

MONITORING POVERTY AND WELL-BEING IN NYC

SPOTLIGHT ON **SNAP**

Going Hungry:
Which New Yorkers
Are Leaving Food
on the Table?

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Executive Summary:

Approximately 20% of New York state's eligible population does not take up SNAP benefits, similar to rates sometimes found for New York City. In the summer of 2016, Robin Hood sought to understand how many New Yorkers were "leaving money on the table" and who they were. In this report, we leverage the Robin Hood Poverty Tracker, a survey of poverty and wellbeing in New York City, to identify the populations that do not utilize their benefits. We find that 31% of New York City's SNAP-eligible population failed to apply to SNAP. We describe which groups are most likely to leave benefits on the table, the composition of the population that fails to apply for benefits, and the association between SNAP take-up and various life circumstances like shocks and material hardships.

We find that the following factors matter:

Income as a Percentage of the Poverty Threshold

- Eligible individuals with incomes above the official poverty line are less likely to apply than individuals in poverty, and most individuals that do not apply are not in poverty.

Education Attainment

- The most educated individuals are least likely to apply. However, most individuals that do not apply do not have a college degree.

Gender

- Males are less likely to apply and fewer are eligible; therefore, the majority of eligible individuals who do not apply are female.

Race/Ethnicity

- Whites are less likely to apply than Blacks and Hispanics, but the majority of the population that does not apply is either Black or Hispanic.

Immigration Status

- Foreign-born individuals are less likely to apply than U.S.-born individuals, but they make up a smaller proportion of the population that does not apply.

Age Group

- When split by age, 18- to 29-year-olds are both the least likely to apply and make up the largest proportion of the population that does not apply.

Spouse/Domestic Partner

- Individuals without a spouse or partner are less likely to apply than those with a spouse or partner, and most individuals that do not apply do not have a spouse/partner.

Child in Household

- When compared to adults with children in the household, adults without children in their home are less likely to apply and make up the majority of the population that does not apply.

Number of Adults in Household

- Adults living with other adults are less likely to apply compared to adults living by themselves. They also constitute the majority of the population that does not apply.

Borough

- Residents of Queens are less likely to apply than those living in the Bronx, Brooklyn, and Manhattan, but most people that do not apply live in Brooklyn or Manhattan.

Census Tract Poverty Rate

- Individuals living in census tracts with a poverty rate under 40% are less likely to apply than those in higher poverty areas, and most individuals that do not apply live in areas where the poverty rate is below 40%.

In short, with the possible exception of people living by themselves, among those eligible for SNAP the most advantaged are the least likely to apply.

In addition to demographic analysis, we looked at how certain shocks, material hardships, and health problems are associated with SNAP take-up. Not all of the shocks and hardships considered were significant in predicting failure to apply. Our models suggest that individuals who change childcare, have an accident, are a victim of a crime, or have either hardships or health problems are more likely to apply for or receive SNAP. In other words, SNAP-eligible New Yorkers who experience relative stability in their lives are more likely to not apply for SNAP benefits for which they are eligible.

Additionally, some shocks that one would reasonably assume to affect an eligible individual's failure to apply for SNAP were not significant in our models. These shocks included, but were not limited to, experiencing either an increase or decrease in income, starting a new job, and losing a job.

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Motivation

Every day, thousands of New Yorkers feed their families using benefits they received from the Supplemental Nutrition Assistance Program (SNAP). SNAP is a national means-tested entitlement program designed to alleviate hunger while providing economic benefits to local communities.¹ Troublingly, Robin Hood and other New York City anti-poverty organizations have observed that some SNAP-eligible New Yorkers do not take up SNAP benefits, despite their eligibility. Thus, Robin Hood sought to understand which New Yorkers were “leaving money on the table” and what could be done to increase take up of SNAP benefits amongst eligible individuals and households. In this report, we answer this question using three approaches. First, we identify the demographic groups that are least likely to take up SNAP benefits, despite eligibility, when compared to their counterparts. Then we look at the composition of the SNAP-eligible New Yorkers who are not taking up benefits and identify the demographic groups that make up the largest proportion of this population. Finally, we see how life circumstances relate to SNAP application by looking at the relationships between application and shocks (i.e., changes in circumstances), and application and material hardship.

¹ <https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap>

Data

The Robin Hood Poverty Tracker is a longitudinal study of wellbeing and disadvantage in New York City that entered the field in 2012. Its goal is to better understand what it means to be disadvantaged in NYC by following a representative sample of New Yorkers over time and collecting data on income, material hardships, and health. Every three months, participants in the panel are asked questions on everything from household finances to their health and general life changes.

One key advantage of the Poverty Tracker is that its surveys are always live in the field. This means that as new questions arise—because of policy initiatives, such as changes in the minimum wage, or observations about the efficacy of NYC’s anti-poverty programs—the surveys can be easily updated to help answer these questions. Robin Hood, other nonprofits, and public sector agencies may be interested in asking new questions to better inform policy decisions (e.g., minimum wage increases) or program strategy. When Robin Hood asked the Columbia Population Research Center and the Center on Poverty and Social Policy at Columbia University to look into why SNAP-eligible individuals weren’t applying for SNAP benefits, we created a set of questions around SNAP usage and embedded them into the surveys we were administering at the time. The responses to these questions are the basis for the analyses in this report.

In order to be eligible for the SNAP program, an individual’s or a household’s gross monthly income needs to be below 150% of the poverty level threshold for that household size. In the summer of 2016, we identified SNAP-eligible respondents who had incomes below the established income thresholds for their household size and asked them about their relationship to the SNAP program. This questionnaire is referred to as the SNAP add-on survey. Overall, 1,091 individuals completed the SNAP add-on.

The percentage of SNAP eligible New Yorkers that are failing to apply for SNAP

We observed that many SNAP-eligible individuals and households did not receive or hadn’t applied for SNAP. Of those who completed the SNAP add-on survey, 69% received or had applied for SNAP. However, 31% neither received nor had applied for SNAP—despite being eligible. We refer to this group as those who “failed to apply.” Note that when we use the term “failed” we do not mean in any pejorative sense. New Yorkers may not apply for any of a number of reasons. For example, an eligible New Yorker may not apply for benefits because they do not want to be reliant on the government for their wellbeing, or because they are able to provide food for themselves or their family by other means. Our term “failure to apply” is simply meant to characterize those who appear eligible to receive the benefit but who nevertheless do not receive it or did not apply for it.

According to the USDA, 83% of eligible individuals received SNAP in 2015² in the United States. This percentage remained unchanged from 2014 but is up from 2010, when the participation rate was 72%. Additionally, by some estimates, New York state’s participation rates are slightly higher than the national participation, at 86% for 2014.³

² <https://www.fns.usda.gov/snap/trends-usda-supplemental-nutrition-assistance-program-participation-rates-fiscal-year-2010-fiscal>

³ Please see Table III in <https://fns-prod.azureedge.net/sites/default/files/ops/techpartrate2012-2014.pdf>

Who Doesn't Take Up SNAP Benefits?

Our results confirmed that many SNAP-eligible New Yorkers were not taking up benefits. Participation rates for the neediest individuals (i.e., those eligible for the highest benefits) tend to be higher than for the group of individuals eligible for smaller benefits. For example, participation rates are higher for households with incomes below the poverty line⁴ when compared to eligible households with incomes above the line.

Our first set of analyses identifies the populations that were most likely to fail to apply for SNAP. To identify the relevant populations, we used two approaches. The first was to identify the demographic groups that are least likely to seek SNAP benefits, despite eligibility, using a series of logistic regression models (to review these models, please see Appendix 1). The logistic regression models predict the likelihood of SNAP-eligible individuals failing to apply for the benefit in comparison to a reference group.⁵ The models include multiple demographic controls in an attempt to isolate the relationship between any given characteristic net of other factors. For example, we sought to examine whether males or females were more likely to fail to apply for SNAP net of family income, presence of children in the household, race/ethnicity, and a host of other factors.⁶ These models were then used to calculate the predicted probability of a group failing to apply, thereby allowing us to identify those groups most likely to fail to apply. These results are presented in Table 1.

The second was a descriptive approach where we sought to pinpoint the demographic groups that constituted the largest proportions of the SNAP-eligible population who failed to apply. These results are presented in Table 2. In addition to the already mentioned demographic factors, we subsequently looked at whether or not certain shocks experienced by the household were related to eligible individuals not applying. Using data on whether or not respondents had experienced significant changes in their lives or in their household (i.e., a “shock”) in the nine months before they completed the SNAP add-on survey, we examined whether these shocks were related to increased or decreased likelihoods of SNAP application or participation.⁷ These results are presented in Table 3. (See Appendix 2 for a list of the shocks we explored and Appendix 3 for the models behind our results.)

We also examined how various material hardships were associated with the likelihood of applying for SNAP.⁸ These results are shown in Table 4. The definitions of the material hardships we used in the logistic regression models can be found in Appendix 2. Finally, we looked at the association between applying for SNAP and suffering either a work-limiting disability or poor health status.

⁴ <https://www.fns.usda.gov/snap/trends-usda-supplemental-nutrition-assistance-program-participation-rates-fiscal-year-2010-fiscal>

⁵ The failed to apply population was identified using two questions. We first asked the SNAP-eligible respondents whether or not they had received SNAP benefits, either at the time of the survey or the 12 months prior. To the respondents that said no, we then asked if they had applied to SNAP benefits in the last 12 months. Individuals that responded in the affirmative to either question were considered to be the one subgroup (henceforth referred to as the Applied population). Individuals that had responded no to both questions were considered the other subgroup (henceforth referred to as the Failed to Apply population). We constructed the population of eligible SNAP recipients, which included all the individuals that were given the SNAP add-on based on their income levels being below 150% of the poverty threshold.

⁶ Each model controls for the following demographics: Number of Adults in Household, Presence of Spouse or Domestic Partner in Household, Gender of Respondent, Age of Respondent, Age-squared, Number of Children in Household, Level of Education, Immigration Status, Race/Ethnicity, Borough of Residence, and Census Tract Poverty Rates.

⁷ If a respondent reported a shock on any of the surveys, then they were coded as 1 for the shock (i.e., significant change). For example, if the respondent started a new job in the three months prior to either the 3M, 6M, and/or 9M surveys, then they were coded as having a positive shock for the variable, indicating experience of a new job. If a respondent didn't start a new job in the three months prior to the 3M, 6M, and/or 9M surveys, then they were coded as not having a shock for that variable.

Results

The groups that are more likely to fail to apply for SNAP

Table 1

Likelihood That SNAP-Eligible New Yorkers Failed to Apply for SNAP⁸

	Failed to Apply for SNAP
Income as a Percentage of Poverty Line Threshold	
0-50%	28%
50.01%-100%	28%
100.01%-150%	33%
150.01%-200%	35%
200.01%+	31%
Education Attainment	
1. Less than High School	29%
2. HS Graduate or Some College	30%
3. College Graduate	40%
Gender*	
Female	25%
Male	40%
Race/Ethnicity*	
White	32%
Black	31%
Asian	39%
Other/Multiracial	50%
Hispanic	26%
Immigration Status*	
Foreign Born	39%
U.S. Born	26%
Age Group*	
1. 18-29	44%
2. 30-44	29%
3. 45-64	22%
4. 65+	29%
Spouse/Domestic Partner	
Does Not Have a Spouse/Partner	33%
Has a Spouse/Partner	26%

⁸ On the baseline Poverty Tracker survey, respondents had indicated whether or not they had experienced bills, medical, housing, food, and/or financial hardships. For all but medical hardship, respondents indicated whether the hardship had been severe or moderate.

Table 1 (continued)

	Failed to Apply for SNAP
Child in Household*	
No Child in Household	38%
At Least One Child in Household	22%
Number of Adults in Household*	
Only One Adult	25%
At Least Two Adults in Household	33%
Borough	
Manhattan	30%
The Bronx	25%
Brooklyn	31%
Queens	33%
Staten Island	50%
Neighborhood (Census Tract) Poverty Rate*	
40% or Less	32%
More than 40%	23%

[^] Please see Appendix 1 for the full logistic regression behind these marginal proportions. For each demographic category, the largest subdemographic group from Column 2 of Table 1 served as the reference group. For example, for the category looking at education levels, HS Graduate or Some College, which constituted 57% of the Failed to Apply population, served as the reference group in Education Attainment.

* The category contained subdemographic groups with statistically significant odds ratios in failing to apply. The odds of a male failing to apply are 2.22 ($p < .001$) greater than a female failing to apply. The odds of a White person failing to apply are 2.01 ($p < .01$) greater than a Hispanic person failing to apply. The odds of a person born outside of the U.S. failing to apply are 1.58 ($p < .01$) greater than a U.S.-born individual failing to apply. 18- to 29-year-olds have greater odds of failing to apply when compared to both 30- to 44-year-olds and 45- to 64-year-olds, and both odds are statistically significant ($p < .001$). The odds of adults with no children in the household failing to apply are 2.23 ($P < .001$) times greater than for adults with children in the household. The odds of failing to apply to SNAP for adults living with other adults are 1.79 ($p < .01$) times greater than for adults living without other adults in the household. Finally, the odds of failing to apply are 1.58 ($p < .05$) times greater for individuals living in areas with less than 40% poverty rate than for individuals in areas with more than 40% poverty rate. Additionally, while Asians, Other/Multiracial, and Staten Island had statistically significant odds ratios, the small sample sizes for these subgroups limits the usefulness of their odds ratios.

Table 1 shows the predicted probability of failing to apply for each demographic while controlling for all other demographics. The higher the percentage, the more likely individuals in that particular subgroup are to fail to apply.

Groups that are more likely to fail to apply than the average failure rate (of 31%) include the following: 100-150% of Poverty Line (33%), 150-200% of Poverty Line (35%), College Graduate (40%), Males (40%), Whites (32%), Asians (39%), Other/Multiracial (50%), Foreign Born (39%), 18- to 29-year-olds (44%), No Child in Household (38%), At Least Two Adults in Household (33%), Residents of Queens (33%), Residents of Staten Island (50%), and Individuals Living in Neighborhoods Where the Poverty Rate is Less Than of 40% (32%).

The first panel in Table 1 breaks down the population that fails to apply for SNAP by ranges of the respondents' income at baseline (i.e., either six or nine months before the SNAP add-on) as a percentage of the poverty line. The results suggest that, in general, the predicted failure rates are higher for individuals with incomes above the annual poverty threshold. Individuals with incomes 150-200% of the poverty line are most likely to fail to apply. Their predicted failure rate was 35%, whereas the lowest predicted failure rate was for individuals with incomes below the poverty line (28%).

With regard to education levels, as the level of educational attainment increases from less than high school to college graduate, the predicted failure rate also increases, from 29% for less than high school to 40% for college graduates.

Males are more likely to fail to apply than females. Females have a predicted failure rate of 25%, but males have a higher predicted failure rate of 40%.

Some racial and ethnic groups are more likely to fail to apply than others. Whites and Blacks have a predicted failure rate of 32% and 31%, respectively, whereas Hispanics have a predicted failure rate of 26%. The Asian and other/multiracial groups have the highest failure rates, though these results should be interpreted with caution given smaller sample sizes.

Foreign-born individuals are more likely to fail to apply than their U.S.-born counterparts. The former have a predicted failure rate of 39%, compared to 26% for the latter.

Our marginal proportions suggest that, with the slight exception of individuals over 65, who have a predicted failure rate of 29%, younger eligible individuals are more likely to fail to apply than older eligible individuals. Forty-four percent of individuals aged 18-29 fail to apply, compared to only 22% of individuals aged 45-64.

Perhaps somewhat surprisingly, our models suggest that individuals without a spouse or partner are more likely to fail to apply than those with a spouse/partner in the household (33% vs. 26%).

However, individuals without children in the household are predicted to fail to apply at a higher rate than individuals with children in the household (38% vs. 22%). And adults living with other adults in the household are predicted to fail to apply at a higher rate than adults living without any other adults in the household (33% vs. 25%).⁹

The five boroughs each have a different predicted failure rate. Staten Island has the highest predicted failure rate at 50%, though again, sample sizes are smaller in this borough. Queens is predicted to have the second-highest failure rate (33%) followed by Brooklyn (31%), Manhattan (30%), and the Bronx (25%).

Finally, individuals living in areas with less poverty are more likely to fail to apply. The predicted failure rate for those individuals living in neighborhoods (as defined by census tracts) with a neighborhood poverty rate below 40% is 32%, while those living in census tracts areas with a poverty rate greater than 40% have a predicted failure rate of 23%.

The composition of the population that fails to apply

Table 2

Demographic Characteristics of the NYC SNAP-Eligible Population and SNAP-Eligible New Yorkers That Failed to Apply for SNAP

Total	NYC SNAP-Eligible Population (n=1091)	Failed to Apply for SNAP (n=292)
Income as a Percentage of Poverty Line Threshold		
0-50%	20%	18%
50.01%-100%	28%	24%
100.01%-150%	24%	26%
150.01%-200%	10%	12%
200.01%+	19%	20%
Education Attainment		
1. Less Than High School	37%	30%
2. HS Graduate or Some College	52%	53%
3. College Graduate	11%	16%
Gender		
Female	64%	52%
Male	36%	48%
Race/Ethnicity		
White	17%	18%
Black	29%	27%
Asian	9%	16%
Other/Multiracial	3%	5%
Hispanic	43%	34%
Immigration Status		
Foreign Born	40%	47%
U.S. Born	60%	53%
Age Group		
1. 18-29	26%	41%
2. 30-44	23%	17%
3. 45-64	36%	27%
4. 65+	14%	14%
Spouse/Domestic Partner		
Does Not Have a Spouse/Partner	68%	70%
Has a Spouse/Partner	32%	30%

Table 2 (continued)

	NYC SNAP-Eligible Population	Failed to Apply for SNAP
Child in Household		
No Child in Household	56%	66%
One or More Children	44%	34%
Number of Adults in Household		
Only One Adult	30%	27%
Two or More Adults	70%	74%
Total N	(n=1087)	(n=292)
Borough[^]		
Manhattan	20%	17%
The Bronx	27%	18%
Brooklyn	31%	35%
Queens	19%	25%
Staten Island	3%	5%
Census Tract Poverty Rate[^]		
40% or Less	81%	89%
More Than 40%	19%	11%

[^] Geographic statistics for the NYC SNAP eligible population are limited to a smaller sample of 1087 respondents.

Table 2 shows the demographic distribution of New York City's SNAP-eligible population. Column 1 includes all SNAP-eligible New Yorkers, regardless of whether or not they had applied to SNAP, and Column 2 includes only those individuals who failed to apply to SNAP. The percentages in each panel are column percentages and thus show the demographic composition of these SNAP groups. The sum of the percentages in each panel equals 100%.

While individuals with incomes between 150% and 200% of the poverty line are most likely to fail to apply for SNAP, those with incomes between 50% and 100% of the poverty line constituted the largest subgroup of the SNAP-eligible population (28%), and those with incomes between 100% and 150% of the poverty line made up the largest proportion of those who failed to apply (25%). Individuals with incomes between 150% and 200% of the poverty line were the smallest group in both populations (SNAP-eligible: 10%; failed to apply: 12%), despite having relatively high failure rates.

In Table 1 we saw that the predicted failure rate was highest for college graduates. As seen in Table 2, however, they also made up the smallest proportion of the SNAP-eligible population (11%). Individuals who either only graduated from high school or who attended some college made up more than half of both populations (SNAP-eligible: 52%; failed to apply: 53%).

While females are less likely to fail to apply than men, they constitute the largest portion of both populations (SNAP-eligible: 64%; failed to apply: 52%). Men make up the smallest portion in both (SNAP-eligible: 36%; failed to apply: 48%).

Whites are predicted to fail at the highest rate. However, Hispanics made up the largest subgroup in both populations (SNAP-eligible: 43%; failed to apply: 34%), followed by Blacks (SNAP-eligible: 29%; failed to apply: 27%).

U.S.-born individuals, though less likely to fail to apply than foreign-born individuals, constituted the largest portion of both populations (SNAP-eligible: 60%; failed to apply: 53%).

The youngest individuals, 18- to 29-year-olds, had the highest failure rate among age groups. They also made up 41% of those who failed to apply, making them also the largest subgroup in that population.

Adults without a spouse or partner are more likely to fail to apply than those with a spouse or partner. They also constitute an overwhelming majority of the SNAP-eligible population and the failed to apply population (SNAP-eligible: 68%; failed to apply: 70%).

Not only were individuals without children more likely to fail to apply, in both populations shown in Table 2, individuals without children in the household were the majority (SNAP-eligible: 56%; failed to apply: 66%).

Additionally, along with being more likely to fail to apply, adults with other adults living in the household were the largest group in both populations (SNAP-eligible: 70%; failed to apply: 74%). The remainder of each population was composed of adults who were the sole adult in their household.

While Queens has the highest predicted failure rate (outside of Staten Island, where sample sizes are small), Brooklyn contained both the most SNAP-eligible New Yorkers and the largest portion of individuals who failed to apply (35%). Within the SNAP-eligible population, the Bronx was the second-largest borough by population, followed by Manhattan and Queens (27%, 20%, and 19%, respectively). For the failed to apply population, Queens residents made up 25% of the population and residents of Manhattan and the Bronx made up 17% and 18%, respectively.

Finally, with regard to neighborhood poverty, individuals living in areas with poverty rates of 40% or less were most likely to fail to apply. They were also the majority of both populations considered in Table 2 (SNAP-eligible: 81%; failed to apply: 89%).

To recap, within the population failing to apply, the largest demographic subgroups were those in lower-poverty neighborhoods (89%), those with multiple adults in the household (74%), those without children (66%), the U.S. born (53%), those with a high school degree or some college (53%), females (52%), 18- to 29-year-olds (41%), Brooklynites (35%), Hispanics (34%), and those with incomes between 100% and 150% of the poverty line (26%).

How individual and household shocks are related to SNAP application

Table 3

Likelihood of Failing to Apply for SNAP by Individual and Household Shocks

	Had Not Experienced Shock	Had Experienced Shock
Individual-Level Shocks		
Moved	31%	28%
Had a Child	31%	17%
Someone Moved into Household	30%	32%
Someone Moved Out of Household	30%	33%
Started a Romantic Relationship	30%	32%
Ended a Romantic Relationship	31%	26%
Changed Childcare**	32%	16%
Took Time Off Work to Talk with Child's Teacher	32%	18%
Household-Level Shocks		
Started a New Job	29%	34%
Ended a Job	31%	28%
Had a Major Expense	30%	32%
Had an Increase in Income	31%	24%
Had a Decrease in Income	32%	27%
Had an Accident, Illness, or Injury*	33%	21%
Victim of a Crime*	31%	23%
Arrested	31%	24%
Stopped by Police	32%	24%
Lost or Broke Expensive Belonging	31%	28%

† $p < .10$; * $p < .05$; ** $p < .01$; *** $p < .001$ for respective logistic model.

In Table 3 we see the predicted probability of applying for SNAP benefits given various shocks. In general, individuals who don't experience shocks have higher predicted failure rates. With regard to the statistically significant shocks, eligible individuals who had changes in childcare arrangements have a predicted failure rate of 16%, while those who didn't had a predicted failure rate of 32%. Individuals who had an accident, illness, or injury have a predicted failure rate of 21%, 12 percentage points lower than the predicted failure rate for individuals who didn't (33%). Finally, individuals who were victims of crimes had a 23% chance of failing to apply, but eligible individuals who weren't crime victims had a 31% chance of failing to apply. In each of these cases, SNAP-eligible individuals exhibiting more "stability" were more likely to fail to apply than those experiencing individual or household shocks.

Also included in Table 3 are marginal proportions for various shocks that one would reasonably assume to affect SNAP application but which were not significant in our models. These include ending a romantic relationship, starting a new job, ending a job, and having an increase or decrease in income.

How material hardships and poor health are related to SNAP application

Table 4

Likelihood of Failing to Apply for SNAP by Experience with Material Hardship

	Had Not Experienced Hardship	Had Experienced Moderate Hardship/ Fair Health	Had Experienced Severe Hardship/Poor Health
Hardships			
Bill	35%	23%	21%
Financial	39%	33%	17%
Housing	35%	24%	22%
Food	40%	30%	15%
Medical	31%	N/A	28%
Health	39%	35%	18%

As Table 4 shows, the failure to apply rate is substantially higher for those who had not experienced a material hardship or poor health. When New Yorkers experienced severe hardships and poor health, the likelihood that they would fail to apply for SNAP benefits was markedly lower. For example, only 21% of those experiencing severe bill hardships (i.e., having one's utilities cut off) failed to apply for SNAP, as compared to 35% of those with no bill hardship. Likewise, only 18% of SNAP-eligible individuals in poor health failed to apply, as compared to 39% of those with no health problems.

The findings for hardships and health problems are consistent with the aforementioned data on shocks. Those individuals that experience more stable lives are most likely to fail to apply to the benefits they appear eligible for.

Conclusion

The results presented in this report document the characteristics of New Yorkers who appear eligible for SNAP benefits based on their income and family composition but who nevertheless “fail to apply” for the benefit to which they are entitled. In general, our findings support the notion that among the SNAP-eligible population, it is those New Yorkers who are relatively more advantaged who fail to apply for benefits. This may be the result of the fact that they would be eligible for benefits that are smaller in size and/or that their incomes prove more adequate in terms of their ability to provide food for themselves and their families. Despite this pattern of findings, lesser advantaged groups often still make up larger proportions of the SNAP-eligible population that is failing to apply for benefits, indicating that these groups may well be worth targeting for outreach and recruitment efforts among stakeholders interested in ensuring SNAP benefits are not “left on the table.” Finally, New Yorkers who experience more economic and social stability in their lives were also less likely to apply for SNAP, indicating that New Yorkers living in more precarious circumstances are those most likely to seek government assistance when income is low.

Appendix 1

The logistic regression models presented in this appendix predict the likelihood of SNAP-eligible individuals not enrolling for the benefit. The models include multiple demographic controls in an attempt to isolate the relationship between any given characteristic and the likelihood of not applying for SNAP, net of other factors. The coefficients associated with each demographic characteristic are presented as odds-ratios.

	Logistic Regression Predicting Not Applying for SNAP with Demographic Controls
Income as a Percentage of the OPM Poverty Threshold	
50.01%-100%	1 (.)
0-50%	0.986 -0.28
100.01%-150%	1.369 -0.36
150.01%-200%	1.469 -0.57
200.01%+	1.212 -0.39
Education Status	
HS Graduate or Some College/VoTech	1 (.)
Less Than High School	0.945 -0.22
College Graduate	1.71 -0.53
Gender	
Female	1 (.)
Male	2.275*** -0.48
Race/Ethnicity	
Hispanic	1 (.)
White	1.38 -0.47
Black	1.31 -0.33
Asian	1.983 -0.83
Other/Multicultural	3.427* -1.67

Immigration Status	
Foreign Born	1 (.)
U.S. Born	2.110** -0.52
Age	
18-29	1 (.)
30-44	0.433** -0.14
45-64	0.256*** -0.07
65+	0.316*** -0.11
Presence of Spouse or Partner in Household	
No Spouse or Partner in Household	1 (.)
Spouse or Partner in Household	0.67 -0.19
Presence of Child in Household	
No Child in Household	1 (.)
Children in the Household	0.391*** -0.1
Number of Adults in Household	
Only One Adult	1 (.)
At Least Two Adults in Household	1.593 -0.4
Borough	
Brooklyn	1 (.)
Manhattan	0.919 -0.28
Bronx	0.683 -0.19
Queens	1.115 -0.33
Staten Island	2.538 -1.52
Neighborhood Poverty Rating	
0.0%-40.0%	1 (.)
More Than 40%	0.581* -0.16
Constant	0.466 -0.2

Appendix 2

The shocks we explored were whether or not the respondent had:

- Moved in the last three months
- Had a child
- Had someone moved into household
- Had someone moved out of household
- Started a new romantic relationship
- Ended a romantic relationship
- Changed childcare arrangements
- Taken time off work to talk to child's teacher

We also explored the following household shocks where the respondent or someone else in their home had:

- Started a new job
- Lost a job
- Started receiving public benefits
- Had public benefits cut
- Had an unanticipated expense
- Had a major increase in income
- Had a major decrease in income
- Had an injury or illness
- Been a victim of a crime
- Been arrested
- Been stopped by the police
- Broke or lost something expensive

Definitions of Material Hardships

Food Hardship

Severe: often running out of money for food or worrying food would run out before there was money to buy more.

Moderate: sometimes but not often meeting these conditions.

Bills Hardship

Severe: having utilities cut off because of lack of money.

Moderate: falling behind on utility payments without having those utilities cut off.

Financial Hardship

Severe: often running out of money between paychecks or pay cycles.

Moderate: sometimes having this occur.

Housing Hardship

Severe: having to stay in a shelter or other place not meant for regular housing, or having to move in with others because of costs.

Moderate: falling behind on rent or mortgage payments without the experience of a severe housing hardship.

Medical Hardship: defined as not being able to see a medical professional because of cost.

Appendix 3

The logistic regression models presented in this appendix examine whether life events, or shocks, are related to increased or decreased likelihoods of SNAP enrollment. Each model predicts non-enrollment in SNAP and controls for one of the shocks asked about on the Poverty Tracker quarterly surveys. The coefficients associated with each model are presented as odds-ratios. Each model controls for the following demographics: *number of adults in household, presence of spouse or domestic partner in household, gender of respondent, age of respondent, number of children in household, level of education, immigration status, race/ethnicity, borough of residence, and census tract poverty rates*. The demographic controls, however, have been suppressed in this presentation.

	Respondent Moved	Respondent Had a Child	Someone Moved into Respondent's Household	Someone Moved Out of Respondent's Household
Moved	0.842			
	-0.26			
Had a Child		0.4		
		-0.25		
Someone Moved In			1.109	
			-0.33	
Someone Moved Out				1.132
				-0.34
Constant	0.657	0.62	0.615	0.614
	-0.37	-0.35	-0.35	-0.35
	Respondent Started a Romantic Relationship	Respondent Ended a Romantic Relationship	Respondent Had a Change in Childcare Arrangement	Respondent Had to Take Time Off to Meet with Child's Teacher
Started Romantic Relationship	1.079			
	-0.3			
Ended Romantic Relationship		0.753		
		-0.21		
Change in Childcare Arrangement			0.355	
			-0.21	

Took Time Off to Meet with Teacher or Guidance Counselor				0.425*
				-0.17
Constant	0.606	0.67	0.663	0.638
	-0.36	-0.38	-0.38	-0.37
	Respondent's Household Started a Job	Respondent's Household Ended a Job	Respondent's Household Had a Major Expense	Respondent's Household Had an Increase in Income
Started a Job	1.298			
	-0.3			
Ended a Job		0.845		
		-0.23		
Major Expense			1.096	
			-0.22	
Increase in Income				0.619
				-0.21
Constant	0.589	0.631	0.602	0.647
	-0.34	-0.36	-0.35	-0.37
	Respondent's Household Had a Decrease in Income	Respondent's Household Had an Accident or Injury	Respondent's Household Was the Arrested	Respondent's Household Was Stopped by the Police
Decrease in Income	0.757			
	-0.17			
Accident or Injury		0.480**		
		-0.11		
Arrested			0.646	
			-0.27	
Stopped by Police				0.622
				-0.2
Constant	0.659	0.685	0.617	0.63
	-0.38	-0.39	-0.35	-0.36
	Respondent's Household Was the Victim of a Crime	Respondent's Household Broke Something Expensive		
Victim of a Crime	0.593			
	-0.23			
Broke Something Expensive		0.857		
		-0.26		
Constant	0.662	0.631		
	-0.38	-0.36		