



## New Research Report: Online Shopping for Low-Income and SNAP Families

New research conducted by the University of Kentucky on behalf of Share Our Strength and with support from Instacart shows that online grocery shopping has many potential benefits for families on tight food budgets, including those who qualify for the Supplemental Assistance Nutrition Program (or SNAP). It also underscores some of the barriers that have made it harder for some families to use online grocery shopping as well as opportunities to improve access.

Over the past few years, online shopping for groceries has increased at an accelerated rate, particularly for higher-income customers. During the COVID-19 pandemic, the U.S. Department of Agriculture also expanded access to online shopping for lower-income families participating in SNAP, but growth among this group has been relatively slower.

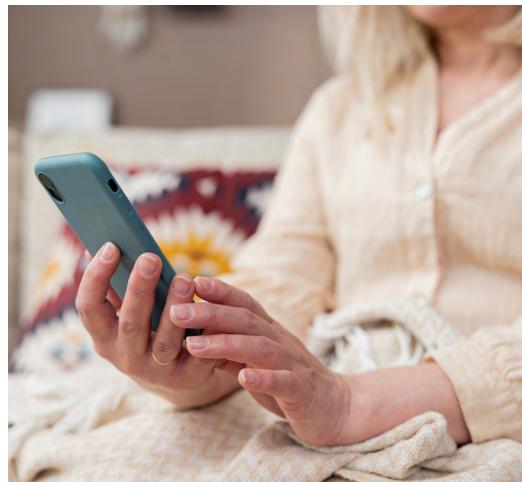
New research shows, however, that SNAP participants would benefit from having the same opportunities to shop for groceries online as other shoppers, especially when provided with practical supports.

This research explored how providing tailored support for online shopping—such as setting up an online grocery cart and meal planning suggestions— influenced lower income households and SNAP participants. The study analyzed receipts and survey data, while also conducting interviews with SNAP households and grocery store retailers about the benefits and challenges of online shopping.

Overall, the intervention found that consumers more often buy groceries online when they are exposed to practical support like tips for shopping and financial incentives to cover fees. In fact, individuals who grocery shop online—including SNAP and non-SNAP participants—purchase more fruits and vegetables than in-store shoppers, without increasing their total spend.

Some SNAP households indicated they feel like online shopping helps them to better plan and save money. SNAP households also reported that online grocery shopping offers greater convenience, less stress, time savings, and the ability to try new items. Many mentioned they appreciated the anonymity of shopping online and not having to use their SNAP EBT card in store, where they might experience stigma related to public benefit use.

There is an opportunity to leverage online shopping as a means to modernize the options made available to SNAP participants and families in rural areas. At the same time, barriers exist that could stop many families from accessing these benefits, particularly in rural areas. These could be overcome with a blend of policies to increase access, provide education, and reduce retailer costs.



## Findings

The research found that online shopping has the potential to provide multiple benefits to low-income and SNAP shoppers, including:

### 1. Helping To Stretch Limited Food Budgets

SNAP households reported that shopping online allowed them to plan ahead, stick to a focused shopping list, and ultimately save money.

### 2. Increasing Fruits and Vegetables Purchased

Analyzing receipts showed that, on average, online shoppers spent \$5.24 more on fruits and vegetables compared to brick-and-mortar shoppers, without increasing their total grocery bill. This impact was even more dramatic among participants who received tailored assistance (shopping tips, meal planning suggestions, social supports, and incentives to defray fees), who saw an increase of \$6.84 (on average) in the amount spent on fruits and vegetables, again without an increase to their overall bill.

### 3. Decreasing Stigma

SNAP households reported appreciation for the anonymity of shopping online and not having to use their SNAP EBT card in store, where they might experience stigma related to public benefit use.

### 4. Reducing Stress

The convenience of ordering groceries online also helped alleviate stress for many low-income and SNAP families. Respondents cited the impact on people with mobility issues, people without transportation, and new parents or families with young children who could shop without having to bring small children into a store.



Low-income shoppers with access to nutrition education and help with potential fees spent an average of

**\$6.84 more**

per week on fruits and vegetables without increasing their total grocery bill.

“

I think [online grocery shopping] makes things a lot quicker. And for me it's like if I go into a store, I go up and down every single aisle and I'm looking at everything. So I end up spending more money...I wouldn't really meal plan or anything like that. I [would] just, go up and down the aisles...see something I like or something I needed and I just got it. As opposed to shopping online, I don't have that option. So I know what I need, I'm able to open up my refrigerator, see what I need, see what I don't need. It encourages me more to meal plan. And actually, it ends up being a quicker process and a cheaper process.”

- RESEARCH PARTICIPANT FROM  
NORTH CAROLINA

## Barriers and Opportunities

### Challenges

- **Barriers for Shoppers**
  - › Fees, limited pickup times, and perceived dissatisfaction with third-party shopper selection were potential deterrents to online shopping.
  - › Rural residents surveyed during the intervention were more likely to face challenges fully accessing online ordering. For example, rural shoppers were more likely than urban shoppers to say delivery was not an option and perceive that prices were not affordable.
- **Barriers to stores offering SNAP EBT online:**
  - › Start-up cost, technology infrastructure, and staffing were cited by retailers as the major barriers to being approved to offer online SNAP EBT purchasing.

“

Everybody goes through hard times, but it's just private, being in your own house, and sitting there ordering what you want and don't have to see nobody, talk to nobody inside the store.”

— RESEARCH PARTICIPANT  
FROM KENTUCKY

### Opportunities

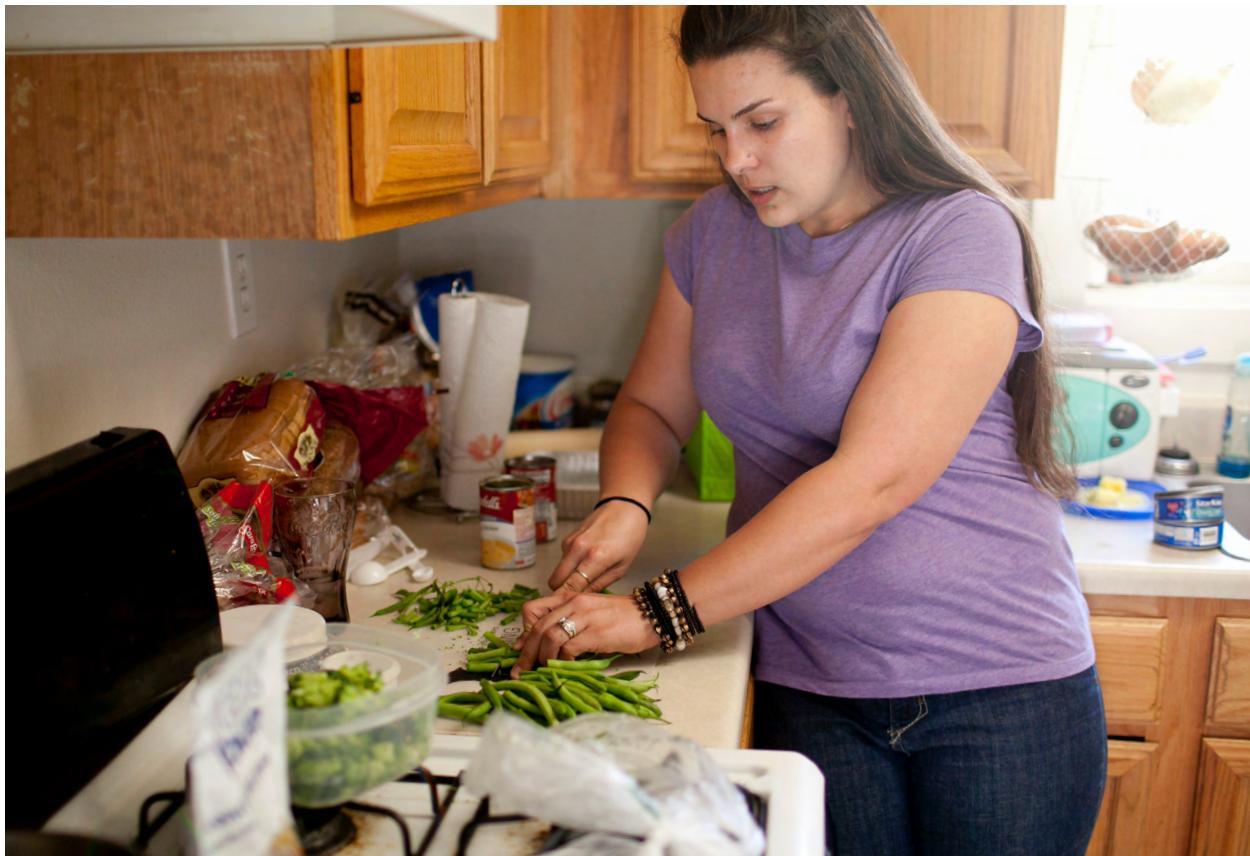
Strong cross-sector collaboration is needed to advance equitable food access among all populations, including families receiving SNAP and households in rural areas.

- **Reduce barriers for household access to online grocery shopping**, especially for customers who are lower income, live in rural areas, and/or participate in SNAP. This could include addressing delivery fees for online SNAP EBT purchases, strategically expanding delivery access in areas with high concentrations of SNAP participants, making pick-up easier, and expanding access to affordable or free reliable broadband in high-poverty communities.
- **Boost consumer education and awareness of online grocery shopping** and ensure equitable treatment of consumers, especially among SNAP customers who may be more negatively impacted by ordering challenges and inadequate information. To make online ordering work for more SNAP EBT customers, provide clear information on navigating online ordering — including fees, substitutions, tipping, and accounts. Additionally, through SNAP ED (the program that provides nutrition education to SNAP participants), food skills curricula can be integrated within online platforms to provide tailored support for meal planning and shopping for nutritious foods on a budget. The intervention's creation of a supportive space to shop online may partly explain why study participants felt safe using EBT online, in addition to reporting other positive benefits like trying new foods and stretching food dollars.
- **Further streamline retailer approval and onboarding process** for online EBT purchasing and other federally funded food assistance programs, with an eye towards equitable access. This could include technical assistance on how retailers can set up online EBT purchasing; incentivizing retailers in food deserts or areas with limited fresh produce to expand online ordering options; and addressing barriers among retailers that are smaller, located in rural areas, and/or provide culturally relevant foods.

## **Bottom Line**

Access to online grocery shopping can yield real benefits that support the well-being of low-income and SNAP families. SNAP households say online grocery shopping offers greater convenience, less stress, time savings, and the ability to try new items. Individuals who grocery shop online—including SNAP and non-SNAP participants—also purchased more fruits and vegetables than in-store shoppers without increasing their total bill. They also indicated that they were more likely to meal plan when shopping online, which limited unneeded purchases and helped save money. And many appreciated how online shopping helped avoid the stigma they sometimes feel using their SNAP benefits in public.

This research show that SNAP, low-income, and rural customers want access to shop online with targeted support that makes it easier to use. It is important that the expansion of online grocery does not leave out populations and communities that stand to benefit and face particular barriers to food access. Smaller and rural retailers face challenges to offering online ordering that perpetuate existing geographic inequities in food access. Moreover, only a small share of all SNAP purchases are made online. Private-public partnerships should leverage online grocery both to expand access to healthy food for families on a budget and to address the needs of underserved communities.



## Methodology

### Study Sample and Design

**Phase 1 Intervention:** In the first component of the study, rural and urban adults in North Carolina, Maryland, and Kentucky were recruited to participate in an 8-week intervention across n=7 counties (3 urban and 4 rural). A total of 237 participants completed the intervention over the 8-week period. The sample was focused on low- to middle-income families, including SNAP households. The study intervention had three components: 1) online shopping + intensive information “O+I” with targeted assistance in meal planning and purchasing, 2) online shopping without tailored support “O”, and 3) a comparison group for brick and mortar shopping. Each week, participants submitted receipts for all foods purchased that would be consumed at home. Additionally, participants responded to a baseline and post-intervention survey that asked about in-store and online shopping practices, perceptions of benefits and challenges of online shopping, dietary intake, and demographics. Incentive MasterCards were provided with the intent to help defray costs of delivery or minimum purchasing fees.

**Phase 2 Interviews:** In the second component of the study, a subset of SNAP households with children living in rural and urban areas (n=64) were asked to participate in a qualitative interview after the 8-week online shopping intervention ended. The 45-minute structured interview sought to gain insight from SNAP households on experiences, benefits, and challenges to online shopping.

Additionally, grocery store retailers (n=23) in rural and urban counties in North Carolina, Tennessee, and New York participated in a 30-minute interview about ways to improve online ordering access and experiences. Store managers were recruited from locations that participated in the 8-week online intervention and via existing community partnerships with grocery stores. Stores included those offering online shopping and some that did not, stores that were both in rural and urban communities, and stores that accepted and did not accept SNAP EBT online.

### Learn More

#### MORE INFORMATION

Executive Summary, [“Research Brief: The Online Grocery Shopping Study.”](#)

*Full Report Available On Request*

#### RESEARCH QUESTIONS

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### **NO KID HUNGRY**

No child should go hungry in America. But millions of kids in the United States live with hunger. No Kid Hungry is working to end childhood hunger by helping launch and improve programs that give all kids the healthy food they need to thrive. This is a problem we know how to solve. No Kid Hungry is a campaign of Share Our Strength, an organization committed to ending hunger and poverty.

Learn more and join us at [NoKidHungry.org](http://NoKidHungry.org).



### **UNIVERSITY OF KENTUCKY**

The University of Kentucky is increasingly the first choice for students, faculty and staff to pursue their passions and their professional goals. We are ranked among the top 10 percent of public institutions for research expenditures—a tangible symbol of our breadth and depth as a university focused on discovery that changes lives and communities. Creating a community of belonging and commitment to excellence is how we honor our mission to be not simply the University of Kentucky, but the University for Kentucky.



### **INSTACART**

Instacart, the leading grocery technology company in North America, works with grocers and retailers to transform how people shop. The company partners with more than 900 national, regional, and local retail brands to facilitate online shopping, delivery and pickup services from more than 75,000 stores across more than 13,000 cities in North America on the Instacart Marketplace. Instacart helps millions of busy people to access the groceries they need from the retailers they love, creates flexible earnings opportunities for 600,000 Instacart shoppers, and offers retailers a suite of enterprise-grade technology products and services.

For more information, visit [www.instacart.com/company](http://www.instacart.com/company).