

Chapter Three

Food Stamp Program Knowledge and Attitudes of Eligible Nonparticipants

This chapter examines eligible nonparticipants' knowledge and attitudes about the Food Stamp Program to shed light on why these apparently eligible households are not participating in the program. The underlying assumption is that households make their decisions about applying for food stamp benefits based on their perceptions of the benefits and the costs of both applying and participating in the FSP. The nonparticipant survey collected detailed information, both directly and indirectly, on the various components of the costs and benefits. Respondents were asked directly whether they thought they were eligible for benefits and why they were not participating in the Food Stamp Program. To make informed decisions, households need to have accurate information about the program, including eligibility and participation requirements. Since previous research suggests that confusion about program requirements is a factor in the participation decision, the survey asked questions to measure the accuracy of households' understanding of program rules. The survey also explored households' perceptions of the costs of participation, examining not only the monetary or out-of-pocket expenses but also the psychological costs. The latter costs include perceptions of stigma connected with program participation and the difficulties or "hassles" associated with applying for benefits and complying with program requirements for continued receipt of food stamp benefits.

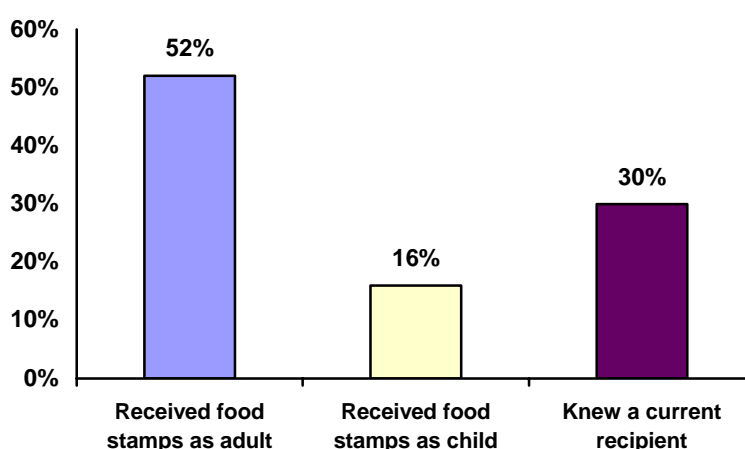
In the sections that follow we present results on eligible nonparticipants' awareness of the FSP, their perceived eligibility, their reasons for not applying, knowledge among those who would not apply even if they knew they were eligible, perceived application costs, and stigma. Responses are contrasted between groups of particular interest to policy makers: households with and without an elderly member (aged 60 or over); with and without dependent children (aged 18 or under); and with or without previous FSP experience (prior food stamp receipt by the household).

Awareness of the Food Stamp Program

Eligible nonparticipants were well aware of the existence of the Food Stamp Program, and may well have received food stamps themselves in the past or known someone who was currently receiving them. Virtually all (96 percent) of nonparticipants had heard of the program. Over half of respondent households had previously received food stamps as an adult (figure 3.1).²³ A smaller number of respondents had received food stamps as children—16 percent overall, including 6 percent who had not received food stamps as adults. Thirty percent had friends, relatives, neighbors, and/or co-workers who were currently receiving food stamps. Almost two-thirds of all respondents knew where to go to apply for food stamps.

²³ Data on awareness of the FSP are presented in table B.10.

Figure 3.1—Eligible nonparticipant households’ experiences with the Food Stamp Program



Some striking differences in FSP awareness can be seen across the population with regard to household composition, however. Households containing elderly individuals were significantly less likely to have received food stamps previously, to know anyone who received food stamps, or to know where to go to apply, than households without elderly individuals. Thus, while they knew the program existed, they did not have practical knowledge about how to participate. Households containing children, in contrast, scored significantly higher than other households on most measures of awareness.

Perceived Eligibility

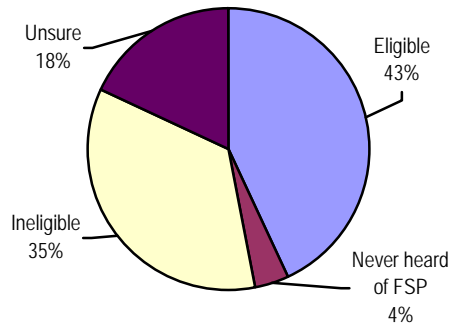
Somewhat under half of nonparticipants thought they might be eligible for food stamp benefits. One-third did not think they were eligible, 18 percent were unsure whether or not they would qualify for benefits, and a small percent had never heard of the FSP (figure 3.2).²⁴ Households that thought they were ineligible for food stamps or who were unsure about their eligibility had somewhat higher incomes (relative to the poverty level) and more assets than those who believed they were eligible for benefits (Bartlett and Burstein, forthcoming, 2004). Recall that these are all households that appeared eligible, based on their reported household size, income, and assets.

Prior studies that have examined reasons for FSP nonparticipation have documented that confusion about eligibility requirements is a significant factor in affecting households’ decisions to apply for benefits. Reviews of participation studies conducted during the 1980s and early 1990s, while not strictly comparable, suggest that about half of all households that appeared to meet the food stamp eligibility requirements, did not believe that they qualified for benefits (McConnell and Nixon, 1996; Bartlett et al., 1992). The National Food Stamp Program Survey, conducted in 1996, found a higher degree of confusion among households that appeared eligible for the FSP. Almost three-quarters (72

²⁴ See tables B.10 and B.11 for data presented in figure 3.2. Numbers in B.11 adjusted to include the 3.6 percent of nonparticipants who never heard of the FSP. For example, 44.8 percent think eligible (table B.11) * .9639 (heard of FSP, table B.10) = 43.2 percent of all nonparticipants think eligible (figure 3.2).

percent) of all apparently eligible nonparticipant households reported that they did not think they met the food stamp eligibility criteria (Ponza et al., 1999).

Figure 3.2—Perceived eligibility of nonparticipant households in 2000



There has been concern among policymakers that the new rules of welfare reform, for both cash assistance and food stamps, may have created additional confusion concerning eligibility requirements which could, in turn, impact households' decisions to apply for food stamp benefits. While the current survey shows that more than half the households that were apparently eligible for food stamps were uncertain about their status, confusion about eligibility rules does not appear to have increased in the four years after welfare reform.

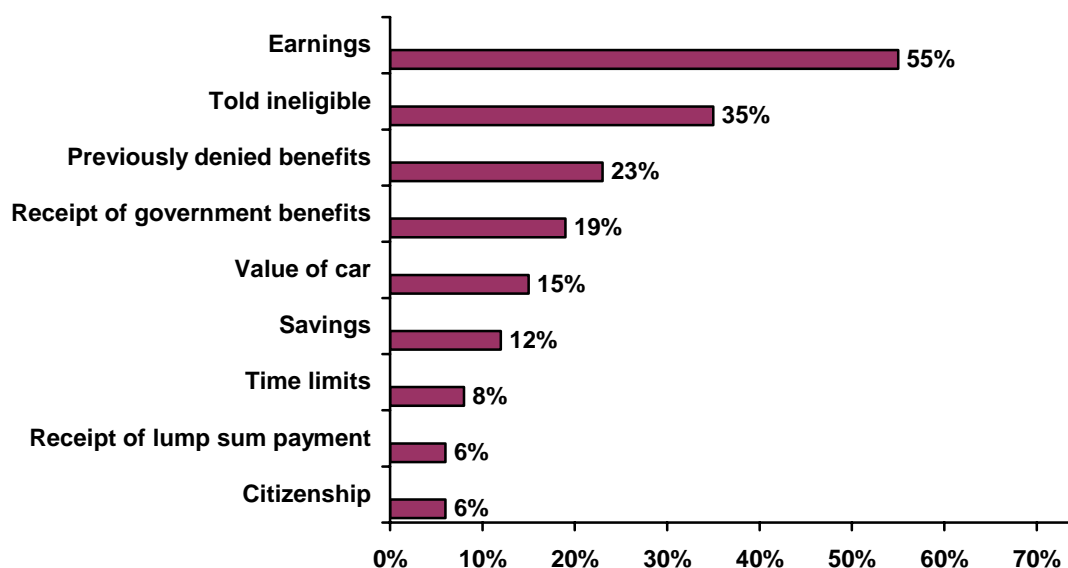
Among nonparticipants who thought they were not eligible for food stamps or were not sure, a third had actually been told by a food stamp office worker or "someone else" that they were probably not eligible (figure 3.3).²⁵ In about half (48 percent) of these cases, however, it was more than a year ago that they were so informed, and their circumstances may well have changed. Almost one-quarter had been denied benefits in the past and assumed that they were still ineligible.

The majority of respondents who either believed they were ineligible or were unsure about their eligibility based their doubts on their employment or earnings. Smaller numbers of respondents had doubts based on receipt of other government benefits, the value of their car, or the amount in their savings account. The food stamp eligibility rules are fairly complicated and without a full certification interview, it is difficult for households to have an accurate assessment of their eligibility.

Two provisions in the TANF program appear to have created confusion among a small but potentially important fraction of households. Six percent of those who either thought they were ineligible for food stamps, or who were unsure about their eligibility, had received a lump sum cash payment that they erroneously believed affected their food stamp eligibility. Eight percent of apparently eligible households had reached the time limit for receipt of cash assistance and thought they were also no

²⁵ Detailed data are presented in table B.12.

Figure 3.3—Reasons for perceived ineligibility among eligible nonparticipant households who did not believe they were eligible for food stamp benefits*



*Includes the 53 percent of nonparticipant households who thought they were ineligible for food stamps or who were unsure about their eligibility.

longer eligible for food stamp benefits. Welfare reform did change the food stamp eligibility rules for non-citizens, and 6 percent of households reported that their citizenship status affected their perceived eligibility.

Households containing one or more elderly members differed significantly from other households in the reasons for perceived eligibility. More of them were unsure about their eligibility. These elderly households were more likely than other households to have based their doubts about eligibility on their savings and less likely to have based their doubts on their citizenship, previous application experience, or their earnings. Nonetheless, the predominant reason they doubted their eligibility was based on their earnings.

Among households with children, those that doubted they were eligible were significantly more likely to have been told they were ineligible or to have been denied benefits in the past than their counterparts among childless households. They were also more likely to suspect their earnings were too high, though somewhat less likely to think receipt of other government assistance made them ineligible. Households with children were also more likely than childless households to believe their citizenship status affected their eligibility.

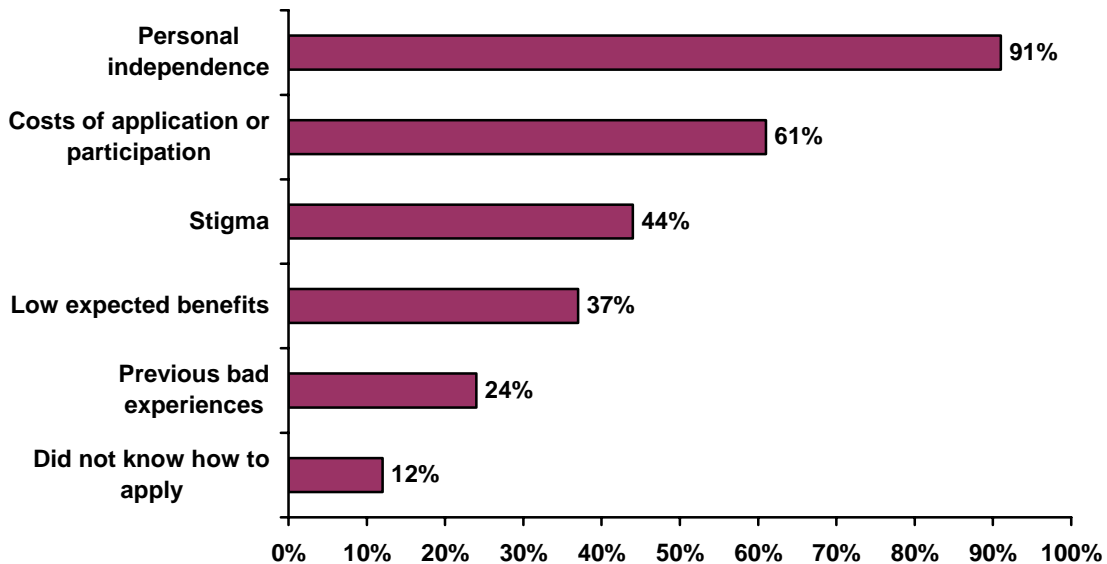
Finally, compared to other nonparticipants, previous food stamp recipients who believed they were not eligible for benefits were more likely to have based this belief on their earnings or on having been previously denied food stamp benefits or having been told they were ineligible. They were significantly less likely than others to be deterred by their savings.

Attitudes: Reasons for Not Applying

The great majority (69 percent) of respondents reportedly would apply for food stamps if they found out they were eligible (table B.11).²⁶ A quarter (27 percent) would not apply and the remainder were unsure. Previous food stamp recipients were more likely than other respondents to report that they would apply if they thought they were eligible (78 vs. 58 percent), as were households with children (74 vs. 67 percent). In contrast, households with elderly members would reportedly be less likely than other households to apply for food stamps, even if they know they were eligible (64 vs. 72 percent).

Respondents gave a variety of reasons for not wanting to apply, or being unsure about applying, for food stamp benefits, even if they knew for certain that they were eligible (figure 3.4).²⁷ By far the most common reasons given were related to a desire for *personal independence*. This includes households that reported they could get by on their own without food stamps (89 percent) and those that did not like to rely on government handouts (64 percent). These households did not turn to nongovernmental sources for food assistance. As discussed in the previous chapter, less than 10 percent of nonparticipant households received food assistance from food banks, food pantries, churches, or soup kitchens.

Figure 3.4—Reasons eligible nonparticipant households would not participate in the Food Stamp Program*



*Includes the 31 percent of nonparticipant households who would not necessarily apply to the FSP even if they knew they were eligible.

A related set of reasons that was cited by many respondents (44 percent) pertained to the *stigma* of being seen as food stamp dependent: they didn't want to be seen shopping with food stamps (20

²⁶ Excludes the 4 percent of nonparticipants who had not heard about the FSP prior to the interview.

²⁷ Detailed reasons are presented in tables B.13 and B.14.

percent), did not want people to know they needed financial assistance (24 percent), did not want to go to the welfare office (30 percent).

Perceived *costs of application or participation* were also given as reasons by a sizable fraction (61 percent). This includes those who felt that they would have to answer questions that were too personal (25 percent), the application process required too much paperwork (40 percent), it would require too much time away from work (22 percent) or from home and child care or elder care responsibilities (15 percent), it was too difficult to get to the food stamp office (13 percent), the work requirements were too difficult (7 percent), the program participation requirements were too difficult (16 percent).

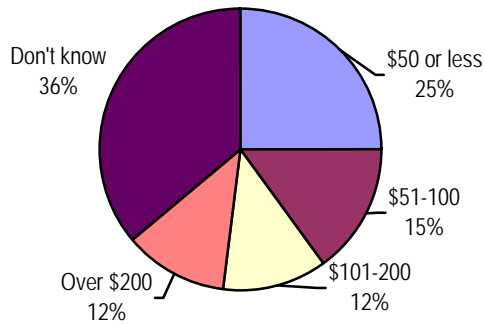
For over a third of respondents (37 percent), the *low expected benefits* were a factor: the food stamp benefits themselves were too small (21 percent), or applying for food stamps wasn't worth the effort because the households were not eligible for cash benefits (26 percent). A quarter of nonparticipants (24 percent) cited *previous bad experiences* as reasons for not applying—with the Food Stamp Program (21 percent) or with another government program (12 percent). Finally, a small fraction (12 percent) reported that they *did not know how to apply*.

Reasons cited for not wanting to apply for food stamps varied somewhat across population subgroups, generally in ways that might be expected given their characteristics. Former recipient households were more likely to be deterred by the costs of application and participation and by previous bad experiences with the FSP, while being very unlikely not to know how to apply. Households containing elderly individuals, who have lower FSP participation rates than other households, were less likely to cite previous bad experiences with the program. Households with children were less likely deterred by low FSP benefits.

Respondents to the 1996 survey of eligible nonparticipants reported similar, though not identical, reasons for not applying to the Food Stamp Program (Ponza et al., 1999). Examining the rank order of reasons, the most often cited factors were related to a desire for personal independence—not wanting to rely on government assistance or charity and feeling that they did not need food stamps. High costs of program participation, including excessive paperwork and the difficulty of obtaining transportation to the welfare office, were ranked second, followed by low expected benefits, previous bad experiences with the Food Stamp Program, and confusion about how to apply for benefits. In contrast to the findings of the 2000 survey of eligible nonparticipants, few respondents to the 1996 survey reported that stigma was a reason they did not apply to the FSP.

Among the 31 percent of nonparticipants that reportedly would not apply (or were not sure if they would apply) even if they found out they were eligible, over a third (36 percent) could not guess how much they would receive if they did apply, and a similar proportion (40 percent) thought they would receive no more than \$100 per month (figure 3.5).

Figure 3.5—Expected food stamp benefits among households that would not apply even if they knew they were eligible*



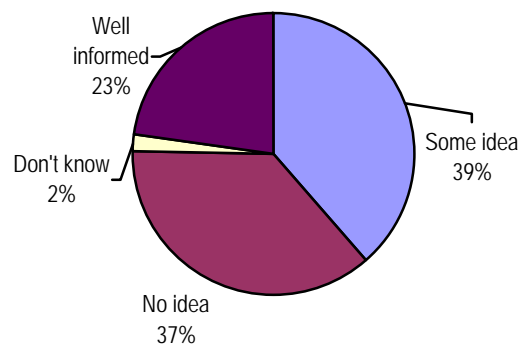
*These households comprise 31 percent of all nonparticipant households.

Knowledge of Program Requirements and Benefits

Lack of knowledge or misconceptions about Food Stamp Program application requirements and available benefits can affect households' decisions to seek program benefits. Inaccurate knowledge may lead some households to conclude that the costs of participating are too high or that the benefits are too low. Households that reported they would not apply for food stamps, even if they were eligible for benefits, were asked several questions to assess their knowledge about program requirements and rules.

Of the 31 percent of nonparticipant households who would not apply (or were unsure whether they would apply) even if they knew they were eligible, only a quarter believed they were well informed about what was required to get food stamp benefits, while over a third (37 percent) reportedly “[did] not have any idea about what is involved” (figure 3.6). The remainder believed they “[had] some idea about the process”.²⁸

Figure 3.6—Reported knowledge about food stamp application process among households that would not apply even if they knew they were eligible*

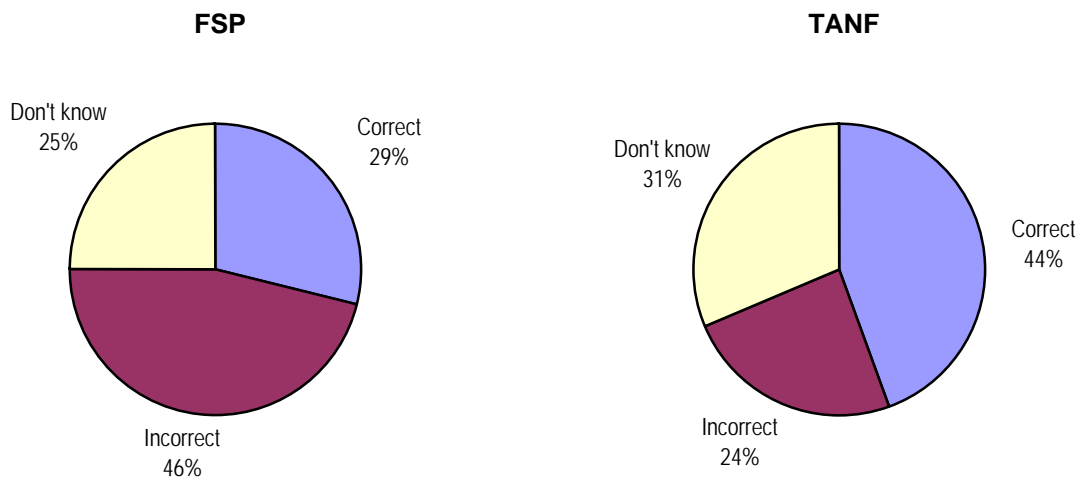


*These households comprise 31 percent of all nonparticipant households.

²⁸ Data on knowledge of program requirements and benefits are presented in table B.15.

Substantial misconceptions concerning the existence of time limits on the receipt of food stamp and TANF benefits were found among eligible nonparticipants (figure 3.7). Among the 31 percent of households that would not apply for food stamps (or were unsure whether they would apply) even if they were eligible, almost half believed there were limits on the length of time households could receive food stamps. Some of these households may have been correctly thinking about the three-month time limit imposed on able-bodied adults without dependents (ABAWDS) who do not fulfill their work requirements. However, it seems likely that most respondents had incorrect information. Less than a third of households correctly understood that there were no time limits for most FSP recipients.

Figure 3.7—Knowledge of time limits among households that would not apply even if they knew they were eligible*



*These households comprise 31 percent of all nonparticipant households.

Confusion about time limits in the TANF program also existed, but to a lesser extent than in the Food Stamp Program. Almost half the households correctly understood that the TANF program imposed limits on the length of time benefits could be received. One-quarter incorrectly believed that there were no TANF time limits.

This analysis suggests that confusion about time limits *may* be a factor in preventing some eligible households from applying to the FSP. There may, however, be equal confusion among households who reported they would apply to the program if they knew for certain they were eligible. The latter group was not asked about their knowledge of time limits, so it is not possible to estimate the impact confusion about time limits has on FSP applications.

Respondents in households containing elderly persons were much more likely to consider themselves uninformed about the process than other households. They were less likely to know about time limits, and more likely to express ignorance about food stamp time limits (rather than giving the incorrect answer). Conversely, respondents in households containing children were more likely than others to report that they had at least some idea about the application process. They were no better informed than others about FSP and TANF time limits. Finally, former FSP recipients were substantially less likely than other households to consider themselves uninformed about the process, though not significantly more likely to know about TANF time limits and the absence of FSP time limits.

The most common sources of information about the FSP among households that would not apply for benefits even if they were eligible was reportedly posters, flyers, and brochures (18 percent) and radio or television advertisements (15 percent).²⁹ Smaller numbers (ranging from 7 to 12 percent) reported hearing about the FSP through billboards or advertisements on buses, taxis, or trains; community group presentations; mail or telephone calls; or newspaper articles.

Attitudes: Perceived Time and Out-of-Pocket Cost of Application

The activities that must be completed to apply for food stamp benefits all impose some cost and burden on households. At least some time is required, and most applicants incur expenses in the course of visits to the welfare office. The survey asked respondents a series of questions concerning their perceptions of the time and costs that would be required to apply to the Food Stamp Program.³⁰

Among respondents who knew where they would have to go in order to apply for food stamps, the mean estimated travel time to the office was 24 minutes. Most respondents would drive their own car to the welfare office (figure 3.8). Nearly all of the remainder would have someone drive them or would take a bus or other public transportation. Some respondents would walk or take a cab. Over half (58 percent) of those that knew where the food stamp office was located reported that there was public transportation available to them, whether or not they chose to use it. About a sixth (15 percent) did not know whether or not the office was accessible by public transportation. For the remaining 28 percent of respondents, no public transportation was available. Twenty-four percent of respondents living in areas without transportation did not own a car, which could limit their ability to get to the welfare office.³¹

The majority of respondents (78 percent) reported that the food stamp office location was “very” or “somewhat” convenient for them.³² Of those that found the location “very” or “somewhat” inconvenient, the most common complaint was that it was “too far from home” (40 percent). Other common complaints were that the office was located “in a congested area with lots of traffic” (35 percent), and that it was difficult to find parking near the office (24 percent).

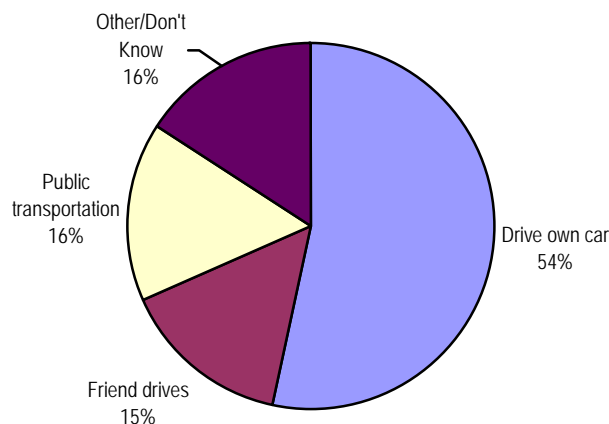
²⁹ See table B.16.

³⁰ Detailed data on perceived costs are presented in table B.17.

³¹ These questions were asked only of respondents who knew where the food stamp office was located. They represent 63 percent of all nonparticipants. There is no reason to suspect that their answers would differ from those of other nonparticipants.

³² Questions concerning the convenience of the office location were asked of the 63 percent of nonparticipants who knew where the welfare office was located.

Figure 3.8—Mode of travel to welfare office*



*Includes the 63 percent of nonparticipants who knew where the food stamp office was located.

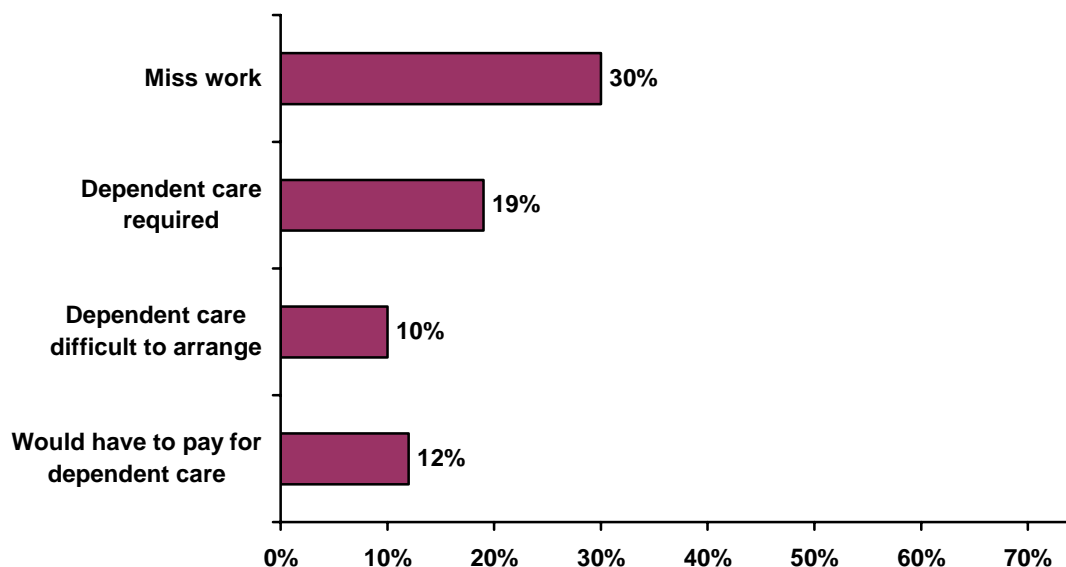
Regardless of whether they knew where the FSP office was located, respondents were asked how many trips they thought they would have to make to the office to complete the application process. Twenty-two percent did not have any idea about what would be required. Among those who did respond, they believed that, on average, they would need to make 2.4 visits to the welfare office. Their mean estimate of the total time required to complete the food stamp application process, including time spent traveling, waiting, filling out paperwork, and meeting with office staff, was just under 4 hours.

Eligible nonparticipants' estimate of the costs of applying for food stamps presumably plays a role in their overall assessment of the costs and benefits of participating in the FSP. This raises the issue of whether or not their assessment of the costs of applying are accurate. The findings suggest that the eligible nonparticipants had a fairly accurate picture of the effort that would be required to complete the food stamp application process, though they somewhat underestimated the time involved. Food stamp applicants who completed all application requirements and were approved for food stamps reported making 2.4 trips to the welfare office. They reported spending an average of 6.1 hours completing the application process (Bartlett and Burstein, forthcoming 2004).

Food stamp applicants incur costs if they miss work and are not compensated and/or if they need to find care for dependents when they visit the welfare office. A sizeable minority of households anticipated that they would incur some of these types of expenses during the course of applying for food stamp benefits (figure 3.9). Almost a third thought they would need to miss some work to apply, and a fifth would need to find care for their dependents, either children or elderly relatives. Of those that would need such care, over half would find it "somewhat" or "very" difficult to arrange, and nearly a two-thirds of them would have to pay for this arrangement.

Respondents from households with elderly members were less likely than other households to need to miss work or obtain care for their dependents in order to apply for food stamps. Respondents from households with children were more likely than other households to face both these barriers. Former FSP participants were more also likely than other households to require child or elder care.

Figure 3.9—Costs incurred during food stamp application process (percent of households incurring cost)



Attitudes: Stigma

The costs of applying for and participating in the Food Stamp Program include not only the monetary costs discussed above, but also psychological costs. Stigma is a commonly mentioned psychological cost of participation and, at least for some individuals, reportedly affects their decision to participate in the FSP. As discussed earlier in the chapter, among respondents who would not apply for benefits even if they knew they were eligible, 44 percent cited factors relating to stigma as a reason for their decision.

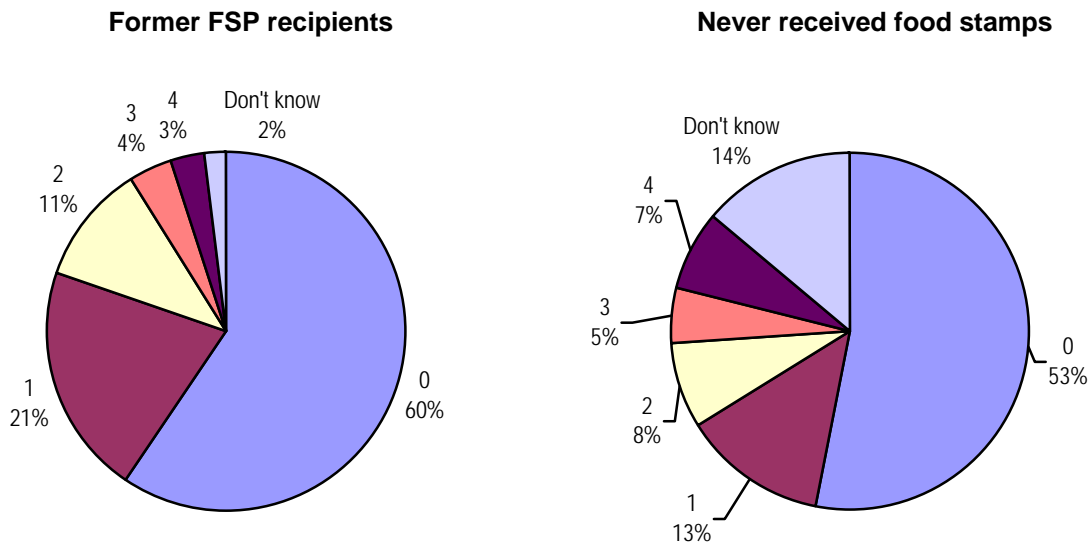
To measure the feelings of stigma associated with FSP participation, the survey asked a number of questions about whether eligible nonparticipant households had ever experienced stigma or expected that they would experience stigma if they received food stamp benefits. The responses to this series of questions indicate that many eligible nonparticipants associated stigma with FSP participation. Between 15 percent and 24 percent of eligible nonparticipants responded positively to each of the questions concerning stigma. Feelings of stigma associated with program participation were generally more common among nonparticipants who had never received food stamps than among those who had received them at some time in the past (table B.19).

Among current nonparticipants who received food stamps in the past, about a quarter (27 percent) reported that they were treated disrespectfully when using food stamps in a store, and 18 percent avoided telling people they got food stamps. Smaller shares reported being treated disrespectfully when they told people they received food stamps (12 percent), went out of their way to shop at a store where no one knew them (12 percent), or ever did anything to hide the fact that they received food stamps (7 percent). Fewer than 1 percent ever gave their food stamps to someone else because they were embarrassed to use them (table B18).

Feelings of stigma associated with food stamps were somewhat more common among those who had never received them. A quarter of these respondents reported that if they got food stamps, they might go out of their way so that people would not find out, and 19 percent thought they might not shop in certain stores because they wouldn't want people to know they used food stamps. Similar proportions believed they would be treated disrespectfully by people in stores (21 percent), and they would be treated disrespectfully by people who knew they got food stamps (20 percent) (table B.18).

Four of the questions relating to stigma were asked of both former recipients and those who had never received FSP benefits. Using responses to these questions, we created a "stigma index" with values ranging from 0 to 4, reflecting the number of positive responses to the items indicating feelings of stigma. Almost 40 percent of households that had previously received food stamp benefits, and a third of those that had never received benefits, reported experiencing some degree of stigma (figure 3.10). Feelings of stigma were somewhat more severe among those who had never received benefits, as indicated by the higher percentage who measured at the top of the index—6 percent of former participants compared to 12 percent of those who had never received food stamps responded positively to three or four of the stigma questions.³³ Not surprisingly, a substantial number (14 percent) of households that had never received food stamps did not know whether they would experience stigma.

Figure 3.10—Perceptions of stigma, based on four-item index, among eligible nonparticipants in 2000



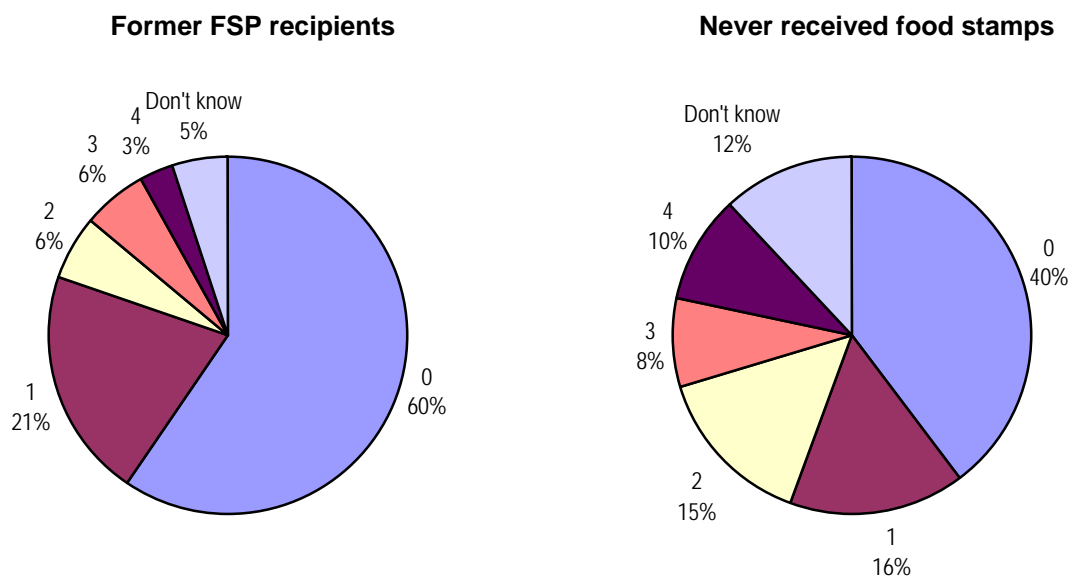
Since implementation of welfare reform, feelings of stigma associated with food stamp participation have remained essentially the same among those households that had previously participated in the Food Stamp Program (figure 3.11). However, among the group of eligible nonparticipants that had never received benefits, perceptions of stigma appear to have decreased. Ponza et al. (1999) reported that among households that had never received food stamp benefits in 1996, 49 percent reported some

³³ Individual categories do not sum to subtotals due to rounding.

feelings of stigma associated with participation in the FSP. In contrast, 33 percent of similarly defined households in 2000 reported such feelings.

One hypothesis advanced to explain part of the decline in the food stamp rolls is that welfare reform changed peoples' attitudes toward receiving government assistance, increasing the stigma associated with participation. Along the dimensions measured in this study, feelings of stigma associated with FSP participation do not appear to have increased. However, as shown earlier in the chapter, when asked directly why they wouldn't participate in the FSP, even if they were eligible, many respondents (44 percent) reported reasons relating to stigma and more nonparticipants reported being deterred from applying for food stamp benefits by factors relating to stigma in 2000 than in 1996. Two explanations could account for the apparent inconsistency in these two different measures. First, while there may not have been an overall increase in stigma associated with Food Stamp Program participation, stigma may be more likely to deter those who experience such feelings. Second, the questions used in the survey to measure stigma may not capture all facets of stigma associated with program participation.

Figure 3.11—Perceptions of stigma, based on four-item index, among eligible nonparticipants in 1996



Summary

Eligible nonapplicant nonparticipants were generally aware of the existence of the FSP, knew people who had received food stamps or had received food stamps themselves in the past, and knew how to get to the FSP office. They tended to be uncertain about their eligibility, but indeed it is hard to be certain without a certification interview. Strikingly, 69 percent said they would apply if they found out they were eligible. Those that would not apply or were unsure whether they would apply were restrained largely by a desire for personal independence, although the low expected benefit relative to both the monetary and psychological costs of application and participation also played a part. Nonparticipants estimated that the application process would take them two or three trips and just

under four hours. Among both former participants and other eligible households, between 30 and 40 percent felt some sense of stigma relating to the FSP. In the four years after welfare reform, feelings of stigma associated with program participation remained the same among eligible nonparticipant households who received benefits in the past. Somewhat surprisingly, feelings of stigma appear to have decreased among nonparticipant households who had never received benefits.