



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

UNDERSTANDING LOW  
RATES OF PARTICIPATION  
FOR HOUSTON



# OVERVIEW

**Hunger and food insecurity are challenges facing individuals and communities across the country, including in Houston.** The Supplemental Nutritional Assistance Program (SNAP), formerly known as “food stamps,” is the nation’s first line of defense against hunger but could be doing even more to address food insecurity in Houston.

Texas ranks 46th in the nation for participation among SNAP-eligible people, and 44.4% of residents in Houston live at or below 185% of the federal poverty line. Among Houston metropolitan area households with children, 19.3% struggled against food hardship in 2014–2015 (54th highest), and the food hardship rate for households with children was 1.4 times the rate for households without children.

In February 2018, SNAP served 304,542 households in Houston, bringing in \$82,374,563 of 100% federally funded benefits, generating approximately \$147.5 million in economic activity. Without improvements in SNAP participation, however, Houston is still leaving millions more federal dollars on the table. In 2010–2014 (five-year average), an estimated 258,000 Houston residents (Harris County) were likely eligible for SNAP but not participating.

There are opportunities to get SNAP to more of these eligible Houston residents, to help them spend more robust federal benefits locally and to generate additional economic activity. Based on research on SNAP across the country, the positive impacts of closing the Houston SNAP gap are expected to include: increasing food security for residents; promoting better health outcomes and lowering health care costs; ensuring low-income students access to school meals; helping seniors afford both food and medicine; spurring demand for food retail stores, especially in underserved neighborhoods; assisting in disaster preparation and disaster recovery; and boosting local economic activity generally.<sup>1</sup>

## SNAP STRUCTURE AND FUNDING

SNAP is a shared federal/state partnership. SNAP benefits are funded 100% by the federal government; administrative expenses are shared between USDA and Texas. Unlike a block granted program, SNAP’s federal structure allows it to respond to changes in need, whether due to economic downturns or natural disasters.

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

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

Federal eligibility rules provide income and resource limits on SNAP eligibility but allow states a variety of options and waivers to vary those rules. With regard to income limits, applicants’ net incomes must be no higher than 100% of the federal poverty line. Most households also face a gross income test (130% of the poverty line unless the state opts for a higher limit). In states that apply higher gross income limits, more applicants have their expenses for other basics like shelter and child care taken into account in determining whether their net incomes are low enough to qualify them for SNAP benefits.<sup>2</sup>

The SNAP administering agency is the Texas Health and Human Services Commission (HHSC).

## Houston SNAP Participant Characteristics

In February 2018:

- **304,542** Houston households containing a total of **692,935** people received SNAP
- **121,813** Houston children under age 5 lived in households that received SNAP
- **265,615** Houston children aged 5–17 lived in households that received SNAP
- **241,302** Houston adults aged 18–59 lived in households that received SNAP
- **64,205** elderly Houston resident aged 60 or over received SNAP (19,494 aged 60–64 and 44,711 aged 65 or older)
- Monthly SNAP benefits averaged **\$270 a month** per household in Houston, for a total of \$82,374,563 in SNAP benefits<sup>3</sup>

## SNAP APPLICATION PROCESS

Texans can apply for SNAP online via YourTexasBenefits.com by visiting a Community Partner in their area, by calling 2-1-1, or by filling out and mailing in a paper application.<sup>4</sup>

## EBT CARD AND RETAILERS

The Texas Electronic Benefit Transfer (EBT) card is called the Lone Star Card. Participants obtain their EBT cards either over the counter, in person or by mail. Households choose a PIN number for security purposes. They can use this debit type card to purchase food at SNAP-authorized food retailers. The local FNS field office is responsible for the licensing and monitoring of SNAP retailers. In 2016 there were 19,519 SNAP-authorized retailers in Texas, and they redeemed a total of \$5,366,335,244 in federally-funded SNAP benefits.

In Houston and elsewhere in Texas, SNAP monthly allotments are distributed on household EBT cards on a staggered schedule over the first 15 days of the month, based on the last digit of the household's Eligibility Determination Group (EDG) number.<sup>5</sup>

## SNAP AND DISASTERS

In a disaster's aftermath, people often have new and urgent needs for food and other assistance. This is particularly the case for low-income people who are less likely to have savings and other resources to draw on during such a difficult time. Advocates can work with federal and state partners to get temporary Disaster SNAP (D-SNAP) to households not in SNAP, and replacement and supplemental SNAP benefits to program participants adversely affected by the disaster. These resources provide critical support to households struggling to access food during a disaster. Each year by August 15, Texas provides FNS with an annual SNAP Disaster Plan. In the wake of Hurricane Harvey in 2017, FNS approved a variety of program waivers so that SNAP benefits could be provided to Texans who had been adversely impacted by that storm, including in Houston. Two months of SNAP benefits at the maximum household allotment level were provided to those not enrolled on regular SNAP who applied at D-SNAP sites under slightly eased eligibility criteria; the same benefit levels were provided to SNAP households in Houston through replacement and supplemental benefits loaded automatically onto their Lone Star Cards. FNS also granted Texas HHSC waivers to ease SNAP administrative procedures to help SNAP agencies cope with the additional workload and granted waivers to allow SNAP households to use SNAP benefits to purchase hot prepared food items at SNAP authorized retailers. For Texas as a whole, SNAP participation increased in September 2017 by 887,285 persons, compared with the pre-Hurricane Harvey month of August 2017.<sup>6</sup>

## SNAP AND SCHOOL MEALS

Children in households that receive SNAP are "directly certified" for free school meals. School districts that participate in the National School Lunch Program match the names of children living in households that receive SNAP benefits with school enrollment records. This match is then used to certify students for free school meals without the need for their families to complete a school meals application. This practice also promotes cost-effectiveness and efficiency for school districts.<sup>7</sup>

## Houston SNAP<sup>8</sup>

**Eligible:** 824,133

**Participating:** 565,765

**Non-participating:** 258,368

**Local Access Indicator:** 68.6%

**Average monthly benefit for participants:** \$118.38

## Key Factors in SNAP Participation Gaps

Among reasons eligible people may not be enrolled on SNAP:

- lack of information about the benefits and how to apply
- stigma associated with public assistance
- difficulty of completing the application process, including submitting documents and having an interview
- perception household is over income guidelines
- mobility issues
- concern that participation might undermine immigration status for someone in the household
- perception that the benefit levels are too low to warrant applying
- getting cut off after enrollment for procedural reasons
- lack of proper screening for eligibility factors
- too few local offices and long wait times
- no contact number or an unreliable contact number
- interviews are rarely completed at an office; phone interviews are easily missed
- language barriers (Houston is diverse with 140 languages spoken)



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

A number of initiatives and activities at the state and local levels provide opportunities for tackling SNAP gaps in Houston.

1. HHSC has modernized the SNAP application process by operating an online application system as well as by conducting SNAP interviews over the phone.
2. The Community Partner Program (CPP), administered by Feeding Texas, helps faith-based and other local organizations to serve their communities by providing needy Texans with application assistance for SNAP and other state benefits programs for which they may be eligible. The Houston Food Bank's Client Assistance Program is a Community Partner under a contract between Feeding Texas and HHSC.
3. Through the Community Partner Interview (CPI) contract between Feeding Texas and HHSC, the Houston Food Bank—along with four other food banks in the state—are trained and certified to assist clients applying for SNAP and other state benefits, which includes interviewing SNAP clients and issuing an EBT card at the time of the interview. HHSC determines the CPI client's SNAP eligibility upon receipt of the case, which facilitates and expedites the SNAP enrollment process.
4. Houston Health Department has multi-service centers offering various services to different communities throughout Houston. Some nonprofits partner with those centers to provide SNAP application assistance. In addition, in the wake of Hurricane Harvey, the Houston Health Foundation funded the Healthy Houston Bucks incentive to double SNAP and D-SNAP benefits at Get Moving Farmers' Markets at five multi-service centers.<sup>9</sup>

## SNAP APPLICATION ASSISTANCE, E&T AND NUTRITION EDUCATION

Texas has a state SNAP plan through which it receives federal reimbursement funding for half of the costs of its SNAP education and application assistance activities. The Houston Food Bank is among the organizations included in that plan and, as discussed above, provides education and application assistance to Houston residents.

Texas has a SNAP E&T Plan, which draws in federal reimbursement dollars. Effective April 1, 2018, the authority for SNAP E&T will transfer from the Texas Workforce Commission (TWC) to HHSC. E&T activities are mandatory in Texas for those SNAP participants aged 18 to 59 who are working less than 30 hours per week unless they are exempt; if they are exempt, they may participate voluntarily. A subset of SNAP participants aged 18 to 50 who are working less than 20 hours per week ("Able-Bodied Adults Without Dependents") also must engage in SNAP E&T or face a three-month time limit on SNAP eligibility. Although Harris County qualifies for a waiver of the ABAWD time limit based on insufficiency of jobs criteria, Texas has not sought federal authorization to waive the time limit in Harris County. Texas is using additional federal exemption authority (15% exemptions) to waive the time limit for ABAWDs in several counties, but not in Harris County.

Texas has a SNAP Nutrition Education (SNAP Ed) Plan. Multiple organizations across Texas including food banks and the Texas A&M AgriLife extensions offer a variety of classes to help likely SNAP-eligible people with shopping, budgeting and cooking lessons and tips that can help them make healthy choices.<sup>10</sup>



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- 1 For more info on SNAP's positive impacts, please see <http://frac.org/wp-content/uploads/frac-facts-snap-strengths.pdf>
- 2 For more information on state options, see: [https://fns-prod.azureedge.net/sites/default/files/snap/13-State\\_Options-revised.pdf](https://fns-prod.azureedge.net/sites/default/files/snap/13-State_Options-revised.pdf)
- 3 <https://hhs.texas.gov/about-hhs/records-statistics/data-statistics/supplemental-nutritional-assistance-program-snap-statistics>
- 4 For a copy of the Texas application for SNAP, see [https://www.yourtexasbenefits.com/GeneratePDF/StaticPdfs/en\\_US/H1010\\_Febr2018.pdf](https://www.yourtexasbenefits.com/GeneratePDF/StaticPdfs/en_US/H1010_Febr2018.pdf) and [https://www.yourtexasbenefits.com/GeneratePDF/StaticPdfs/es\\_ES/H1010\\_Febr2018.pdf](https://www.yourtexasbenefits.com/GeneratePDF/StaticPdfs/es_ES/H1010_Febr2018.pdf)
- 5 <https://fns-prod.azureedge.net/sites/default/files/snap/texas-issuance.pdf>
- 6 For information on leveraging federal nutrition assistance for disaster victims, see <http://www.frac.org/wp-content/uploads/best-practice-getting-snap-to-disaster-victims.pdf> and <http://www.frac.org/wp-content/uploads/d-snap-advocates-guide-1.pdf>
- 7 For background, [http://www.frac.org/wp-content/uploads/direct\\_certification\\_update.pdf](http://www.frac.org/wp-content/uploads/direct_certification_update.pdf)
- 8 Estimates for average in calendar 2015 based on Food Research & Action Center analysis of government data
- 9 <https://patch.com/texas/houston/snap-d-snap-benefits-increasing-houston-farmers-markets> <http://www.houston.tx.gov/health/MS-C>
- 10 For a list of SNAP Ed providers, and more SNAP Ed background visit <https://snaped.fns.usda.gov/state-snap-ed-contacts/texas> and <https://goodfoodgoodmove.yourtexasbenefits.com>