

Introduction to SNAP

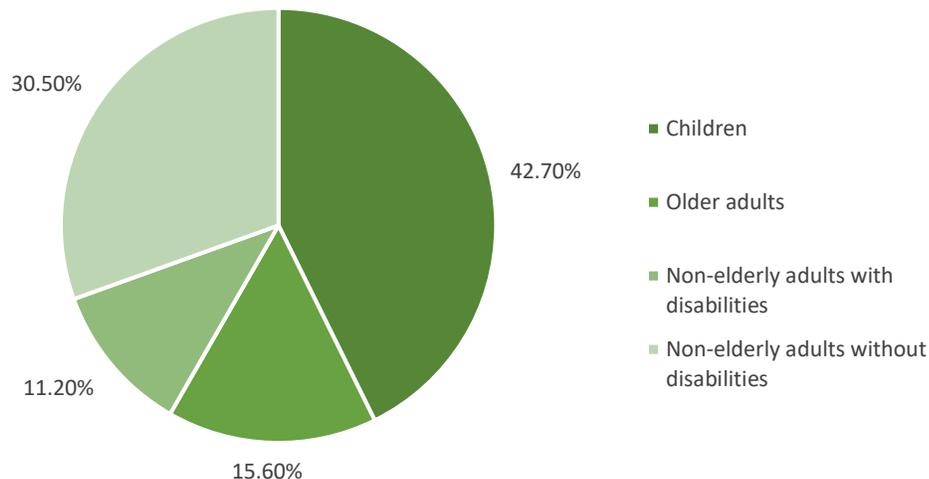
Background

The Supplemental Nutrition Assistance Program (SNAP) is the nation's largest federally funded food assistance program and is jointly administered by the U.S. Department of Agriculture (USDA) and state agencies. The overall goals of SNAP are to improve participants' food security and their purchasing power to access a nutritious diet.^{1,2}

SNAP provides benefits via an electronic benefit transfer (EBT) card, which participants can use to buy groceries at more than 250,000 participating retailers across the country.³ SNAP accounts for eight percent of all foods purchased for home consumption, with most benefits redeemed at large stores.³⁻⁷

Each month, roughly 40 million people use SNAP benefits to help put food on the table.⁸ Children comprise nearly half of participants, and another quarter are older adults or people with disabilities.⁹ Slightly more than half of participants are female.⁹ In 2019, roughly 80% of SNAP households lived in poverty and the average household had a gross monthly income of \$872.⁹

Characteristics of SNAP Participants⁹



SNAP is authorized by the Food and Nutrition Act of 2008.¹⁰ The farm bill —reauthorized by Congress every five years—sets policy and funding structures for most federal nutrition programs and has been a vehicle to amend the Food and Nutrition Act. The nutrition title (Title IV) comprises nearly 80% of the budget for the farm bill, and SNAP accounts for most of Title IV spending.¹¹

Eligibility

To be eligible for benefits, households^a must meet the following financial conditions:

- Gross monthly income^b—income before program deductions^c—must be at or below 130 percent of the federal poverty guideline. Households with seniors or people with disabilities do not have to meet the gross income test.^{12, 13}
- Net monthly income—income after program deductions—must be at or below 100 percent of the federal poverty level.
- Assets^d may not exceed \$2,500, or \$3,750 if at least one member of the household is age 60 or older or has a disability.¹³

Some groups of individuals are not typically eligible for SNAP even if they meet the financial conditions. These include, but are not limited to, full-time college students who do not meet the work requirements; persons on strike; individuals who are institutionalized; people with felony drug convictions; people who participate in the gig economy and may not have access to pay stubs to determine their eligibility for SNAP; people living in the U.S. who are not citizens; many legal permanent residents; and people in the U.S. territories of American Samoa, the Northern Mariana Islands, and Puerto Rico.^e

Benefits

SNAP EBT can be spent on any foods and beverages except alcohol, tobacco products, hot foods, or foods that are “prepared and sold for on-premise consumption”. New benefits are generally issued once a month, but many states use “staggered issuance” — such that not all participants receive benefits on the same day — to ease congestion at SNAP authorized retailers.

The Thrifty Food Plan (TFP) serves as the basis for establishing maximum SNAP allotments. The TFP is one of four USDA Food Plans and is intended to describe the lowest possible cost of eating a healthy diet that aligns with the Dietary Guidelines for Americans.¹⁴ For the purposes of determining SNAP allotments, households are expected to spend 30 percent of their net income on food. Benefits are calculated by subtracting 30 percent of the household’s monthly net income from the maximum monthly allotment for their household size.¹⁴

^a Everyone who lives and prepares meals together is grouped together as one SNAP household.

^b For the purposes of SNAP eligibility, income includes cash from all sources, including earned and unearned (i.e., cash assistance, Social Security, child support). Vehicle asset rules vary largely by state. See more info here:

<https://www.fns.usda.gov/snap/recipient/eligibility>

^c There are many types of SNAP deductions that help determine benefits. All households can receive a 20% deduction from earned income and a standard deduction (varies by household size) and most households claim an excess shelter deduction for shelter costs that exceed half of household income. For more information on deductions, including variance by state:

<https://www.fns.usda.gov/snap/recipient/eligibility> and <https://www.cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits>

^d Assets generally include “countable resources” (such as cash) that could be available to purchase foods. Less accessible resources (such retirement savings) do not count. Vehicle asset rules vary by state.

^e For more information on access, and utilization barriers: <https://cspinet.org/resource/snap-access-and-utilization>

During the COVID-19 pandemic, Congress extended “emergency SNAP allotments” — which increased benefits to the maximum for the household size — until the end of the state and/or federal public health emergency.¹⁵ USDA announced a more permanent change in August 2021 by updating the TFP to better reflect the cost of a nutritious diet. The update corresponds to an approximate 27% increase in average SNAP allotments, compared to pre-pandemic levels.¹⁶ While a welcome and essential update, benefits will still only average roughly \$1.80 per meal when all temporary pandemic benefit boosts end.

Table 1. SNAP benefit allotments, Fiscal Year 2022^f

Persons in household	Net Monthly income (100% of poverty) ¹²	Maximum SNAP allotment ¹²	Average SNAP allotment ¹⁷
1	\$1,074	\$250	\$175
2	\$1,452	\$459	\$334
3	\$1,830	\$658	\$520
4	\$2,209	\$835	\$638
5	\$2,587	\$992	\$748
6	\$2,965	\$1,190	\$869

Some people that participate in SNAP can also access incentives when they use benefits to purchase fruits and vegetables. The Gus Schumacher Nutrition Incentive Program (GusNIP) offers grants to organizations that incentivize these fruit and vegetable purchases.¹⁸ State agencies also manage SNAP Education (SNAP-Ed) projects focused on helping participants stretch their food dollars through nutrition education and “policy, systems, and environmental change”. States subgrant to SNAP-Ed implementing agencies to work directly with SNAP participants.¹⁹

Changes to SNAP during the COVID-19 pandemic

SNAP has a countercyclical effect on the economy, such that program enrollment increases when incomes fall and vice versa.²⁰ This effect can be observed in the participation rates during the Great Recession of 2007-2009, and more recently during the COVID-19 pandemic. The pandemic caused major economic changes in the labor market, resulting in increased unemployment, and subsequently more people turning to SNAP for support.

Temporary changes to SNAP during the pandemic have expanded benefit eligibility, increased benefit levels for participants, and waived or extended deadlines for paperwork and interview requirements.²¹ Participation in SNAP increased from about 36 million people in 2019 to 40

^f Maximum SNAP allotments for the 48 contiguous states and DC; Average allotment estimates do not include temporary pandemic boosts, which remain in effect in most states as of January 2022.

million people in 2020.⁸ The most recent monthly estimate shows participation in SNAP has increased further to greater than 41 million people in October 2021.⁸ Redemption of SNAP benefits from retailers also demonstrate a 40% increase, from \$56 billion in fiscal year 2019 to \$78 billion in fiscal year 2020.³

For more information, please contact the Center for Science in the Public Interest at policy@cspinet.org.

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