

HÉNGER FREE COLORADO

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#### Introduction

The Supplemental Nutrition Assistance Program (SNAP), once known as food stamps, stands as the foremost defense against hunger in the nation, providing vital assistance to Coloradans across every demographic and region. By offering modest monthly funds for grocery purchases, SNAP plays a crucial role in enabling families to afford essential food items, promoting nutrition security, economic stability, and improved health outcomes. Beyond its direct benefits to individuals, the program bolsters the state's economy by supporting businesses and sustaining jobs within the food supply chain.

In 2022, more than 500,000 Coloradans used SNAP to help weather life's storms, injecting over \$1.6 billion in federal food benefits into the local economy—a contribution with an economic ripple effect exceeding \$2.5 billion.<sup>1</sup>

However, the program's reach is not universal among those potentially eligible. **Barriers to enrollment, such as misinformation, stigma, lack of access to technology, and the complex federally required application process, impact program access.** Alternatively, policies that enhance benefit adequacy and reduce barriers can increase enrollment in SNAP among low-income Coloradans. This report delves into the accessibility of SNAP within Colorado, a state that administers the program at the county level, with state supervision, and under federal guidelines.

We focus on the Program Access Index (PAI), a metric developed by the United States Department of Agriculture (USDA) to roughly gauge program access and participation. While the USDA releases yearly state level Program Access Index (PAI) data, indicating consistent improvements in access in Colorado,<sup>2</sup> USDA PAI data does not provide county level analysis for county-administered states like Colorado. This report gauges program access and participation across Colorado in greater depth through an analysis of county-level program access using the PAI metric. We also analyze the economic impact of SNAP on the local and state economy.

The time-period for this report spans the pre-pandemic year of 2019, the peak of the COVID-19 crisis in 2021, and 2022, when COVID-19 numbers stabilized but the economic impacts of the pandemic persisted. The years 2021 and 2022 were marked by significant policy adaptations aimed at enhancing SNAP's responsiveness to

<sup>&</sup>lt;sup>1</sup> USDA research has estimated a multiplier of SNAP benefits on U.S GDP of 1.5. This is a conservative multiplier, with USDA finding that the economic impact of SNAP is higher during times of increased economic activity. <u>The Supplemental Nutrition Assistance Program (SNAP) and the Economy: New Estimates of the SNAP Multiplier</u>, Canning, P., Stacy, B. July 2019

<sup>&</sup>lt;sup>2</sup> SNAP Program Access Index, USDA, 2022

increased need. These adaptations included higher benefit levels, expanded eligibility criteria, and administrative flexibilities that collectively facilitated greater program access during a time of heightened economic and food insecurity. 2020 estimates are omitted because poverty estimates from that year were calculated using a different methodology to account for lower response rates during the COVID-19 pandemic and USDA did not calculate state and national PAI for that year.

This report finds that Colorado made significant strides in connecting eligible Coloradans with SNAP benefits between 2019 and 2022, driven by pandemicrelated policy adjustments, quick adaptations made by local agencies, and reinforced outreach efforts. Hunger Free Colorado advocates for the preservation and strengthening of SNAP by state and federal policymakers, emphasizing the importance of benefit adequacy, robust outreach, and the removal of access barriers through thoughtful policy and program modifications. By applying the lessons learned during the pandemic, we can advance healthier communities and a stronger economy, ensuring comprehensive access to SNAP for all eligible Coloradans.

## What is the Program Access Index?

The Program Access Index (PAI) is a broad estimate of program access developed by the USDA that measures the share of the population with income at or below 125 percent of the Federal Poverty Level (FPL) enrolled in SNAP. PAI is calculated by dividing the number of average monthly county or state enrollees in the SNAP program by the estimated number of individuals at or under 125 percent of the FPL according to the U.S. Census American Community Survey (US census ACS).

It is important to note that the PAI does not adjust for eligibility requirements in SNAP and therefore is not a precise measurement of participation rate among an estimated eligible population. There is an assumed range of error in the PAI because the low-income population estimate from the U.S. Census ACS is based on a sample of a larger population. The differences between the estimated population with income at or below 125 percent FPL and the actual eligible population, however, can be substantial, particularly for smaller populations. Margins of error have been included to address the sampling error, but there are no adjustments made for eligibility. For example, some subsets of college students, non-citizens, and so-called "able-bodied adults without dependents" (ABAWDs) are not eligible for the program, despite being below SNAP's income limit.

The size of these ineligible populations can vary across counties, which further complicates estimates. For example, both Boulder and Larimer counties have large proportions of low-income students to total population who impact the low-income population. However, students are not eligible for SNAP unless they meet certain work

or exemption criteria. Additionally, low-income households living on Indian reservations can opt to receive a commodity package through the Food Distribution Program on Indian Reservations (FDPIR) instead of receiving SNAP. National and state PAI estimates exclude FDPIR participants from calculations, however FDPIR recipients are not tracked at the county level, so this adjustment has not been made to county PAI estimates. This affects Archuleta, La Plata, and Montezuma counties, since all three are home to Indian reservations. As a result, the PAI estimates for these counties with student populations and Indian reservations are likely lower than the actual rate of eligible enrolled.

Finally, the US Census ACS sample may also underestimate the total number of those who may be financially eligible for SNAP, since it does not account for the population between 126 and 200 percent FPL, the upper bound of the SNAP income threshold in Colorado. In addition, census poverty figures are based on annual income, whereas actual SNAP eligibility is based on monthly income. An individual who works on a seasonal or contractual basis may have an annual income above 125 percent FPL but may still be eligible for SNAP during certain times of the year. Both factors would result in an estimated PAI that is higher than the actual rate of eligible enrolled. For this reason, it is also possible for some counties to have a PAI estimate or a confidence interval over 100 percent.

In summary, PAI should not be interpreted as the estimated eligible population enrolled in SNAP. Instead, it can be interpreted as an estimate of the degree to which low-income populations access SNAP. This data is not comprehensive and does not provide the full picture of how SNAP is operating in and serving communities, however it can give us insights into SNAP's impact and potential in different communities. We encourage partners to use this data in concert with local context and community knowledge.

#### **SNAP Participation Across Counties**

A comparison of PAI across calendar years (CY) 2019, 2021, and 2022 demonstrates progress in increasing enrollment among low-income Coloradans at the state and county level.

Between CY2019 and CY2022, Colorado's statewide PAI rose from 59% in 2019 to 73% in 2021, and further to 78% in 2022, making Colorado the 10th most improved state in the nation.<sup>3</sup>

<sup>&</sup>lt;sup>3</sup> SNAP Program Access Index, USDA, 2022

This upward trend is visible in greater detail at the county-level, with increased PAI scores among counties driving a statewide improvement in enrollment among low-income individuals.

County PAI scores were calculated following USDA methodology, by dividing total monthly SNAP participants by an estimate of persons living below 125% of the FPL.<sup>4</sup> County SNAP participants were collected from the annual FNS-388 report to the Federal Nutrition Service and are considered precise measurements. Estimates of the number of people with income below 125% of the poverty line are published annually by the US Census ACS.

We examined PAI for large counties by comparing data from CY2019, CY2021, and CY2022. Caseloads for the 10 largest counties in Colorado were calculated as the monthly average participants from each calendar year. We utilized one-year estimates of the number of people with income below 125% FPL from the U.S. Census ACS for each year.

For small and medium sized counties, we utilized an average of data spanning CY2018 and CY2022 due to limitations in US Census ACS data for these counties.<sup>5</sup> SNAP caseloads were calculated as the monthly average of CY2018-2022 caseloads. The number of people living below 125% FPL was derived from pooled estimates of five consecutive years (CY2018 to CY2022).

We estimated the number of persons who are low-income but not enrolled by subtracting the number of SNAP participants from the US Census ACS estimates for the population at or under 125 percent FPL. The result is an estimate of the low-income population not enrolled in SNAP. The calculation is the same for Colorado state caseload data.

#### Large Counties

The following ten counties are considered "large counties" for the purposes of this report: Adams, Arapahoe, Boulder, Denver, El Paso, Jefferson, Larimer, Mesa, Pueblo, and Weld. These ten counties drive 80 percent of the state SNAP caseload, and therefore the trends within these locales have strong impacts on total statewide performance. The following page compares the SNAP Program Access Index—accounting for a margin of error—for CY2019, 2021, and 2022. Also included are the average monthly SNAP participants, and an estimate of the number of low-income individuals not enrolled in the program.

<sup>&</sup>lt;sup>4</sup> <u>Calculating the Supplemental Nutrition Assistance Program Access Index: A Step-by-Step Guide for</u> <u>2016</u>, USDA, 2016

<sup>&</sup>lt;sup>5</sup> The US CENSUS ACS provides one-year estimates of the number of people living below 125% for the largest counties in each state. Data for smaller/medium sized counties is released as three- to five-year estimates. The PAI for small/medium counties is therefore calculated using an average of estimated low-income individuals across five years (CY18-CY22).

### **SNAP Participation in Large Counties: Analysis for CY2019, CY2021, CY2022**

		2019			2021			2022	
County	PAI +/-MOE	Participants	Low Income Not Enrolled	PAI +/-MOE	Participants	Low Income Not Enrolled	PAI +/-MOE	Participants	Low Income Not Enrolled
Adams	64% +/-8%	41,720	23,826	81%+/10%	53,433	12,284	84%+/15%	58,142	11,019
Arapahoe	72%+/10%	43,460	16,669	70% +/-7%	54,863	22,969	86%+/10%	59,129	9,356
Boulder	37% +/-3%	14,784	24,769	37% +/-4%	16,390	27,994	40%+/-4%	17,778	26,815
Denver	72% +/-6%	77,158	30,179	82% +/-7%	84,383	17,957	83%+/-8%	83,653	16,927
El Paso	72% +/-7%	65,120	25,463	88% +/-9%	75,199	10,112	90%+/-9%	75,564	8,148
Jefferson	53% +/-6%	27,555	24,523	61% +/-9%	31,852	20,761	70%+/-9%	32,578	13,741
Larimer	48% +/-9%	22,057	23,757	51% +/-6%	25,121	24,300	53%+/-5%	28,376	25,534
Mesa	81%+/20%	17,131	3,892	92%+/-20%	18,974	1,618	91%+/14%	18,555	1,885
Pueblo	95%+/10%	35,387	1,682	104%+/- 13%	39,487	N/A	118%+/- 17%	40,876	N/A
Weld	56% +/-8%	21,375	16,638	69%+/-9%	29,714	13,537	78%+/14%	31,600	9,031
State	58.6% <sup>6</sup>	444,713	314,183	73%	520,186	195,045	78%	541,828	152,823

Source: Author's calculations, except for state PAI values which are reported yearly by USDA

#### Notes:

**PAI =** Program Access Index

+/- MOE = plus or minus a Margin of Error, with a Confidence Level of 90%

**Participants =** total monthly SNAP participants as reported by FNS-388 report

Low Income Not Enrolled = estimate of number of people with income below 125% of Federal Poverty Level who are not accessing SNAP

<sup>&</sup>lt;sup>6</sup> State values are reported yearly by USDA: <u>SNAP Program Access Index</u>, USDA, 2022

The table below includes the average monthly participants in each county across CY2018 to CY2021, the SNAP Program Access Index (PAI) for those counties accounting for a margin of error—and provides an estimate of the number of lowincome individuals not enrolled in the program across those five years.

#### Table 2

County	PAI +/-MOE	Participants	Low Income Not Enrolled
Alamosa	111% ± 19%	4,267	N/A
Archuleta	86% ± 18%	1,377	219
Baca	69% ± 12%	643	290
Bent	64% ± 12%	937	538
Broomfield	47% ± 7%	2,297	2,563
Chaffee	57% ± 10%	1,452	1,083
Cheyenne	81% ± 30%	189	44
Clear Creek	63% ± 17%	498	298
Conejos	88% ± 13%	1,524	207
Costilla	117% ± 21%	1,219	N/A
Crowley	70% ± 14%	900	394
Custer	54% ± 14%	420	358
Delta	72% ± 9%	4,134	1,634
Dolores	58% ± 26%	231	171
Douglas	43% ± 4%	6,015	7,978
Eagle	18% ± 3%	1,235	5,512
Elbert	47% ± 11%	895	1,024
Fremont	90% ± 11%	7,151	772
Garfield	55% ± 8%	3,809	3,111
Gilpin	59% ± 26%	458	313
Grand	23% ± 5%	440	1,486
Gunnison	47% ± 12%	978	1,103
Hinsdale	Insufficient Data	17	Insufficient Data
Huerfano	108% ± 24%	1,709	N/A
Jackson	28% ± 11%	106	274
Kiowa	61% ± 18%	194	125
Kit Carson	75% ± 16%	820	268
Lake	67% ± 27%	477	238
La Plata	47% ± 5%	4,043	4,546
Las Animas	98% ± 13%	3,170	81
Lincoln	96% ± 22%	616	27

#### **SNAP Participation in Small/Medium Counties: Analysis for CY2018-CY2022**

County	PAI +/-MOE	Participants	Low Income Not Enrolled
Logan	78% ± 14%	2,464	715
Mineral	42% ± 23%	42	57
Moffat	50% ± 9%	1,425	1,440
Montezuma	100% ± 18%	4,614	N/A
Montrose	71% ± 9%	4,857	2,008
Morgan	68% ± 12%	3,061	1,444
Otero	77% ± 10%	4,268	1,246
Ouray	52% ± 15%	190	178
Park	64% ± 16%	1,161	659
Phillips	49% ± 16%	432	451
Pitkin	18% ± 5%	276	1,286
Prowers	93% ± 20%	2,450	179
Rio Blanco	66% ± 23%	663	346
Rio Grande	130% ± 36%	2,171	N/A
Routt	26% ± 4%	640	1,868
Saguache	76% ± 18%	1,189	377
San Juan	Insufficient Data	50	Insufficient Data
San Miguel	$23\% \pm 5\%$	272	926
Sedgwick	76% ± 20%	377	119
Summit	19% ± 5%	616	2,675
Teller	101% ± 24%	2,201	N/A
Washington	84% ± 15%	496	95
Yuma	55% ± 12%	1,045	854

Source: Author's calculations, except for state PAI values which are reported yearly by USDA

#### Notes:

**PAI =** Program Access Index

+/-MOE = plus or minus a Margin of Error, with a Confidence Level of 90%

**Participants =** total monthly SNAP participants as reported by FNS-388 report

**Low Income Not Enrolled =** estimate of number of people with income below 125% of Federal Poverty Level who are not accessing SNAP

#### **County Participation Increased During Pandemic Years**

SNAP participation among low-income individuals in Colorado increased significantly from CY2019 to CY2022. The state's Program Access Index (PAI) rose from 58.6% in CY2019 to 73% in CY2021 and further to 78% in CY2022.<sup>7</sup> Between CY2019 and CY2021, eight out of Colorado's ten largest counties saw an increase in PAI, with Adams County notably achieving a 17% increase in CY2021. Between CY2021 and

<sup>&</sup>lt;sup>7</sup> Reported by USDA: <u>SNAP Program Access Index</u>, USDA, 2022

CY2022, nine out of these ten counties either maintained or further increased their PAI, with Arapahoe County experiencing a significant rise of 16 percentage points in CY2022. While data for small counties is based on an average across CY2018-CY2022, precluding us from drawing a comparison between years, data for Colorado's ten largest counties enables a comparison of participation rates between pre-pandemic and pandemic years.

The increase in participation between the pre-pandemic year of CY2019 and the pandemic years of CY2021 and CY2022 can likely be attributed to policies in response to the COVID-19 pandemic which enhanced benefit adequacy and served to make the program more accessible through reduced barriers to enrollment and greater administrative flexibilities. Given SNAP's vital role in rising to meet need, Congress implemented measures to expand and maintain enrollment among low-income households, such as by temporarily increasing benefit levels, lifting barriers to eligibility for students and non-working adults who are typically not eligible without meeting additional requirements, and providing states with greater flexibility to manage their workload and streamline processes for clients. These were important changes that the state and counties effectively implemented during a challenging time.

#### Increased benefit levels

In March 2020, Congress passed the Families First Coronavirus Response Act, granting the USDA authority to approve states' requests for Emergency Allotments for as long as the Public Health Emergency was in effect.<sup>8</sup> Colorado utilized this option throughout the Public Health Emergency from 2020 to 2023, allowing SNAP participants to receive the maximum benefit for their household size. Starting in April 2021, households already receiving the maximum benefit prior to Emergency Allotments, also experienced a monthly increase of \$95.

In October 2021, SNAP benefits saw a permanent increase following re-evaluations to the Thrifty Food Plan- the model used to calculate SNAP benefits- authorized by the 2018 Farm Bill. This was the first adjustment to the Thrifty Food Plan in decades and resulted in a 21% increase in the maximum SNAP benefit. This boost in benefits lifted nearly 2.3 million people out of poverty nationally, reducing overall poverty by 4.7% and child poverty by 8.6%. The greatest decrease in poverty was observed among Black children, with a reduction of 12.2%.<sup>9</sup>

Increased benefit levels from both adjustments to the Thrifty Food Plan, which raised the maximum benefit, and Emergency Allotments, which ensured all eligible families

<sup>&</sup>lt;sup>8</sup> <u>Temporary Pandemic SNAP Benefits Will End in Remaining 35 States in March 2023</u>, Rosenbaum, D. Bergh, K. Hall, L., February, 2023

<sup>&</sup>lt;sup>9</sup> Effect of the Reevaluated Thrifty Food Plan and Emergency Allotments on Supplemental Nutrition Assistance Program Benefits and Poverty, Urban Institute, August 2022

received the maximum benefit for their household size regardless of income, likely contributed to a rise in participation during this time. When potential benefits are low, individuals may perceive that the effort and time required to apply are not worth the amount of assistance they would receive. This is especially true if the household is near the upper eligibility limit or receives few deductions and thus qualifies for only a minimal benefit. Conversely, a significant boost in benefits can shift the perception, making the effort, time, and complexity of the application and recertification process seem worthwhile.

#### Lifted Eligibility Barriers

During the Public Health Emergency from 2020 to 2023, temporary measures to expand eligibility and suspend certain restrictions contributed to a rise in SNAP participation by widening the pool of eligible individuals and removing barriers that typically limit access to the program.<sup>10</sup> Congress enacted temporary exemptions that broadened SNAP eligibility for college students, a group that traditionally faces stringent eligibility criteria. Specifically, these exemptions allowed income-eligible college students who were eligible for state or federal work-study programs and those with a zero expected family contribution in federal financial aid calculations to access SNAP without meeting additional criteria. This expansion likely led to an increase in eligible higher education students who could access food assistance during the pandemic.

The suspension of the three-month limit for "able-bodied adults without dependents" (ABAWDs) further removed a significant barrier for childless, non-disabled adults under 50 years old. Normally, ABAWDs are limited to three months of SNAP benefits within a three-year period unless they meet certain work or training requirements. The temporary suspension of this rule during the Public Health Emergency meant that individuals who fell into this category could receive ongoing SNAP benefits without these constraints. The temporary removal of this work reporting requirement also meant a reduced administrative burden for both SNAP households and administering agencies.

#### Administrative Flexibilities for States and Counties

The Families First Act and subsequent legislation further provided states the temporary flexibility to adjust their operations, aiding in workload management and assisting participants in obtaining and retaining access to the program.<sup>11</sup> Administrative flexibilities introduced during the pandemic included the extension of certification periods and adjusted reporting requirements, the ability to waive interview requirements so long as households provide mandatory verifications, and adaptations

<sup>&</sup>lt;sup>10</sup> <u>Timeline: Understanding the Impact of the End of the Public Health Emergency and Covid-19 Waivers</u> <u>on SNAP Households</u>, Center on Budget and Policy Priorities, March 2023

<sup>&</sup>lt;sup>11</sup> Ibid

to telephonic signature requirements allowing eligibility workers to document the household's attestation on the client's behalf without requiring a recorded signature. Colorado opted into these waivers, allowing counties to opt into these flexibilities locally.

The adoption of these administrative flexibilities reduced barriers to access for lowincome households. For example, extended certification periods allow individuals to maintain enrollment without having to navigate the recertification process, the administrative burden it can pose, and the risk of churn, whereby individuals cycle on and off the program, if the household does not successfully complete the process. Moreover, waiving interviews for households in counties that opted into the nointerview waiver removed a significant barrier to accessing SNAP benefits, as the SNAP interview often presents a significant administrative hurdle for low-income individuals who may face challenges attending interviews due to work schedules, transportation issues, or health concerns, among other barriers.

#### é Awareness

Lack of awareness of SNAP or misinformation and stigma surrounding the program pose significant barriers to program access. SNAP Outreach is a federally matched program that facilitates access to SNAP through education and application assistance. In Colorado, SNAP Outreach is performed by more than 60 community organizations. Their familiarity with local context allows SNAP Outreach organizations to serve as trusted community allies, fighting stigma around the program and reducing misinformation. During the public health emergency, these organizations played a vital role in spreading awareness of SNAP in their communities, informing the public of temporary changes to the program, such as expanded access for students and ABAWDs, and amplifying the state's communication efforts.

#### **The Economic Impact of SNAP**

SNAP not only improves the quality of life of individuals who access it, it also produces returns into the economy. Research indicates that SNAP dollars are quickly spent, contributing to local and state economies and to jobs across each stage of the food production and distribution process. Federal dollars that reach Colorado SNAP recipients are returned to the Colorado economy, with the USDA utilizing 1.5 as a conservative multiplier to calculate SNAP's economic impact.<sup>12</sup> Higher enrollment in SNAP brings additional federal benefit dollars to the state and so translates into a greater stimulus into local and state economies.

<sup>&</sup>lt;sup>12</sup> <u>The Supplemental Nutrition Assistance Program (SNAP) and the Economy: New Estimates of the</u> <u>SNAP Multiplier</u>, Canning, P. Stacy, B. July 2019

We collected data on the total economic stimulus produced by SNAP dollars, as well as the lost grocery sales and lost economic stimulus from low-income populations not enrolled. For large counties, our analysis includes data from CY2019, CY2021 and CY2022. For small counties, the economic impact data for lost grocery sales and lost stimulus is presented as an annual average over the five-year period from CY2018 to CY2022, as individual yearly poverty data used to calculate those figures is not available.<sup>13</sup>

#### Total Benefits and Household Benefit

Total benefits issued annually are reported in the FNS-388 report. The average monthly household benefit is calculated by dividing the average monthly benefits issued by each county by the average monthly caseload.

#### 🍯 Stimulus

The stimulus measures the economic impact of SNAP benefits on the economy. The total economic stimulus resulting from these benefits is calculated by multiplying total benefits issued annually at the county and state level by the 1.5 multiplier for economic activity provided by USDA.<sup>14</sup>

#### Lost Grocery Sales

Lost grocery sales are the estimates for how many more dollars in benefits county and state economies could have accessed if 100 percent of identified low-income Coloradans were enrolled in the program (100 percent PAI). To calculate this estimate, the annual total benefit amount was divided by the annual caseload, with the dividend being average dollars per client per year. This dividend was then multiplied by the "estimated low-income not enrolled" figure derived from US Census data (see Table 2).

The USDA suggests that individuals eligible for larger benefit amounts tend to participate in SNAP at higher rates than those eligible for smaller benefit amounts. Therefore, those in the unenrolled population are likely eligible for benefit amounts lower than the average benefit amount. To account for likely lower benefits among unenrolled populations, we multiplied the product of average benefits and the low-income not enrolled estimate by 0.5 in our analysis of large counties for CY2019, a prepandemic year, and for small/medium sized counties, for whom data is based on an average of pre-pandemic and pandemic years (CY2018-2022).

<sup>&</sup>lt;sup>13</sup> The US CENSUS ACS provides one-year estimates of the number of people living below 125% for the largest counties in each state. Data for smaller/medium sized counties is released as three to five year estimates.

<sup>&</sup>lt;sup>14</sup> <u>The Supplemental Nutrition Assistance Program (SNAP) and the Economy: New Estimates of the</u> <u>SNAP Multiplier</u>, Canning, P. Stacy, B. July 2019

Data for the state and for large counties, however, is derived from CY2021 and CY2022 when all eligible households were receiving the maximum benefit due to pandemic era policy. Consequently, we opted not to apply a factor of 0.5 to the product of average benefits and the estimate of low-income individuals not enrolled in large counties, as this would not accurately reflect the maximum benefit levels in effect during that period.

#### 🍯 Lost Stimulus

The estimated lost economic stimulus is the dollar amount of lost grocery sales multiplied by the economic multiplier (1.5) identified by the USDA. This is the total estimated economic activity that might have been generated in each county, as well as the state, if 100 percent of the identified low-income population had been enrolled in SNAP.

Tables 3-5 on the following pages present the economic impact data for the large counties covered in this report: Adams, Arapahoe, Boulder, Denver, El Paso, Jefferson, Larimer, Mesa, Pueblo, and Weld for calendar years 2019, 2021, and 2022. These ten counties account for 80% of the state's SNAP caseload, making their trends highly influential on both statewide performance and the overall economic impact of SNAP in Colorado.

#### Table 3

Economic Impact in Large Counties: 2019							
County	Total Benefits	Average Benefit	Stimulus	Lost Grocery Sales	Lost Stimulus		
Adams	\$60.07M	\$120.00	\$90.11M	\$17.15M	\$25.73M		
Arapahoe	\$63.07M	\$120.94	\$94.61M	\$12.10M	\$18.14M		
Boulder	\$21.31M	\$120.09	\$31.96M	\$17.85M	\$26.77M		
Denver	\$117.67M	\$127.09	\$176.51M	\$23.01M	\$34.52M		
El Paso	\$95.47M	\$122.18	\$143.21M	\$18.67M	\$28.00M		
Jefferson	\$40.60M	\$122.78	\$60.90M	\$18.07M	\$27.10M		
Larimer	\$31.90M	\$120.52	\$47.85M	\$17.18M	\$25.77M		
Mesa	\$24.05M	\$116.98	\$36.07M	\$2.73M	\$4.10M		
Pueblo	\$52.80M	\$124.34	\$79.20M	\$1.25M	\$1.88M		
Weld	\$29.34M	\$114.39	\$44.01M	\$11.42M	\$17.13M		
State	\$700.89M	\$128.27	\$1,051.34M	\$235.24M	\$352.86M		

#### **SNAP's Economic Impact in Large Counties: Analysis for CY2019**

**Source:** Author's calculations

#### Notes:

- Values are represented in millions of dollars, and rounded to two decimal points, except for 'household benefit,' which is a precise value.
- **Total Benefits:** Reported by the FNS-388 report. Total yearly SNAP benefits issued in each county.
- Average Benefit: The average monthly SNAP benefit per individual participant.
- **Stimulus:** The economic activity generated by SNAP benefits, calculated using the USDA multiplier of 1.5, where each dollar in benefits generates \$1.50 in economic activity.
- Lost Grocery Sales: Estimated value of SNAP benefits that a county could have accessed if enrollment had reached 100% of identified low-income population. For 2019, before pandemic-level benefits, we adjusted the figure by 0.5 to account for lower benefits among unenrolled individuals.
- Lost Stimulus: Estimated economic activity that could have been generated if 100% of identified low-income population in the county were enrolled in SNAP.

#### Table 4

Economic Impact in Large Counties: 2021							
County	Total Benefits	Average Benefit	Stimulus	Lost Grocery Sales	Lost Stimulus		
Adams	\$161.83M	\$252.39	\$242.74M	\$37.20M	\$55.81M		
Arapahoe	\$166.89M	\$253.50	\$250.34M	\$69.87M	\$104.81M		
Boulder	\$49.67M	\$252.53	\$74.50M	\$84.83M	\$127.25M		
Denver	\$267.84M	\$264.60	\$401.90M	\$57.02M	\$85.53M		
El Paso	\$227.84M	\$252.48	\$341.75	\$30.64M	\$45.96M		
Jefferson	\$96.72M	\$253.06	\$145.09M	\$63.04M	\$94.57		
Larimer	\$77.58M	\$257.35	\$116.37M	\$75.04M	\$112.56M		
Mesa	\$55.63M	\$244.32	\$83.44M	\$4.74M	\$7.12M		
Pueblo	\$121.60M	\$256.61	\$182.39M	N/A	N/A		
Weld	\$87.64M	\$245.79	\$131.46M	\$39.93M	\$59.89M		
State	\$1,579.31M	\$253.00	\$2,368.96M	\$592.17M	\$888.25M		

#### **SNAP's Economic Impact in Large Counties: Analysis for CY2021**

**Source:** Author's calculations

#### Notes:

- Values are represented in millions of dollars, and rounded to two decimal points, except for 'household benefit,' which is a precise value.
- Total Benefits: Reported by the FNS-388 report. Total yearly SNAP benefits issued in each county.
- Average Benefit: The average monthly SNAP benefit per individual participant.
- **Stimulus:** The economic activity generated by SNAP benefits, calculated using the USDA multiplier of 1.5, where each dollar in benefits generates \$1.50 in economic activity.
- Lost Grocery Sales: Estimated value of SNAP benefits that a county could have accessed if enrollment had reached 100% of identified low-income population.
- Lost Stimulus: Estimated economic activity that could have been generated if 100% of identified low-income population in the county were enrolled in SNAP.

#### Table 5

Economic Impact in Large Counties: 2022						
Counties	Total Benefits	Average Benefit	Stimulus	Lost Grocery Sales	Lost Stimulus	
Adams	\$174.49M	\$250.10	\$261.74M	\$40.12M	\$60.17M	
Arapahoe	\$179.78M	\$253.38	\$269.68	\$75.27M	\$112.90M	
Boulder	\$56.33M	\$264.06	\$84.50M	\$96.22M	\$144.33M	
Denver	\$264.22M	\$263.21	\$396.33M	\$56.23M	\$84.34M	
El Paso	\$231.43M	\$255.22	\$347.14M	\$31.12M	\$46.68M	
Jefferson	\$102.35M	\$261.82	\$153.53M	\$66.71M	\$100.07M	
Larimer	\$88.78M	\$260.73	\$133.17M	\$85.88M	\$128.82M	
Mesa	\$57.67M	\$259.01	\$86.51M	\$4.92M	\$7.38M	
Pueblo	\$126.98M	\$258.87	\$190.47M	NA	NA	
Weld	\$94.09M	\$248.12	\$141.13M	\$42.86M	\$64.30M	
State	\$1,668.66M	\$256.63	\$2,502.98M	\$625.67M	\$938	

#### **SNAP's Economic Impact in Large Counties: Analysis for CY2022**

**Source:** Author's calculations

#### Notes:

- Values are represented in millions of dollars, and rounded to two decimal points, except for 'household benefit,' which is a precise value.
- **Total Benefits:** Reported by the FNS-388 report. Total yearly SNAP benefits issued in each county.
- Average Benefit: The average monthly SNAP benefit per individual participant.
- **Stimulus:** The economic activity generated by SNAP benefits, calculated using the USDA multiplier of 1.5, where each dollar in benefits generates \$1.50 in economic activity.
- Lost Grocery Sales: Estimated value of SNAP benefits that a county could have accessed if enrollment had reached 100% of identified low-income population.
- Lost stimulus: Estimated economic activity that could have been generated if 100% of identified low-income population in the county were enrolled in SNAP.

Table 6 below presents the economic impact data for small and medium-sized counties, detailing total benefits issued, average household benefits, economic stimulus, lost grocery sales, and lost economic stimulus. The figures represent averages over a five-year period (CY2018-2022).

#### Table 6

	Total Benefits	Average	Stimulus	Lost Grocery	Lost Stimulus
County		Benefit		Sales	
Alamosa	\$9.57M	\$186.80	\$14.35M	N/A	N/A
Archuleta	\$3.07M	\$185.53	\$4.60M	\$0.57M	\$0.85M
Baca	\$1.37M	\$176.92	\$2.05M	\$0.34M	\$0.50M
Bent	\$1.99M	\$176.78	\$2.98M	\$0.45M	\$0.68M
Broomfield	\$5.32M	\$192.83	\$7.97M	\$2.74M	\$4.11M
Chaffee	\$3.31M	\$189.94	\$4.97M	\$1.50M	\$2.25M
Cheyenne	\$0.40M	\$175.34	\$0.60M	\$0.05M	\$0.07M
Clear Creek	\$1.15M	\$193.17	\$1.73M	\$0.24M	\$0.37M
Conejos	\$3.26M	\$178.50	\$4.90M	\$0.38M	\$0.57M
Costilla	\$2.77M	\$189.58	\$4.16M	N/A	N/A
Crowley	\$1.94M	\$179.37	\$2.90M	\$0.65M	\$0.98M
Custer	\$0.92M	\$182.51	\$1.38M	\$0.16M	\$0.25M
Delta	\$8.83M	\$178.07	\$13.25M	\$2.78M	\$4.17M
Dolores	\$0.49M	\$177.28	\$0.74M	\$0.14M	\$0.21M
Douglas	\$14.02M	\$194.22	\$21.03M	\$10.49M	\$15.74M
Eagle	\$2.85M	\$192.35	\$4.27M	\$7.64M	\$11.46M
Elbert	\$1.93M	\$180.22	\$2.90M	\$1.06M	\$1.59M
Fremont	\$15.66M	\$182.52	\$23.50M	\$0.07M	\$0.11M
Garfield	\$8.48M	\$185.54	\$12.72M	\$3.14M	\$4.71M
Gilpin	\$1.04M	\$189.36	\$1.56M	\$0.22M	\$0.33M
Grand	\$0.96	\$181.30	\$1.44M	\$1.72M	\$2.59M
Gunnison	\$2.27M	\$193.44	\$3.40M	\$1.92M	\$2.87M
Hinsdale	\$0.03M	\$166.89	\$0.05M	Insufficient Data	Insufficient Data
Huerfano	\$3.79M	\$184.83	\$5.69M	N/A	N/A
Jackson	\$0.22M	\$173.84	\$0.33M	\$0.16M	\$0.23M
Kiowa	\$0.42M	\$178.03	\$0.62M	\$0.12M	\$0.19M
Kit Carson	\$1.75M	\$177.63	\$2.62M	\$0.54M	\$0.82M
Lake	\$1.08M	\$188.82	\$1.62M	\$0.37M	\$0.56M
La Plata	\$9.29	\$191.55	\$13.94M	\$4.26M	\$6.40M
Las Animas	\$7.08	\$186.14	\$10.62M	\$0.39M	\$0.58M
Lincoln	\$1.38	\$187.17	\$2.08M	\$0.11M	\$0.17M

## **SNAP's Economic Impact in Small/Medium Counties: Analysis for CY2018-CY2022**

County	Total Benefits	Average Benefit	Stimulus	Lost Grocery Sales	Lost Stimulus
Logan	\$5.43	\$183.67	\$8.15M	\$1.14M	\$1.71M
Mineral	\$0.10M	\$204.45	\$0.15M	\$0.10M	\$0.14M
Moffat	\$3.16	\$184.57	\$4.73M	\$1.70M	\$2.55M
Montezuma	\$10.00M	\$180.63	\$15.00M	\$0.14M	\$0.21M
Montrose	\$10.52M	\$180.46	\$15.78M	\$2.28M	\$3.43M
Morgan	\$6.65M	\$181.12	\$9.98M	\$1.79M	2.69M
Otero	\$9.09M	\$177.41	\$13.63M	\$1.36M	\$2.04M
Ouray	\$0.43M	\$186.80	\$0.64M	\$0.19M	\$0.29M
Park	\$2.69M	\$192.78	\$4.03M	\$0.66M	\$0.99M
Phillips	\$0.90M	\$173.69	\$1.35M	\$0.52M	\$0.78M
Pitkin	\$0.66	\$199.25	\$0.99M	\$1.07M	\$1.60M
Prowers	\$5.34	\$181.55	\$8.01M	\$0.23M	\$0.35M
Rio Blanco	\$1.43	\$180.05	\$2.15M	\$0.49M	\$0.73M
Rio Grande	\$4.67	\$179.32	\$7.01M	\$0.03M	\$0.05M
Routt	\$1.41	\$183.52	\$2.12M	\$1.95M	\$2.93M
Saguache	\$2.60	\$182.31	\$3.90M	\$0.24M	\$0.36M
San Juan	\$0.12M	\$193.68	\$0.17M	Insufficient Data	Insufficient Data
San Miguel	\$0.61M	\$187.78	\$0.92M	\$1.08M	\$1.62M
Sedgwick	\$0.80M	\$177.00	\$1.20M	\$0.18M	\$0.27M
Summit	\$1.52M	\$205.56	\$2.28M	\$3.28M	\$4.92M
Teller	\$4.98M	\$188.45	\$7.47M	\$0.27M	\$0.40M
Washington	\$1.05M	\$176.04	\$1.57M	\$0.23M	\$0.35M
Yuma	\$2.31M	\$183.94	\$3.46M	\$1.21M	\$1.82M

Source: Author's calculations

#### Notes:

- **Total Benefits:** Reported by the FNS-388 report. Average annual -SNAP benefits issued in each county CY18-22.
- Average Benefit: The average monthly SNAP benefit per individual participant CY18-22.
- **Stimulus:** The economic activity generated by SNAP benefits, calculated using the USDA multiplier of 1.5, where each dollar in benefits generates \$1.50 in economic activity.
- Lost Grocery Sales: Estimated value of SNAP benefits that a county could have accessed if enrollment had reached 100% of identified low-income population. For CY18-22, a combination of pre-pandemic and pandemic years, we adjusted the figure by 0.5 to account for lower benefits among unenrolled individuals.
- Lost Stimulus: Estimated economic activity that could have been generated if 100% of identified low-income population in the county were enrolled in SNAP.

The data presented above underscores the profound economic impact of SNAP on Colorado's local and state economies. Approximately \$1.6 billion in benefits were disbursed in CY2021 and that figure rose to close to \$1.7 billion in CY2022. This injection of federal benefits into the state economy translated into close to \$2.4 billion

in economic activity for Colorado in CY2021 and more than \$2.5 billion in CY2022, reflecting the vital role SNAP plays in supporting communities during challenging times. By comparison, in CY2019 nearly \$700 million was disbursed, resulting in close to \$1 billion in economic activity for the state. These figures highlight the importance of ensuring adequate benefit levels and implementing measures to support increased enrollment. Investing in SNAP access and adequacy through federal and state-level policies not only aids individuals and families in need but also serves as a strategic investment in the resilience and prosperity of the Colorado economy. As policymakers consider future policy decisions, they should consider the significant positive ripple effects that a robust SNAP program can have on our communities and economy alike.

#### **Recommendations & Call to Action**

The analysis presented in this report highlights the role of the Supplemental Nutrition Assistance Program (SNAP) in Colorado's battle against hunger and its positive influence on the state's economy. Colorado has witnessed significant progress in boosting SNAP participation among low-income residents during the pandemic period, when policy adjustments facilitated greater accessibility and enrollment. Despite these improvements, there is still potential for the program to have a stronger impact in Colorado communities. And with the end of pandemic benefit boosts and flexibilities, it will take a concerted effort to continue on the path toward improved access and program impact.

Measures such as increased benefit levels, broader eligibility criteria, and administrative flexibilities played a vital role in extending SNAP coverage to more individuals and families in need. Looking ahead, it is crucial to draw lessons from the successes of the pandemic era and implement policy solutions that sustain and enhance SNAP participation in Colorado. Policymakers are advised to:

- Enhance benefit adequacy: Congress should consider re-instating higher benefit levels to ensure SNAP adequately addresses the food security needs of eligible households.
- Remove Eligibility Barriers: Permanent adjustments to eligibility criteria, akin to those enacted temporarily during the pandemic and beyond, can broaden access to SNAP for populations that face significant barriers to food access. Complicated restrictions on SNAP access for groups like college students, Able-Bodied Adults Without Dependents (ABAWDs), and many immigrants, should be eliminated to prevent low-income individuals being excluded from the food aid they need and to streamline and simplify the program.

- **Sustain Administrative Flexibilities:** States and counties should retain the flexibility to adapt SNAP operations to manage workloads and support participant needs. Extended certification periods, waived interview requirements, and telephonic signature options have proven effective in reducing barriers to access.
- Invest in Outreach and Awareness: Efforts to raise awareness of SNAP and dispel misinformation are vital for maximizing program participation. Continued support for SNAP Outreach programs can ensure that eligible individuals are informed about and able to access SNAP benefits.

By implementing these recommendations and leveraging insights from the pandemic era, Colorado can bolster its endeavors to combat hunger, foster nutrition security, and bolster economic resilience for individuals and communities statewide. Collaborative efforts among policymakers, stakeholders, and advocates can pave the way for a future where every Coloradan has access to the nutritious food needed to thrive. Hunger Free Colorado calls on state and federal lawmakers to protect and strengthen SNAP and carry the lessons of the pandemic forward. Benefit adequacy matters. Outreach and education matter. Removing barriers to access through policy and administrative program changes make a difference.

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