



Research Report

# Struggles and solutions: Insights into the SNAP Application Process from Illinois Outreach Workers and Applicants

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# Introduction

The Supplemental Nutrition Assistance Program (SNAP; formerly known as food stamps) provides eligible low-income households with funds to supplement their grocery budget. Participating households receive an Electronic Benefits Transfer (EBT) card which is loaded with funds that can be used just like a debit card to purchase food. SNAP is the largest Federal nutrition assistance program, supporting approximately 22 million households each year. Illinois is estimated to have one of the highest SNAP participation rates, with nearly all eligible households participating in the program (Cunnygham, 2021). Despite high participation rates, the SNAP enrollment process in Illinois can be lengthy and presents a barrier to access for many households.

## The SNAP Application Process

In Illinois, SNAP applicants can apply for benefits by filling out a paper (or PDF) application and submitting it via fax, mail, or drop off at an Illinois Department of Human Services (IDHS) office, also known as Family Resource Centers. Applicants can also apply online through the Application for Benefits Eligibility (ABE) portal. While federal law requires that IDHS accept applications that include a name, address, and signature, the department suggests that applicants fill out as much of the application as possible at the time of submission. It is currently impossible to apply online without providing additional information beyond these three mandatory fields. The Illinois paper SNAP application is a combined application which also includes required questions for applicants seeking cash or medical assistance. In total the paper application is 20 pages long with information related to SNAP appearing on 17 pages. The ABE online application allows applicants to specify that they are applying only for SNAP or for SNAP in addition to other programs. To apply solely for SNAP, applicants must click through 28 pages of application questions and answer a minimum of 48 required fields to submit the application.

Prior to or after submitting an application, individuals must submit supporting documents to verify their residency/legal status, income, and expenses. If these documents are not submitted with the application, they are likely to be requested prior to benefits being issued, except in emergency circumstances, in which case benefits will be issued but cut off if documents are not provided within the first three months.

SNAP applicants are required to complete an interview with an IDHS representative to review their application information. At the time of the interview, applicants will generally be told either that they are denied, that they are required to submit additional documentation for verification prior to a decision being made, or that they are approved (and for what amount they are approved to receive each month).

## Barriers to Benefits Access

While the length of the application process itself may be a barrier to SNAP access, we hypothesized that sensitive questions asked within the Illinois SNAP application may also discourage eligible individuals from completing the process. Sensitive questions are generally defined as those items which respondents are less likely to respond to or less likely to respond to truthfully. The definition of what is sensitive is highly individual and context-dependent. Some items are consistently sensitive based on their content. For example, asking for social security numbers is sensitive because of the potential threat of disclosure. Other items may be differentially sensitive to individuals in relation to their life experiences (e.g., carceral history, immigration/residency status).

While we located no studies of the effect of sensitive questions on SNAP applicants, there have been several studies examining the effect of stigma and complexity in benefits access more broadly. Stigma in the context of anti-poverty benefits access may be defined as a “negative attribution [involving] the perception that individuals who participate lack the independence and autonomy that is expected when contending with vulnerable circumstances.” (Stuber & Schlesinger, 2006, p. 934). Just as the definition of sensitive questions is highly individual, so is the experience of stigma.

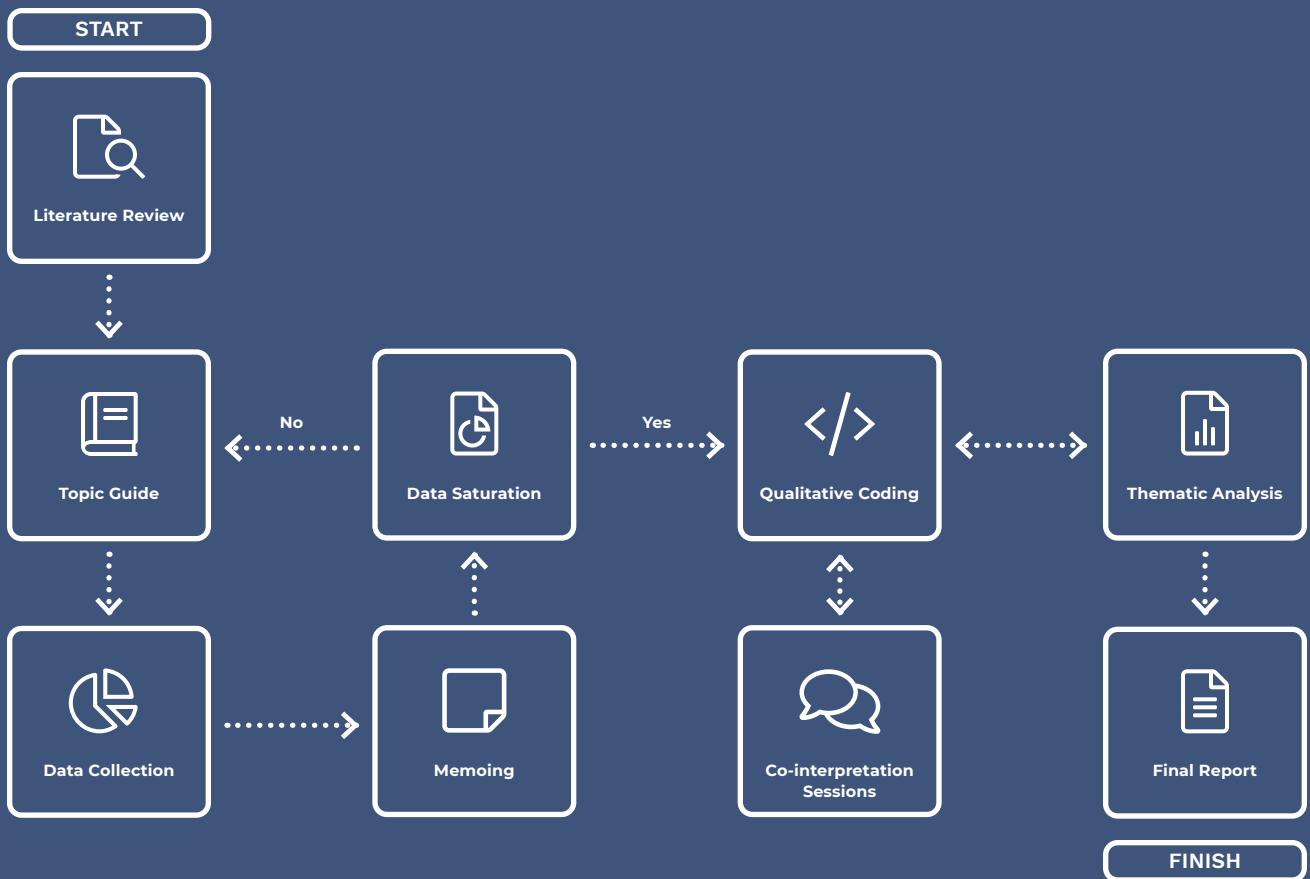
In a study on barriers to take-up of the Earned Income Tax Credit (EITC), researchers Bhargava & Manoli (2015) found that attempts to reduce stigma had no positive effect on benefits take-up. However, they did find that efforts to reduce the complexity of information and the length of the required form were highly effective at increasing benefits take-up. Notably, the process for obtaining EITC does not require an interview, which is likely theoretically to introduce more sensitivity to stigma (Tourangeau & Yan, 2007). Currie (2003) cautions that stigma is difficult to untangle from transaction costs (e.g., time, transportation, postage, and notably, frustration) in the context of benefits access. Particularly as negative enrollment experiences have been shown to contribute to stigma (Stuber & Schlesinger, 2006). However, existing evidence suggests that transaction costs likely are a larger barrier to take up than is stigma (Currie, 2003; Murphy, 2021).

In the context of SNAP benefits, households most in need also report finding the most difficulty navigating the application process (Gunderson & Ziliak, 2018). Thus by reducing the complexity of questions asked and the length of SNAP applications, there may be a corresponding reduction in transaction costs and increase in benefits access, even in the absence of a reduction in stigma.

# Methodology

mRelief conducted a qualitative study in Illinois to investigate whether specific elements of the SNAP application process present barriers to enrollment, with a focus on perceptions of sensitive questions within the application process. This study utilized data collected through semi-structured interviews with SNAP outreach workers (individuals whose job responsibilities include assisting SNAP applicants in person or over the phone) and SNAP applicants. In addition, participants from the SNAP outreach worker group were invited to attend one of two co-interpretation sessions in order to add value to the data analysis and interpretation of findings for policy and practice.

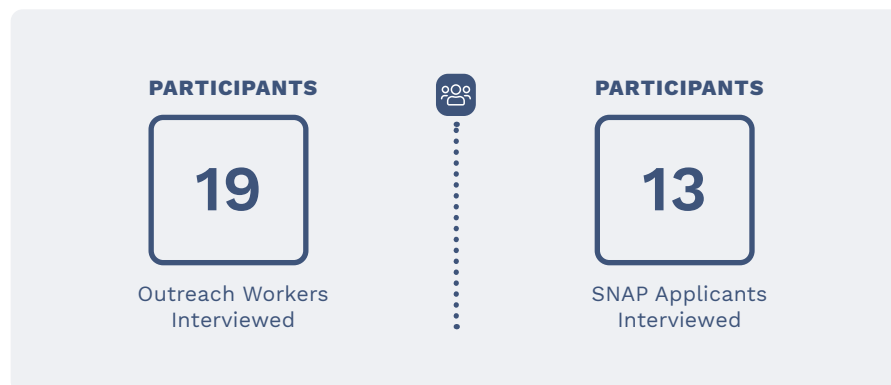
# Study Methodology Overview



## Recruitment and Sample Characteristics

SNAP outreach workers were recruited through a statewide SNAP advocates group and through existing mRelief partnerships with community-based organizations conducting SNAP outreach in Illinois. In March and April of 2021, 19 SNAP outreach workers from 12 different organizations in six counties across Illinois (Cass, Cook, Dupage, Kane, Lake, and Peoria) participated in interviews about their experience assisting individuals to apply for SNAP. Five of these workers represented mRelief partner organizations, while 14 were from other organizations not affiliated with mRelief. In September of 2021, eight of these outreach workers additionally participated in one of two scheduled one hour co-interpretation sessions to inform the interpretation of findings.

SNAP applicants were recruited from mRelief's client database. In June and July of 2021, 13 SNAP applicants participated in interviews about their experience applying for SNAP. Nine participants self-identified as female (69%), with the remaining four participants identifying as male. While we over recruited applicants of color, the final sample was a little over half white with the remainder identifying as Black or African American (N = 4), Hispanic/Latino (N = 1), or Asian (N = 1). Participants ranged in age from 20-79 with a mean age of 50 and median age of 60. Participants had either recently applied (or attempted to apply in two cases) on their own (N = 8) or with assistance from an outreach worker (N = 5). Participants resided in eight different Illinois counties: Cook (N = 5), Dupage (N = 2), Kendall, Lasalle, Madison, Whiteside, Woodford, and Vermillion.





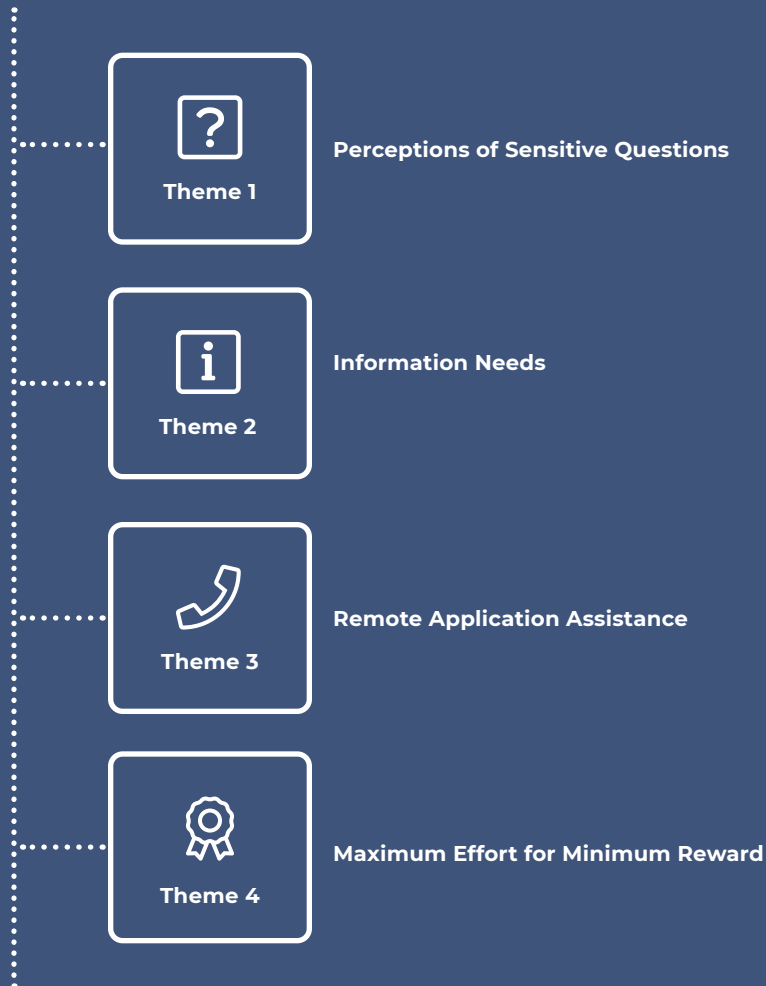
## Data Analysis

We used an inductive approach to qualitative analysis. Throughout the data collection period, we used the method of memoing to document emerging themes and identify the point at which additional interviews were no longer generating new insights (also known as data saturation). After data collection was complete, we uploaded all transcripts into Dedoose software to further analyze the data and refine themes.

After identifying themes, we conducted one hour co-interpretation sessions with 8 of the original SNAP outreach worker participants. These co-interpretation sessions allowed us to share our preliminary findings and check that our understanding and interpretations of the data were reflective of the participants' experiences.

# Results

Through the qualitative analysis and co-interpretation sessions we identified **several themes** related to the struggle of completing SNAP enrollment and potential solutions for improving access.





## Perceptions of Sensitive Questions

This study suggests that the length and complexity of the enrollment process is a larger barrier to SNAP participation than stigma or the presence of sensitive questions. Despite this clear finding, nearly all outreach workers shared that they felt certain questions were awkward or difficult for them to ask applicants whom they assist to apply. In contrast, only one applicant shared that a question was sensitive. This suggests that outreach workers are more sensitive to intrusive questions than SNAP applicants.

During our co-interpretation sessions, we discussed why outreach workers may be more sensitive to questions than applicants. Outreach workers had a few ideas about this trend. Most commonly, they thought that applicants just want to finish the process in order to get the help they desperately need and that answering sensitive questions is worth it to get help. Another idea was that outreach workers are more sensitive to questions that have no direct impact on a case outcome and have the knowledge to know when that is the case, whereas applicants may not know what questions are unnecessary.

While sensitive questions may not be a salient barrier to SNAP enrollment, other elements of the enrollment process are perceived as significant barriers.



**I think I'm also like, just a very, like, aware of sensitive issues type of person. And so, part of that could be insecurity on my end. Like I don't really want to ask you this, but I have to ask you this. So I think that's just a personal hurdle that I've had to get over.**

—Outreach Worker



## Information Needs

The current system makes it difficult for both applicants and outreach workers to find the information they need.

### Black Box Information Processing

Both applicants and outreach workers shared that getting an update on a submitted, pending application can be difficult or impossible, particularly for applicants who cannot access online case notices through the ABE portal. Long wait times on customer service phone lines and offices which can be crowded and have often been closed due to the COVID-19 pandemic, make it difficult to request updates from an IDHS caseworker. Participants also shared that even if they are able to speak with a representative from IDHS, they are often not given any update on their application processing.



Their applications got mailed to the office. I presume they got picked up, although [they] later told me they never heard anything back from the FCRC. In those two cases, we tried calling again and getting somebody to actually talk to. I was never able to get anybody from the FCRC to call me back. **I don't know that these applications ever got processed.**

—Outreach Worker

Only applicants who are able to verify their identity by correctly answering questions supplied by Experian can access the Manage My Case section of the portal where notices regarding their cases are populated. Outreach workers noted how useful this information is, but that many of their clients are unable to access it because Experian is unable to verify their identity through the ABE portal or over the phone. Applicants may fail identity verification for various reasons including a lack of credit history or simply being unable to correctly answer questions which are difficult in their specificity. For example, a question might ask “What year did you take out a loan on a Nissan Altima? A. 1992 B. 1995 C. 1998 D. None of the above”. Frequently an applicant will have no memory of, nor an easy way to verify what exact year over twenty years ago they took out a loan for a car they no longer use.



I got a letter in the mail that said they were going to call me at a certain time and I waited and waited and nobody every called....So **I went over to the county office to find out what was happening...all she could tell me is it's in the works.**

—SNAP Applicant



While there is an [identity proofing request form](#) that applicants can submit in cases where they cannot verify through Experian, outreach workers who have helped applicants use this alternate route shared that they have had no success after submitting this form. The issues around Manage My Case access are exacerbated by delays in the delivery of notices to applicants and the delivery of applicant documents to IDHS through the US Postal Service. The inability to access Manage My Case has resulted in applicants losing their benefits at recertification or having their initial application denied due to missing verification documents because forms were lost in the mail.



No literally, it's so difficult because, like sometimes we only have like an hour or hour and a half for an appointment...those automated systems are just such a long message...and, when you do talk to someone they're like, "Oh, you can do manage my case." But **you're not listening we can't go on manage my case that's why we're calling you.**

—Outreach Worker

### Unclear Questions

Outreach workers shared that they sometimes don't know what a question means or why a question is even part of the application. Most commonly, outreach workers struggled to explain why applicants need to share whether they were experiencing domestic violence or explain what happens if they say they are experiencing domestic violence. Another frequently discussed question is the item asking for the applicant's marital status. This question is structured as a drop-down menu on the ABE portal with the options Divorced, Married, Separated, Never Married, or Widowed. Non-married applicants typically default to saying their marital status is Single, which is not an option. When asked to specify marital history using the provided options, applicants typically are curious why the state cares about a person they were married to a long time ago.



The domestic violence question...They get like startled by the question... Maybe I can ask you—if **you do put yes, what does that do with the application?"**

—Outreach Worker



**When [the applicants] say why do I need this [information] I'm like...I don't really have a solid reasoning.**

—Outreach Worker



Additional questions other than victim of domestic violence and marital status that are unclear include:

**1. How many days each month does this person stay at this address?**

Because months vary in their number of days, it is unclear how to answer. A percentage would be a better option.

**2. Check the box for the program this person is applying for. If you do not check a box, this person will not be applying for that program.**

For single person households, it does not make sense to display this question again, when they selected they were applying for SNAP initially. For multi-person households, this functionality is important to allow for ineligible household members to apply on behalf of eligible household members. For example, a parent with an ineligible residency status may apply on behalf of their citizen children. However, the reason for this question is not made clear as part of the question and can confuse applicants.

**3. Has anyone applied for or received services through the Department on Aging's Community Care Program?**

While this question is clearly stated, it is unclear how this information relates to SNAP eligibility.

**4. Does anyone have a disability or blindness determined by the Social Security Administration OR have a disabling condition that has lasted at least 12 months and prevents the person from working?**

While the first clause of this question is clear and relates to a flexibility within the SNAP program, the second option causes frequent confusion as many individuals have disabling conditions which prevent full employment but which are not medically certified and thus do not qualify them for any flexibilities within the SNAP program.

**5. Is anyone in a alcohol or drug treatment program?**

This question frequently causes confusion as the purpose of the question, as I understand it, is to allow a household member to take advantage of flexibilities available through SNAP for individuals who are in residential treatment programs. However, people who are attending programs like Alcoholics Anonymous or Narcotics Anonymous may endorse this item when it does not apply to them.

**6. Is anyone working with Rehabilitation Services?**

While this question is clearly stated, it is unclear how this information relates to SNAP eligibility.

**7. Does anyone care for a child, spouse or other person with a disability in the home?**

While this question is clearly stated, it is unclear how this information relates to SNAP eligibility.



**Some of the questions were very confusing.** I think they can be clearer and I understand it's not you guys it is the way the state has the questions  
—SNAP Applicant





## Remote Application Assistance

The COVID-19 pandemic required many organizations which provided face-to-face outreach and application assistance previously to shift to providing these services over the phone. While some organizations were providing services remotely prior to the pandemic, administrative flexibilities around telephonic signature made the process of providing remote assistance easier.

Many outreach workers shared that for the vast majority of their clients, remote assistance is more convenient and preferred to in-person appointments. Similarly, the applicants we spoke to shared that their experience applying with assistance over the phone was really easy. For those who had applied for SNAP previously, they shared how much simpler the application was when applying with assistance than it had been when they applied on their own.



**They're happy** because people who are working don't have to ask for the day off. They just call me at their lunch time...I think **80% of my clients prefer to do this over the phone.**

—Outreach Worker

While remote assistance is preferred by most applicants, outreach workers shared that older adults and people living in extreme poverty may not have access to or be comfortable using technology to complete their applications over the phone or online. This reflects the importance of having different types of support available to ensure individuals are able to access the assistance they need.



For my clients who are mostly seniors...even smartphones is a challenging technology for them. So they are **helpless if somebody does not assist them**, they are not able to do anything on their own.

—Outreach Worker



It was really easy. Because everything was done **through the phone** **it was easier** just to text message everything and do things through the phone and text.

—SNAP Applicant



## Maximum Effort for Minimum Reward

A complicated and lengthy enrollment process, compounded with the possibility of receiving a minimal benefit amount, is a huge barrier to participation in SNAP.



The whole thing is **a paperwork heavy and frustrating process**. There are lots of opportunities for people to be made to feel uncomfortable about the amount of detail they need to share.

—Outreach Worker

While the recent adjustment to the Thrifty Food Plan will result in increased benefits, as a supplemental program, SNAP is just not designed to fully meet the needs of low-income households. One of the questions we asked applicants was what the minimum benefit amount is that would make it worth going through the enrollment process again. On average, the individuals we interviewed expected to receive at least \$175 to make it worth going through this process. Notably, several individuals who applied as a single person household named amounts over the maximum possible benefit, suggesting a need for further education and information sharing to set expectations. Applicants also frequently shared that they based their answer on the full cost of their grocery bills. This may reflect a lack of understanding of SNAP as a supplemental assistance program that is not designed to meet the entirety of a household's food purchasing needs.



**I do not feel like my initial amount would have been enough** for me to have enough food for the 30 day period that they give it to you for, if that makes sense.

—SNAP Applicant



**\$60 a person per week for groceries. I don't think you can feed a person adequately for less than that.**

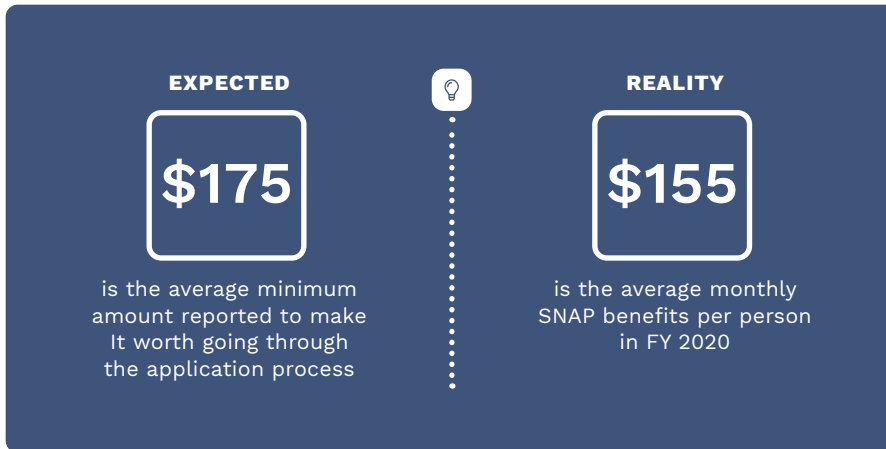
—SNAP Applicant



My phone...doesn't work in my camper. They called me for a phone interview and they didn't wait long enough and by the time I got outside they didn't answer. They called again...**We went back and forth about 5 times and I missed it so they cut the 15 dollars a month. I didn't much care.**

—SNAP Applicant

Only a handful of the SNAP applicants we spoke to had used a food pantry in their area to supplement their grocery budget. While those who had used a food pantry shared how grateful they were for the resources, they also noted that the food available sometimes had a short shelf life or did not meet their dietary needs. While food pantries are undoubtedly a valuable resource, this finding supports the idea that SNAP more efficiently meets household needs.



## Implications for Policy and Practice

### Create Clear Policies Enabling Remote Application Assistance

These findings suggest the importance of SNAP outreach programs both to raise awareness of the program among likely eligible populations and to guide individuals through a complex enrollment process. The applicants and outreach workers we spoke to also shared the advantages of being able to provide these services remotely. Electronic signature restrictions pose the biggest barrier to continued remote application assistance. We urge the Illinois Department of Human Services to create a pathway for the acceptance of electronic signatures so that outreach workers can continue to provide SNAP outreach services over the phone to those who need help.

### Invest in Improvements to the ABE User Experience

Difficulties navigating the ABE online application portal was the most frequently mentioned barrier in our conversations with applicants and outreach workers. Funding is available for state agencies to improve technology through the USDA Process and Technology Improvement Grants. While these grants are competitive, this funding is large enough to support major changes in infrastructure. For example, Illinois received funding through this grant program in fiscal year 2019 to develop a new single telephonic entry point for customers with a new centralized case maintenance call center and robust phone call data monitoring system.



#### Funding could solve several issues with the ABE system:

- Improved access to Manage My Case
- Expanded case processing updates in Manage My Case
- Upgraded account recovery system
- Optimized community partner portal

#### Smaller changes, without major funding, could make a big impact:

- Add tooltips to help with sensitive or confusing questions.
- Improve the processing of identity proofing forms to ensure this is a feasible alternative to Manage My Case.
- Provide outreach workers with a guide that explains the purpose of each SNAP question and how it relates to benefits determinations.

## **Conclusion**

Technology has the power to transform access to social services. By advocating for internal improvements to the enrollment process for SNAP and developing tools to streamline SNAP outreach, we are striving to break down barriers and ensure that all individuals can access critical safety net programs with dignity.

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### About mRelief

mRelief is a nonprofit technology organization working nationwide to help people gain access to social services and eat with dignity. Since 2019, mRelief has served more than 1 million households, unlocking an estimated \$300 million in SNAP benefits.