

## “The Only Thing They Haven’t Asked Me for Is a Blood Sample”: Exploring Barriers to the Supplemental Nutrition Assistance Program

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The Supplemental Nutrition Assistance Program (SNAP) is America’s most important anti-hunger program, but program participation varies by state. Administrative burdens, or the onerous experiences of individuals applying for public services, disproportionately impact Black and Hispanic SNAP applicants, making administrative burdens an equity issue. These burdens are products of state actions that may be formal, informal, intentional, or unintentional. This study applies an administrative burden framework to a qualitative case study of Connecticut’s SNAP, exploring barriers to program use. Semi-structured interviews were conducted with individuals who were eligible but not using SNAP benefits ( $n = 15$ ) and advocates/volunteers who assist with SNAP eligibility ( $n = 4$ ) to explore barriers to SNAP participation. Results indicate that formal state actions are burdensome as they are inconsistent with low-income families’ lived experiences. Burdens that result from informal actions are largely dependent on the flexibility afforded by SNAP eligibility staff as they process these applications. A human rights approach to research and evaluation of human service programs, which demands that individuals eligible for social welfare programs participate in decision-making of policy implementation, can help shift this burden to the states and contribute to a more equitable approach to public service.

### Keywords

food insecurity, Supplemental Nutrition Assistance Program (SNAP), administrative burden, human rights, policy implementation

President Carter signed the International Covenant on Economic, Social, and Cultural Rights (ICESCR) in 1977, which affirms the right to an adequate standard of living, including food (Piccard 2010). However, Congress has not ratified this human rights covenant, leaving the United States free from legal obligation to keep Americans out of poverty and from experiencing food insecurity. Consequently, in 2024, 13.7% of households experienced food insecurity in the United States (United States Department of Agriculture [USDA] 2026). The nation’s largest food assistance program (Feeding America 2026), the Supplemental Nutrition Assistance Program (SNAP), has played a pivotal role in fighting food insecurity and supporting Americans in poverty (Hoefler and Curry 2012).

The following research study will apply an instrumental case study to the SNAP to address the research question: What are the reasons that low-income individuals do not apply for or use the Supplemental Nutrition Assistance Program (SNAP)? While ample studies have examined SNAP participation from eligible program

participants (e.g., Barnes, Michener, and Rains 2023; Gaines-Turner, Cruz Simmons, and Chilton 2019; Hatton et al. 2024), few have documented reasons for nonuse of benefits from those eligible, but not using, SNAP benefits. There may be important reasons that these individuals are not participating in the program, so this qualitative exploratory research yields important insights into policy design and program implementation by identifying barriers that were previously overlooked. This case study examines Connecticut’s Supplemental Nutrition Assistance Program (CT SNAP), a state that intentionally selects policies that improve access to social services (USDA 2025a). This case study highlights the way state actions may perpetuate administrative burdens, despite the intentional enactment of policies and processes that aim to minimize barriers to program access. This study uses an administrative burden framework to examine reasons for nonuse, specifically focusing on state actions and how they influence the costs that individuals experience. This novel approach highlights the important role that policy actors play

in reducing or enforcing burdensome actions. This article begins with a description of the Supplemental Nutrition Assistance Program and an overview of the administrative burden framework, discussing how this program and framework interact. After describing the instrumental case study, the results highlight the ways that state actions affect administrative burdens through interactions of learning, compliance, and psychological costs. The paper concludes by identifying implications for policy, practice, and future research.

## Literature Review

### *The Supplemental Nutrition Assistance Program*

SNAP is federally funded by the USDA but operates in a somewhat devolved structure as it is administered by state agencies that have latitude with program design. For example, families qualify for SNAP benefits based on their income and assets, but that threshold varies by state (USDA 2025b). To qualify, households apply and complete an interview with an eligibility worker who will request documentation to confirm reported circumstances such as income or childcare expenses (Gustafson 2011). Benefits are calculated by first comparing the family's pre-tax income to allowable expenses and determining a net income amount. This net income is subtracted from a standard value called the "Thrifty Food Plan," which is a nutritional budget set by the government that is supposed to represent the minimal cost of a healthy diet. The result of this calculation is the family's monthly SNAP benefit. Participants access benefits on an electronic benefit transfer (EBT) card, which they use to purchase eligible food (Center on Budget and Policy Priorities 2025).

Rates of SNAP participation amongst eligible households vary by state. Across the country, many families do not participate in this federal food assistance program even though they may qualify for food benefits. In 2022, estimated participation rates varied from 59% in Arkansas to 100% estimated participation in 11 states, including Illinois, New Mexico, and Massachusetts (Cunningham 2025).

Research suggests there are social justice-related barriers to accessing SNAP. A study from the Urban Institute found that Black and Hispanic adults perceived unfair treatment based on their race or ethnicity when applying for public assistance, including SNAP, at their social service department (Pratt and Hahn 2021). This

is consistent with a study conducted by Briceno-Mosquera and Masatracci (2025) who used American Time Use Survey (ATUS) data to estimate that White individuals spend approximately one-third less time waiting for government services than Black or Hispanic individuals.

Ensuring that eligible applicants have authentic access to benefit applications is important to protect food security. Samuel et al. (2023) found that among non-SNAP users, study participants who were Black and multi-racial were more likely to be food-insecure than White participants, but this was the opposite among SNAP users: Black individuals were more food secure than White individuals who received SNAP. This suggests that SNAP may help protect rates of food security for Black families who can access benefits. From an equity lens, barriers to SNAP assistance could be particularly harmful as low SNAP participation among eligible households is not just a poverty problem, but a social justice issue as well (Asada et al. 2023).

Research on families that are eligible but not using benefits is limited, with data often aggregated at a higher level to identify trends. Cohen (2019) examines data of "eligible but not enrolled" families at a community level to identify pockets of need in New York City. Vu et al. (2023) conducted a secondary data analysis of the California Health Interview Survey (CHIS) to examine food insecurity and SNAP participation amongst subgroups of Asian Americans in California and found variation in SNAP participation, with lower participation by Korean and Chinese adults and higher participation by Vietnamese adults. Branley et al. (2025) also conducted a secondary data analysis examining the relationship between neighborhood support, food insufficiency, and SNAP participation, recognizing a small association between increased neighborhood support and SNAP participation. Suttles, Babb, and Knudsen (2024) use administrative data to analyze reasons why SNAP applications were denied in Indiana and found that administrative barriers like paperwork and interview policy requirements increased application times in areas where SNAP applications were more often denied. While these quantitative studies and secondary data analyses are important because they inform why people may not participate in SNAP, they do not capture the complex or nuanced experiences of individuals navigating these burdensome processes. An administrative burden framework can help contextualize this experience.

**Administrative Burden (AB) Framework**

An administrative burden (AB) framework helps explain why some individuals do not participate in public assistance programs despite being eligible for benefits. Administrative burdens are the onerous processes one must navigate when attempting to use public services (Moynihan, Herd, and Harvey 2015). Importantly, administrative burdens are not just rules or actions by the state, but a citizen’s experience interacting with these state policies (Baekgaard and Tankink 2022).

Baekgaard and Tankink (2022) emphasize the impor-

tance of using consistent language as the AB framework expands. ABs are experienced by individuals and result from *state actions* (emphasis added—see Table 1) made by policy actors (e.g., governors, administrators, or street-level bureaucrats), such as implementing policy through rules and regulations. Peeters (2020) provides a theoretical framework that identifies the source of these state actions. Actions can be 1) intentional and formalized into policy, 2) intentional and informally enacted, 3) unintentional yet formalized, or 4) unintentional and informally enacted (see Table 1 for definitions of key concepts). Combining

**Table 1. Key Concepts in the Administrative Burden Framework**

Term	Type	Definition
State actions <sup>a</sup>		Policy implementation choices by the government (e.g., implementing laws, imposing rules, and regulations) that can result in administrative burdens on the individual
	Formal/Intentional <sup>b</sup>	State actions that are intentionally designed to burden individuals, typically justified through political values
	Formal/Unintentional <sup>b</sup>	State actions that are built into the agency’s formal structure that have unintended consequences for individuals
	Informal/Intentional <sup>b</sup>	Intentional state actions that are enacted through informal organizational practices or channels
	Informal/Unintentional <sup>b</sup>	Unintended consequences that result from state actions that are enacted through informal organizational practices or channels (e.g., administrative errors)
Administrative burden		An individual’s onerous experience with the government resulting from state actions
	Learning costs <sup>c</sup>	An individual’s experience attempting to learn about and identify how/where to access a program or service
	Compliance costs <sup>c</sup>	An individual’s experience attempting to apply for benefits—including filing an application, providing documentation, and responding to deadlines
	Psychological costs <sup>c</sup>	An individual’s experience navigating stress and possible stigma associated with program compliance

Source: Key concepts are adapted from the following administrative burden scholars:

Notes:<sup>a</sup> Baekgaard and Tankink (2022).

<sup>b</sup>Peeters (2020).

<sup>c</sup>Moynihan, Herd, and Harvey (2015).

Baekgaard and Tankink's (2022) key concepts with Peeters (2020) theoretical framework is important because it emphasizes how ABs originate from government choices and impose undue costs on individuals seeking services. Using this language to examine the origins of ABs highlights the power that government holds (e.g., mandating documentation or else withholding food benefits [Gustafson 2011]), clarifying that state actors may have the capacity to reduce ABs by modifying state actions (Herd et al. 2013).

Not all individuals applying for public benefits experience ABs. For example, an individual's perception of their own food security can affect their decision to apply for or use SNAP benefits (Haynes-Maslow et al. 2020; Ross 2021) or they may feel too proud to take government benefits, a concept distinct from shame or stigma (Louie, Kim, and Chan 2020). But for those who do experience ABs, even seemingly small or insignificant state actions can result in substantial costs to the potential participants (Herd and Moynihan 2025). Moynihan, Herd, and Harvey (2015) identify three costs that an individual may experience as an AB: *learning costs*, *psychological costs*, and *compliance costs* (emphasis added—see Table 1). While distinct concepts, a person's experience of these costs may overlap or compound, meaning the state action can result in multiple burdens (Baekgaard and Tankink 2022).

ABs have implications for poverty and social justice. Beardall, Mueller, and Cheng (2024) describe intersectional burdens, when one's social identity (e.g., race, gender, ability, etc.) affects their experience of ABs and access to public services. For example, Hughes (2019) identified increased compliance and psychological costs for Black women when welfare caseworkers assumed information was reported dishonestly on their application. The underlying assumption that a Black woman would lie in this circumstance is fueled by the harmful and racialized stereotype of the welfare queen (Mould 2020).

These burdens also exist in a policy feedback loop, as an individual's prior negative experience with government could mean they are less likely to participate in programs in the future (Hughes 2019; Mettler and Sorelle 2004). As SNAP has many benefits including improved food security, health, and stimulating the economy (Canning and Stacy 2019; James and Ohls 2015; Koutavas et al. 2025; Whitmore Schazebach 2023), this feedback loop could negatively impact vulnerable communities.

### ***Administrative Burdens Affect SNAP Participation***

Administrative burdens exist in SNAP and originate from various sources of state action, imposing costs on applicants. Examples of formal/intentional state actions that increase ABs in SNAP include a confusing application process (Cárdenas et al. 2024; Fricke et al. 2015; Louie, Kim, and Chan 2020; Negoita et al. 2024; Robbins et al. 2017), requesting excessive documentation from applicants (Cárdenas et al. 2024; Kaye, Lee, and Chen 2013; Louie, Kim, and Chan 2020; Negoita et al. 2024; Pelto et al. 2020), and implementing restrictive work requirements. Cuffey, Newby, and Smith (2024) researched the SNAP work requirement policy and found that counties with Republican political control and with more Black residents were more likely to impose work requirements. Brantley, Pillai, and Ku (2020) found that work requirements reduced SNAP participation among Black adults and contributed to higher food insecurity rates. Formal/intentional policies can restrict SNAP access, particularly for the most vulnerable communities. This is an intentional policy decision made by government actors to impose these burdens (Moynihan, Herd, and Harvey 2015).

However, states can take formal/intentional action to reduce ABs in SNAP via state policy options. For example, Fox, Feng, and Reynolds (2023) found that broad-based categorical eligibility, the state option that permits states to increase eligibility income limits and waive asset tests, is associated with increased SNAP participation. Adopting the simplified reporting policy option, which limits how often a participant must report their circumstances to the state agency, can increase their SNAP benefit amount (Fannin 2025). Additionally, several studies have shown that aligning other safety net programs like Medicaid with SNAP is associated with increased program participation (Cha and Escarce 2022; Schmidt, Shore-Sheppard, and Watson 2024).

Formal structures can result in unintentional consequences for SNAP participants via technology and artificial intelligence (AI) (Peeters 2020). Walsh, Porumbescu, and Hetling (2025) compared how a SNAP outreach flyer, eligibility screener, and video explanation helped individuals understand SNAP policies. They found that the video was most effective at reducing learning costs, albeit the effects were limited for low-income individuals. This highlights how it is critical to carefully consider policy implementation when digitizing social benefits as technology alone cannot reduce burdens in public services. This was also found by

Johnson and Kroll (2023) who examined the availability of online application portals on SNAP participation and the mediating role of political ideology. States with Republican-led governors and legislatures had lower SNAP participation rates, suggesting that online portals alone do not reduce compliance costs. In interviews with low-income mothers about their experience applying for SNAP, participants also reported difficulty navigating their state's online SNAP application (Robbins et al. 2017). Older adult SNAP applicants also highlighted challenges to the online portal (Negoita et al. 2024).

SNAP caseworkers may engage in intentional actions that originate from informal organizational practices and result in ABs. Like most street-level bureaucrats, SNAP caseworkers have significant discretion when determining eligibility for benefits (Lipsky 2010). Barnes, Michener, and Rains (2023) describe how SNAP workers' decisions are driven by motivations of timeliness and accuracy to meet management demands. Most worker interactions with benefit applicants were in pursuit of documentation, and the quality of the client/worker relationship depended on the applicant's compliance with worker-generated requests for information. This was exemplified in a study of poor African American mothers where one participant reported that their SNAP caseworker implied that if they did not comply with the worker's request, then their benefits would be delayed (Hughes 2019). Other studies have described interactions with SNAP workers as stressful and humiliating (Gaines-Turner, Cruz Simmons, and Chilton 2019).

Finally, informal state actions can have unintentional consequences. For example, when a worker makes a mistake calculating a SNAP benefit, this is called an administrative error (Peeters 2020). However, Caspi et al. (2022) note that even unintentional errors can have large learning and psychological costs for families, feeling frustrated and not understanding the reason for the error. This is critical to AB because SNAP recipients are responsible for paying back over-issued benefits even if the administrative error was the state agency's fault (Claims against Households 2018). Owing back SNAP benefits can have important implications for both the family's monthly food security as well as psychological costs associated with this informal, unintentional burden.

### Study Purpose

Identifying an individual's experience encountering administrative burdens highlights the subjective ex-

perience navigating government systems (Tarshish 2023), which complements a qualitative case study design that aims to examine state-level policies that are not easily quantified (Basseches, Campbell, and Schoenfeld 2024). Since the AB literature is still developing, Baekgaard and Tankink (2022) call for more qualitative case studies to clarify empirical conceptualizations of administrative burdens. This study is unique in that it uses Peeters' (2020) theoretical approach to an AB framework to explore state actions and how they affect individuals' experiences with SNAP. Focusing on state actions and tying them to individual costs can highlight the role that policy actors play in reducing or enforcing burdensome interactions. Data shows disparities in SNAP participation among eligible households (Cunningham 2025) and Asada et al. (2023) call for more clarity around barriers accessing federal anti-hunger programs like SNAP, specifically using an AB framework, given these differences in participation.

An AB framework is particularly useful when applied to a sample of individuals who are eligible but not using program benefits. While most studies examining administrative burdens in SNAP have engaged SNAP participants to identify the challenges accessing these programs (Barnes, Michener, and Rains 2023; Caspi et al. 2022; Hughes 2019; Robbins et al. 2017), this study fills an essential gap: highlighting administrative burdens that may have resulted in people not accessing the program at all. Using an AB framework, this qualitative study highlights the inequities currently built into SNAP policy and program design (Asada et al. 2023). Identifying these barriers provides an opportunity to design innovative strategies and policy opportunities to improve food access.

## Methods

### *Current Study*

This study engages an instrumental case study design to critically examine the Supplemental Nutrition Assistance Program (SNAP) in Connecticut (Yin 2017). The Connecticut Supplemental Nutrition Assistance Program (SNAP) is the case selected for analysis. In 2021, Connecticut was one of the wealthiest states in the country yet also had some of the highest income inequality in the nation (Martinez 2024). That year, it was also ranked as one of the states estimated to have the

highest rates of very low food security, and overall Connecticut food insecurity rates almost doubled in 2022 (Abraham 2022). Yet Connecticut elects expansive SNAP policy options like broad-based categorical eligibility, which raises the state's income limit and waives the asset test (USDA 2025b). Examining administrative burdens in a state like Connecticut is important because it exemplifies the challenges individuals may experience even when formal/intentional actions are minimized. Thus, a qualitative case study of SNAP in Connecticut helps uncover and examine state-level SNAP policies and processes that may not be quantifiably measured (Basseches, Cambell, and Schoenfeld 2024).

### **Participants**

In-depth, semi-structured interviews were conducted with individuals who are eligible but not using SNAP benefits ( $n = 15$ ). Flyers were distributed across 13 municipalities at local food pantries, soup kitchens, and community food distribution sites in Connecticut. These municipalities were chosen because their median income was below \$60,000, approximately the SNAP gross income limit for a family of four in Connecticut at the time of the interview in 2023. These low-income municipalities were selected for recruitment to maximize the likelihood of locating individuals who met the eligibility criteria for a hard-to-reach population (Patton 2015). Interested participants contacted the Principal Investigator (PI) and completed a brief pre-screening survey to confirm study eligibility and provide optional

demographic information (see Table 2 for self-described participant demographic information). Participants were eligible for the study if they were 18 or older, spoke English, lived in Connecticut, and were eligible but not receiving SNAP benefits as determined by reported income and household size. The inclusion criteria were established so that the PI, an expert in SNAP eligibility who is not proficient in Spanish, could deeply engage with participant narratives. The interviewer's in-depth knowledge of agency practice permitted use of shared jargon, tailored interview probes, and robust interpretation of participant responses that may have been overlooked if a secondary Spanish-speaking interviewer without similar subject matter expertise conducted these interviews (Eckhard and Friedrich 2022). Once determined eligible, the consent form was reviewed and a time and place to conduct the interview was determined that was most convenient for the participant, either virtually or in person. Participants were compensated with a \$40 Amazon gift card for their time and experiences.

Recruitment, data collection, and data analysis occurred simultaneously, which allowed the PI to determine when data saturation had occurred (Saunders et al. 2018). A specific study aim and recruitment criteria combined with high-quality dialogue between the interviewer, a subject matter expert and former SNAP eligibility worker, and study participants generated information power which yielded opportunities to fully explore interview topics and led to analytic depth

**Table 2. Sample Characteristics of Participants (n = 15)**

Sample characteristics	n	%	M	SD
Age			43.73	16.70
Gender				
Male	6	40%		
Female	9	60%		
Race				
Black	5	33%		
White	3	20%		
Native American	1	7%		
Black/Puerto Rican	1	7%		
Did not disclose	5	33%		
Geographic location				
<50,000 residents	7	47%		
>50,000 residents	8	53%		

throughout data analysis (Malterud, Siersma, and Guassora, 2015). By the 15th participant interview, no new substantive codes or themes were generated and recruitment was concluded. This practice is consistent with findings from a systematic literature review examining sample sizes of interview data from empirical tests that found an average of nine to 17 interviews were necessary to achieve saturation (Hennink and Kaiser 2022).

As a supplement to participant narratives, local advocates from organizations that assist with SNAP application processing ( $n = 4$ ) were also interviewed to help contextualize barriers to SNAP participation. Flyers were distributed to local food advocacy agencies that served residents across Connecticut. Advocates were eligible for the study if they were 18 or older, spoke English, and worked at a SNAP-related organization in a volunteer or advocacy role. Interested advocates reached out via email and the PI set up a time and place to conduct the interview that was most convenient for the participant. Advocates were compensated with a \$40 Amazon gift card for their time and experiences.

### **Data Collection**

A semi-structured interview guide was used for participant and advocate interviews. Questions to participants addressed basic food budgeting behaviors; a discussion about SNAP benefits, including reasons for not using SNAP, if the participant had used SNAP in the past, and what their experience was like; what other programs or strategies they use to afford their basic needs; and what the government can do to better provide food to individuals who need it. Questions to advocates included barriers to food insecurity and SNAP access, what if any interactions with the state SNAP agency were like, and what the government can do to better provide food. Interviews took place either virtually via a WebEx platform or in-person in a local public space. Interviews lasted approximately 45 to 60 minutes. Prior to the start of all interviews, signed informed consent forms were collected and reviewed with the participant. Interviews were audio-recorded with consent. If the participant did not consent to audio recording ( $n = 4$ ), detailed notes were taken and after the interview concluded, the PI recorded a personal reflection memo to capture additional thoughts. After every interview, reflective memos were also recorded and transcribed.

### **Analysis**

Data analysis was consistent with reflexive thematic analysis (Braun and Clarke 2019) to robustly engage

the data through an interpretive paradigm and using a flexible, iterative process. Recordings were transcribed using NVivo Transcription Services and audited by the PI for analysis. In-vivo and structural coding techniques were used in the first round of coding (Saldaña 2021) to honor the participant's choice of language in the codes while also responding to the research questions. Next, several iterations of analysis were conducted to assess the relationship between codes within and across the larger categories. Ultimately, themes were developed that related to each other and responded to the study's research question. After data saturation was achieved and inductive thematic analysis was completed, themes and participant quotes were explored considering the administrative burden framework. Narratives of participant burdens were identified as learning, compliance or psychological costs and the source of their burden was identified by state action (see Table 1).

To enhance trustworthiness and rigor, triangulation was applied by interviewing advocates assisting in SNAP processing. Auditing was conducted via field notes and extensive memoing (Padgett 2017). For dissemination of findings, all interview participants were assigned a pseudonym, and any identifying information was removed to protect their confidentiality. The University of Connecticut Institutional Review Board approved this research.

## **Results**

### ***Formal State Actions: Rigidity of Regulation and Automation***

Study participants reported several policy barriers that prevented them from using SNAP benefits. This included formal state/intentional actions that are built into federal regulation and formal/unintentional actions that originate from an agency's automated infrastructure (Peeters 2020). Participants who encountered formal state actions reported that encountering rigid systems that were incongruent with their lived experiences, which were often in a state of flux.

Formal/intentional actions for SNAP included the program's application and renewal processes and associated paperwork, such as excessive requests for verification, especially proof of income. Participants reported learning, compliance, and psychological costs that ultimately led to nonuse of benefits. As one participant, Catherine, was unfamiliar with welfare programs, she

was a was struck by how much effort SNAP policies demanded of her as she attempted to apply for benefits, describing it as basically a full-time job. She articulated the weight of these compliance costs and how they kept her from returning to self-sufficiency:

I'm not planning for this to be a permanent thing. This is to help me get back on my feet. And I don't feel like it's helping me get back on my feet. It's only helping me if I decide to just completely go off the system and go into their system.

Participants regularly articulated challenges associated with applying for and remaining on SNAP benefits. Policies did not consider how often a person's life circumstances fluctuate, despite the fact that it was a frequent occurrence. This mismatch led to learning costs as applicants tried to navigate program rules. Another participant, Bobby stated:

But when I started working, I felt that because I'm working, I don't want to take from someone who may need. So, I called and told them, listen, I'm working, I'm just trying to do the right thing. And when I got laid off, I called them and I told them, I need this SNAP, and I've been battling them since.

Bobby's experience with the Connecticut Department of Social Services (DSS) was particularly challenging because his family suddenly moved and he ended up unhoused in addition to his physical disabilities that required dietary restrictions. For individuals like Bobby who are unhoused and/or have a disability, SNAP policies were particularly incongruent with a person's lived experience. Anne, an advocate who works at a soup kitchen that assists unhoused individuals with obtaining SNAP, emphasized these compliance costs:

But even worse, I'll get stuck when I have to send in any forms of identity. Usually when they [an unhoused person] come in, they have nothing. They don't have a birth certificate, social, it's hard to get started.

Catherine aptly summarized the intersection between the formal/intentional state action of documentation policy that resulted in compliance costs, stating:

I feel like the amount of documentation they're asking me is a little bit over the top. The only thing they haven't asked me for is a blood sample (laughs).

"Some participants were unaware they had to complete paperwork, while others experienced technical difficulties trying to do so. Gregory had been on benefits for nine years but never recalled undergoing the renewal process. Referencing the burden of learning costs, he stated: "And I got to say, to this day, I cannot remember going to reapply until this month."

To respond to the influx of work, states have engaged in formal/unintentional actions in the form of automated technologies, such as an interactive voice response (IVR) phone system or an online application portal. However, these automated processes have left some applicants in what Peeters and Widlak (2018) call a "digital cage," excluded from services without access to a human being to troubleshoot assistance when errors occur. These systems often cannot address the more intricate aspects of low-income people's lives, yet the lives of low-income families are inherently complex. What results are administrative burdens.

Virginia shared how she was affected by the state's online application portal. The online system kept crashing while she tried to file her renewal paperwork, and there was no place to report this error:

Nothing really changed. You shouldn't have to go through like 10 pages of stuff on a system, and then when you're almost done, it kicks you out and you have to start over.

Virginia highlighted a psychological cost, frustration, which resulted from the compliance cost of having to file her renewal form within a strict deadline.

The phone system was another commonly reported barrier to SNAP use, with participants reporting long wait times and poor customer experiences—if they could successfully navigate past the automated response system. Unaware of how to navigate the automated system and unable to contact a caseworker, Linda highlighted this learning cost:

I called them but then it says something about like, an ID number or something like that. And then I,

like, I put in my um, client ID number and stuff. I can, like, never actually get a hold of anybody on the phone. It's like a lot of it's automated.

Others who were successful in navigating these formal/unintentional state actions still experienced challenges as they faced long wait times to speak with a staff member. This process was incompatible with individuals who were trying to find and maintain employment, as was the case with many participants. Michael shared a compliance cost:

They don't understand . . . you can't sit on the phone for three, four hours when you're working . . . so their phone system is just insane there. When I called the lady she goes, alright four hours, I'll call you back. Took them 4.5 hours to call me.

These formal state actions—whether intentional or unintentional—are unaligned with the lived experiences of low-income individuals and their families. Their rigid nature, whether through regulation or automation, is at odds with the multifaceted way low-income people navigate their lives, which may include employment changes, responding to physical or mental health challenges, and caretaking. The results of this mismatch are learning, compliance, and psychological costs to potential SNAP recipients.

### ***Informal State Actions: Eligibility Staff Discretion Has Lasting Consequences***

Informal state actions were also present in participant narratives, either enacted intentionally through organizational practices or unintentionally resulting from unintended consequences of policies. Whether intentional or not, the decisions made by eligibility staff often had lasting consequences in the form of learning, compliance, and psychological costs.

Intentional and informal state actions were often facilitated through street-level bureaucratic encounters when an eligibility worker used their discretion during the application process. These intentional/informal state actions were often accompanied by a formal/intentional state action, like verifying income to qualify for benefits.

While the formal/intentional regulation states that individuals must provide proof of their gross income, eligibility staff have the discretion to alleviate this re-

quirement by contacting the employer directly. Michael shared his frustration interacting with a caseworker who was doing the bare minimum needed to establish eligibility for SNAP, a psychological cost:

They just don't want to help you or answer your questions or try to go the extra little bit to help you . . . like they could easily send a letter to my employer, they just don't want to.

In this way, the eligibility worker also increased Michael's compliance costs by requiring that he take the extra step to do so himself.

Bobby experienced similar compliance costs when he had trouble submitting proof of his prior work income, but found DSS hesitant to help him, even though his employer had already complied with the regulation and the paperwork the agency was asking for was months old:

The last time I spoke to them was this morning. They told me they need a letter from the last place that I worked saying the last date I worked and the last time I got my check, which was over a month and a half ago. The company has sent them the paperwork they need, and they're still not trying to help.

Not all the eligibility staff were hesitant to help. Maryjane found some workers to be helpful and polite: "And when you finally get there, there are some good people who're helpful and tell you what to do."

A low-income individual may encounter different experiences navigating the complicated application process, depending on who is assigned to their case and how much effort that worker puts into helping the applicant.

Actions were also taken by eligibility staff that were informal and unintentional but nevertheless had a serious impact on SNAP benefit access. At times, staff made administrative errors that resulted in erroneous eligibility determinations. Alarming, in some cases, this was the reason participants were not using SNAP benefits. Michael reported how his mother finally received SNAP benefits after eight months of contesting the state:

It took my mom eight months of her arguing and writing letters, going back and forth, appealing

stuff, and then came to find out they're like, oh we're sorry, we didn't need you to appeal anything or go through all that, you didn't have to give that information. We had it. Somebody messed up or something.

Michael's mother navigated arduous compliance costs but was steadfast in writing letters and appealing the state's decision, something not all SNAP applicants are aware of, nor have the time and energy to endure. However, this was not the only cost; she also endured psychological costs, such as arguing and going back and forth with the state agency, only to be told that someone had made an error and she was entitled to benefits in the first place.

Michael was not the only one who shared the consequences of an administrative error. Clara was not receiving SNAP because the eligibility caseworker told her that it was a requirement to legally petition her boyfriend to pay child support. When she heard this, she withdrew her SNAP application because she did not want to put her boyfriend in that position. Although individual states can elect this policy option as a requirement, Connecticut does not do so. As Clara explained:

They sent me the child support paper and everything. And I was like, I don't want to put him on it. And she said, well they [the government] have to get paid somehow. She actually said that. That's why I never even tried to look into it further.

What is notable about this policy is the ideological underpinning that implies an assumption that unmarried men who owe child support are circumventing their responsibilities. In Clara's case, she had worked out her own arrangement with her child's father and didn't want her SNAP application to rupture this fragile agreement. Whether Clara's SNAP worker's decisions were ideologically motivated or the result of an oversight, they are egregious because they directly resulted in nonreceipt of SNAP benefits from a potentially eligible household. Consequently, Clara not only suffered from nonreceipt of benefits but also learning costs from not knowing this nuanced policy and psychological costs of navigating these difficult and sensitive family circumstances.

Street-level bureaucrats have significant discretion in interpreting SNAP policy and applying it to complex household circumstances. While administrative errors

are inevitable, it is their job as state actors with power to distribute safety net services to be knowledgeable of policy and do due diligence when determining eligibility. These informal state actions resulted from eligibility workers either doing the bare minimum or were a grave consequence of their mistakes, such as with Michael's mom who was owed eight months of benefits, or in the case of Clara, who could have been eligible for benefits but was scared to apply because she was told incorrect policy information and didn't want to disrupt her family situation. All along, these state actions imposed substantial learning, compliance, and psychological costs to the applicant. As many participants actively navigated these administrative burdens, unsuccessfully attempting to access benefits, it was opposing interactions—often from caring and exceptional advocates—who tailored interactions that aimed to mitigate the impact of these burdens.

### *Tailored Interactions Mitigate the Impact of State Actions on Administrative Burdens*

As participants felt the weight of these state actions that led to nonuse of SNAP benefits, they leaned on others in their community or more accessible food programs. Advocates spoke about their work helping individuals navigate the complicated social safety net, mitigating learning, compliance, and psychological costs. Carol (an advocate) regularly stopped by an elderly housing project to help folks complete their annual paperwork requirements and became known fondly around the city as “the food stamp lady.” Another advocate, Anne, shared some hints on how she helped residents at her soup kitchen navigate some of the policy barriers at DSS, including the phone system:

It's annoying . . . but for the most part I try to keep one of my earbuds in and go about my work while I'm waiting for them [DSS] to pick up, so they don't get aggravated sitting there and waiting for it. And I try to deter them from like, just hanging up and walking away. I'll wait on hold. And that way I can do my other work and just have, you know, one earbud in. It works.

This creative solution highlighted the critical role that advocates in the community play in connecting individuals to social safety net benefits, especially when they experience intersectional burdens (Beardall, Mueller,

and Chang 2024) like homelessness and cognitive difficulties that may exacerbate their psychological, compliance, and learning costs.

Several moms repeatedly mentioned the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) program as particularly valuable, especially for staple food items. Clara stated:

Especially when she was a[n] infant . . . you know, with the formula and stuff. How expensive those are, so, um that really helped me.

Notably, participants reported having a WIC caseworker who checked in on them. Sandra described her experience with WIC:

I mean, everybody there, they're very, very nice. They call me all the time to ask me how my pregnancy is doing.

Well-designed programs with thoughtful policy implementation and supportive caseworkers seemed to encourage participation for programs like WIC. The personalized touch and caring nature of a caseworker appeared to mitigate many of the learning, compliance, and psychological costs experienced by SNAP applicants.

## Discussion

Findings from this study show how state actions increase learning, compliance, and psychological costs, which prevent people from using SNAP benefits. Formal actions highlight how SNAP policies are inconsistent with the lived experience of eligible non-participants in Connecticut, whether it be complying with regulatory requirements or navigating the technology created to support these safety net programs. Informal actions reveal the strong influence that eligibility workers have in helping people access benefits—either intentionally through street-level bureaucracy, or unintentionally through administrative errors. There is a disconnect between the design and delivery of the SNAP program and how low-income people live their lives, which has prevented individuals from accessing benefits, despite regular attempts at navigating the social safety net. Without the assistance of a seasoned and supportive eligibility worker, the burden typically falls on the ap-

plicant who is likely to experience learning, compliance, and psychological costs, often in tandem, as a condition of food assistance. In the absence of these important safety net benefits, it is tailored interactions from advocates or government programs with less onerous designs that fill in the gaps.

Compliance costs often accompanied formal/intentional state actions, as individuals were asked to comply with rigid policy requirements by providing formal documentation. This could be a particularly arduous task for those who were homeless or had an unstable employment history. Learning costs were often associated with formal/unintentional state actions when individuals tried to comprehend new, unfamiliar, or underdeveloped technology aimed at supporting these actions, like the phone or computer system. Psychological costs were rarely unaccompanied, often paired with either compliance or learning costs. Participants clearly articulated their frustrations navigating these policies and processes, especially without assistance from someone familiar with “the system.”

Informal/intentional state actions highlighted an opportunity for eligibility staff to reduce the impact of these administrative burdens by assisting with documentation requests or providing clear instructions on how to navigate these difficult processes. When it came to informal/unintentional state actions, learning costs were particularly consequential. For example, while Michael's mother knew she was entitled to benefits and relentlessly pursued an appeals process, Clara never applied for SNAP because she was unaware that the eligibility worker gave her incorrect policy information.

These findings are consistent with existing literature on SNAP and administrative burdens that highlight formal/intentional policy barriers, including a complex application process (Cárdenas et al. 2024; Fricke et al. 2015; Louie, Kim, and Chan 2020; Negoita et al. 2024; Robbins et al. 2017) and excessive documentation requests (Cárdenas et al. 2024; Kaye, Lee, and Chen 2013; Louie, Kim, and Chan 2020; Negoita et al. 2024; Pelto et al. 2020) as barriers to SNAP participation among eligible participants. Expanding on this literature, this study documents these same barriers for people who were not using SNAP benefits. Negoita et al. (2024) specifically identified a discrepancy between SNAP policies and the lived experiences of older adults. For example, moving to assisted living, declining cognitive conditions, or the loss of a significant other

can all affect SNAP eligibility and benefit amounts. This research aligns and extends Negoita et al. (2024) by showing how a more diverse group of low-income participants (see Table 2) in a small northeastern state who were not currently eligible for SNAP also found policies incompatible with their lived experiences. This was especially true if they were navigating intersectional burdens, such as disability and homelessness (Beardall, Mueller, and Chang 2024). That this study's participants were not enrolled in SNAP is important because it may suggest that these intersecting identities result in added barriers to SNAP access.

In this study, participants did not overtly name work requirements as a barrier to participation (Brantley, Pillai, and Ku 2020; Cuffey, Newby, and Smith 2024). However, this research still emphasizes how SNAP work policies are inconsistent with the lived experiences of those who apply for benefits. Despite living in a state that mitigates the impact of work requirements through formal/intentional actions, these study participants reported that verifying income was a recurring compliance burden that prevented them from accessing SNAP. This is critical because recent federal acts (Fiscal Responsibility Act of 2023) and bills enacted by Congress (The Big Beautiful Act 2025) further restrict SNAP via work requirements, stating it “restores the dignity of work” (White House 2025, para. 13). This research extends the existing research on work requirements by dispelling racist narratives implying that people are lazy and do not want to work (Gilens 1999). Instead, this study uncovers how the process of reporting hours worked may operate as a common barrier to program access, undermining the complexities of the lived experiences of those in poverty. In this way, this study exemplifies how punitive state actions exacerbate burdens and result in nonuse of benefits. State actors should consider these lived experiences as they make policy implementation choices around work requirements and other restrictive SNAP policies.

Formal/unintentional state actions like automation—in this case the phone and online computer system—also affected SNAP access, consistent with research by Robbins et al. (2017) and Negoita et al. (2024), who identified that their participants had trouble accessing online application portals. Both Virginia's challenges with the state's online portal and Linda's inability to get help via the phone exemplify how digital cages (Peeters and Widlak, 2018) can operate in pub-

lic assistance benefit administration. This underscores the important findings from Walsh, Porumbescu, and Hetling (2025) that emphasize how technology cannot solely improve program access and the importance of incorporating participant voices into policy decisions.

Importantly, this research helps refine the administrative burden literature. A strength of this study is its unique emphasis on the role of state actions (Peeters 2020), which puts the onus on agencies to make policy changes that can reduce administrative burdens. By contributing to new insights into the categorization of both state actions and their relationship to costs (Baekgaard and Tankink 2022), it was clear how learning, compliance, and psychological costs were present and spilled over across various sources of state action. As Baekgaard and Tankink (2022) suggest, these costs are rarely straightforward, and this qualitative case study contributes to a refinement of these concepts using the conceptual AB framework of state actions and individual experiences of administrative burden (see Table 1).

### *Implications*

There are several implications for this study. This research was conducted in Connecticut where formal/intentional state actions for SNAP are minimized. Connecticut's SNAP includes the election of expansive policy options like broad-based categorical eligibility (Fox, Feng, and Reynolds 2023) and simplified reporting (Fannin 2025) policies (CT Department of Social Services 2025). Yet participants still identified substantial policy barriers. This is a critical finding because it highlights that formal policy attempts to ease burdens in SNAP are inadequate. This suggests that reducing administrative burdens requires attention to all four quadrants of Peeters (2020) origins of state action (see Table 1). This study specifically highlighted the importance of attending to formal/unintentional actions, like the role of state service automation in the phone and computer system and its effect on participants. It also suggests that legislatively future Farm Bills should address ways to ease administrative burdens for participants.

As automation and the use of technology grows in public service, understanding the end-user experience is an important consideration for program participation. While technology and AI are implemented as cost-effective solutions to the influx of work (American Public Human Services Administration 2024), governments must remember that they are public institutions, not

a business, and consider if nonprofits assisting with SNAP outreach are working as community experts or serving as IT troubleshooters and mitigating the psychological costs associated with new barriers to service that accompany automation (Peeters 2020).

It is also critical to recognize the importance of policy implementation in successful service delivery. In this study, conversations with caseworkers exclusively focused on obtaining documentation needed to confirm eligibility, consistent with the priorities Barnes, Michener, and Rains (2023) identified of SNAP workers—accuracy and timeliness. This was contrasted with the WIC program, where caseworkers were described as friendly and helpful. Underlying these interactions is an ideology of deservingness, as participants described WIC benefits directly affected their child: accessing formula and regular check-ins on the mom's pregnancy. While this policy design was perceived as helpful by recipients, the reduced burden may also be related to public opinion of single mothers as more deserving of public benefits than able-bodied women without dependents (Haeder 2025). Having tailored interactions from a human to help mitigate the effect of administrative burdens was clearly important to eligible non-participants in this study.

While many formal/intentional policy barriers were minimized in CT, given the progressive policy landscape, participants may still have experienced substantial burdens because SNAP is a federal program and operates within restrictive federal regulations—as Gustafson (2011) describes it, “a vast regulatory and punitive system” (p. 51). States may adopt policy options to mitigate these systems, but they are grounded in an ideology of deservingness that pervades policy (Katz 2013). These ideologies are undoubtedly tied to the racialized stereotypes that justify burdensome state actions, like the welfare queen that justifies excessive documentation and fraud policies (Mould 2020). While addressing the source of state actions that result in administrative burdens is an incremental and tangible approach to addressing this problem, these solutions remain within a larger oppressive and racialized system that perpetuates intersectional burdens (Beardall, Mueller, and Chang 2024) through an ideology that dictates who does and doesn't deserve access to food. Access to adequate food will always be a social justice issue within this policy landscape.

Ultimately, to build policies and programs that are

truly compatible with the lived experiences of people they are meant to serve, low-income individuals must be involved in the decision-making regarding the policies and programs that affect them (Nicoll 2017; Peeters 2020). Gaines-Turner, Cruz Simmons, and Chilton (2019) conducted a participatory action research study with results indicating that changing the benefit calculation, increasing certification periods, and improving interactions with caseworkers would improve SNAP. However, recognizing the complex interaction between food insecurity and poverty (Hoefler and Curry 2012), they also offer policy recommendations beyond SNAP, such as improving wages and implementing a universal basic income program so individuals do not have to rely on in-kind food benefits that may be conditional on the experience of administrative burden.

### *Limitations*

This study is not without limitations. While the PI's subject matter expertise was invaluable to building rapport with participants and interpreting the data, only including English-speaking participants limited the representativeness of participant experiences. Locating and training a Spanish-speaking interviewer with expertise on SNAP eligibility could enhance the findings. There may also have been instances where participants were not eligible for SNAP yet participated in this study. The recruitment pre-screening tool did not include an exhaustive list of non-financial eligibility criteria, such as student or non-citizen status. Conversely, recruitment was limited to 13 municipalities and individuals from middle- or higher-income areas may not have been targeted for recruitment. Additionally, although recruitment was advertised across 13 municipalities, only seven municipalities were represented. This limited the breadth of experience shared. Determining alternative recruitment methods for individuals who are eligible but not enrolled in social service programs is an area for future research to explore. Furthermore, the sample size of  $n = 15$  was small, yet appropriate for a qualitative case study design that aimed to explore the experiences of a vulnerable, hard-to-reach group. Selection bias may have also been a factor in this study. Individuals who were recently denied or were having trouble accessing SNAP may have been more incentivized to participate in this study than those who were unaware of SNAP, felt stigma around the program, or were uninterested in applying for benefits. If replicated, future iterations of

this study should clarify that inclusion criteria are “income-eligible non-participants” or include eligible participants in the study, given the fluid nature of SNAP eligibility. Finally, respondent bias is another potential study limitation. An inherent power balance between the PI and the interview participants existed, given that SNAP-eligible individuals come from a low-income community. The PI was mindful of these dynamics and used interview skills (Lavee and Itzchakov 2021) to reduce power dynamics when possible.

### ***Future Directions***

Findings from this study have been shared in a research report with the Connecticut Department of Social Services to help disseminate knowledge of participant perspectives on navigating SNAP eligibility. The state was given tangible suggestions for policy/program improvement based on participant experiences. Given this was an exploratory study, future research should examine reasons for non-participation using an embedded case study design to more deeply understand how different categories or subcategories of applicants respond to different burdens. This would help highlight the preliminary findings around intersectional burdens (Beardall, Mueller, and Chang 2024). Additionally, future research can engage SNAP caseworkers to understand their role of street-level bureaucratic discretion as it relates to informal/intentional burdens as they relate to learning, compliance, and psychological costs. Furthermore, research on the use of artificial intelligence and automation in public service should examine the relationship between formal/unintentional state actions that result in administrative burdens, including the mediating role of advocates and those helping to navigate the system. Finally, state policy administrators should explore how they might provide automated benefits to applicants, reducing formal/intentional and informal/unintentional state actions by designing options like the SNAP Combined Application Project (USDA 2025c) or categorical eligibility for the National School Lunch Program (NSLP) (USDA 2021).

The administrative burden framework is a strong and growing body of literature that helps examine reasons for non-participation in social safety net programs.

However, to substantially address burdens would require a fundamental shift in how these programs operate (Herd and Moynihan 2025). A human rights-based approach to research and evaluation (Gatenio Gabel 2016; Maschi 2016) could complement this AB framework and begin this shift. A rights-based approach is a research-practice approach grounded in human rights instruments and international human rights principles that guides rigorous research, which is used to make effective change (Maschi 2016).

Using human rights principles like government accountability and transparency can elucidate the way administrative burdens originate from state actions because the human rights approach recognizes the government as the overseers of rights whose duty it is to clearly communicate information about policies and programs that affect citizens (Gatenio Gabel 2016; Maschi 2016). Principles like citizen participation, non-discrimination, and equality can promote advocacy, frame ethical decision-making, and support social justice (Tarshish 2023). This rights-based approach shifts the onus of burdens from applicants to the state, highlighting the government’s source of power and ability to reduce onerous interactions (Herd et al. 2013).

Applying a rights-based approach to SNAP can also promote narrative change, which can lay the foundation for agenda-setting, informed by citizen participation (Nicoll 2017; Peeters 2020) and combat the underlying ideology of deservingness that motivates states to implement burdensome actions. This may be a necessary first step to effective change, considering the current political climate that ties dignity to work in policy and program design (The Big Beautiful Act 2025). Before policy change can occur, it is critical to shift the narrative around social service provision so that it is consistent with the lived experiences of those in poverty. A rights-based approach is best suited to facilitate this shift by uplifting the voices of those affected by social service programs.

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**Conflict of Interest:** This author worked for 11 years at the Connecticut Department of Social Services prior to conducting this research, both as a direct eligibility worker and a SNAP policy consultant. This employment did not overlap with the research.

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