Thanks, but No Thanks: A Study of Potential Food Stamp Recipients and Why They Decline the Benefits

By: Ashley Vancil

Professor: Kate Linnenberg and Carol Wickersham

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Abstract

This study investigates the reasons why eligible households were choosing not to participate in the Food Stamps Program in Beloit, Wisconsin. Through Beloit College’s Duffy Community Partnership Program I became an intern for Caritas, a local food pantry, where I conducted 18 interviews with people that met the criteria for Food Stamps, but were not enrolled in the Program. Throughout my internship, I encountered many clients who were eligible for the program yet chose not to participate. I wanted to find out why. I found that there are six themes that resonated throughout participants’ interviews. Reasons cited include: the lack of accessibility to the Food Stamp Program, the stigma associated with the program, bureaucratic issues, performing a cost-benefit analysis, the lack of information about the program, and the feeling of not deserving the help. My results show that the current state of Food Stamps participation in Beloit, Wisconsin is greatly restricted by these six factors and participation rates may not increase unless policy makers can address these issues.
Introduction

The Food Stamp Program is used by the federal government as a defense against hunger for low-income families across the United States. According to the United States Department of Agriculture (USDA), low-income is defined as “working for low wages or working part-time; unemployed; receiving welfare or other public assistance payments; elderly or disabled and are low-income; or homeless” (http://www.fns.usda.gov/). The USDA federally funds the Food Stamp Program and other food assistance programs in order to increase food security and reduce hunger among children and low-income households through access to food, nutrition education, and a healthy diet (http://www.fns.usda.gov/cga/FactSheets/food_stamps.htm). Ideally this critical program is at the forefront of food assistance and should support households based on need, regardless of work or dependent children, however, it is extremely underutilized.

Many households across the country are eligible for the Food Stamp Program but choose not to participate. This concept is not new to the welfare culture in the United States. According to Richard Coe, a forerunner in food stamps research, “it has become increasingly clear that despite the rapid growth in the food stamp program only about one-half of the households eligible to participate in the program actually do...What is not so clear is why eligible households do not participate” (1979: 121). The purpose of this study is to find reasons why households who are eligible for food stamps choose not to participate and to explore factors that have led to this decision. Why are only six out of every ten eligible Americans participating in the Food Stamp Program (Hirschl and Rank, 2005)?

In order to better focus government action it is important to study the reasons why eligible people make the choices they do regarding participation in the Food Stamp Program. Policymakers could use this information to evaluate the program’s effectiveness and design. This
will be especially important considering over half of all Americans between the ages of 20 and 65 will receive food stamps at some point in their life (Hirschl and Rank; 2005). Given this large number of potential participants who may seek food assistance within their lifetime, it is vital that we try to focus in on the program’s shortcoming and rectify them.

This qualitative study investigates the reasons why eligible households were choosing not to participate in the Food Stamps Program in one small midwestern city, Beloit, Wisconsin. Through Beloit College’s Duffy Community Partnership Program I became an intern for Caritas, a local food pantry. There I conducted 18 interviews with clients who were eligible for the program yet chose not to participate. I found that there are six themes that resonated throughout participants’ responses. Reasons cited include: the lack of accessibility to the program, the stigma associated with the program, bureaucratic issues, performing a cost-benefit analysis, the lack of information about the program, and the feeling of not deserving the help. My results show that the current state of participation in the program in Beloit, Wisconsin is greatly restricted by these six reasons and participation rates may not increase unless policy makers can address these issues.

About The Food Stamp Program

The Food Stamp Program was initiated in the late 1930s, with a limited program reigning from 1939 to 1943. In 1961 it began again as a pilot program and was later expanded nationwide in 1974. The current program began in 1977 with the goal of easing hunger that was prevalent across the U.S in low-income households (State of States: 2007 report).

With Electronic Benefit Transfer (EBT) cards, which are similar to debit cards, people are provided benefits each month to purchase food at participating retailers across the United States. The EBT system replaced the use of food stamp “coupons” in order to decrease errors and
fraud. This also reduced the stigma associated with food stamps because EBT cards decreased the visibility of the program benefits while at the checkout lane. The USDA reports that all 50 states, the District of Columbia, and Puerto Rico are now on the EBT system. With the help of the EBT system, low-income households’ purchasing power increases, as does the possibility of good nutrition. Currently, benefits give an average of 90 cents a meal per person (State of States: 2007 report).

Eligibility and allotments are based on the household’s size, income, assets, and other factors (see chart in Appendix D). The USDA defines a household by a person or group of people living together who purchase and prepare meals together. Applying for food stamps consists of completing and filing an application form, an interview, and any other steps needed to verify facts about a household’s eligibility. A household that meets all the eligibility requirements is then qualified to receive benefits. Legal immigrants are eligible if they have resided in the United States for at least five years, if they are minors, or if they are disabled. Childless, able-bodied, unemployed adults have time limits on their eligibility, with the expectation that they will become employed (State of States: 2007 report).

Households must have a gross income below 130 percent of the poverty line in order to be eligible for benefits, except those households with elderly or disabled members. And all households, no exceptions, must have net incomes below 100 percent of the poverty line in order to be eligible. Many households may have up to $2,000 in countable resources (i.e. checking/savings accounts, cash, etc.). Households with at least one member who is disabled or 60 years or older may have up to $3,000 in resources (State of States: 2007 report).

Allotments are federally funded at 100 percent, while the program is largely managed by the states. Federal and state governments, however, share the administrative costs almost
equally (Food Stamp Access in Urban America report, 2006). In 2006, the program reached 26 million people during any given month with a total annual cost of more than $29 billion in benefits, excluding disaster relief in October and November from the 2005 hurricanes in the Gulf Region (Castner et. al., 2006).

*Wisconsin/Stateline area and the Food Stamp Program*

Though participation in the United States reached 26 million in the 2006, participation rates vary from state to state. In 2005 Louisiana had the highest share of participants after the ravaging hurricanes. Some of the lowest participants included New Hampshire, Wyoming and Nevada. Wisconsin also had one of the lowest participation rates in the nation, with about 6.2 to 7.3 percent of its population participating (Kantor, 2006).

FoodShare Wisconsin is the state of Wisconsin’s Food Stamp Program. Benefits are issued through the Wisconsin QUEST card (the EBT system). All persons on FoodShare Wisconsin must be registered with the FoodShare Employment and Training (FSET) program, unless they are otherwise exempt. Reasons for exemption include: taking care of a dependent child less than six years old, a disabled person of any age, being younger than 16 years old, being enrolled in a drug addiction or alcohol treatment program, and already working at least 30 hours per week. Also, adults between 18-49 years of age who do not have dependent children are given a limited time on FoodShare benefits, unless they are employed, participating in an employment program, pregnant, and other exceptions. Also adult students who are enrolled in higher education half time or more are ineligible for FoodShare, thus discouraging those who are seeking higher education and better paying jobs from participating (http://dhfs.wisconsin.gov).

The quickest and easiest way for Wisconsin residents to determine their eligibility is to use Wisconsin’s online Access system. Access is an online tool to get answers about health and
nutrition programs for Wisconsin residents. With this tool, residents are able to calculate their eligibility, determine how much they will receive in benefits, check their benefits, and ask any questions they may have. Through Access potential participants are able to directly apply to the Food Stamp Program.

Though Wisconsin increased its participation rates from 2002 to 2007 by 46.5%, there are still a proportion of eligible people who are not participating in the program, 56%. Of the 5,375,751 people residing in Wisconsin in 2006, there were 545,650 (10%) people living in poverty. Of those in poverty, about 360,000 (or 66%) were participating on the Food Stamp Program. Also, Wisconsin is allotted nearly $3,000,000 each year in federal funding for the Food Stamps Program but in 2004 there was an estimation of 8,683,587 dollars of unclaimed benefits within the Milwaukee County alone (State of the States: 2007 Report). This means that in 2006 about 177,732 or 34% of those in poverty were not participating in the Food Stamp Program here in Wisconsin.

**Literature Review**

Previous research suggests several reasons why eligible households do not participate in the Food Stamp Program, including lack of information about the program, the stigma associated with the program, and an analysis of the costs and benefits. This literature review will explore these reasons and postulate additional factors.

**Lack of Information**

Previous research suggests that one of the major reasons eligible households do not participate in the Food Stamp Program is due to the lack of information about the program and eligibility (Parker, 2005; Daponte et al., 1999; Blaylock and Smallwood, 1984). Blaylock and Smallwood concluded that many households cited “lack of information” about the Food Stamp
Program as the number one reason for nonparticipation among employed households. This study found that information about the program should be targeted towards households in suburban areas. These households are more likely to lack information about the program than other households in different areas. These findings suggest that if certain groups of people are receiving more information than others, there could be a discrepancy in participation rates in the Food Stamp Program.

Additionally, the lack of information about a household’s eligibility into the program affects participation rates. Richard Coe found that “a belief that they were not be eligible to receive food stamps is the dominant reason given by eligible non-participants for not participating in the program” (Coe, 1979:157). This belief stems from the idea that one-third of the households reported that they were financially ineligible for the program. Seven percent did not even know about the eligibility requirements. The lack of information about eligibility into the Food Stamp Program also contributes to the lack of participation in the program.

Lastly, those administering the Food Stamps Program sometimes give mistaken information. Again in Coe’s 1979 study, about ten percent of the eligible households reported that they were not participating in the program because they had been told by welfare officials they were ineligible. Though it was not clear whether the potential participants received misinformation from the workers or if they misunderstood the information, there was some discrepancy in information and some were not participating because of this misinformation.

Cost/Benefit Analysis

Another theme explored in this study is the cost/benefit analysis that households may make while trying to decide their participation. Often times, the choice not to participate in the Food Stamp Program is because the costs outweigh the benefits. These costs refer to the
monetary costs, the paperwork or the time it takes to apply, in return for a small financial gain – the benefits (Daponte et al., 1999). Daponte et al. found that, “households acquire information about the program when the anticipated benefits of doing so seem large enough” (Daponte et al.: 613). Blaylock and Smallwood (1984), also found similar results for the elderly. When the “‘costs’ of entering the FSP [Food Stamp Program] appear to be more of a barrier” (125), the elderly will choose not to participate.

Stigma

Along with monetary costs, there are also psychological costs associated with the Food Stamp Program, generally called stigma. Moffitt (1983) found that there is often a “welfare stigma” associated with programs like the Food Stamp Program. The concept “welfare stigma” was introduced by Weisbrod and is defined as the “loss of prestige and privacy associated with program participation” (Ranney & Kushman, 1987: 1012), which can explain nonparticipation. Moffitt’s study showed that the decision not to participate in a welfare program like food stamps results from stigmas, even if there are positive benefits.

The Current Study

While all these studies postulate several themes for the lack of participation in the Food Stamp Program, many used quantitative data to reach their conclusions. Though this information is helpful, my current study uses qualitative data that can develop the themes for non-participation with rich stories of information that show how these mechanisms actually play out in the real world.

Method

Based on intensive in-depth interviews, this study asks open-ended questions to explore why eligible households choose not to participate in the Food Stamp Program. Information was
obtained about the interviewee’s feelings, experiences, and perceptions of the Food Stamp Program. This method captures a comprehensive picture of the interviewee’s demographic background, as well as their reasons for not participating in this program, enabling an analysis of possible correlations.

Participants for this study were clients from Caritas, a food and clothing distribution center of Beloit, Wisconsin. Caritas is a not-for-profit agency that helps low-income families meet their hunger, clothing, housing and medical needs. As an intern for Caritas for eight months I was able to get to know the staff and clients personally. During this time, I worked in each department Caritas offers to its clients, which includes working in the clothing room and the food pantry. With the cooperation of Caritas I was able to gain access to those who may be potential participants in this study. This allowed for a sense of confidence from both the staff and clients. When clients come to Caritas’ food pantry, the supervisor interviews them. In this interview, the supervisor asks the clients whether or not they are on food stamps and roughly calculates their eligibility. Based on this, if they are eligible she will give them pamphlets and brochures for the FoodShare program. It was during these observations that I formed my research question. I began to question these clients’ reasons for not participating in the Food Stamp Program.

While relying on availability sampling, participants were selected because they were available during the time I was conducting my interviews. Participants were invited to partake based on two criteria – the households’ total reported net income (see chart in Appendix C) and the households’ non-participation in the program. Though there are several factors that determine one’s eligibility, the net income criterion was a simple measure to use. My sample consisted of eighteen Caritas clients; one interview was a joint interview with two clients at one.
For a week, I would announce to clients the stipulations for participation in the study and then asked for any willing participants in exchange for a ten-dollar grocery store gift card. Once a household agreed to participate I would calculate their eligibility. When a client met the criteria, I asked if they would still be willing to participate in this study. In a private room I conducted the in-depth interviews. Before each interview began, participants were informed about the study and then signed a consent form (see Appendix B). Participants also gave their consent to the use of a tape recorder so that I was able to give them my fullest attention during the interview.

The interview began with demographic questions in order to establish confidence. But as the interviewed progressed the questions became more focused upon the themes that lead to the lack of participation in the Food Stamp Program. Interviews lasted between twenty to thirty-five minutes. Once the interview was over, I asked any follow-up questions and reassured confidentiality while providing them with a grocery gift card. Once transcripts were typed, I coded for themes for non-participation in the Food Stamp Program. Six patterns emerged within this research, all of which will be discussed further.

Results

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The table above provides demographic statistics of the sample. The number of year’s participants lived in Beloit or the Stateline area range from one month to all of their life. There was no clear pattern to the number of years participants have attended food pantries. Only four out of the eighteen participants had to get help from a food pantry for the first time in their life in the last five months, whereas many of the other participants had been to food pantries as children.

But, why are eligible households choosing not to use food stamps? This study found six overall themes about the lack of participation in the Food Stamp Program among Beloit and area residents. These themes include accessibility to the program, the stigma associated food stamps, bureaucratic issues, a cost/benefit analysis, the lack of information, and the feeling of not deserving the help. Many of the participants would cite two or more of these reasons as barriers preventing them from applying for food stamps.

**Reason 1: Accessibility**

According to nine participants in this study, the lack of accessibility to the Rock County Job Center – the hub of all social service agencies in the Rock County area – prevents eligible households from participating on the Food Stamp Program. The main factors contributing to the lack of accessibility is the location of the food stamp office, transportation to the office, and gas money.

*Accessibility: Location*

To travel to the Job Center from Beloit one must travel to Janesville, Wisconsin, a twenty-minute drive on the highway between the two cities. However, the food stamp office was
not always located in Janesville. Prior to 1997, there was a Job Center located in the city of Beloit that many people accessed. In hopes of creating a one-stop assistance center, the Beloit Job Centers moved to Janesville. Because of this, many Beloit residents have not been able to access the center as easily as they once were. Four participants in this study found this to be a very difficult transition and believed it should be moved back to Beloit.

When Jean, a white 55-year-old single woman, was asked if she believed food stamps would be helpful, she said, “It would be helpful, but it was much easier when they had a satellite office in Beloit.” Though the good intention of moving all assistant programs to the one-stop Janesville location seemed logical, it had unintentional consequences, including the inability to reach the office and thus a decline in participation in the Food Stamp Program.

The location and accessibility to the food stamp office is key to participation. William, a white 47-year-old male, suggested that, “they need to move the Job Center down here again to Beloit and then more people could get on food stamps.” And Shelly, a white 28-year-old mother of 2 children suggested, “for it to be in Beloit instead of Janesville” because it would be more helpful for her to access the Food Stamp Program.

Accessibility: Transportation and Gas Money

For five of the participants in this study, the lack of reliable transportation to drive to appointments and interviews created a large barrier in participation. The only public transportation is the bus system. The bus between Janesville and Beloit takes about two hours round trip. For a household with limited time (i.e., due to a job) and/or with children, traveling two hours for what could be a forty-minute round trip drive may not be worth the effort. One must also have the money for a ticket in order to ride the bus. If a household does not have the
money to afford food, it is likely that household does not have the money to spare on a bus ticket, car payments, repairs, or gas money.

Again Jean, the white 55-year-old single woman, had an unreliable car that prevented her from traveling to Janesville. When she was asked about her lack of participation she said, “Because I have to drive clear up to Janesville, my car is not always dependable.” Even if a household has a personal vehicle there are often times when that vehicle will face many mechanical issues because there is little money to spend on repairs, tune-ups, and check-ups.

For those who try to seek other means of transportation, like Sarah, a black 41-year-old single woman, it is difficult because “if you have no money you can’t get bus tokens, you can’t get on a bus pass, and then how you going to get there? So it’s a lot of hassle and especially when you have no transportation.” Lack of affordable and timely transportation creates another barrier for those seeking food assistance.

An additional transportation barrier can be the high cost of gas. During the interview period the price of gas had reached a high of three dollars and thirty cents as observed throughout the city of Beloit gas stations. Because of this increase, many households could not afford the gas money to their jobs, schools, and to the food stamp office. In order to apply for food stamps and maintain participation in the program, many households must make multiple trips to the Job Center. As seen previously, Jean cited that, “at this point gas is WAY too expensive. It would take over five dollars worth of gas to drive up to Janesville and back.” Many people refused to spend the money on gas especially if they believed they could use that money on food or other expenses.

Accessibility to the food stamp office is key to participation. As we have seen from several participants it is clear that this is an issue for households. The ability to access the
program may seem insignificant to policymakers because they choose to address other problems besides public transportation, for example. In order for participation to increase, accessibility to the program needs to be addressed and reorganized.

**Reason 2: Stigma**

Since the conception of the welfare system there has always been a stigma associated with receiving assistance from government programs. Eight participants in this study found the stigma associated with the program prevented their participation. Stigmas are generally thought of as a disgrace or stain to one’s reputation. People on food stamps may experience this feeling because they receive assistance. This study found that there are two factors associated with the stigmatization on food stamps. The first is the stigma received by peers, and the second is the stigma received from administration at the Job Center.

*Stigma: Treatment from peers*

A large deterrent in participation is the fear of being stigmatized by one’s peers and society at large. Five participants mentioned this as part of their decision not to participate in the Food Stamp Program. Participants felt this stigma while they were previously on food stamps. This experience of feeling belittled or disgraced occurs most often in grocery stores when food stamp participants are checking out. Prior to Electronic Benefit Transfer cards, stigmatization was considered a large deterrent because it was easy to identify those who were on food stamps when they had to take out their booklet of coupons. One of the main purposes of the Electronic Benefit Transfer cards was to lessen the stigma associated with food stamps. However, did it actually lessen the stigma? This study found participants still felt stigmatized by their peers, thus, continuing to create a barrier in participation as households try to avoid the feeling of disgrace or scorn.
Brad, a black 45-year-old male, social worker, believed that the biggest reason why most people aren’t taking advantage of food stamps is because, “there’s just a stigma of ‘you’re a bum’ if you get food stamps. If you get food stamps you’re less successful as a man.” Many people would leave grocery stores embarrassed to be on food stamps because of the reactions and treatment from others. When Christina, a white 43-year-old fiancé, would go to the grocery stores with her parents as a child she felt, “it was hard, really hard, because you go to the grocery store with food stamps and people look at you funny like ‘you’re not wealthy enough to be here’. It’s embarrassing; it’s really embarrassing to have food stamps. People look at you funny, like ‘you’re a poor person,’ they don’t even want to be next to you.” Having to feel inferior or ‘less than human’ because a household is poor or ‘not good enough’ is just another reason why many households choose not to participate in this program.

**Stigma: Treatment from Workers**

Participants are also negatively perceived from food stamp administrators, according to two participants. When Jean, as previously seen, was asked why she was not on food stamps she said, “I feel like I’m being cross-examined every time I have to go in to the food stamp office for a review. Some of them have a real good way of making you feel that no matter what your situation is, you don’t deserve anything.” Because she felt humiliated, Jean decided her best option was to not participate in the program. When she was asked what she would like to change about the program she said, “the job performance. It’s almost like they are immune. As far as customer service there is no such thing.” The perception of poor treatment from employees deters many households from ever returning to the Job Center, thus, deterring many households from ever participating in the Food Stamp Program.

**Reason 3: Bureaucracy**
When dealing with any institution there are bound to be bureaucratic barriers that one encounters while maneuvering through that institution. For those who do not understand or know how to “work” the food stamp bureaucratic institution, this can be a daunting task, as Lipsky discusses in *Street Level Bureaucracy*. Ideally the Job Center would help all people meet their needs. Yet, many people have a hard time maneuvering through the Job Center, because of the bureaucratic hoops people must jump through in order to receive assistance.

This study found that the bureaucracy within the Food Stamp Program and within the Job Center is one of the main reasons for non-participation among eligible Beloit area households. There were several elements to bureaucracy that thirteen participants found to be the most difficult. These elements include: the paperwork and application process and the requirements for participation.

*Bureaucracy: The paperwork and application process*

In order to receive food stamps, one must complete a lengthy application. This process may take some households several weeks, even months, until they receive benefits. The application process asks for documents and paperwork that may not be as accessible to some households as it is to others. Though the federal and state government require documents such as ID, social security card, birth certificate, etc., it is difficult for many people to gather these documents in time for their meetings with the local food stamps office, especially when the need for food is immediate.

Again Jean had a hard time dealing with the bureaucracy of the application process. When she was asked about her application experience she said, “I didn’t have a document with me and I told them I could bring it back, but the social worker said, ‘well you were told about this and if you don’t have it here, I don’t have to give you anything.’” Because she did not have a
specific document while during this incident at the food stamp office Jean described, she withdraw her application from the Food Stamp Program. Betty, a white, 41-year-old, mother of three, was also missing documents for her application, which prevented her from applying to the program. For Betty, the local food stamp office told her, “They want my birth certificate and I can’t find it right now, so I’ve got to pay to get another one and that’s twenty six dollars of which I don’t have.” Losing documents that the Food Stamp Program requires makes it very difficult to eat as seen through Betty.

Missing documents or an endless amount of paperwork creates a difficult situation for a potential participant. In spite of the desire to participate, the bureaucratic stipulations, questions, and documents make the process an uphill battle for some households. Along with the additional cost for obtaining missing document, when apply for food stamps there are those, like Jean, who aren’t even aware of what documents they need, which will be discussed further. Regardless, the application process makes it difficult for anyone to apply for food stamps.

**Bureaucracy: Requirements (classes, typing, appt., etc.)**

Potential participants may not be aware of the eligibility requirements when they begin the application process. Seven participants weren’t expecting such requirements as weekly classes, typing classes, and review appointments prior to their participation. These requirements can often make it very difficult for a person, especially when they are trying to manage a job or take care of their family. Potential program participants may view these requirements as a waste of time, especially when the need for food is immediate. Classes that take several weeks to complete may not be worth one’s time especially when a participant could secure a job and paycheck in half the time it would take to receive a month’s worth of benefits. Required classes may slow the immediate need for food and a job.
Sarah, a black, 41-year-old woman, had a difficult time meeting these required classes. When asked program requirements she said, “you have to attend these classes, if you don’t have an education then they want you to enroll in school, you have to go and get on the internet to look for jobs and you have to turn in a job search sheet. If you don’t turn them in then they’ll sanction you. So, it’s a lot of hassle.” When she was asked about what she would like to change about the Food Stamp Program she said, “the requirements that they want you to do, such as come up there and sit in that building for 3 or 4 hours a day. That’s impossible.” The hassle of completing these requirements caused Sarah to withdraw her participation.

When Trisha, a white 49-year-old woman, was asked about program requirements she said, “they want you to get 20 signatures every morning saying that you are looking for a job. Then they want you to run back and forth to Janesville to come to their programs and get on their computers and have this lady sign this paper. And I told them that I couldn’t keep doing that. I’d rather just try to find a job. If you don’t go through their program they’re stop your food stamps for 6 months…so I told the lady, well you just have to cut me off because I just can’t keep running back and forth and trying to find 20 different places in Beloit to sign.” Juggling all the requirements asked of a participant is difficult for many households to do. The process may be so overwhelming that they would rather not complete the requirements and try to find employment instead of attending classes, obtaining signatures, searching online, and etc.

**Reason 4: Cost / Benefit**

A “cost/benefit” view states that households will choose not to participate in the Food Stamp Program because the costs outweigh the benefits. The costs can refer to either monetary costs or psychological costs. With the time it takes to travel to the Janesville Job Center, especially on unreliable transportation, the high cost of gas, in addition to the time it takes to fill
out the paperwork just to apply while also trying to meet the high demands the program asks of its participants, this can all place a heavy burden on potential participants. All of one’s efforts to meet these high demands and overcome these barriers may not be worth the return of a small financial benefit. Nine participants in this study allowed for a cost/benefit analysis to determine their participation decision.

For Marissa, a black 29-year-old female, who was living with her mother at the time, faced tremendous barriers. She was unable to find reliable transportation and she had to constantly deal with decreases in her benefits. Thus, she later realized that these barriers weren’t worth her participation in the program and she dropped out. When asked about her experience on food stamps she said, “…the most I got was two hundred and something, that’s what it was, and then they were going down fifty, and fifty, and then down to like thirty five and after that it just kept going down, down, down, down, and then the lowest that they was going to give me was seven dollars and fifty cents…a month…you can’t do nothing with that…I just said forget it.”

Not being able to overcome some of the barriers I mentioned causes many people to opt out of receiving benefits at all. Not having access to the program, or surpassing the stigma, or trying to jump over the bureaucratic hoops, all can cause people to review the costs for their participation in return for their benefits. When these costs and benefits don’t balance out or when it is more feasible to find employment, the Food Stamp Program isn’t worth they’re time and efforts.

**Reason 5: Lack of Information**

Fourteen of the participants cited that they lacked information about eligibility, benefits, general information, and where to apply for the program. Two participants received misinformation from food stamp administrators, family and/or friends about their eligibility. And
those who did have information on the Food Stamp Program learned that information through family or friends – ‘word of mouth’.

*Lack of information: About eligibility*

Five households did not know about the program’s eligibility requirements. If a household does not know they meet these eligibility requirements then they are less likely to apply for food stamps. When Jonathan, a white 19-year-old fiancé, was asked if he knew anything about the eligibility requirements Jonathan said “Nah, not really.” Lacking such vital information in one’s decision-making process is critical in participation rates. Also, the unsubstantiated belief that one is ineligible for the Food Stamp Program has led many people to not participate in this program. Similarly, Richard Coe (1979) found this belief to be a dominant reason for nonparticipation among eligible households. Because households lacked information about the program’s eligibility requirements, many assumed they were financially ineligible to be considered a participant and did not apply. Henry, a white 33-year-old male, said, “I just assumed they wouldn’t give them to me.” If he had only learned the necessary information to make a precise decision he would have learned that he is eligible for the Food Stamp Program.

*Lack of Information: About Benefits*

If a household believes they will be receiving a substantial amount of money, then the incentive to apply goes up. But if a household does not even know that the benefits are an option, then the chances of applying are less. Brad, a black 40-year-old male, believed that, “people don’t even know that the benefits are there.” Through Brad’s experience he found that, “the biggest problem with benefits is that, nobody knows what benefits are available and the information is not being released. I mean you can find out about what President Bush made last
year easier than you can find where food is available or food stamps.” Because of the lack of information about the Food Stamp Program, many households go without benefits and food.

*Lack of Information: General Program Information*

General information about the Food Stamp Program can include: how the program is run and what the program is. Without the information to make a proper decision, a household may not be able to calculate whether it makes sense to apply. Eight of the participants could not give any details about the current program system, which threatened their willingness to participate in the Food Stamp Program. When Colin, a white 51-year-old male, was asked what he knew about the program he said, “I don’t know hardly anything anymore.” Lacking general information about the Food Stamp Program creates a huge deficit for potential participants. Information is key to making a proper decision about participating on the Food Stamp Program.

*Lack of information: Where to Apply*

People also do not know where to apply for food stamps. As discussed previously, the food stamp office is located in the Rock County Job Center. Not only do people find it difficult to get there, they don’t even know where the food stamp office is located. Many participants in this study have tried to find out where to apply but to no avail. Christina, a white 43-year-old female, says she “wouldn’t even know where to go try around here. I don’t know where the office is or nothing around here.” The information about where to apply for food stamps is also not available to people.

*Lack of Information: Misinformation from workers, family and friends*

One of the most surprising things this study found was misinformation from the workers of the Job Center, family and friends to potential participants. The food stamp office told two participants that because they did not have any dependent children in their household
they are ineligible for receiving food stamps. This is incorrect. The Food Stamp Program is one of the largest food assistance programs because it is not restricted to families with dependent children. There are some stipulations: if a household does not have dependent children they must either be working or they must be enrolled in a job-training class. And even if a household doesn’t meet those stipulations a household can be enrolled in the Food Stamp Program for a limited time of three months. Marissa, a black 29-year-old female, was told by the Job Center that she was not eligible, “I don’t have kids and they need it [food stamps] for people with kids, which I don’t understand because I need food in my mouth too.” Similarly, Megan, a white 31-year-old female, who is living with her fiancé, was not on food stamps because “I don’t have my children. You have to have at least a child living in the household.” When I inquired about when and where Megan learned this information she said, “I called and they said I wouldn’t be eligible and there is no sense in setting up an appointment.” It is unknown how often the Job Center gives out misinformation or if in reality participants only perceives the misinformation.

There were also people who may have misperceptions of the Food Stamp Program. Michael, a black 41-year-old male, believed “that only woman with children or people who have custody of their children and need some help could receive food stamps. I never though it was for a single guy who ain’t got a job.” He believed this because, “that’s the only people I’ve ever really seen on it.” Michael only knew of the social stereotypes of people on food stamps and did not have the proper information that could allow him to receive the benefits that he may need.

**Reason 6: Feeling of Not Deserving**

Lastly, three male participants chose not to participate on the Food Stamp Program because they felt they did not deserve the benefits. This feeling stemmed from the belief that there were other households who they felt needed food stamps more than themselves. Thomas, a
white 47-year-old male, and Michael, a black 41-year-old male, both expressed this feeling as part of their decision process. They both felt that children, especially, needed food stamps more than they do. Michael chose not to participate in the program because he was leaving the money for “someone else out there [who] needs them a lot more than me.” It was interesting that men, especially, believed that the unspent money would be divided up and given out to other households. However, this is not necessarily true since in 2004 there was about 8,600,000 dollars of unclaimed benefits within the Milwaukee County alone (State of the States: 2007 Report). Thus, it may be possible that the belief that male participants do not deserve food stamp benefits in order to give another these benefits may be severally wrong.

**Conclusion**

As previous literature as shown, some of the main reasons for the lack of participation among eligible households are:

- Lack of information
- Lack of information about eligibility
- Misinformation
- Bureaucratic issues
- Cost/benefit analysis
- The stigma associated with food stamps

This research has confirmed all of these results and has extended beyond. This study found six overall reasons for eligible households lack of participation in the Food Stamp Program: the lack of accessibility to the program, the stigma associated with the program, bureaucratic issues, performing a cost-benefit analysis, the lack of information about the program, and the feeling of not deserving the help.

No previous study found accessibility to be an issue for participation rates. Contributing to the lack of accessibility, participants mentioned sub-reasons: the location of the food stamp office, reliable transportation and gas money. Similar to previous research, this study also found
that the stigma associated with the program creates a barrier in participation. The treatment from peers and/or workers discourages households from participating in this program. Participant’s also cited bureaucratic issues contributing to their lack of participation. The Paperwork, application process and the program’s requirements all proved to be daunting for participants in this study. This research also confirmed previous research and that potential participants perform a cost/benefit analysis when determining if participation. Participants also cited that the lack of information about the program, eligibility, and benefits, as reasons for the lack of participation. Lastly, undiscovered by any other study, this study found that some males feel they do not deserve the benefits the Food Stamp Program offers. In summary, the results confirmed many of the reasons cited in previous research, yet have extended beyond any other study.

I must make it clear that I believe the Food Stamp Program is a valuable food assistant program despite being very critical of it throughout this paper. But I also believe it needs a lot of changes. There are many changes that could be made on the local and federal level. Federally, the largest policy change would be an increase in allotment benefits so that increase individual households are able to purchase healthier foods. If more money were invested into the program then more households would consider participating, as they weigh their costs and benefits. The paperwork and application process could also be made less consuming and overwhelming. If there were ways to mainstream the process, more people may be willing to participate. The participation requirements could also be reduced or changed in order to make them more accessible for participants. Such as, eliminating the time requirement childless-households have on the Food Stamp Program. The net income limit could also be changed and the limit could be increased. If this limit was higher than more people may be able to provide a meal for their families.
The advantages and disadvantages of one-stop social service centers should be reevaluated. Also, the hours of one-stop social service centers could be expanded so that those who are employed may be able to reach appointments before closing. Logically, it would be greatly beneficial to participants, especially in this study if a satellite food stamp office was created. More participants would have a better chance of accessing food stamps if they didn’t have to be concerned about transportation, gas money, or time. The food stamp office should also create formal advertisements for the program. Flyers, posters, articles, and any other form of advertisement could easily increase the awareness or information (unless literacy is a barrier). Changing the stigma associated with the program may be one of the hardest ways to develop this program further. It would be difficult to find one solution, however, increasing knowledge about the program could increase acceptance.

These conclusions may be able make the necessary changes in order to benefit program participants and administrators. Policymakers should be able to use these results and address each problem proactively. By listening to the voices the Food Stamp Program serves, we will be able to accurately gain the vital information needed in order to better serve those people. Households across this country are not able to provide food for their family, by making changes and developing the program further we are providing that sustenance that so many lack. If more households are fed, we will be creating a more productive and thriving society that is able to function on a full stomach. Future studies should be concerned with the quality of food one receives on food stamps, the types of food participants receive, how participants learn about the Food Stamp Program, and if non-participants of the WIC or TANF program cite similar reasons for their lack of participation in these similar welfare programs.
References


Appendix A

Interview Guide

1. How old are you?

2. How many people live in your household? Are they all family?

3. How long have you lived in Beloit or the area?

4. What is your monthly income?

5. When did you first go to a food pantry? When did you first come to Caritas?

6. Tell me about why you have come to Caritas.

7. If I asked you to imagine someone on food stamps, what would they be like?

8. Are you on food stamps?
   a. Why not? Tell me about it.

9. Do you know anyone on food stamps? What are they like? Tell me about them.

10. Do you know much about the food stamp program? Tell me what you do know.
    a. Where did you learn this? – Probe for people, programs, schools, etc.

11. Have you ever tried to apply for food stamps?
    a. If yes, tell me about the experience.
    b. If no, tell me why you haven’t applied.

12. Why are you currently not a member of the program?
    a. If I told you right now you were eligible, would you sign up?
    b. What would it take to get you to apply for Food Stamps?

13. Do you believe it would be helpful to you and your family if you were on food stamps?
    a. In what kinds of ways would it be helpful?

14. Would you still use Caritas’ services?

15. If you could change anything about the program what would it be? And Why?
    a. Tell me about why this is a problem for you.
Appendix B

Informed Consent Form

Reasons those who are eligible do not participate in the Food Stamp Program

TO:_______________________________________

My name is Ashley Vancil. I am a student in the Department of Sociology at Beloit College and can be contacted at 700 College St., Beloit, WI 53511 or at (608)363-4965. My faculty sponsor is Kate Linnenberg and Carol Wickersham, who can also be contacted at 700 College St., Beloit, WI, 53511.

I have asked you to agree to be a volunteer in a study that I plan to conduct. Before I can accept your consent, I want to make known to you the following information pertaining to the project.

1. The purpose of this study is to help improve the services and knowledge Caritas, a Beloit area food pantry, offers to many of its clients throughout the surrounding areas. Many Caritas clients are eligible for Food Stamps but do not take part in the Food Stamp Program. I want to explore explanations for nonparticipation. I believe understanding this phenomenon will serve as a significant tool to Caritas and the Beloit community. It will also help Caritas use its scarce resources on those households most in need of assistance. Your participation will only require about an hour or less of your time. If you have met the criteria – eligible for food stamps but are not participating in the program – then I will interview you about your experience with the food stamp program and factors that have led to nonparticipation. I will be recording your answers using a tape recording, but only so that I may give you my full attention. As a volunteer, I am asking you to give your personal experiences, thoughts, and feelings about the Food Stamp Program.

2. There is a minimal amount of risk for your participation in this study. There will be questions that I will be asking about your personal life, which could cause some discomfort, however, you have the option of not answering any questions or withdrawing from the interview at any point you do feel uncomfortable.

3. There are several benefits for your participation in this interview. First, you will receive a $10.00 grocery coupon. And secondly, this interview and research will also help Caritas better serve its clients (you) in providing the best possible resources this agency can.

4. Every effort will be made to maintain the confidentiality of the records, except for any disclosure required by law. Confidentiality means that all personal information about yourself and your family will be kept private. Confidentiality of records will be maintained by keeping all recorded material in a locked box stored in a room that will also be locked. This room may only be accessed through security buildings that take either a key or an electronic card key. Once the recorded material is transcribed the electronic documents will be protected with a password and stored on a password-protected computer. This computer will also be in a room that is locked at all times. The recorded material will be destroyed once it is an electronic document. If I use any quotes in the data, I will use false names and change any other identifying details about you and/or your family.
5. Please be sure to ask me at this time any questions you may have about the procedures to be used in this research project; at any later time, you should also feel free to ask any questions that occur to you. Please contact myself, Ashley Vancil, at vancila@stu.beloit.edu or 700 College St., Beloit, WI 53511. You may also contact either one of my faculty sponsors, Kate Linnenberg (linnenbe@beloit.edu) or Carol Wickersham (wickersh@beloit.edu) at 700 College St., Beloit, WI, 53511. If you have questions concerning your rights as a volunteer, you may contact Greg Buchanan (buchanan@beloit.edu), Chair of the Beloit College Institutional Review Board, at 700 College St., Beloit, WI, 53511.

6. If you consent to be a volunteer in this research project, you are still free to withdraw your consent and discontinue participation at any time without prejudice to you.
ACKNOWLEDGEMENT AND CONSENT

I, ______________________________________________________[
Prospective Volunteer’s Full Name] of __________________________________________
[Street, Address, City, State, Zip Code]__________________ hereby state:

1. I have read all of the statements above pertaining to the research project entitled
   “Reasons those who are eligible do not participate in the Food Stamp Program” and I
   understand them.
2. I have been given the opportunity to ask questions concerning this research project, and
   any questions that I have asked have been answered to my satisfaction.
3. I have been given a full copy, with signatures, of this document.
4. I hereby consent to be a volunteer in this research project.

____________________________________________________________
Signature of Prospective Volunteer ---------------------------- Date

WITNESS:

____________________________________________________________
Signature of Witness ----------------------------------------- Date

As the investigator in the research project entitled “Reasons those who are eligible do not
participate in the Food Stamp Program” I state to the best of my knowledge and belief all of the
statements made in the above consent form are true. In consenting, the prospective volunteer
exercised free power of choice without undue inducement or any element of force, fraud, deceit,
duress, or any other form of constraint or coercion. In addition to the participation by the
volunteer being voluntary, the volunteer has been advised that he or she may discontinue
participation at any time without penalty or loss of benefits to which the volunteer is otherwise
entitled.

____________________________________________________________
Signature of Investigator ---------------------------------------- Date
Appendix C

Households must meet income tests UNLESS all members are receiving Title IV (TANF), SSI, or in some places general assistance.

Most households must meet both the gross and net income tests, but a household with an elderly person or a person who is receiving certain types of disability payments only has to meet the net income test. Gross income means a household's total, non-excluded income, before any deductions have been made. Net income means gross income minus allowable deductions.

Households, except those noted, that have income over the amounts listed below cannot get food stamps.

**Income Chart**

**Updated October 2006, effective through September 2007**

<table>
<thead>
<tr>
<th>People in Household</th>
<th>Gross Monthly Income Limits</th>
<th>Net Monthly Income Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,062</td>
<td>$ 817</td>
</tr>
<tr>
<td>2</td>
<td>1,430</td>
<td>1,100</td>
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<tr>
<td>3</td>
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<td>1,667</td>
</tr>
<tr>
<td>5</td>
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<td>1,950</td>
</tr>
<tr>
<td>6</td>
<td>2,904</td>
<td>2,234</td>
</tr>
<tr>
<td>7</td>
<td>3,272</td>
<td>2,517</td>
</tr>
<tr>
<td>8</td>
<td>3,640</td>
<td>2,800</td>
</tr>
<tr>
<td>Each additional person...</td>
<td>+369</td>
<td>+284</td>
</tr>
</tbody>
</table>

Last modified: 04/04/2007

http://www.fns.usda.gov/fsp/applicant_recipients/income.htm

Appendix D

**Allotment Chart**

(October 1, 2006 through Sept. 30, 2007)
<table>
<thead>
<tr>
<th>People in Household</th>
<th>Maximum Monthly Allotment</th>
</tr>
</thead>
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<tr>
<td>1</td>
<td>$ 155</td>
</tr>
<tr>
<td>2</td>
<td>$ 284</td>
</tr>
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<td>3</td>
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</tr>
<tr>
<td>4</td>
<td>$ 518</td>
</tr>
<tr>
<td>5</td>
<td>$ 615</td>
</tr>
<tr>
<td>6</td>
<td>$ 738</td>
</tr>
<tr>
<td>7</td>
<td>$ 816</td>
</tr>
<tr>
<td>8</td>
<td>$ 932</td>
</tr>
<tr>
<td>Each additional person...</td>
<td>$ 117</td>
</tr>
</tbody>
</table>

Last modified: 06/08/2007

http://www.fns.usda.gov/fsp/applcant_recipients/ALLOTMENTCHART.HTM