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## State SNAP Agencies Can Help Connect SNAP Households With Federal Economic Impact Payments

By Stacy Dean and Brynne Keith-Jennings

State SNAP agencies can play a key role in connecting SNAP participants with much-needed income over the next few months by making sure they do not miss out on the stimulus payments provided by the CARES Act. CBPP estimates that about 12 million low-income Americans, including about 9 million participants in SNAP and/or Medicaid, are at risk of not receiving this payment because they must file a form by November 21 in order to receive it this year, or file a 2020 tax return next year to receive it in 2021. This group includes low-income Americans who don't file taxes, including very low-income individuals and families with children. For these individuals — many of whom have likely been hit hard by the pandemic's economic impacts and are having trouble affording basics like food and housing — the stimulus payments can provide a measure of economic relief.

These individuals may not know they are eligible, understand that they must act to receive the payment, or know what steps to take to file for it. State and local SNAP agencies can play a vital role in informing program participants of the availability of the cash payment and connecting them to resources to secure these payments. SNAP agencies have existing communication platforms to share information with SNAP participants, key stakeholders, and the public. In addition, agency leaders have the power to convene key community groups and service providers who are in contact with households likely eligible for these payments. A robust outreach campaign to inform and encourage households to file for their rebate could enable many very poor households to secure these funds who otherwise would miss out. In addition, if federal policymakers issue additional stimulus payments to boost economic demand and reduce hardship, state and local efforts now to connect eligible SNAP participants with the tax system should pay dividends in helping these people access any future rounds of payments.

This is a particularly challenging time for state health and human service agencies. They face unprecedented demand for services from newly eligible households even as social distancing measures severely tax their capacity to manage their workload. States have responded admirably to their residents' needs: we estimate that some 4 million people were added to SNAP during March and April.<sup>1</sup> And, state health and human services agencies have stepped up their efforts to educate

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<sup>1</sup> This estimate is based on data from 28 states, which represent about two-thirds of the national SNAP caseload; we applied a similar growth rate to the remaining states.

the public about critical, time-sensitive services such as COVID testing, unemployment benefits, and emergency SNAP allotments. While it may be a difficult time for SNAP agencies to consider an additional task, they are extremely well positioned to share needed information with the target population. A robust outreach campaign could bring tens of millions — and as much as hundreds of millions — of dollars in much needed support to many of the state’s poorest individuals. (See the Appendix Table for state-by-state estimates.)

## Many Low-Income Individuals at Risk of Missing Payments

The CARES Act, signed on March 27, includes stimulus payments (technically called Economic Impact Payments or EIPs) to stimulate the economy and help families deal with the fallout from the COVID-19 crisis. The payments — \$1,200 per adult (\$2,400 for a married couple) and \$500 per dependent child — are broad based and available to people with the lowest incomes, including people with zero earnings.<sup>2</sup>

The IRS, working with other agencies, has been automatically delivering EIPs to individuals who are easiest to reach, including those who filed federal income tax returns in 2018 or 2019 and for whom the IRS had direct deposit information, as well as recipients of certain government benefits such as Social Security, Supplemental Security Income, Railroad Retirement, or Veterans Affairs pension or disability benefits. This method, however, misses about 12 million people — adults and children — because they aren’t required to file returns due to their low incomes and they do not participate in one of those specified programs.<sup>3</sup> Together, these 12 million people are eligible to receive \$12 billion in payments.

To receive the EIPs this year, these individuals must provide their information to the IRS no later than October 15 through a 2019 tax return or by November 21 if using the IRS “Non-Filer” tool, a simplified online form for people not required to file a tax return.<sup>4</sup> They can then receive the payment through direct deposit in a bank account or through some payment processing apps or a prepaid debit card; in cases where the IRS does not have direct deposit information, it will mail a paper check or sometimes a prepaid debit card.

By definition, the estimated 12 million people not receiving EIPs automatically have very low incomes because they aren’t required to file federal income tax returns.<sup>5</sup> An estimated 9 million of them receive SNAP or Medicaid, and they qualify for a combined \$9 billion in payments.

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<sup>2</sup> For more information, see Chuck Marr *et al.*, “Aggressive State Outreach Can Help Reach the 12 Million Non-Filers Eligible for Stimulus Payments,” CBPP, updated June 16, 2020, <https://www.cbpp.org/research/federal-tax/aggressive-state-outreach-can-help-reach-the-12-million-non-filers-eligible-for>.

<sup>3</sup> The IRS had issued over 159 million payments to households as of June 3, including automatic payments and payments to people who submitted the Non-Filer form. Our estimate of 12 million people refers to those who did not *qualify* for an automatic payment from the IRS. Some of them may have directly provided their information to the IRS and already received their payment as a result. Nevertheless it remains that *up to* 12 million people risk missing out if they don’t fill out the Non-Filer form by November 21.

<sup>4</sup> Internal Revenue Service, “Non-Filers: Enter Payment Info Here,” updated May 18, 2020, <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>.

<sup>5</sup> Only people with annual income above the following levels have a legal obligation to file a federal income tax return for 2020: \$12,400 for singles, \$18,650 for heads of household (such as a single parent with children), and \$24,800 for

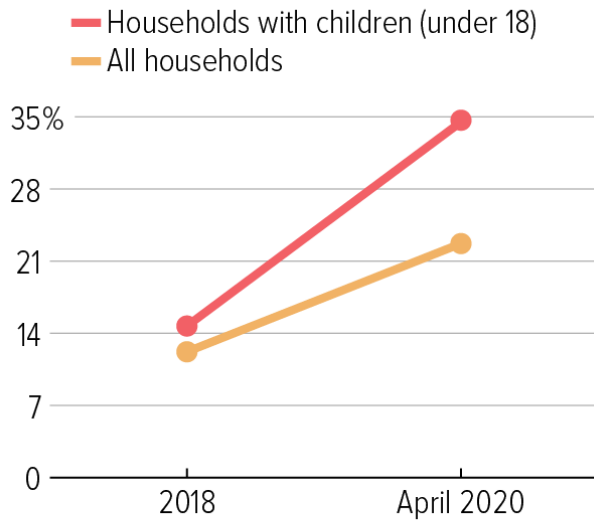
Low-income individuals have experienced the greatest economic disruptions from this crisis. For example, an Urban Institute analysis found that lower-income families were likelier to lose jobs, hours, or work-related income and likelier to experience hardships such as difficulty paying rent or affording food.<sup>6</sup> Evidence also shows that these problems are compounding existing problems facing low-income people, who are likelier to lack savings because rent and other necessities often eat up their income.<sup>7</sup> For example, since families paying a significant share of their income on rent have little ability to save, losing a job may increase their risk of losing their housing or force them to forgo other basic needs to keep their housing.<sup>8</sup>

Food insecurity has more than doubled in recent months and risen even more among households with children.<sup>9</sup> (See Figure 1.) Many of these impacts are especially acute for people of color, who are likelier to have low incomes and to experience hardship according to a number of indicators, due to systemic racism and longstanding inequities in wealth and income.<sup>10</sup>

FIGURE 1

## Food Need Has Risen Sharply During Pandemic

Share of households saying “the food we bought just didn’t last and we didn’t have money to get more”



Source: Hamilton Project, “The COVID-19 Crisis Has Already Left Too Many Children Hungry in America”

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married couples. People with over \$400 in self-employment income also must file a return. Many people with incomes below those thresholds file returns in order to claim the Earned Income Tax Credit or Child Tax Credit.

<sup>6</sup> Michael Karpman, Dulce Gonzalez, and Genevieve M. Kenney, “Parents Are Struggling to Provide for Their Families during the Pandemic,” Urban Institute, May 2020, [https://www.urban.org/sites/default/files/publication/102254/parents-are-struggling-to-provide-for-their-families-during-the-pandemic\\_1.pdf](https://www.urban.org/sites/default/files/publication/102254/parents-are-struggling-to-provide-for-their-families-during-the-pandemic_1.pdf).

<sup>7</sup> Kim Parker, Juliana Mensasce Horowitz, and Anna Brown, “About Half of Lower-Income Americans Report Household Job or Wage Loss Due to COVID-19,” Pew Research Center, April 21, 2020, <https://www.pewsocialtrends.org/2020/04/21/about-half-of-lower-income-americans-report-household-job-or-wage-loss-due-to-covid-19/>.

<sup>8</sup> LaDonna Pavetti and Peggy Bailey, “Boost the Safety Net to Help People With Fewest Resources Pay for Basics During the Crisis,” CBPP, April 29, 2020, <https://www.cbpp.org/research/poverty-and-inequality/boost-the-safety-net-to-help-people-with-fewest-resources-pay-for>.

<sup>9</sup> Diane Schanzenbach and Abigail Pitts, “How Much Has Food Insecurity Risen? Evidence from the Census Household Pulse Survey,” Northwestern Institute for Policy Research, June 10, 2020, <https://www.ipr.northwestern.edu/documents/reports/ipr-rapid-research-reports-pulse-hh-data-10-june-2020.pdf>.

<sup>10</sup> For example, the Urban Institute study referenced above showed that Black and Hispanic households were likelier to face material hardship. Also, the Northwestern study found that households headed by Black and Hispanic individuals were likelier to face food insecurity.

Despite low-income households' increased hardship, not all have access to government aid, including recent SNAP increases. Evidence shows SNAP benefits already were too low to meet many households' food needs prior to the pandemic,<sup>11</sup> and the recent temporary benefit enhancements have not reached all who most need them. Emergency SNAP allotments provided by the Families First Coronavirus Recovery Act don't help the 40 percent of SNAP households with the lowest incomes, including about 16 million households with some 5 million children.<sup>12</sup>

Ensuring that SNAP households can access EIPs will help many vulnerable SNAP participants at risk of hardship. More than one-third of the estimated 9 million SNAP or Medicaid recipients who qualify for the payments but won't receive them automatically are under age 17. Another 40 percent are either adults without children, including many young adults under age 25 who are at high risk of job loss and unemployment,<sup>13</sup> or older adults (ages 50 to 65) who may face difficulty finding work.

## SNAP Agencies Can Play an Important Role

Counties and states that administer SNAP have many unique advantages that they can use to help reach SNAP participants who may risk losing out on the EIPs. SNAP has broad reach among the low-income population, providing benefits to individuals that other programs may not reach. For example, SNAP serves millions of low-income adults without children who may not receive support from any other program, such as those waiting on a disability determination, struggling to find work, or working in jobs with unstable employment.

There are several important ways that state or county SNAP agencies can help SNAP participants or applicants secure their payments, including:

- Informing them of the eligibility criteria and, if possible, helping identify eligible individuals who could be at risk of missing out on payments;
- Providing links to the IRS Non-Filer form and informing them of upcoming deadlines to receive the payment and what documentation they will need to gather beforehand;
- Providing links to other organizations that may provide help in filling out the form, including gathering relevant information, creating an email address, and providing payment information;
- Providing referrals to methods of receiving the payment, including links to payment processing apps or information about setting up an online bank account; and

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<sup>11</sup> Steven Carlson and Brynne Keith-Jennings, "SNAP Is Linked with Improved Nutritional Outcomes and Lower Health Care Cost," CBPP, January 17, 2018, <https://www.cbpp.org/research/food-assistance/snap-is-linked-with-improved-nutritional-outcomes-and-lower-health-care>.

<sup>12</sup> Dottie Rosenbaum *et al.*, "USDA, States Must Act Swiftly to Deliver Food Assistance Allowed by Families First Act," CBPP, April 7, 2020, <https://www.cbpp.org/research/food-assistance/usda-states-must-act-swiftly-to-deliver-food-assistance-allowed-by-families>.

<sup>13</sup> Chye-Ching Huang and Katie Windham, "Commentary: Needs of Younger Generations Argue for Further Fiscal Relief and Stimulus, Not Inaction," CBPP, June 11, 2020, <https://www.cbpp.org/economy/commentary-needs-of-younger-generations-argue-for-further-fiscal-relief-and-stimulus-not>.

- Convening other stakeholders, such as service providers and other relevant government agencies, to develop a coordinated campaign.

State and local SNAP agencies have many points of communication with low-income households by which they could share this information. During the application and recertification processes, for example, an individual may: interact with agency staff at an office or through a call center to submit application information, conduct the required interview, or ask questions; visit the website or use a mobile app to submit paperwork or verifications or check on the status of an application; see social media communications; or visit an office to apply and work with staff or submit information through kiosks or computer stations (though most states have temporarily closed offices due to the pandemic). Many agencies also have partnerships with community-based organizations providing SNAP application assistance that could assist with these efforts. And, of course, governors and state agency leadership can help spread the word about the EIPs through traditional media outlets like local TV and newspapers.

State and county health and human services agencies can help connect SNAP participants with this much-needed income through steps such as:

- **Including messaging about EIPs on state websites and mobile apps and in physical offices (when applicable).** Almost all state SNAP agencies have websites where they provide basic information about SNAP and how to apply. Some states also enable clients to manage their benefits through online accounts, and many have mobile phone apps with similar functions.<sup>14</sup> States can post information, such as links to the IRS website and the Non-Filer form, on their websites, client account portals, and mobile phone apps. Agencies that use instant messaging or “chatbots” through their websites may be able to include questions and answers about these payments.

In most states, physical offices remain closed for safety reasons due to COVID-19. Ordinarily, some clients can go to an office to apply or perform other tasks, such as providing documentation for verification. Many states have kiosks or computer banks where clients, such as those without internet access, can submit applications or report changes, often with staff available to assist clients. Local offices also post information on waiting room bulletin boards. To the extent feasible in coming months if agencies begin to reopen, state agencies can post information in physical offices or kiosks and equip staff assisting clients in person to provide information.

- **Including messaging about EIPs in written client communications.** State agencies regularly provide information to clients via email, text message, or regular mail, such as reminders about upcoming appointments, deadlines for recertifications, and information about changes in benefits. They could attach information on EIPs to these communications or send out separate emails or texts if possible. To the extent they use email or text to send

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<sup>14</sup> For a listing of SNAP state agency websites and what information they provide, see CBPP, “SNAP Online: A Review of State Government SNAP Websites,” updated April 23, 2020, <https://www.cbpp.org/research/food-assistance/snap-online-a-review-of-state-government-snap-websites>. For more information on features that human service agency websites can offer, see Sonal Ambekaokar, Rachael Podesfinski, and Jennifer Wagner, “Improving Customer Service in Health and Human Services Through Technology,” CBPP and Social Interest Solutions, August 23, 2018, <https://www.cbpp.org/research/health/improving-customer-service-in-health-and-human-services-through-technology>.

important reminders, this may be a powerful way to give clients information about these payments.

- **Including messaging about EIPs in phone communications.** State agencies routinely communicate with clients by phone and can provide call center employees with scripts to discuss clients' eligibility for EIPs and assistance with filling out the Non-Filer form. For example, when conducting a phone interview with a client with very low income, a call center employee could be prompted to ask the client if they know about the payments and need help with the process and then provide referrals for interested clients. Agencies could also include recordings about EIPs for call centers' "on hold" or voicemail messages.
- **Providing third-party organizations, such as SNAP application assisters, with messaging about EIPs.** Many SNAP agencies work with community-based organizations that assist with outreach and application assistance. These organizations, which have direct contact with many SNAP participants and applicants, may also be able to help individuals complete the Non-Filer form or provide other information. Some may already have relationships with taxpayer assistance groups and Earned Income Tax Credit outreach organizations; for example, a collaboration of groups in Illinois has assembled resources about EIPs and how to file for them at [www.getmypaymentil.org](http://www.getmypaymentil.org). States can boost such efforts by referring SNAP and Medicaid participants to such a site.
- **Encouraging local media to write about the EIPs.** State agencies often work with local media to share information about key programmatic changes. State leaders could encourage similar coverage on the stimulus payments to educate the public about them, including who needs to file and where local assistance is available.
- **Sharing information through social media channels.** At least 48 states have a Twitter or Facebook account to share important program information with clients and key community stakeholders. States could use these social media platforms to educate their followers about the EIPs.

Recently, state agencies have been sharing information about SNAP emergency allotments and how to receive services throughout the COVID-19 crisis. For example, Massachusetts First Lady Lauren Baker and the Red Sox's Wally the Monster recorded a video for YouTube to inform parents about a new program for school-aged children called Pandemic-EBT.<sup>15</sup> Kansas' Department for Children and Families hosted a Facebook Live event to take questions from the public about the same program and how to apply.<sup>16</sup> (Such efforts tend to be more successful if structured as campaigns, with multiple posts going out over time to build interest in the topic.) And the Tennessee Department of Human Services encouraged

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<sup>15</sup> For more about Pandemic-EBT, see Zoë Neuberger, "Remaining 8 States Should Help Families Losing School Meals," CBPP, June 10, 2020, <https://www.cbpp.org/blog/remaining-8-states-should-help-families-losing-school-meals>; and "Introducing P-EBT: Additional Food Funds for Families During COVID-19," May 20, 2020, [https://www.youtube.com/watch?v=qorFpc\\_v8FU&feature=youtu.be](https://www.youtube.com/watch?v=qorFpc_v8FU&feature=youtu.be).

<sup>16</sup> Kansas Department of Children and Families, "Kansas Pandemic EBT (P-EBT) online Q&A session," June 8, 2020, <https://www.facebook.com/events/673331700173713/>; and "Today's the day: Do you have questions about Pandemic EBT in Kansas?" <https://twitter.com/dcfkansas/status/1269977481014116352?s=11>.

households to apply for its COVID-19 emergency cash assistance by sharing a testimonial video from a woman who had benefited from the program.<sup>17</sup>

State SNAP agencies face many challenges right now, including processing the large increase in applications and adapting procedures for social distancing, but they are uniquely positioned to have a significant impact in enabling clients to access the EIPs, which can provide much-needed assistance to struggling households.

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<sup>17</sup> Tennessee Department of Human Services, “Machelle Pecoraro’s family is among those now benefiting from our emergency cash assistance program . . .,” June 12, 2020, <https://twitter.com/TNHumanServices/status/1271565326845698048>.

## Resources

For more information about the payments:

- Chuck Marr *et al.*, “Aggressive State Outreach Can Help Reach the 12 Million Non-Filers Eligible for Stimulus Payments,” CBPP, updated June 16, 2020, <https://www.cbpp.org/research/federal-tax/aggressive-state-outreach-can-help-reach-the-12-million-non-filers-eligible-for>.
- IRS Non-Filer tool: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>
- Get It Back Campaign’s EIP outreach information: <https://www.eitcoutreach.org/tax-filing/coronavirus/> (Note: CBPP will add resources specifically tailored for state agencies to support a communications campaign.)



**Estimated People Missed By Automatic Payments Who Receive SNAP Benefits**

	Households	Individuals		Potential value of payments
	Total	Total	Under 17 years	In millions of dollars
<b>United States</b>	<b>3,270,000</b>	<b>6,534,000</b>	<b>3,024,000</b>	<b>\$5,700</b>
Alabama	45,500	99,600	47,700	\$86
Alaska	7,900	17,700	7,700	\$16
Arizona	68,500	133,000	56,300	\$120
Arkansas	20,800	46,800	23,500	\$40
California	543,600	1,095,100	548,900	\$930
Colorado	35,200	78,700	42,200	\$65
Connecticut	39,100	65,400	22,800	\$63
Delaware	11,300	22,800	11,100	\$20
District of Columbia	13,200	23,500	9,300	\$22
Florida	245,800	437,400	184,000	\$396
Georgia	151,800	330,400	158,500	\$286
Hawaii	12,100	22,800	9,500	\$21
Idaho	7,300	18,800	10,800	\$15
Illinois	172,000	315,900	129,200	\$289
Indiana	34,600	79,200	39,900	\$67
Iowa	26,300	55,600	27,900	\$47
Kansas	9,100	21,600	11,800	\$18
Kentucky	49,700	95,900	36,400	\$90
Louisiana	48,300	113,300	60,400	\$94
Maine	6,900	14,900	6,900	\$13
Maryland	67,300	121,800	50,000	\$111
Massachusetts	56,100	108,200	48,200	\$96
Michigan	93,500	159,100	53,100	\$154
Minnesota	26,100	49,500	27,100	\$40
Mississippi	41,600	88,800	40,800	\$78
Missouri	38,400	86,300	45,700	\$72
Montana	5,100	11,600	5,400	\$10
Nebraska	9,600	20,900	11,000	\$17
Nevada	38,300	69,700	28,400	\$64
New Hampshire	4,400	9,900	4,900	\$8
New Jersey	66,800	139,800	76,800	\$114
New Mexico	27,000	56,800	25,200	\$51
New York	188,600	351,200	152,500	\$315

**Estimated People Missed By Automatic Payments Who Receive SNAP Benefits**

	Households	Individuals		Potential value of payments
	Total	Total	Under 17 years	In millions of dollars
<b>North Carolina</b>	120,900	241,400	110,200	\$213
<b>North Dakota</b>	3,400	8,400	4,400	\$7
<b>Ohio</b>	92,900	179,800	78,100	\$161
<b>Oklahoma</b>	31,100	74,000	38,200	\$62
<b>Oregon</b>	50,600	92,700	34,400	\$87
<b>Pennsylvania</b>	105,500	211,700	95,200	\$187
<b>Rhode Island</b>	11,200	19,900	7,700	\$18
<b>South Carolina</b>	58,500	134,200	68,900	\$113
<b>South Dakota</b>	5,500	13,900	7,600	\$11
<b>Tennessee</b>	80,700	161,400	70,100	\$145
<b>Texas</b>	290,500	610,000	300,700	\$521
<b>Utah</b>	13,900	33,200	18,600	\$27
<b>Vermont</b>	2,500	5,100	2,300	\$4
<b>Virginia</b>	53,000	126,000	65,700	\$105
<b>Washington</b>	68,900	118,800	47,100	\$110
<b>West Virginia</b>	25,100	50,800	20,600	\$47
<b>Wisconsin</b>	34,800	67,800	28,500	\$61
<b>Wyoming</b>	1,800	4,700	2,500	\$4

Source: CBPP analysis of USDA SNAP Household Characteristics data for fiscal years 2016-2018.

Note: We estimate that about 12 million people will be missed by automatic payments; of these, about 9 million people receive SNAP and/or Medicaid. The figures shown here represent the subgroup of the 9 million who receive SNAP, whether or not they receive Medicaid.