

**The Economic Challenges Facing the  
50-and-Over Population in New Mexico  
and Utilization of Public Benefits**

**Landscape Analysis and Suggestions for New Data Collection**

Research Supported By:



**AARP Foundation**<sup>®</sup>  
For a future without senior poverty.

## Summary of Research Design and Research Questions

The primary research questions that drive the landscape analysis that follows are:

- What is the demand for public benefits and governmental support among the 50+ population in New Mexico based on their socio-economic status relative to other age groups in the state and experiences with financial challenges during the pandemic driven recession?
- Has the 50+ population utilized public benefits available to them over the past two years and how does this compare to other age groups in the state? What benefits have been utilized and how has this population used those resources?
- What obstacles impact uptake of benefits and resources among this age group and what interventions have been identified in available literature and data to increase knowledge of these resources and improvement in access and utilization?

To assess these questions our team conducted a literature review of available research, both academic and applied. While we focus our efforts on work conducted on New Mexico's population, we draw from national research as well.

Our analysis explores potential variation across this sub-group of New Mexico's population whenever possible, including a deep dive into any existing work specific to Native Americans. The report concludes with recommendations for new data collection to fill gaps in our knowledge of how to improve uptake of public benefits based on any holes we see in the landscape analysis.

Our report includes utilization of the most recent US Census data and takes advantage of our team's access to recent survey data collected in New Mexico focused on access and utilization of public benefits. We draw on multiple surveys to identify these challenges. One particular survey, fielded from June 30, 2021, through July 17, 2021, had 1,200 respondents across the state of New Mexico and specifically focused on the research questions that drive our report. We isolate the 50 and older population in our analysis and when possible, break that sub-group up into smaller age categories to explore possible variation across the sample.

This research was supported by a grant from the AARP Foundation.

### **The 50+ Population in New Mexico is Vital to Overall Economic Prosperity in the State**

According to the 2020 Census, 17.4% of New Mexico is 65 years and over. This is slightly higher than the national average of 16% indicating that New Mexico is older than the national average according to the latest Census numbers. Data from the prior census indicated that a robust 37% of New Mexicans are over age 50<sup>1</sup>, making research specific to this age group highly salient to the overall state's economic well-being.

Furthermore, the percentage of older New Mexicans is growing over time. According to the U.S. Census Bureau, nearly a third (30%) of New Mexicans will be over 60 by 2030<sup>2</sup>. In fact,

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<sup>1</sup> <https://acl.gov/sites/default/files/programs/2016-11/New%20Mexico.pdf>

<sup>2</sup> <https://acl.gov/sites/default/files/programs/2016-11/New%20Mexico.pdf>

reports have even suggested that New Mexico’s population is aging faster than the rest of the United States and seeing fewer births<sup>3</sup>. Because of the growing older population in the state, coupled with general high poverty rates, ensuring that the 50+ population in New Mexico are able to access all of the resources available to them during challenging economic periods, such as the present one, is crucial to the state’s overall economic prosperity.

## High Poverty Rates in New Mexico Provide Context for Survey Report

New Mexico is known to struggle with high poverty rates and low-income levels across its population. When examining the income levels of the New Mexico population by age, we find that the senior population has the lowest income levels in the state. More specifically, those 65 years and over have a median income of \$42,947, compared to the 25-44 age group of \$55,218 annually and the 45-64 age group has a median income of \$59,285.<sup>4</sup>

**US Census Bureau, ACS 5-Year Estimates  
Income & Poverty**

	New Mexico	United States	Disparity
<b>Median Income</b>	\$42,947	\$47,484	\$4,537
<b>Poverty Rate</b>	13.3%	9.7%	3.6%

As far as poverty, the US Census Bureau found that the poverty levels for the 60+ population in New Mexico is 13.3%. In the United States as a whole, the poverty level for the 60+ population is 9.7%, a 3.6% disparity for New Mexicans. In light of these statistics, the economic vulnerability of the older population becomes clear. It further demonstrates the importance of benefits for this large segment of the state’s population.

## Pandemic Increased Financial Burden & Need for Governmental Resources

While the financial security of New Mexico’s aging population was vulnerable prior to 2020, following the COVID-19 pandemic, senior citizens in New Mexico have faced even greater financial challenges. According to the U.S. Bureau of Labor Statistics, consumer prices had gone up 8.6% by the end of May 2022, with food and energy costs rising 10.1% and 34.6%, respectively<sup>5</sup>. The rising costs of food and basic necessities, coupled with insufficient fixed incomes and the cost of medicine has increasingly placed a burden on those 50 and older to put food on the table<sup>6</sup>. The fact that many seniors struggle to have enough money for food is exemplified by the number of seniors that rely on the Supplemental Nutrition Assistance Program (SNAP) and visit food pantries annually<sup>7</sup>. SNAP helps 1 in 4 New Mexicans with food insecurity challenges. Of those receiving SNAP, more than 27% are from families with senior citizens or who are disabled<sup>8</sup>.

While pandemic-caused financial insecurity was a real issue, the increase in governmental resources also proved how helpful public benefits can be in improving the quality of life for

<sup>3</sup> [https://www.santafenewmexican.com/news/local\\_news/new-mexico-s-population-growth-slows-to-crawl/article\\_eb9d2903-b550-52b7-967b-0f536e64c453.html](https://www.santafenewmexican.com/news/local_news/new-mexico-s-population-growth-slows-to-crawl/article_eb9d2903-b550-52b7-967b-0f536e64c453.html)

<sup>4</sup> ACS 5-Year Estimates, US Census Bureau. Table S1903

<sup>5</sup> <https://www.bls.gov/news.release/pdf/cpi.pdf>

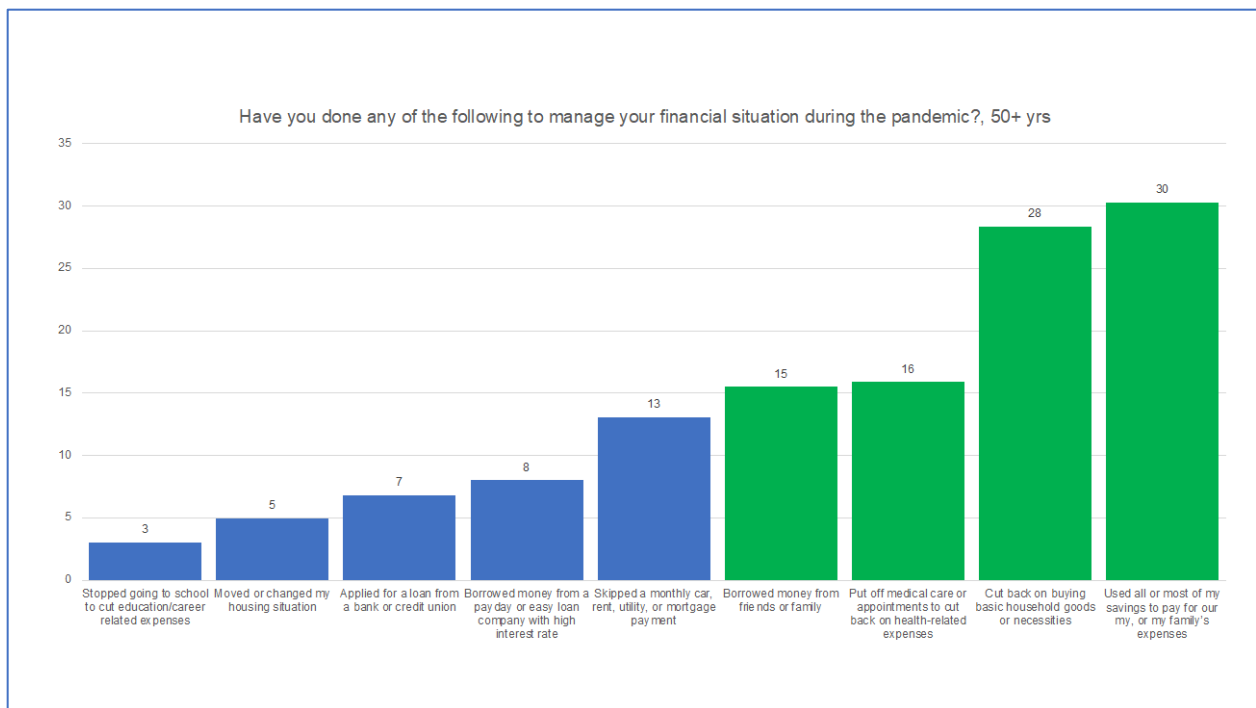
<sup>6</sup> <https://ohiofoodbanks.org/site/assets/files/2701/oaf-older-adult-snap-study.pdf>

<sup>7</sup> <https://ohiofoodbanks.org/site/assets/files/2701/oaf-older-adult-snap-study.pdf>

<sup>8</sup> [https://www.cbpp.org/sites/default/files/atoms/files/snap\\_factsheet\\_new\\_mexico.pdf](https://www.cbpp.org/sites/default/files/atoms/files/snap_factsheet_new_mexico.pdf)

seniors. A report from the Food Research and Action Center that interviewed those SNAP recipients that are 50+ showed that the benefit increases from the SNAP Emergency Allotment (EA) allowed people to buy more nutritious, varied, and dietarily appropriate food and still provided enough resources that lasted the entire month<sup>9</sup>. The benefit increases also led to less reliance on other food programs and freed up money for other expenses and bills.

The BSP/MediaDesk survey also identified through a number of indicators that the fifty and over population faced extreme financial hardships during the pandemic in New Mexico. The figure below shows that 15% of those New Mexicans over 50 had to borrow money from friends or family, 13% skipped a monthly car, rent, utility, or mortgage payment. The survey also found that 8% of this population borrowed money from a payday or easy loan company with high interest rate, with another 7% applying for a loan from a bank or credit union. Given that almost 1 in 10 New Mexicans over the age of 50 had to take out payday loans to manage their finances, it is of some relief that the bill capping high interest loans will go into effect in January 2023<sup>10</sup>. Furthermore, 5% moved or changed their housing situation during the pandemic due to financial hardship, and 3% stopped going to school to cut education or career related expenses.



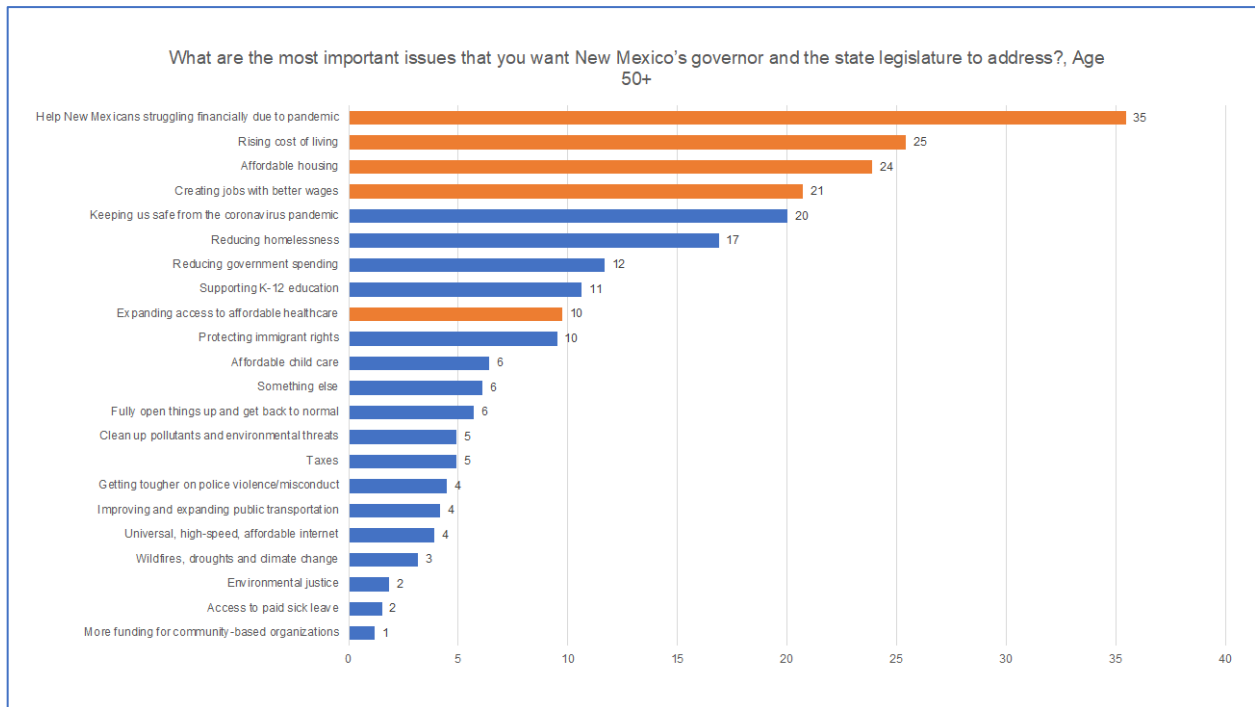
The 50 and older population has had to make some difficult decisions in response to the rise in financial hardship during the last two years that may have increased the need for public aid. The bullet points below show a breakdown of how New Mexicans 50+ have managed their finances during the pandemic:

- Almost one-fifth of people age 50+ had difficulty paying for bills and utilities, and nearly one-fifth also had to spend all of their savings to get out of debt.
- 30% had to use all or most of their savings to pay for expenses, and an astonishing 28% had to cut back on household goods and necessities.

<sup>9</sup> <https://frac.org/wp-content/uploads/The-Case-for-Making-SNAP-Benefits-Adequate-Report.pdf>

<sup>10</sup> <http://nmpovertylaw.org/tag/predatory-lending/>

- One out of six age 50+ had to put off medical care or appointments in an effort to cut back on expenses.
- 20% are either “not too confident” or “not confident at all” that they can pay for basic living expenses.



The economic challenges facing this sub-group of the state’s population, illustrated above, help explain the saliency of economic policy. When asked what the most important issues were (respondents could select up to two issues) that the state government should address, economic issues dominated the top 5 most identified issues. As reflected in the figure above, over a third of the sample identified helping those struggling due to the pandemic (35%) as their most important issue, and a fourth the rising cost of living (25%), as well as addressing the challenge creating more affordable housing (24%).

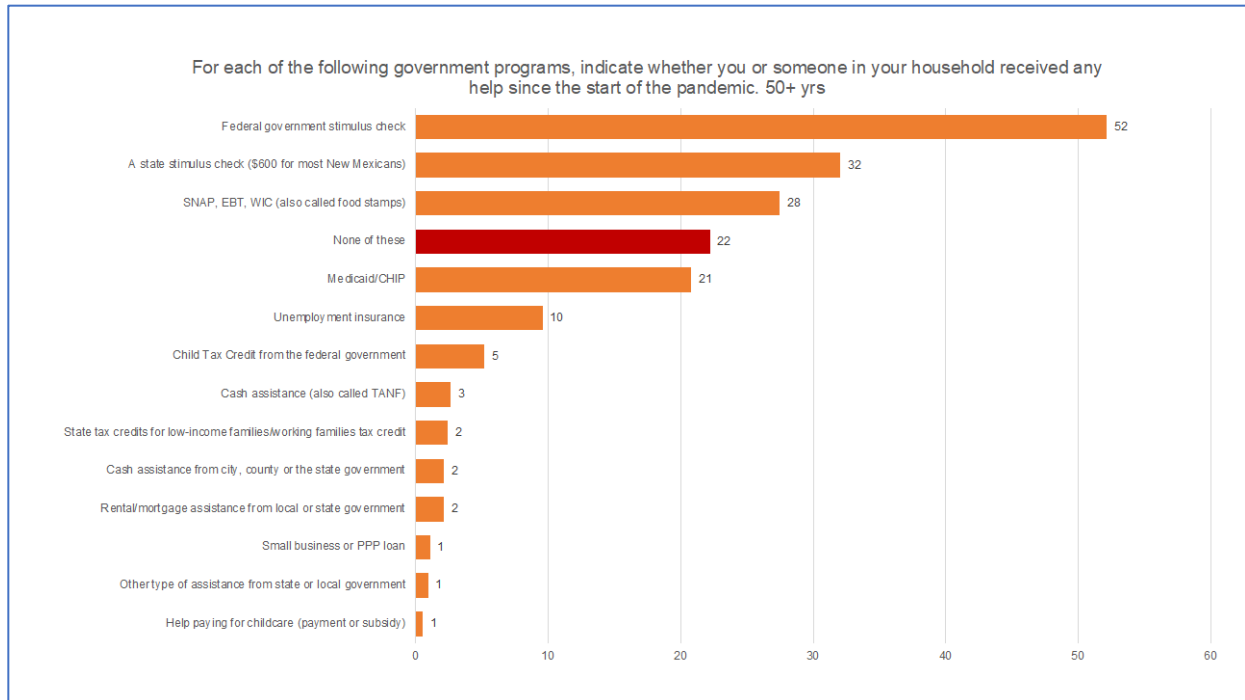
Another fifth of the population chose creating jobs with better wages (21%), and 10% cited “expanding access to affordable healthcare” as a major concern. The importance of economic policy to the 50+ community makes clear that this community is eager for policy solutions to address the economic challenges they and other New Mexicans continue to face. This is particularly important to policy-makers given that this is the demographic of the electorate most likely to vote.

### **Access and Utilization of Benefits Among 50+ Population**

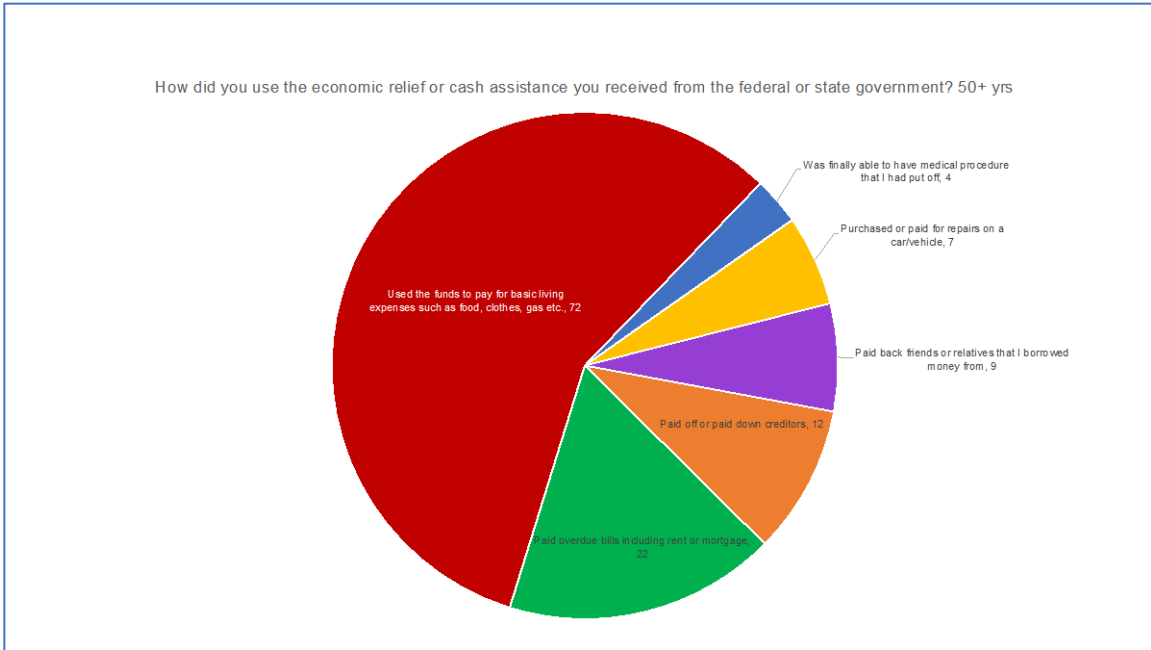
The BSP/MediaDesk survey also provides valuable information about access and utilization of public benefits during the pandemic. The survey provides the opportunity to evaluate whether age impacts utilization of public benefits, as all respondents who had faced any economic challenges during the pandemic were asked if they had gained access to any public benefits. Roughly a third of New Mexicans 50 and older indicated that they received any public benefits during the pandemic. This is lower than all younger age groups in the state. For context, nearly half (48%) of New Mexicans in their forties reported receiving a public benefit. This indicates that older New Mexicans are in fact less likely to have access to public

benefits compared to younger residents of the state. The rest of our data analysis from this survey is aimed at better understanding the causes for lower uptake among senior citizens in New Mexico and any potential interventions to increase access and utilization.

As reflected in the figure below, just over half of the 50+ sample indicated at the time of interview they had received a federal government stimulus check; the most common form of assistance for this age group. Another 32% of the 50 and older population in New Mexico had received a state stimulus check, 28% a form of food support (SNAP, EBT, WIC), and 21% Medicaid/CHIP. A much smaller percentage reported that they received support through a range of other support programs, including unemployment insurance (10%).

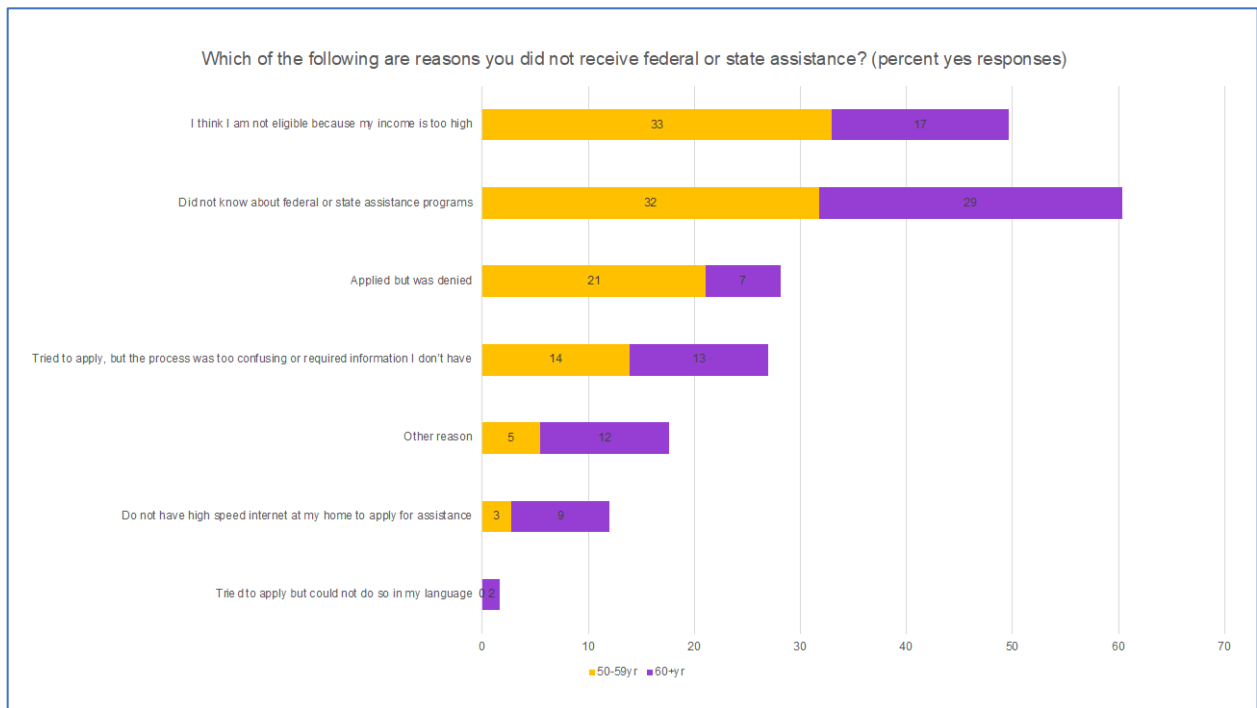


Respondents who indicated that they had received any public assistance were also asked how they used these resources. The results of this survey question specific to the 50+ population are presented in the figure below. The overwhelming majority of New Mexicans fifty years of age or older (72%) who received benefits reported that they used these resources to support basic living expenses, such as food, clothes, gas etc. Among those who did receive assistance, 12% used the funds to pay down creditors and 22% used the funds to pay overdue bills, including their rent or mortgage. This is direct evidence that these government resources are being used to help senior citizens in New Mexico endure the difficult financial climate that has resulted in significant rises in the costs of basic living expenses.



### Potential Obstacles to Benefits

The most useful content from the survey for the goals of this landscape analysis is focused on potential obstacles to public benefits in New Mexico. Respondents who did not gain access to any assistance were asked to identify any reasons why they did not receive federal or state assistance. The figure below displays the results from that survey question specific to the fifty and older population, with comparisons between those between 50-60 and those over the age of 60. Most commonly, nearly one-third of people age 50-59 (32%) and age 60+ (29%) reported that they did not know about federal or state assistance programs.



This suggests that an effective outreach campaign could make a significant and positive impact on uptake. This finding is reinforced by survey content that measures New Mexicans' knowledge of housing assistance programs. Education and awareness of these resources is arguably the most prominent obstacle found in this survey. For example, nearly half (48%) of respondents age 50+ have never heard about the rental assistance program that provides funds for up to 15 months of lease and utility payments. Additionally, over half (52%) have never heard about the homeowner assistance program that provides funds for homeowners at risk of foreclosure due to the pandemic.

The need for basic outreach is confirmed by external research conducted by the Kaiser Family Foundation regarding senior utilization of Medicaid. Their research found that the seniors in their focus groups knew very little about the program including who qualifies, how to enroll, and what services the program covers.<sup>11</sup> They also found that for those seniors who were not already enrolled in Medicaid but otherwise eligible, no one had ever informed them about the program or indicated that they may qualify.

Only 15% of New Mexicans age 50+ indicated they have enough information about either the rental assistance or the homeowner assistance programs to apply. Evidence for the overall lack of awareness is reinforced by nearly one-third (30.5%) of age 50+ respondents—who have not received any assistance—reporting that they, “did not know about this federal or state assistance until taking this survey.”

The survey also reveals a need for the state to make the process more user-friendly. For example, the complexity of the application process was identified as a significant obstacle for those applying. One-fifth of respondents age 50-59 indicated that they tried to apply for benefits but found the process too confusing or required information they did not have. It is also notable that nearly one-tenth of the 60+ population (9%) did not have access to home internet to be able to apply for assistance.

Additionally, more than a third (38%) of respondents who are facing economic challenges without assistance reported that they “could not find a program after they heard about it.” Twenty-three percent of respondents also “strongly agreed” or “somewhat agreed” with the statement that “the amount of time and effort it takes to apply is not worth the amount of money [they] might receive from a program.”

A third of residents in their fifties who did not receive aid but reported facing economic challenges believed their income was too high to be eligible. Therefore, having information focused on this age group regarding eligibility for a range of programs could help this specific group determine if they are able to receive any benefits.

Our literature review also identified the digital divide as a significant barrier that senior citizens in New Mexico face, along with many others across the state. New Mexico ranks as one of the worst states for households with a broadband internet subscription and a computer, smartphone or tablet, according to the U.S. Census Bureau's American Community Survey 2019. As mentioned prior, not having access to high-speed internet is a challenge that specifically impacted access to benefits among 9% of residents over 60 years of age.

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<sup>11</sup> <https://files.kff.org/attachment/Barriers-to-Medicaid-Enrollment-for-Seniors-Findings-from-10-Focus-Groups-with-Low-Income-Seniors-Report>



This finding is unsurprising, as identified in prior research, the senior population not only has less access to broadband internet, but face greater challenges in accessing information outside of their home due to transportation needs.<sup>12</sup> Of the 7% of Americans who do not use the Internet, 29% are 50 and older<sup>13</sup>. This gap between older and younger Americans and access to broadband internet is a public health and social justice crisis as well, with Medicaid enrollees and those with lower incomes being more likely to be online than the rest of the population<sup>14</sup>. The real cost of the lack of Internet access was seen during the vaccine roll out in 2021 as well, with some seniors being unable to schedule vaccination appointments online because they did not know how<sup>15</sup>.

This finding is reinforced by the higher (17%) percentage of New Mexicans over the age of 60 relative to younger age groups who do not have access to the internet at home or at work that would allow them to learn more about assistance programs available to them and to apply for that funding online. While a large percentage (43%) of New Mexicans prefer to use their computer/laptop to apply for assistance, it is still lower for those 60 and older. In fact, 17% of New Mexicans over the age of 60 prefer to submit their applications through hard copy/paper submission. This is due in part to the fact that even when internet access is available for the 50+ population, many have other health concerns that prevent their ability to use web-based platforms.<sup>16</sup>

Web-based literacy is also an issue for this population, indicating a need for education programs to bridge the digital divide, especially as internet sources have become increasingly utilized since the start of the pandemic. In New Mexico, the Department of Senior Affairs recognizes education as an important solution to this challenge and has offered free technology classes and technology fairs to help “create computer savvy seniors.”<sup>17</sup> Programs like these can ultimately aid in the ability of seniors to confidently use the internet to learn about benefits and other public assistance programs. These programs would be even more beneficial if there were additional measures aimed at those with visual and/or hearing impairments and ensuring that areas of frequent visitation—like community centers and places of worship—can provide the necessary equipment to be able to access the internet.<sup>18</sup>

Although internet was clearly an obstacle for those age 60+, 74% of respondents in this age group have never heard about the internet assistance program, which could aid in gaining the internet access needed to apply for other benefits by providing a \$50 monthly credit towards the cost of internet and a \$100 credit towards the purchase of a digital device.

Being able to have some support with the application process, if possible, would be a very valuable resource for many New Mexicans. A large percentage (27%) of respondents age 60 or older would like to apply by phone, speaking with a person who can assist with the process, as well as (39%) who prefer working with someone who works for the state who can help them fill out the application in person— this is highest among those 60 and older in New Mexico. Another 14% of this age group note that they would take advantage of personal assistance from an organization in their community that could help them fill out the

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<sup>12</sup> [https://aspe.hhs.gov/sites/default/files/migrated\\_legacy\\_files//43926/rpt.pdf](https://aspe.hhs.gov/sites/default/files/migrated_legacy_files//43926/rpt.pdf)

<sup>13</sup> <https://www.pewresearch.org/fact-tank/2021/04/02/7-of-americans-dont-use-the-internet-who-are-they/>

<sup>14</sup> <https://agingconnected.org/report/>

<sup>15</sup> <https://www.nytimes.com/2021/02/28/technology/seniors-vaccines-technology.html>

<sup>16</sup> [https://aspe.hhs.gov/sites/default/files/migrated\\_legacy\\_files//43926/rpt.pdf](https://aspe.hhs.gov/sites/default/files/migrated_legacy_files//43926/rpt.pdf)

<sup>17</sup> <https://www.cabq.gov/seniors/news/city-helping-seniors-stay-connected-closing-digital-divide>,

<https://www.cabq.gov/seniors/news/tech-fair-to-create-computer-savvy-seniors>

<sup>18</sup> Web- Based Benefits Access Tools: Mitigating Barriers for Special Needs Populations.

[https://aspe.hhs.gov/sites/default/files/migrated\\_legacy\\_files//43926/rpt.pdf](https://aspe.hhs.gov/sites/default/files/migrated_legacy_files//43926/rpt.pdf)

application. Helping seniors navigate the submission process on-line and/or pushing alternative submission options would help increase access to resources among this age group in the state.

Additionally, the full report that was published using the full sample suggested that basic knowledge of assistance programs was significantly lower among Native American residents, as well as those who chose to take the survey in Spanish. Although the sample sizes were small when we isolate residents over the age of 50, we do find the same trend— Native American residents and Spanish speaking Latino residents have lower knowledge levels of social programs. This suggests that any outreach efforts will also need to be targeted to these two communities to see significant improvements on uptake.

## **Social Stigma and Concerns with Immigration Status Poses Challenges for 50+ Population**

The survey also identifies some ideological challenges that will need to be overcome to connect as many assistance-eligible New Mexicans aged 50 or older to those resources. This includes the social stigma associated with receiving assistance, which leads to many seniors not applying for benefits<sup>19,20</sup>. This stigma manifests itself in two forms: self-identity and anticipating negative treatment<sup>21</sup>, meaning that both internalized stigma and expectations of having negative experiences during the application process discourage people from applying to means-tested government programs.

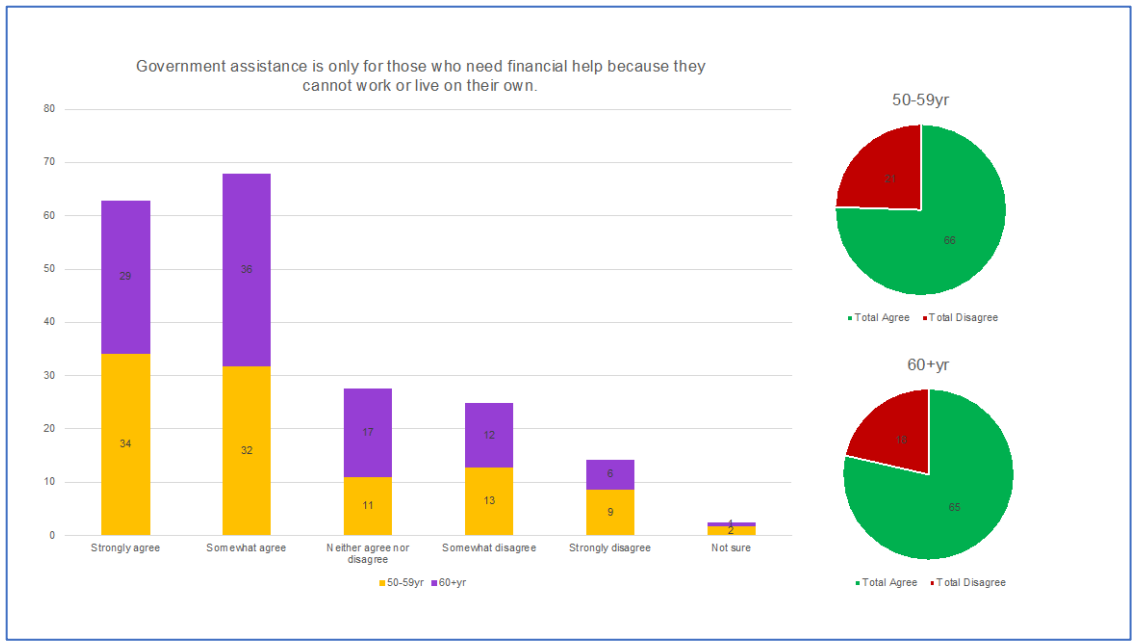
The biggest challenge in this area will be a perception among many New Mexicans age 50 or older that federal or state assistance is intended for only those who “need financial help because they cannot work or live on their own” (66% which is slightly higher than other age groups). As depicted in the figure below, when we look at both categories of older New Mexicans we find that there are not any meaningful differences between those who are in their fifties relative to those who are 65 and older. A slightly larger percentage (45%) of respondents aged 50 or older relative to younger New Mexicans also agreed with the statement that “government assistance is used by people who can take care of themselves, but choose not to.”

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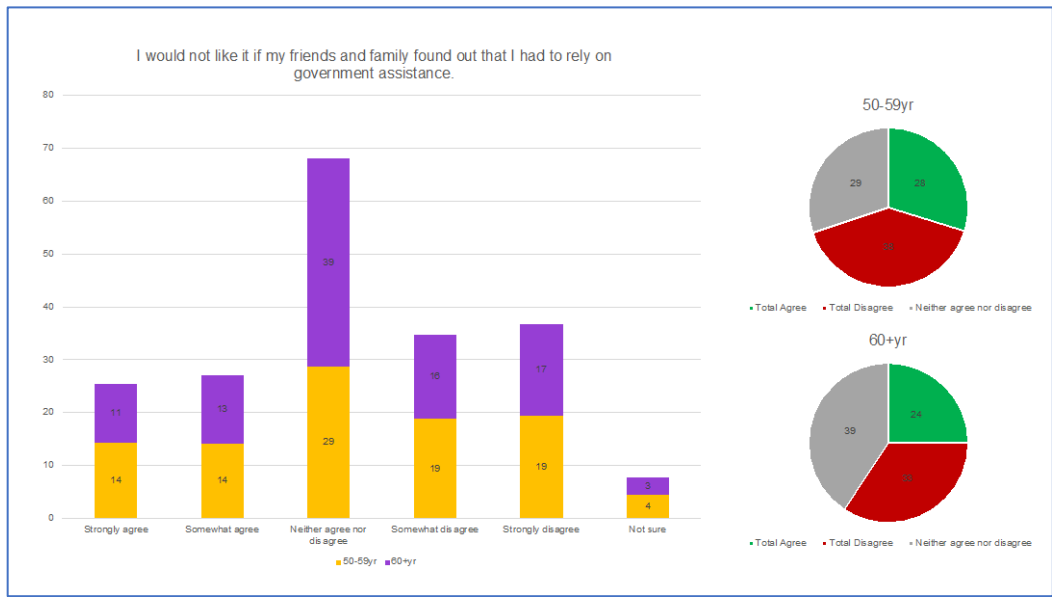
<sup>19</sup> <https://www.ncoa.org/article/ending-stigma-around-receiving-benefits>

<sup>20</sup> There are many works that discuss the role of stigma in applying for means-tested government programs, even for non-seniors. See for example: <https://onlinelibrary.wiley.com/doi/abs/10.1002/pam.20024>

<sup>21</sup> <https://www.sciencedirect.com/science/article/abs/pii/S0277953606000414>



The survey also asked more directly whether social stigma would impact respondents' attitudes about using government assistance. Overall, 34% of the sample who are aged 50 or older agreed with the statement that "I would not like it if my friends and family found out that I had to rely on government assistance." This is particularly high among those aged 60 or older, and is reiterated by the US Senate webpage, which addresses the "welfare stigma" in relation to seniors. The "welfare stigma" suggests that collecting welfare is not only a point of embarrassment, especially in relation to friends and family, but it also combats this age groups independent and self-reliant philosophy and can sometimes bolster a feeling of failure.<sup>22</sup> This is an important area of possible efforts.



<sup>22</sup> <https://www.budget.senate.gov/imo/media/doc/Addressing%20Barriers%20and%20Challenges%20-%20Seniors.pdf>

## **Language and Immigration Barriers for Immigrant Community**

Although only 1% of New Mexican adults in the NM MediaDesk survey indicated that they tried to apply for assistance but could not do so in their preferred language, the survey identifies that increasing access to benefits across languages other than English is important. For example, 7% of New Mexicans (15% of Hispanic New Mexicans) indicate that when they complete their application for assistance, they would prefer to submit it in Spanish. Although there are not enough senior citizens who are immigrants in that sample to isolate this sub-group, we believe that language barriers will be a challenge for older immigrants, and across all languages, not just Spanish.

Our team has done a lot of work over the years focused on the impact of fear of deportation on the uptake of public benefits and therefore know that this is a major issue, both nationally as well in New Mexico. This includes the [continued impact of the public charge rule](#) on utilization of benefits among not only immigrants, but in mixed-status families as well. This means that even if federal and state laws do not restrict access to benefits for immigrants, it will be vital to improve trust in the systems that provide resources and increase information stressing that there is no concern with using public benefits.

There is evidence that concerns about implications for immigration issues is impacting public benefit utilization here in New Mexico. Overall, 4% of respondents indicated that they did not apply for assistance because they were “concerned that accepting this assistance could complicate my immigration status with the government or that of a family member” in the NM MediaDesk survey. This concern was much higher among Spanish dominant New Mexicans, 21% of whom reported that they did not apply for funding due to this issue.

The survey also found that roughly a third (31%) of foreign-born New Mexicans agree with the statement that “if immigrants or members of their family apply for federal assistance it could cause problems with their immigration status”, including 13% who strongly agree. There is a similarly high (23%) of foreign-born residents who believe that federal and state assistance is only available for US citizens, and that they are not eligible for any of these resources due to their immigration status. Trusted messengers who have traction with the state’s immigrant communities will need to overcome this mis-information with accurate messages that stress that New Mexico has laws that are protective of its immigrant communities.

## **Barriers Specific to the Native American Population**

To help identify any Native American specific challenges to accessing public benefits the survey included some items intended to capture the unique circumstances facing Native Americans in New Mexico. While we do not have enough completed interviews with this racial group by age, the overall results for Native Americans do give some perspective on challenges unique to this community.

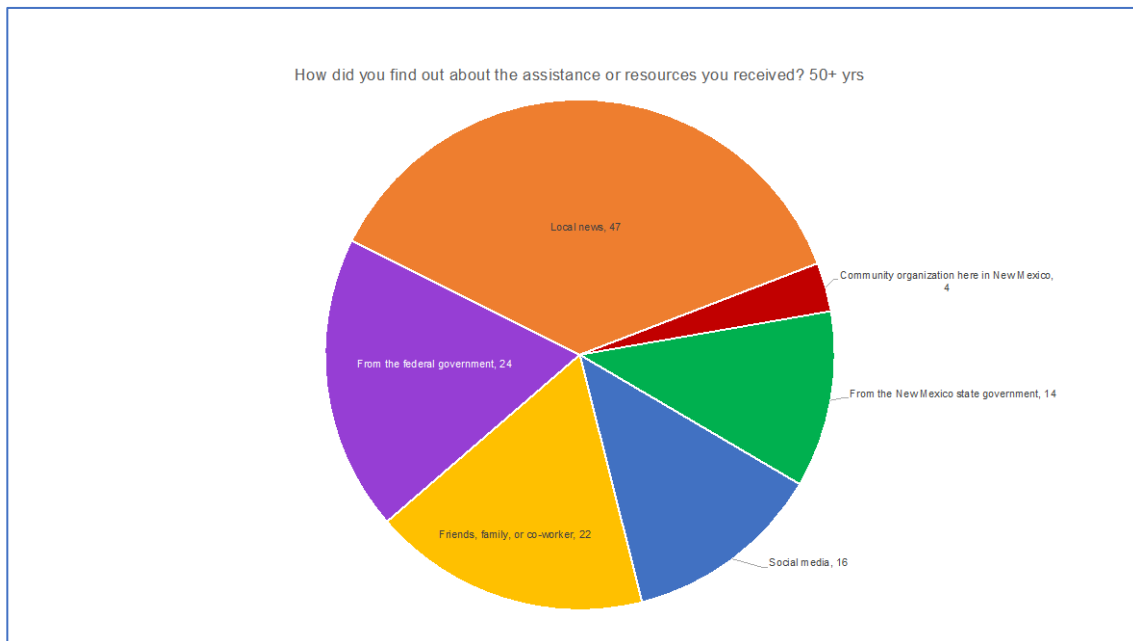
For example, nearly one in four (23%) of Native American respondents agreed with the statement that “Native Americans are not eligible for the same assistance as other racial groups in New Mexico so it is not worth looking into these programs.” Assuming of course that this is not a correct perception, messaging will need to be focused on tribal communities that makes clear Native American residents of the state can take advantage of housing assistance in order to ensure that this valuable relief funding is not disproportionately left on the table among this important segment of the population who have been hit hard economically by the pandemic.

Additionally, Native American respondents face obstacles to public assistance at higher rates than the rest of the population. For instance, 62% of Native Americans have never heard about the rental assistance program and 63% have never heard about the homeowner assistance program. Only 10% and 12%, respectively, knew enough to be able to apply for these programs. Over one-third cited that the main reason they did not receive any assistance is because they do not know about the programs.

In addition to being less likely to know about these programs, prior research suggests that the Native American population faces poorer health outcomes in general and is more likely to suffer from a lack of insurance.<sup>23</sup> Nearly one-fourth of Native Americans have a disability, and have disproportionately high rates of diabetes, heart disease, and stroke.<sup>24</sup> This indicates a special need for outreach to Native Americans, as public benefits are highly needed. Many studies indicate the need for user-friendly navigation and specific outreach to this population.<sup>25</sup> Tribes could also benefit from an increase in funding, as many tribes are unable to meet the five-day-a-week meal requirement and funding for elder programs is insufficient in comparison to their needs.<sup>26</sup>

### Insights for Outreach to the 50+ Population

Our survey also intends to inform potential strategies to provide New Mexico seniors with information about available federal and state assistance programs. For those who have received assistance, nearly half (47%) found out about the assistance programs from local news sources. The next most common sources are the federal government (24%), friends and family (22%), and social media (16%). These are vital resources to use for effective outreach.



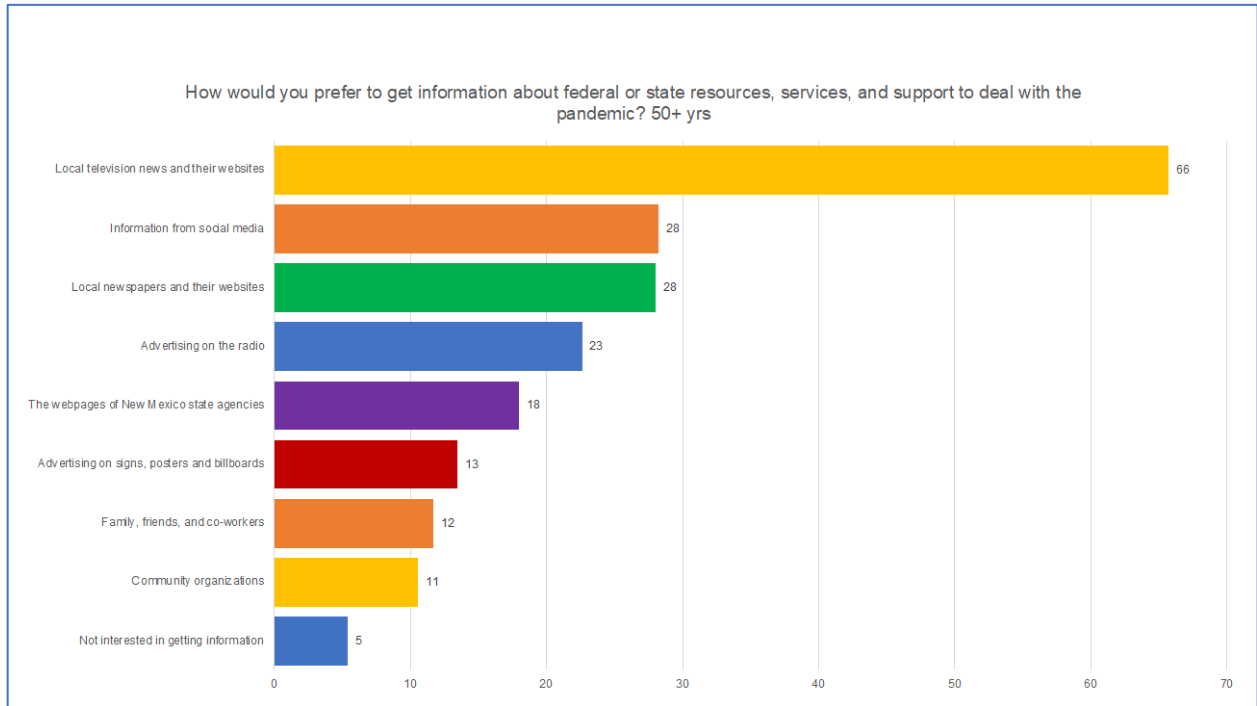
<sup>23</sup> <https://bmchealthservres.biomedcentral.com/articles/10.1186/s12913-018-3182-y>

<sup>24</sup> Goins RT, Pilkerton CS. Comorbidity among older American Indians: the native elder care study. *J Cross Cult Gerontol.* 2010;25(4):343–54.

<sup>25</sup> “Improving Native American elder access to and use of health care through effective health system navigation”, Burhansstipanov L, Christopher S, Schumacher SA. *Lessons learned from community-based participatory research in Indian country.* *Cancer Control.* 2005;12(Suppl 2):70–6.

<sup>26</sup> <https://www.ncai.org/policy-issues/education-health-human-services/elders>

Aligning with the chart above, our survey also uncovered that the preferred source for learning about resources is local television news, with a majority of 66% of respondents reporting this as their most preferred source. Additionally, 28% would prefer social media and local newspapers and websites.



The survey also asked about effective messaging strategies. When hearing the following statement, 31.5% of age 50+ respondents agreed that it would make them very likely to apply for assistance:

“New Mexico has many different programs for public assistance. If New Mexico had one place to learn about and access all assistance programs or had one place to call to get all the assistance on one call.”

This underscores the need for user-friendly and known resources to lean on. It is clear that this population finds the process to be confusing and having one resource with all the information about various assistance programs would be valuable. As shown in the table below, 34% of this age group also ranked the same message more convincing to apply for assistance right away than offering specific monetary values or even mentioning the financial burden of the pandemic.

**Which of the following statements is the most convincing for you to apply for assistance right now?**

	Age 50-59	Age 60+	Average
There is one place or phone number to learn about and access all assistance programs.	29.2%	39.4%	34.3%
You may be eligible to receive your share of up to \$2 billion in federal assistance.	11.3%	14.1%	12.7%
You maybe be eligible for your share of up to \$170 in Rental and Utility Assistance.	8.3%	9.6%	8.9%
You could get up to \$10,000 to help with housing costs.	29.2%	15.9%	22.6%
You could take advantage of COVID relief assistance programs to help you get back on your feet.	22.1%	20.9%	21.5%

In conclusion, the survey suggests that there remains a high level of need among the 50 and older population in New Mexico. When asked if they could use assistance, we find that large portions of this population would benefit from many of the programs mentioned throughout. More specifically, 39% of those 50+ reported that they could use the help from SNAP, EBT, WIC, etc. as support. Nearly a third (30%) said they could benefit from access to Medicaid, and 29% said the same about cash assistance. One-fifth of those 55+ also reported that rental or mortgage assistance would be helpful to them.

**Recommendations for Interventions to Address These Challenges**

The state can take several steps to make it easier for their 50+ population to sign up for public benefits. Below we outline a few recommendations that we gleaned from the literature and from other states. The next step in our research process will be to get some direct input from Native American New Mexicans about some of these potential interventions, as well as any others you may identify.

**SNAP Outreach Programs**

Access to healthy and various foods are key to managing disease and closing the inequality gap. Generous and easily accessible SNAP benefits can help improving access to such foods. However, as illustrated above, there are barriers that make public benefits such as SNAP difficult to access for those 50 and over. Several states, such as Arizona, Oklahoma, and Texas have taken steps to simplify the application process through SNAP Outreach Programs aimed specifically at the senior citizen population. The specific mechanisms to engage this community vary across states, however they all are focused on making the application process more user-friendly for older segments of the population.

In Arizona, for example, community groups can sign people up for SNAP directly through their outreach program<sup>27</sup>. This allows community members to sign up directly with

<sup>27</sup>[https://www.azhousingcoalition.org/uploads/1/2/4/9/124924903/snap\\_access\\_and\\_threats\\_to\\_food\\_stamps\\_and\\_other\\_nutrition\\_programs\\_part\\_2.pdf](https://www.azhousingcoalition.org/uploads/1/2/4/9/124924903/snap_access_and_threats_to_food_stamps_and_other_nutrition_programs_part_2.pdf)

community groups who they might already know and trust, rather than to have those groups refer them to the state or federal webpages to enroll.

These outreach programs give community groups the opportunity to receive federal reimbursement for outreach work that they are already doing. These outreach programs are helpful in reaching a wider low-income population and to closing the participation gap of SNAP<sup>28</sup>. There is additional information available for guidelines on how organizations can become outreach partners<sup>29</sup>. This effort is helpful as it utilizes existing resources and builds on the findings in our landscape analysis that community organizations are highly trusted messengers.

## Improved Office Practices

We have found several researchers that suggest a strong policy intervention would be to improve the accessibility of state and local level offices who process applications for government assistance resources through basic office practices. For example, we found evidence that several office practices deter people from finishing applications and taking advantage of benefits they are entitled to as well<sup>30</sup>. Unfriendly office staff, limited office hours of field offices, and fingerprinting have deterred applicants from finishing their application<sup>31</sup>. As of April 2022, most of New Mexico's Income Support Division Field Offices have limited office hours, with offices being open from 8:00am-4:30pm on Monday and Tuesday, from 8am-10:30am on Wednesday, and 8:00-12:00pm on Thursday and Friday. Due to the COVID-19 pandemic, it is not a requirement to visit offices, but for those over 50, visiting in person may be easier than applying over the Internet or the phone. With that, the limited office hours present a barrier to accessing services. We would obviously need to explore the feasibility of having state and local government offices revise their work hours and other business practices, but this could be something we explore in more detail in the focus groups.

## Community Resource Center and Outreach Programs for the Target population

In support of more user-friendly practices and community, [Ingham county](#) in Michigan implemented a community center specifically focused on serving senior citizen populations. This center provides a designated place for this population to ask for support and help, not just from the government but also from the community. The center provides a channel for community groups, including faith-based groups, to pool resources to help address the needs of this population. Opportunities to cross-reference resources and programs, share success stories and dispel misinformation in one convenient place are also supported by focused programs such as [Hunger Solutions New York](#). In fact, most providers emphasize a need for individualized and personal outreach when it comes to serving the needs of older populations ([Brown et. al 2018](#)). Centers like the one in Ingham county have also been able to see a steep increase in outreach and senior citizen enrollment far beyond the county in response to COVID-19 when older members explain they felt a deep sense of isolation.

Additionally, [two counties in New York](#) have implemented an outreach program with focuses on the needs of senior citizens specifically. This program includes access to volunteers that help seniors navigate information, apply for health insurance information, counseling, and assistance, rural transportation services, senior care, and regular check-ins by phone or visit for seniors that are homebound. [CalFresh's Handbook](#) suggests meeting their clients where

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<sup>28</sup> <https://frac.org/wp-content/uploads/best-practice-creating-federally-reimbursable-snap-outreach-plan.pdf>

<sup>29</sup> [https://fns-prod.azureedge.us/sites/default/files/resource-files/SNAP\\_Outreach\\_Guide\\_%20July\\_2017.pdf](https://fns-prod.azureedge.us/sites/default/files/resource-files/SNAP_Outreach_Guide_%20July_2017.pdf)

<sup>30</sup> [https://www.ers.usda.gov/webdocs/publications/43390/30283\\_efan03013-3\\_002.pdf?v=0](https://www.ers.usda.gov/webdocs/publications/43390/30283_efan03013-3_002.pdf?v=0)

<sup>31</sup> [https://www.ers.usda.gov/webdocs/publications/43390/30283\\_efan03013-3\\_002.pdf?v=0](https://www.ers.usda.gov/webdocs/publications/43390/30283_efan03013-3_002.pdf?v=0)



they are by providing outreach efforts and information at places where older citizens tend to congregate – such as senior housing facilities, mobile home parks, churches, public libraries, and farmers’ markets.

This is a potential model for addressing outreach concerns in New Mexico as the state has resources and centers available in [Bernalillo county](#). This existing infrastructure can be enhanced to provide a more comprehensive set of services to support senior citizens access to government resources, as well as those from private entities and the wider community.

## Senior Citizen Property Tax Programs

The cities of [San Antonio, TX](#), and [Boston, MA](#), are also exploring options to implement programs to help senior citizens pay their property taxes through community service within senior centers. The goal of programs such as this is to offer senior citizens struggling with a fixed income and battling social isolation. Programs like this would not only offer financial assistance to senior citizens but also provide incentives and opportunities to connect with other resources available in their communities. The opportunities created by programs such as this could also be considered for seniors in New Mexico.

## Next Steps – Questions for the Group

The goal of this landscape analysis is to provide a summary of what we already know about this particular population’s utilization of public benefits, their projected need for support, and obstacles that may be preventing wider utilization of available resources. We hope that this will help motivate a more efficient discussion of the next steps in the research process. To aid that effort, we provide a handful of questions below for you to ponder as we look to schedule our next team meeting.

- What is missing in the landscape analysis section on interventions/solutions that could help senior citizens (50+) here in New Mexico? There were surprisingly few examples we could find from other states so we would love any ideas you might have that we can explore in more depth in the focus groups. Given that those groups will be with Native American residents please think about any potential solutions that could be nuanced to meet the specific challenges of that community.
- We have determined that the biggest gap in the extant research is with the Native American community. We have been able to engage the UNM Native American Budget and Policy Institute in conducting focus groups with Native Americans in NM to fill this gap. After reading the landscape analysis, what are the main questions you would like to tackle with a couple of focus groups that will be focused on Native Americans?

Answers to these questions will help us think through the best path forward to take advantage of the opportunity to get the survey implemented through your networks.