

# County-Level Variation in Benefits Participation: 2018/2023 Comparison

**Ryan Ramsey**

*Associate Director, Health Coverage and Benefits*

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***“I think a hero is any person really intent on making this a better place for all people.”***

***— Maya Angelou***

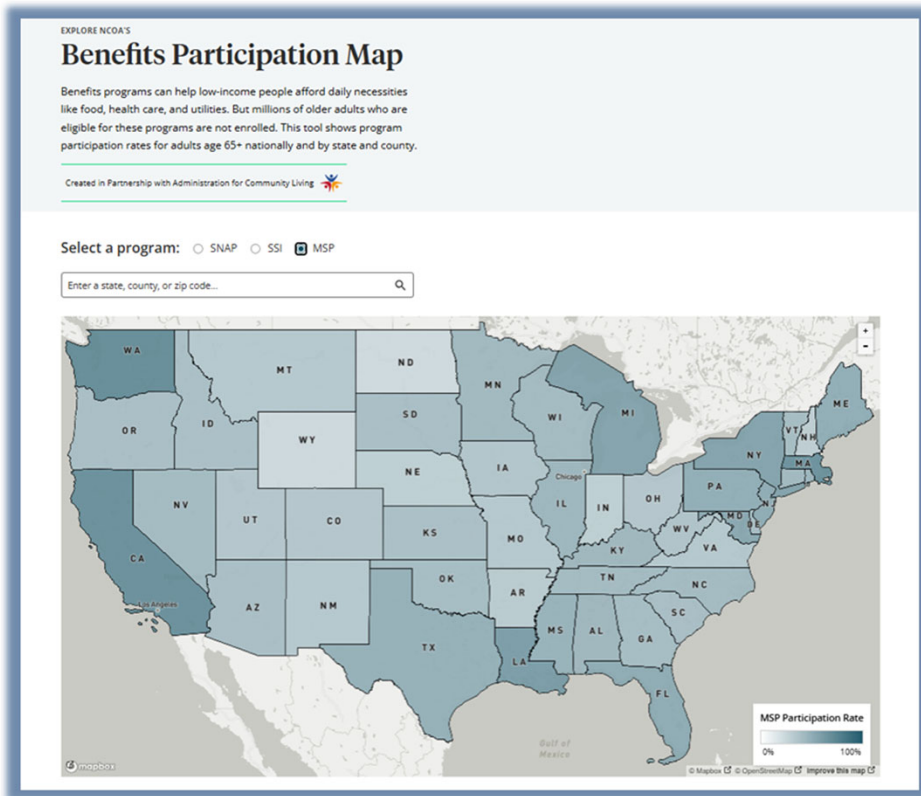
# Agenda

1. Benefits Participation Map
2. Benefits Participation County Analysis Project Overview
  - a. Project Background
  - b. Data Results
3. Key Findings
  - a. Key Desk Review Findings
  - b. Key Interview Findings
4. Possible Explanations and Recommendations

# Benefits Participation Map



# Benefits Participation Map



- This tool shows program participation rates for adults age 65+ nationally and by state and county.
- On this page you will find the interactive map which allows you to select up to five counties or states to compare on a chart and table beneath.
- There is also further ability to filter by Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), and Medicare Savings Program (MSP) participation rates.
- <https://www.ncoa.org/benefits-participation-map/>

# Benefits Participation Map

- Comparison Table can be found below. Using a national search this will display by state totals.

Participation and Eligible Non-Participants by Jurisdiction



Comparison Table: Participation by State

Export

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Expand table

☒ SNAP ☒ SSI ☒ MSP

JURISDICTION		SNAP		SSI		MSP	
STATE	COUNTY	PARTICIPATION	ELIGIBLE NON-PARTICIPANTS	PARTICIPATION	ELIGIBLE NON-PARTICIPANTS	PARTICIPATION	ELIGIBLE NON-PARTICIPANTS
National	Total	29.8%	8,947,693	49%	2,314,978	46.4%	

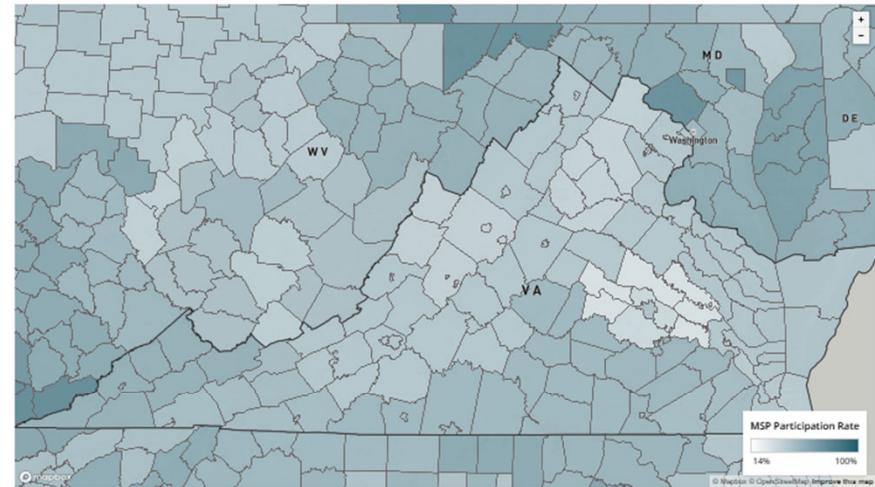
# Benefits Participation Map

- You can filter the map by state.
- This will also generate two additional charts:
  1. Percentage of the eligible population participating.
  2. Number of people eligible but not participating.

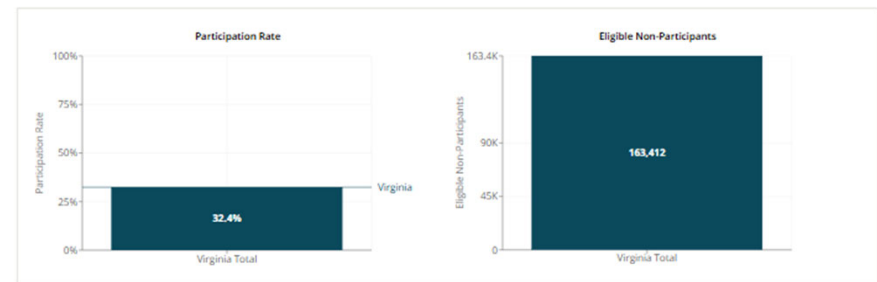
Select a program: ☐ SNAP ☐ SSI ☒ MSP

Q

Virginia Total X



Participation and Eligible Non-Participants by Jurisdiction



# Benefits Participation Map

- Comparison Table can be found below. Using a state search, this will display county by county within the state.

Comparison Table: Participation by State

☒ SNAP
 ☒ SSI
 ☒ MSP
 [Expand table](#)

JURISDICTION		SNAP		SSI		MS
STATE	COUNTY	PARTICIPATION	ELIGIBLE NON-PARTICIPANTS	PARTICIPATION	ELIGIBLE NON-PARTICIPANTS	ELI
Virginia	Total	37.4%	109,536	34.8%	64,489	32.4%
Virginia	Accomack County	37.9%*	-	29%*	-	33%*
Virginia	Albemarle County	30.5%†	-	46%†	-	32.2%†
Virginia	Alexandria city	26.9%	1,874	46%†	-	32.2%†
Virginia	Alleghany County	30.5%†	-	46%†	-	32.2%†
Virginia	Amelia County	39.6%*	-	45.1%*	-	41.4%*
Virginia	Amherst County	35.6%*	-	23.8%*	-	32.2%†
Virginia	Appomattox County	35.6%*	-	23.8%*	-	32.2%†
Virginia	Arlington County	21.3%	2,062	46%†	-	32.2%†
Virginia	Augusta County	29.3%*	-	23.8%*	-	26.2%*
Virginia	Bath County	29.3%*	-	23.8%*	-	26.2%*
Virginia	Bedford County	35.6%*	-	23.8%*	-	32.2%†
Virginia	Bland County	34.6%*	-	37%*	-	37.8%*
Virginia	Botetourt County	30.5%†	-	46%†	-	32.2%†
Virginia	Bristol city	34.6%*	-	37%*	-	37.8%*
Virginia	Brunswick County	39.6%*	-	45.1%*	-	41.4%*
Virginia	Buchanan County	40.5%*	-	37%*	-	44.5%*



# Methodology- Data Availability

- Each figure populates based on the user's data selection.
  - ☐ Entire state(s)
  - ☐ One or more counties- By name or by zip code
- In some instances, participation rates are calculated for groups of counties.
  - ☐ County is not identified for some people in the data due to sample size of the county
  - ☐ County may not have enough eligible adults
  - ☐ For these cases, the counts of eligible non-participants are unavailable
- In other cases, participation rates may be unavailable for individual counties or multi-county groups.

# Methodology

- Administrative data can provide counts of program *participants* at the county or substate level but does not count those who are eligible and do not participate.
- The Benefits Uptake Locator maps estimates of participation rates using Urban Institute's ATTIS model.
  - ❑ Simulates program eligibility using the American Community Survey data and administrative program data.
- Developed using 2018 data:
  - ❑ 2019-2022 data are outliers due to the Covid-19 pandemic
  - ❑ NCOA now has 2023 data updated within the tool

# **Benefits Participation Map (BPM) County Analysis Project Overview**



# BPM Study Background

## The Gap

- Benefits participation rate data reveal that:
  - ❑ Millions of older adults are eligible for but not enrolled in MSP, SNAP, and SSI.
  - ❑ These individuals are missing out on thousands of dollars a year in benefits.
  - ❑ There are wide variations among counties within some states.

**Table 1. Number of Eligible Older Adults Not Enrolled in Public Benefits Programs**

	In 2018	In 2023
<b>MSP</b>	5.8 million	6.6 million
<b>SNAP</b>	8.9 million	9.1million
<b>SSI</b>	2.5 million	3.6 million

**Table 2. Estimated Value of Public Benefits**

	Monthly	Annually
<b>MSP</b>	\$203	\$2,434
<b>SNAP</b>	\$188	\$2,256
<b>SSI</b>	\$714	\$8,574

# BPM Study Background

## The Planning

- Through a grant with the Robert Wood Johnson Foundation, we set out to identify the successful outreach tactics, local-level policy innovations, and factors contributing to variability among counties within the same state.
- Identify processes, community support, better communication of availability, or any other factor that can only come from people in these counties or communities.
- Target organizations are primarily state and local government entities, community-based organizations, and benefit enrollment programs that play a direct role in screening, benefit explanation, application assistance, and submitting SSI, SNAP, and MSP applications.

# BPM Study Background

## The Study

- In 2025, NCOA launched a study to better understand the factors that influence county-level participation rates by adults 65+ in Medicare Savings Program (MSP), Supplemental Nutrition Assistance Program (SNAP), and Supplemental Security Income (SSI).
- The study focused on 10 counties across 5 states—California, Missouri, New York, Texas, and Washington—and included a high-participation county and a nearby low-participation county in each state.

**Table 3. Study States and Counties**

	California	Missouri	New York	Texas	Washington
High participation	San Francisco	St. Louis	New York City	Duval	Clark
Low participation	El Dorado	St. Charles	Nassau	Wilson	Thurston

# BPM Study Background

## The Research Questions

1. What is the social and demographic make-up of residents in the identified counties who are eligible for MSP, SNAP, and SSI?
2. What changes in benefits participation rates have occurred between 2018 and 2023?
3. What factors exist that might facilitate higher participation rates of older adults in MSPs, SNAP, and SSI?
4. What is the scope of these facilitators and their presence, effectiveness, and relationship to benefit program participation rates in comparison counties?

# BPM Study Background

## The Methods



### Desk Review

An extensive review of demographic, community, and benefits data to create a profile or snapshot of each of the states and counties.



### State and County Interviews

Interviews with key informants such as state agencies on aging, state health departments, local Area Agencies on Aging and community-based organizations conducting benefits outreach.



# Participation Rate Results in Selected States : 2018 & 2023

	MSP Rate		SNAP Rate		SSI Rate	
	2018	2023	2018	2023	2018	2023
US	46.4%	49.1%	29.8%	37.7%	49.0%	39.5%
CA	60.5%	67.9%	17.1%	54.7%	53.8%	48.8%
MO	33.4%	34.8%	26.5%	36.7%	33.4%	27.9%
NY	47.2%	56.7%	37.6%	56.3%	45.4%	46.7%
TX	43.9%	43.7%	33.0%	41.2%	46.7%	36.3%
WA	64.5%	49.5%	37.1%	40.6%	51.1%	40.0%

# Participation Rates Remain Uneven Across Counties (2018–2023)

## Key Takeaways

- **Persistent county-level gaps:** High-participation counties consistently outperform low-participation counties across MSP, SNAP, and SSI, indicating structural, not temporary, differences.
- **SNAP disparities widened most:** Participation growth since 2018 was strongest in already high-performing counties, often outpacing gains in lower-participation areas.
- **Overall participation increased, unevenly:** Most counties saw growth from 2018 to 2023 but gains disproportionately accrued to urban/core counties.

# Key Findings



# Key Desk Review Findings

- **Helped to provide demographic, socioeconomic, county-level structural, and local practice context.**
- **High-participation rate counties:**
  - ☐ Have higher overall populations and higher numbers of households.
  - ☐ Are more urban, with access to city resources.
  - ☐ Have higher rates of poverty and food insecurity, and lower household incomes.
  - ☐ Are more racially diverse and racially segregated.
  - ☐ Have fewer married residents.

# High vs Low Participation County Characteristics

Measure	High Participation	Low Participation
Population	836,321	296,640
Percent Rural	1%	21%
Total Households	362,650	117,172
Race – White	63%	74%
Marital Status – Married	41%	57%
Poverty Level - Below 100%	11%	8%
Median Household Income	\$81,340	\$102,912
No overlap in residential locations	66.8	43.0

*Notes: (1) the table shows the median for all measures; and (2) all demographic data are drawn from the 2023 American Community Survey (ACS) five-year estimates*

# Key Interview Findings



- **Four to six interviews or listening sessions were conducted per state.**
- **Respondents included:**
  - ❑ 15 state and local administrators
  - ❑ 7 advocacy organizations
  - ❑ 3 community-based organizations
- **They each identified the barriers and challenges within their area.**
- **We were able to identify four characteristics that consistently showed up in each high participation county.**

# Barriers and Challenges

- **Information is overwhelming and hard to navigate, even for well-informed individuals.** There are only paper applications in multiple states, and they tend to be long
- **Administrative complexity.** Application complexity, frequent recertifications, and inconsistent terminology create barriers for staff and applicants.
- **Lack of digital access and literacy gaps.** Many older adults lack devices, internet access, or confidence navigating online systems and must rely on others to read mail or submit forms.
- **Stigma and distrust.** Distrust in government, especially among immigrants and rural populations, deters enrollment. Clients fear estate recovery, losing their home, or being flagged for other government scrutiny.

# Four Key Characteristics

Counties with higher participation of older adults in benefits programs consistently displayed these four characteristics:

1. **High level of collaboration** between local governmental agencies and service providers, such as SHIPs and AAA's.
2. **Effective implementation of state-level policies** and tools, such as integrated application systems and data linkages
3. **High level of involvement of local community-based organizations** in outreach, screening, and application assistance at the community level.
4. **More funding and staff resources** for outreach and application assistance.



# Local Agency Collaboration

- Regular meetings of collaborating organizations help ensure coordination of services and can be a space for innovation
- Organizations build on and leverage each other's services to better meet community needs through both informal and formal agreements



# Local Agency Collaboration

## Clark County, WA

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Clark County AAA maintains strong collaboration with multiple agencies, including non-traditional partners (e.g., universities). It contracts with local organizations and maintains some informal or event-based partnerships. Partnerships with fire departments, housing authorities, and clinics foster trusted referral pathways.

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# Local Agency Collaboration

## San Francisco County, CA

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Organizations build on and leverage each other's services to better meet community needs through both informal and formal agreements. San Francisco HICAP, administered by the nonprofit Self-Help for the Elderly, maintains informal but effective partnerships with clinics, hospitals, and programs like Program of All-inclusive Care for the Elderly, often training case managers and coordinating client support.

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# Effective implementation of state-level policies

- Integrated application systems increase enrollment efficiency
- System navigation is simplified through backend access and self-advocacy coaching
- A strong emphasis on referral systems and partnerships helps to ensure clients do not fall through the cracks



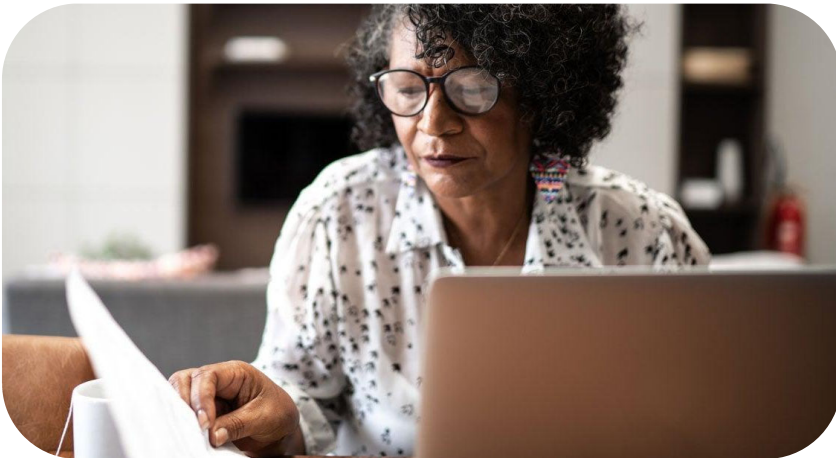
# Effective implementation of state-level policies

## Duval County, TX

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Texas provides some partners with backend access to MyTexasBenefits, allowing them to reset passwords, recover or merge accounts, and help clients navigate technical issues, which ultimately helps in reducing reliance on overloaded state systems.

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# Effective implementation of state-level policies

## New York City, NY

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New York State participates in a Medicare Part A Buy-in Agreement with the Centers for Medicare and Medicaid. This means that eligible older adults may qualify for automatic or batch enrollment into MSP. New York City's Human Resources Agency routinely performs batch enrollment facilitating access to the program for many older adults.

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# Strong CBO Engagement

- A robust network of community-based organizations can support older adults in learning about and applying for benefits
- Multilingual, multimodal outreach (e.g., visual, audio, paper, and digital) meets diverse needs, but materials must be simple and inviting
- Partnering with trusted community leaders helps build engagement, particularly in communities with low trust in government



# Strong CBO Engagement

## New York City, NY

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New York City has a vast network of community-based organizations to meet different outreach and enrollment needs, benefitting from a vast network of community-based organizations that can support older adults' needs when learning about and applying for MSP. The New York City HRA provides an opportunity for community-based organizations to become MSP “assistor” organizations through a deputized enrollment system.

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# Strong CBO Engagement

## Clark County, WA

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Clark County AAA has an intentional and adaptive outreach model that includes bilingual outreach, community “champions,” and diverse event participation. Coastal CAP applies a multi-channel approach (physical newsletters, phone, text, WhatsApp); event-based outreach and library toolkits, paired with presentations, have proven useful when combined with community-first approaches (i.e., local input).

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# Funding

- Public agencies and publicly funded non-profits fund local organizations to deliver culturally responsive services
- Respondents in multiple states indicated that staffing constraints limit program reach
- Organizational infrastructure and capacity vary across counties



# Funding

## Clark County, WA

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Clark County AAA uses discretionary funds to strengthen the safety net. Activities includes supporting grassroots organizations with infrastructure needs (e.g., databases), funding fall prevention initiatives with fire departments, and partnering with housing organizations to expedite referrals for older adults.

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# Funding

## St. Louis County, MO

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Aging Ahead assigns two staff members to handle outreach in St. Louis County, compared to only one staff member responsible for St. Charles County—an allocation primarily driven by higher call volumes and inquiries originating from St. Louis. This limited staffing presence and outreach capacity continues to reinforce disparities in enrollment rates.

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# Possible Explanations and Recommendations



# MSP Participation Rate Changes

**Increase in MSP participation rates likely reflect state policy implementation (e.g., Medicaid expansion, changes in implementation and unwinding of COVID-19 pandemic rules).**

- The increase in New York State could be related to the state budget expanding income eligibility for MSPs, resulting in 300,000 additional New Yorkers eligible for MSPs as of January 2023.
- The decrease in Washington likely reflects a January 2023 policy change that eliminated the asset test for MSPs, which significantly increased the number of those eligible for MSP in the calculation of participation rates.

# SNAP Participation Rate Changes

**Increase in SNAP participation rates is primarily due to COVID-19 response laws and additional policy changes in California.**

- Federal laws enacted in 2020 and 2021 in response to the COVID-19 pandemic allowed SNAP participants to receive additional temporary benefits. These increases continued even as these laws expired and SNAP rules returned to pre-pandemic norms.
- As of January 1, 2019, the state of California passed legislation that reversed its long-standing "cash-out" policy, allowing over 1 million individuals receiving Supplemental Security Income/State Supplemental Payment (SSI/SSP) to become eligible for SNAP.

# SSI Participation Rate Changes

**Decrease in SSI participation rates can be attributed to operational challenges since the COVID-19 pandemic.**

- During the pandemic, all Social Security Administration (SSA) field offices and many organizations that shared information about SSI restricted hours or closed in-person services. Large cities often had more restrictions.
- Since SSA offices reopened in April 2022, a backlog of claims combined with staffing shortages (due to both turnover and slow rehiring) have increased time involved with the application process.
- While advocacy organizations have called for updates to SSI, including automating the application process and updating asset limits, few of these improvements had been made during the time of this study.



# Policy Recommendations

- Fund community-based organizations with strong ties to older adult subgroups in a community to conduct benefits outreach and enrollment.
- Promote strong implementation of state policies at the county level that facilitate older adult participation through staff training materials, local conference sessions and webinars.
- Encourage state agencies and local county government partners to convene key partners to coordinate outreach resources and strengthen local partnerships.





# Stay Tuned

- Updates to the Benefits Participation Map for 2023 Now Live
  - ❑ <https://www.ncoa.org/benefits-participation-map/>
- Further analysis of more areas and state and/or county processes

# Thank You!





# Age + Action<sup>®</sup>

2026 Conference | Arlington, Virginia: May 26-29



# Participation Rate Comparison in Selected Counties: 2018 & 2023

MSP			SNAP		SSI	
State	High-Participation County	Low-Participation County	High-Participation County	Low-Participation County	High-Participation County	Low-Participation County
CA	San Francisco	El Dorado	San Francisco	El Dorado	San Francisco	El Dorado
	88.1% / <b>85.7%</b>	28.9% / <b>48.6%</b>	14.2% / <b>67.6%</b>	12.6% / <b>47.2%</b>	75.4% / <b>69.8%</b>	38.5% / <b>29.5%</b>
MO	St. Louis	St. Charles	St. Louis	St. Charles	St. Louis	St. Charles
	28.8% / <b>33.2%</b>	20.4% / <b>21.1%</b>	31.1% / <b>40.5%</b>	19.5% / <b>29.3%</b>	40.9% / <b>30.3%</b>	29.9% / <b>15.1%</b>
NY	New York City	Nassau	New York City	Nassau	New York City	Nassau
	62.6% / <b>65.3%</b>	42.0% / <b>49.0%</b>	47.9% / <b>66.0%</b>	19.4% / <b>21.5%</b>	75.7% / <b>52.8%</b>	47.0% / <b>32.2%</b>
TX	Duval	Wilson	Duval	Wilson	Duval	Wilson
	100% / <b>76.5%</b>	47.9% / <b>30.5%</b>	43.2% / <b>47.3%</b>	37.1% / <b>34.2%</b>	83.3% / <b>66.9%</b>	38.6% / <b>20.0%</b>
WA	Clark	Thurston	Clark	Thurston	Clark	Thurston
	92.0% / <b>48.9%</b>	54.3% / <b>51.2%</b>	38.2% / <b>42.0%</b>	43.8% / <b>45.6%</b>	70.7% / <b>35.6%</b>	70.7% / <b>42.0%</b>

*Note: the non-bolded percentages are the 2018 data and **bolded** percentages are the 2023 data.*