

RCE: Rutgers Cooperative Extension

NJOFSA: New Jersey Office of the Food Security Advocate

FRSM: Free and Reduced-Price School Meals

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