COVID-19 impacts on SNAP Households and how FreshEBT helps
Question: What challenges are your families who are receiving SNAP facing due to COVID-19 or otherwise?
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Question: Do you use an app to manage your finances? How often do you use it?
Propel builds modern, respectful, effective technology that helps low-income Americans improve their financial health.
71% of low-income Americans have a smartphone, but few financial products are developed for their needs.

This is especially true for those receiving government benefits.

Source: Pew Research Center
36M Americans receiving food stamps each year couldn’t easily check their balance without calling a 1-800 number or using saved receipts.
Fresh EBT helps low-income Americans manage SNAP benefits, save money, and earn income

**Budgeting Tools**
- Balance check
- Transaction history
- Weekly budget

**Ways to Save**
- Digital coupons
- Healthy recipes
- Partner content

**Ways to Earn**
- Job board
- Local employer content
Who is the Fresh EBT user?

Our users today

- **3M+** Monthly active users
- **50** States (+territories)
- **10x** Uses of app monthly
- **85%** Are female
- **87%** Have one or more children
- **36** Average age
- **60%** Live in urban areas
- **4%** Use the app in Spanish

SNAP recipients faced hurdles in accessing their information, which deepened the challenge of stretching their benefits.
SNAP in Florida

Who is the Fresh EBT user?

- 2.8M FL Residents
- 13% receive SNAP
- 1 in 8 Floridians
- 62% in families with children

Fresh EBT in FL
- 400K+ Monthly active users

Source: Center for Budget and Policy Priorities
Quick Discussion:
Any surprises so far about either Fresh EBT or SNAP recipients in FL?
COVID-19 is having a devastating impact on low-income Americans.

Propel is working hard to reduce this impact for our 3 million Fresh EBT users.
Fresh EBT is a trusted, timely, and responsive resource during times of crisis and uncertainty.

In response to COVID-19 Fresh EBT launched a resource center in less than 48 hours and new program intervention distributing cash grants within the first few weeks of the pandemic.
COVID-19 response: Fresh EBT’s COVID-19 Help Center has been accessed by over 3M users seeking critical information.
Project 100 is a collaboration between GiveDirectly, Propel, and Stand for Children to distribute $1000 cash grants to SNAP families that use Fresh EBT.

As of July, Project 100 has delivered $100 million in contactless direct cash transfers to Fresh EBT families in need across the country.


I’m a single mother of 6. I lost my job due to the virus. When I was contacted, I was excited because I have a lot of bills and a lot of responsibilities.

I plan on catching up on my rent, light, and water bills with my check.

This is a once in a lifetime thing.

Chanita, Fresh EBT user, North Carolina
Fresh EBT is a connection point to listen to and learn from households who use SNAP and P-EBT.
Discussion: What have been some of the largest challenges your clients are facing since March?
Living paycheck to paycheck, SNAP households already faced uncertainty. The economic fallout of COVID-19 has put them in immediate danger. We survey our users each month to understand how the circumstances in their lives are changing.
Surveying Households through Fresh EBT

- Individual opens the app
- Individual sees invitation to open the survey
- Individual opts into the survey by clicking and takes the survey on her phone
Areas of Focus

Financial Security
- Food
- Housing
- Income
- Savings/Debt

Health
- Exposure to Covid-19
- Access to health providers
- Changes to health insurance

Access to Benefits
- P-EBT
- Economic Impact Payments
- Max Allotment
- Unemployment Insurance
- Eviction Moratoriums

Stories and Experiences
- Open ended questions in surveys
- Video testimonials
- Interviews and focus groups
## Data collection & analysis

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<tr>
<th>Methodology</th>
<th>Demographics</th>
<th>Analysis</th>
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<tbody>
<tr>
<td>Random sample of 3+ million Fresh EBT users (average n=931, total n=5586)</td>
<td>All Fresh EBT users currently receive SNAP benefits. 72 - 80% are women with children at home. 47 - 56% are the head of a single parent household.</td>
<td>Results are weighted to represent all Fresh EBT households. Some slides today are weighted to represent SNAP households nationally</td>
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<td>Digital survey in English over 24-48 hours</td>
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<td>8 surveys from March 8 through July 21</td>
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Methodology

- A random sample of 1,037 Fresh EBT users, of which there are more than 3 million across the United States
- Conducted via digital survey in English over 36 hours, on July 9-10, 2020

Key Findings

1. Fresh EBT users are consistently concerned with the stability of their housing.
2. Workers with reduced hours have started working more, but those who lost their jobs completely remain unemployed.
3. P-EBT reduces food insecurity, but only half of eligible families report receiving P-EBT payments.
4. Supporting national statistics, women and people of color are experiencing more housing and income insecurity.
Quick Thought: We are aiming to understand the needs of our users. We are a user experience first organization.
Findings

March - July 2020
COVID impact on food insecurity

Food Insecurity

In SNAP households nationally
“The hardest choice so far is to choose between paying my bills or buy the food I need for my family and I to survive on. The choice is hard because do we want to let the bills rack up? Or pay them and suffer?” Annemarie in Oklahoma

“It has helped us tremendously because without SNAP/P-EBT we probably wouldn’t have food to eat or we would have to choose between paying bills or eating.” Fresh EBT user and P-EBT participant in Michigan

TAKEAWAY

Eligible families who report receiving P-EBT has increased from **41.3%** in early June to **55.2%** in late July.

P-EBT reduces food insecurity, but many eligible families have yet to receive it.
COVID impact on employment

Loss of Work (among recent employed)

In SNAP households nationally

survey wave: Early April, Mid April, Early May, Early June, Mid June

weighted proportion: 0.25, 0.3, 0.35, 0.4, 0.45
“My job as well as my daughter's job has been closed which puts us in a panic about bills and other expenses. The kids are out of school. They eat a lot and food and other essentials won’t last. I want us to be safe but I’m so scared we won’t have money for rent, cable, lights, food.”
Felicia in New York

Workers with reduced hours have started working more, but those who lost their jobs completely remain unemployed.

In July 2020, almost 80% of workers reported have lost income in the wake of Covid-19. And 48% reported losing their job completely.

*Compared to Census Pulse survey: 50.8% of American adults experience a loss in employment income for self or household member.*
COVID impact on housing insecurity

Housing Insecurity

In National SNAP households

weighted proportion

Early April, Mid April, Early May, Early June, Mid June

survey wave
Consistently since April, half of Fresh EBT users report uncertainty in their housing due to safety, the need to move to a new area or ability to pay rent. Compared to Census Pulse survey: 26.5% of adults either missed last month’s rent or mortgage payment, or had a slight or no confidence that their household could make the next payment on time.

“I was able to buy important things like things to keep the house sterile due to having 6 children and a new baby. I really felt on the edge of my seat. Paid my rent and a little on the electric and that bill is yet still a high ... It's very depressing situation if you have never been from a struggling error in your life.”
-- Fresh EBT User

TAKEAWAY

20% of respondents who had a housing change report being evicted. >5% of all respondents report having stayed in a shelter in the past 30 days.

Housing insecurity is an ongoing and escalating crisis.
COVID impact on debt accrual

Accrued New Debt

In SNAP households nationally
Black Fresh EBT users were more likely to lose jobs and income due to COVID-19 shutdowns.

Black and Latinx respondents were more likely to report a change in their housing situation in the past month.

Women are more likely to report an eviction in the past 30 days.

Women and people of color are experiencing more housing and income insecurity.
Economic Impact Payments

Respondents report spending their Economic Impact Payments on:

- Bills and rent (70.6%)
- Food (38.2%)
- Household items (35.4%)
- Pay off Debt (11.4%)
Discussion: What surprised you most or what did you learn during this session? How can you use this data for social good?
What has changed for you in the last few weeks?

“I have to cook more food now. By cooking more food, I am going to be running out of food. I have to wait until my food stamps come. Who's going to say my food stamps are going to come?... Typically I have to only cook dinner, because they get breakfast and lunch at school. They can't eat the food the schools are offering because they're offering PB&J sandwiches... my kids are allergic to peanut butter.”

Tiara in New York
What challenges do you face as a parent?

“It’s always a rainy day when you have kids.”
Shanna

“I don’t feel like my kids should go without too many things. I have to juggle different bills. Make sure wifi is covered. Thank god they are potty trained so I don’t have to worry about pampers.”
Amber