

# The Supplemental Nutrition Assistance Program (SNAP)

SNAP, formerly known as the Food Stamp Program, is the nation's most effective anti-hunger program. In an average month in 2024, SNAP helped an average of more than 41 million low-income people in the United States afford a nutritionally adequate diet.

## What Is SNAP?

SNAP provides important nutritional support for working families with low-paying jobs, low-income older adults (60 years and older) and people with disabilities living on fixed incomes, and other individuals and households with low incomes. Nearly 62 percent of SNAP participants are in families with children, and nearly 37 percent are in households with older adults or people with disabilities. After unemployment insurance, SNAP is the most responsive federal program that provides additional assistance during and after economic downturns.

The federal government pays the full cost of SNAP benefits and splits the cost of administering the program with the states, which operate it. SNAP operates in the 50 states, the District of Columbia, Guam, and the Virgin Islands, but not in [Puerto Rico](#), American Samoa, or the Commonwealth of the Northern Mariana Islands. Despite higher levels of poverty than the rest of the U.S., these [three territories are excluded](#) from SNAP and instead receive capped block grants for nutrition assistance.

## Who Is Eligible for SNAP?

SNAP is broadly available to households with low incomes. SNAP [eligibility rules](#) and benefit levels are, for the most part, set at the federal level and uniform across the nation, though states have flexibility to tailor aspects, such as the value of a vehicle a household may own and still qualify for benefits. To qualify for SNAP benefits under federal rules, a household must meet three criteria (although states have flexibility to adjust these limits):

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- Its gross monthly income generally must be at or below 130 percent of the poverty line, or \$2,798 a month (about \$33,576 a year) for a three-person household in fiscal year 2025. Households with a member who is age 60 or older or has a disability need not meet this limit.
- Its net monthly income, or income after deductions are applied for items such as housing costs and child care, must be less than or equal to the poverty line (\$2,152 a month or about \$25,824 a year for a three-person household in fiscal year 2025).
- Its assets must fall below certain limits: in fiscal year 2025 the limits are \$3,000 for households without a member who is age 60 or older or has a disability and \$4,500 for those with an older or disabled member.

A SNAP household is generally made up of people who live together and purchase and prepare food together. Some people — such as individuals who are on strike, all people without a documented immigration status, some [students attending college](#) more than half time, certain people with drug-related felony convictions in some states, and certain people with lawful immigration statuses — are not eligible for SNAP benefits regardless of how small their income or assets may be.

Most unemployed [non-disabled adults aged 18 to 54 not living with minor children](#) are limited to three months of benefits every three years, unless they are working at least 20 hours per week or participating in a qualifying workfare or job training program. States may seek temporary waivers from this time limit for areas with relatively high unemployment, where qualifying jobs are scarce. States also have separate, broad authority to take away benefits from many adults who cannot meet or prove they are exempt from a work requirement.

Data from the U.S. Department of Agriculture [show that](#) nearly 80 percent of participants are in households with a child under age 18, an adult age 60 or older, or an individual who is disabled. Children under age 18 constitute 40 percent of all SNAP participants. Nearly 62 percent of SNAP participants are in families with children; nearly 37 percent are in households with older adults or disabled people. Census data indicate that 42 percent of SNAP households are headed by a non-Latinx white person, 25 percent by a non-Latinx Black person, 23 percent by a Latinx person (of any race), and 4 percent by a non-Latinx Asian person. About 6 percent of SNAP households are headed by a person who is another race or multiracial.<sup>1</sup>

## How Do People Apply for SNAP?

Each state designs its own SNAP application process, following federal guidelines. People may apply in person at the local SNAP office or mail their applications. Almost every state also has an [online application](#). Applicants must participate in an eligibility interview, which can often be on the phone. They must also document numerous aspects, including their identity, residency, immigration status, household composition, income and resources, and deductible expenses.

Households determined to be eligible receive an EBT (electronic benefit transfer) card, which is loaded with benefits monthly. Household members may use it to purchase food at one of the more than 261,000 retailers authorized to participate in the program. SNAP cannot be used to purchase alcoholic beverages, cigarettes, vitamin supplements, non-food grocery items such as household supplies, or hot foods.

Households must contact the local SNAP office to report if their income increases dramatically. They also must reapply for SNAP periodically — typically every six to 12 months for most families and every 12 to 24 months for older adults and people with disabilities.

### How Much Do Households Receive in Benefits?

On average, SNAP participants will receive an estimated \$187 per month (or about \$6.16 per day) per person in regular SNAP benefits in fiscal year 2025.<sup>2</sup>

To help households with the greatest need afford an adequate diet, the SNAP benefit formula enables households with the lowest incomes to receive larger benefits than households closer to the poverty line. The formula assumes that families will spend 30 percent of their net income on food; SNAP makes up the difference between that and the cost of the Thrifty Food Plan (TFP), a diet plan USDA established that is designed to be nutritionally adequate at a very low cost. A household with no net income receives the maximum benefit amount, which equals the cost of the TFP for a household of its size (see Table 1).

Based on a bipartisan provision of the 2018 farm bill, USDA [revised the TFP in August 2021](#) to more accurately reflect the cost of a healthy, realistic diet, raising maximum SNAP benefits by 21 percent, which took effect in October 2021. The TFP's real purchasing power had been frozen since the 1970s due to an administrative decision to let its cost rise only by inflation even though changes in dietary guidelines, consumption patterns, and constraints on working families had effectively raised the cost for families to secure a healthy, realistic diet.

## Data-Driven Updates to Thrifty Food Plan (TFP) Are Necessary for SNAP to Keep Up With Cost of a Healthy, Realistic Diet

Under the House Agriculture Committee bill limiting future TFP updates, SNAP benefits would return to past policy, again falling increasingly behind the cost of a healthy, realistic diet over time.

### Past Policy, 1975-2021

**TFP cost rose only with inflation.** Outsized emphasis on certain foods and almost all cooking assumed to be from scratch.



**Average SNAP benefits = \$4.80/person/day**

### Updated Policy, 2021 and Beyond

**TFP reevaluations put healthy, realistic diet in reach.** Plan incorporates greater variety of healthy and convenient foods.



**Average SNAP benefits = \$6.20/person/day**

Note: Benefit amounts in fiscal year 2024 dollars. The TFP is the basis of SNAP benefits, but SNAP does not require participating households to purchase particular foods. It illustrates the types and amounts of food that households could purchase at the cost of the TFP. Images are stylized and illustrative and not meant to accurately represent all the types and amounts of foods in the TFP.

Source: Katie Bergh, Joseph Llobrera, and Dottie Rosenbaum, "House Committee Farm Bill's \$30 Billion SNAP Cut, Other Harmful Proposals Outweigh Improvements," CBPP, August 8, 2024.

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Compared to the 1970s, scientific evidence today emphasizes the importance of eating more of specific sub-groups of food such as whole grains, leafy green and orange vegetables, lean protein foods, and seafood. This shift made the TFP increasingly outdated and inadequate. As a result, SNAP benefits fell well short of what households need to ensure a healthy diet, with many running out of benefits before month's end, which increased their risk of food insecurity (meaning that their access to adequate food [is limited by a lack of money](#) or other resources). Studies have found that running out of benefits [may harm participants' health](#) and educational achievement: hospital admissions and school disciplinary problems increase, and test scores fall, among SNAP households later in the month.

A household with no net income receives the maximum benefit amount, which equals the cost of the TFP for a household of its size (see Table 1). For example, consider a household of three receiving benefits in fiscal year 2025: if they had no income, they would receive the maximum benefit of \$768 per month; if they had

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\$600 in net monthly income, they would receive the maximum benefit (\$768) minus 30 percent of their net income (30 percent of \$600 is \$180), or \$588.

TABLE 1

### SNAP Benefits by Household Size

Household Size	Maximum Monthly Benefit, Fiscal Year 2025	Estimated Average Monthly Benefit, Fiscal Year 2025*
1	\$292	\$199
2	\$536	\$364
3	\$768	\$594
4	\$975	\$726
5	\$1,158	\$845
6	\$1,390	\$1,018
7	\$1,536	\$1,116
8	\$1,756	\$1,317
Each additional person	\$220	

\* Estimated average benefits are based on fiscal year 2022 SNAP Quality Control Household Characteristics data, the most recent data available, adjusted to incorporate the updated maximum benefits for fiscal year 2025. During the public health emergency, most states have provided households with emergency allotments (EAs), or the maximum benefit for their household size. As of April 2021, states provided households with additional EA benefits equal to the larger of \$95, or the difference between the maximum benefit for the household size and the original benefit. The estimated average benefits here are for the regular SNAP benefit rules and do not include EAs.

Source: USDA, "SNAP – Fiscal Year 2025 Cost-of-Living Adjustments," August 2, 2024, <https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-cola-fy25.pdf>. SNAP benefits in Alaska, Hawai'i, Guam, and the Virgin Islands are higher than in the other 48 states and Washington, D.C. because their income eligibility standards, maximum benefits, and deduction amounts are different.

### Several Major Factors Have Affected SNAP Benefits in Recent Years

SNAP benefits are adjusted annually (at the start of the federal fiscal year in October) to account for inflation. Typically, those changes are relatively minor. In recent years, however, SNAP households have experienced significant adjustments in their SNAP benefits, for three reasons.

First, Congress enacted two temporary benefit increases in response to increased hardship during the COVID-19 public health emergency:

- Emergency Allotments, which ended after the February 2023 issuance.<sup>a</sup>
- A temporary 15 percent increase in SNAP benefits, which expired at the end of September 2021.

Second, as described above, USDA revised the Thrifty Food Plan (TFP), which is used to set SNAP benefit levels, to more accurately reflect the cost of a healthy diet. The revision increased SNAP's modest average benefits by about \$1.40 per person per day, to just \$6.20 per person per day in fiscal year 2024.<sup>b</sup>

Third, food prices rose rapidly starting in the fall of 2021 and are about 27 percent above pre-pandemic levels.<sup>c</sup> Because SNAP benefit levels (as well as several other program rules) are adjusted annually for inflation, benefits increased in fiscal years 2023 and 2024 in most jurisdictions to maintain their purchasing power.

<sup>a</sup> When the allotments expired, households receiving SNAP in states still issuing allotments experienced a substantial benefit cut: \$84 per person per month, on average.

<sup>b</sup> Joseph Llobrera, Matt Saenz, and Lauren Hall, "USDA Announces Important SNAP Benefit Modernization," CBPP, August 25, 2021, <https://www.cbpp.org/research/food-assistance/usda-announces-important-snap-benefit-modernization>. When the TFP revision went into effect in October 2021, USDA applied the same percent increase to maximum benefits for Alaska and Hawai'i. Recently, USDA completed a more detailed revision for Alaska and Hawai'i to account for geographical differences. As a result, lower maximum benefits will be phased in for Hawai'i in the coming years. In fiscal year 2024 the maximum benefit was about 2 percent lower in nominal terms (or about \$10 a month) than in fiscal year 2023.

<sup>c</sup> Bureau of Labor Statistics, Consumer Price Index for All Urban Consumers (CPI-U) food at home for fiscal year 2024 compared to fiscal year 2019.

## How Much Does SNAP Cost?

In fiscal year 2023, the federal government spent about \$115 billion on SNAP, including pandemic-related SNAP benefits (but excluding pandemic-related school meal benefits known as Pandemic-EBT) and other directly related food assistance programs. About \$107 billion, or nearly 94 percent of SNAP spending, went directly to benefits that households used to purchase food.

About 6 percent of SNAP spending in 2023 went to state administrative costs, and less than 1 percent of SNAP spending went to federal administrative costs.

An additional \$3.5 billion in 2023 went to other food assistance programs under the SNAP law, including block grants for food assistance in Puerto Rico, American Samoa, and the Commonwealth of the Northern Mariana Islands, commodities for The Emergency Food Assistance Program (which helps food pantries and soup kitchens across the country), and for the Food Distribution Program on Indian Reservations.

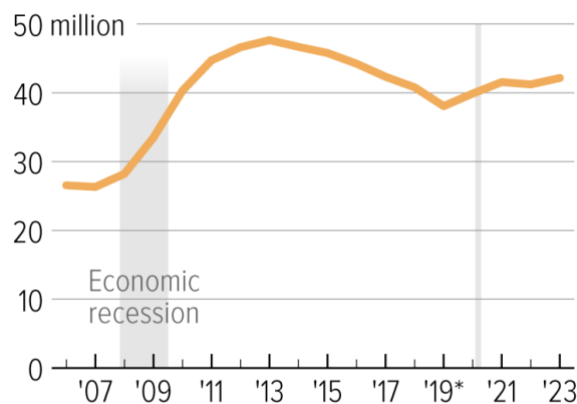
## SNAP Participation Rose in Pandemic, Reversing Earlier Decline

The COVID-19 pandemic reversed a long decline in SNAP participation. The number of people participating in SNAP expanded significantly between 2007 and 2011, due largely to the Great Recession and subsequent slow recovery.<sup>3</sup> It peaked at 47 million in December 2012, then declined over the next six years. SNAP expanded again in 2020 and 2021, but by a smaller amount than in the Great Recession, to meet the needs of struggling households during the pandemic. Participation has since remained essentially flat nationally.<sup>4</sup> The Congressional Budget Office (CBO) projects that participation [will enter a new period of decline](#) starting in 2024.

SNAP spending increased during the pandemic but has since fallen and is expected to approach pre-pandemic levels as a share of the economy. Measured as a share of gross domestic product (GDP), SNAP spending rose in response to the Great Recession due to increased participation and the 2009 Recovery Act's temporary SNAP benefit increase. It then fell for six years during the recovery. Similarly, SNAP spending increased during the pandemic due to higher participation and temporary benefit increases, as well as to the revision to the Thrifty Food Plan. SNAP spending fell in 2023 with the expiration of the temporary pandemic benefits, and CBO expects SNAP spending to continue declining.

### SNAP Participation Rose in Pandemic, Reversing Earlier Decline

Participants in average month, fiscal year



\*USDA data adjusted for early issuance of February 2019 benefits in January 2019 due to government shutdown.

Source: Department of Agriculture

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## Special Features of SNAP

While SNAP's fundamental purpose is to help low-income families, older adults, and people with disabilities afford an adequate diet, it also promotes other goals:

### Protecting families from hardship and hunger

Anyone who qualifies under SNAP program rules can receive benefits. Enrollment expands when the economy weakens, and contracts when the economy recovers and poverty declines. In this way, SNAP helps families to bridge temporary periods of unemployment or a family crisis. If a parent loses their job or has a low-paid job, SNAP can help them feed their children until they are able to improve their circumstances.

Studies show that SNAP benefits have reduced food insecurity for households with limited resources to purchase adequate food. [Evidence](#) shows that SNAP participation reduces food insecurity [by as much as 30](#)

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[percent](#) and is even more effective among children and those facing very low food security — that is, a severe form of food insecurity characterized by disrupted eating patterns and reduced food intake.

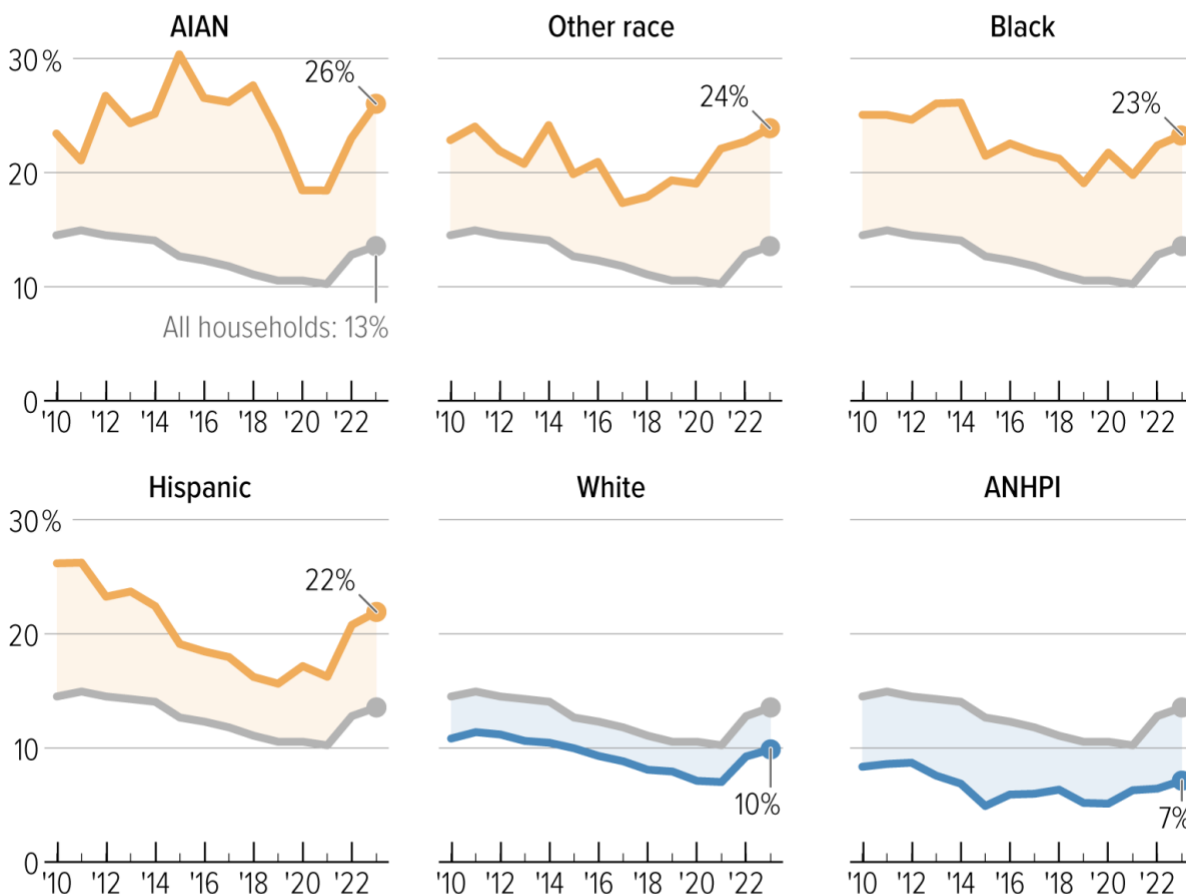
As a result of the [robust relief effort](#) during the COVID-19 pandemic, food insecurity did not surge as it did [during the Great Recession](#). The typical annual measure fell to [a two-decade low](#) of 10.2 percent in 2021. However, as those relief measures expired and food prices remained higher than they were before the pandemic, [food insecurity rose](#) over the next two years, to 13.5 percent in 2023.

Many households of color continue to disproportionately face food insecurity. In 2023, food insecurity under the annual measure remained at least twice as high for Black, Latinx, and Native American households, as they were for white, Asian, Native Hawaiian or Pacific Islander households. These inequities reflect the impact of structural barriers rooted in systemic racism, other forms of discrimination, and poverty, all of which make it harder for many people of color to afford food. These trends underscore that access to SNAP benefits continues to be critical in reducing households' hunger and risk of food insecurity, as well as racial disparities in food insecurity.



## Hunger Greater Among People of Color, Reflecting Inequities

Food insecurity rate, by race and ethnicity, vs. rate for all households



Note: AIAN = people who are American Indian and Alaska Native. Other race = people who are more than one race. ANHPI = people who are Asian, Native Hawaiian, or Pacific Islander. Hispanic households may be of any race. Race and ethnicity for the household are based on that of the household reference person (in whose name the housing unit is owned or rented).

Source: U.S. Department of Agriculture, Current Population Survey Food Security Supplement 2010-2023

### **Lessening the extent and severity of poverty and hardship**

SNAP is a powerful anti-poverty tool. It provides resources for food, but also frees up household resources for other basic needs such as rent, utilities, or medical care. According to the most recent SNAP administrative data (from 2022), nearly 89 percent of SNAP benefits go to households with incomes at or below the poverty line, and 54 percent go to households at or below *half* of the poverty line.

A [CBPP analysis](#) using the government’s Supplemental Poverty Measure (which counts SNAP as income) and correcting for underreporting in government surveys found that SNAP kept nearly 6.6 million people above the poverty line before the COVID-19 pandemic, including 3 million children. A [related CBPP analysis](#) found that SNAP has one of the strongest anti-poverty effects of any program.

### **Supporting workers in low-paying jobs**

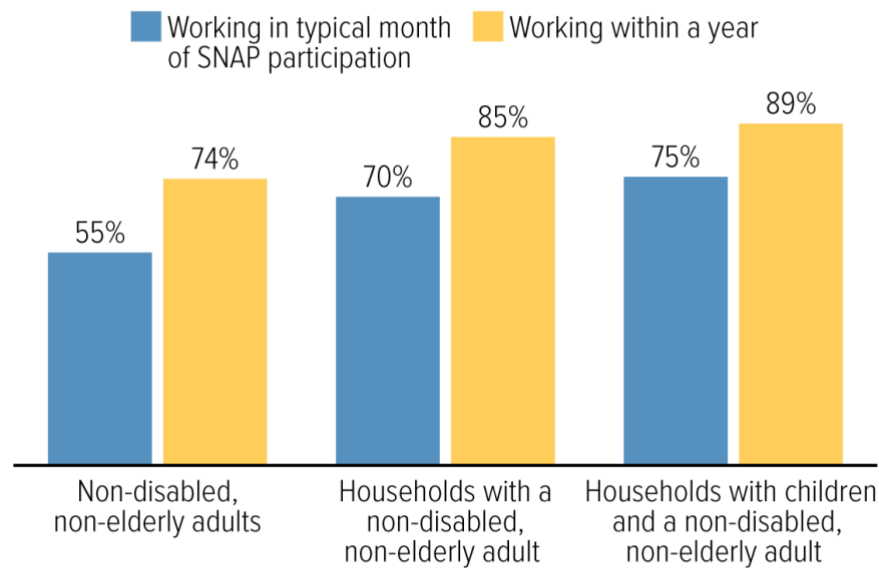
SNAP benefits help fill the gaps for [workers with low and inconsistent pay](#), including periods when they don’t have a job. Workers who participate in SNAP most commonly [work in service or sales occupations](#) such as aides or cashiers, which are often low paid and vulnerable to income volatility.

SNAP benefits phase out slowly with increased earnings. This means that for most SNAP households, the program continues to serve as an income support — making it easier for families to afford food — as they earn more and work toward financial stability. States further support work through the SNAP Employment and Training program, which funds training and work activities for unemployed adults who receive SNAP.

The share of SNAP households with earnings has grown over the past three decades. Work rates have risen among all SNAP households over time, but especially among households with children. This overall trend continued despite the large job losses during economic downturns. In more recent years, the share of households with earnings [has declined](#) due partly to a larger share of participants who are older, retired adults, reflecting [the aging of the U.S. population](#).

Most SNAP participants who can work do so. Over half of individuals who were participating in SNAP in a typical month in 2015 were working in that month. Further, 74 percent worked in the year before or after that month (in the 25-month period). Rates were even higher when including work among other household members: 89 percent of households with children and a non-disabled adult included at least one member who worked in this 25-month period. More than two-thirds of SNAP participants are not expected to work, primarily because they are children, older adults, or disabled people.

## Most SNAP Participants and Households Work



Note: Non-elderly, non-disabled adults are those aged 18 to 59 who are not receiving income from Social Security Disability Insurance or Supplemental Security Income. Household refers to all individuals living together who are covered by the same SNAP benefit. Non-elderly, non-disabled households are those in which the SNAP benefit owner or their spouse or partner is non-elderly, non-disabled. Working within a year = worked in a typical month of SNAP receipt (March 2015) or in the 12 months before or after. Households working within a year are those in which the SNAP benefit owner or their spouse or partner worked within a year.

Source: CBPP analysis of the 2014 panel of the U.S. Census Bureau's Survey of Income and Program Participation

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### Supporting healthy eating and improved health

SNAP enables low-income households to afford more healthy foods and boosts families' food purchases, particularly those to be prepared or eaten at home. In addition, all states operate SNAP nutrition education programs to help participants make healthy food choices.

A substantial body of recent research [links SNAP with improved health outcomes and lower health care costs](#). Several studies also show a relationship between SNAP participation and reduced health care expenditures. Additionally, research on the nationwide expansion of food stamps in the 1960s and '70s finds that children born to women with low income in counties that had implemented food stamps had better health outcomes as adults than those born in counties that had not yet implemented the program.

### Protecting the overall economy

SNAP benefits are one of the fastest, most effective forms of economic stimulus because they get money into the economy quickly during a recession. Individuals with low incomes generally spend all their income

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on daily needs such as shelter, food, and transportation. This means that every dollar in SNAP that a low-income family receives enables them to spend an additional dollar on food or other items. Nearly 78 percent of SNAP benefits [are redeemed](#) within two weeks of receipt and 96 percent are spent within a month, based on data from 2017.

According to a [2019 USDA report](#), every dollar in new SNAP benefits increases GDP by \$1.50 in a weak economy. Similarly, CBO and Moody's Analytics have each found that SNAP has one of the largest "[bangs-for-the-buck](#)" (i.e., increase in economic activity and employment per budgetary dollar spent) among a broad range of policies for stimulating growth and creating jobs in an economic recession.

### Responding quickly to natural disasters

In the wake of natural disasters, SNAP provides critical food assistance to vulnerable households. USDA and states work together to provide quick, targeted assistance after disasters. This can include replacing participants' benefits to compensate for lost food, providing temporary Disaster SNAP benefits to non-participants who have suffered significant loss, and relaxing program requirements to ease access and relieve undue burden on staff.

During the pandemic, Congress [provided additional funds](#) through the American Rescue Plan for Puerto Rico, American Samoa, and the [Commonwealth of the Northern Mariana Islands](#). (Because these U.S. Territories receive food assistance in the form of a block grant, disaster funding there was not available without congressional action.)

## How Effective and Efficient Is SNAP?

Before the federal government began providing nutrition assistance on a permanent basis in the late 1960s, hunger and severe malnutrition existed in many low-income communities in the U.S. In large part owing to these assistance programs, such conditions are no longer found in large numbers today.

During the pre-pandemic months of 2020, [78 percent](#) of individuals who qualified for SNAP benefits received them. This is an improvement from 2002, when the participation rate bottomed out at 54 percent. Participation among eligible people in working families rose from 40 percent in 2002 to 70 percent in the pre-pandemic months of 2020.

SNAP has one of the [most rigorous eligibility determination systems](#) of any federal benefit program. Households applying for SNAP report their income and other relevant information; a state eligibility worker interviews a household member and verifies the accuracy of the information. Households must reapply for benefits periodically, usually every six or 12 months, and between reapplications must report income changes that would affect their eligibility or benefit level.

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In addition, the SNAP quality control system requires states each month to select a representative sample of SNAP cases (totaling about 50,000 cases nationally over the year) and have independent state reviewers check the accuracy of the state's eligibility and benefit decisions within federal guidelines. Federal officials then re-review a subsample of the cases.

USDA annually releases state and national payment error rates based on these reviews. When there are errors, the overwhelming majority result from honest mistakes by state agencies or participating households, not fraud. These error rates measure how accurately states determine eligibility and benefit amounts. States are subject to fiscal penalties if their error rates are persistently above the national average.

Quality control requirements were suspended in 2020 and 2021 due to the pandemic, so error rates were not established for those years. Error rates in 2022 were well above earlier levels, reflecting the ongoing challenges of the pandemic. The national SNAP overpayment rate in 2023, the most recent year available, was 10.03 percent. The underpayment rate was 1.64 percent, though this does not include underpayments for households who were improperly denied benefits.

SNAP's pandemic-related administrative flexibilities helped states process new applications and kept people connected to SNAP during a temporary time of severe economic challenges. However, these flexibilities, which were largely still in effect in 2022 and 2023, may also have contributed to higher error rates in some states.

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### For more information on SNAP, see:

Chart Book: SNAP Helps Struggling Families Put Food on the Table

<https://www.cbpp.org/research/food-assistance/chart-book-snap-helps-struggling-families-put-food-on-the-table>

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<sup>1</sup> CBPP analysis of the U.S. Census Bureau's 2022 American Community Survey (ACS) 1-Year Public Use Microdata Sample files. SNAP participation is not counted as the monthly average number of participating households in the ACS, as it is in the USDA SNAP administrative data. Instead, households are counted as participating in SNAP in the ACS if they report ever receiving SNAP benefits at any point in the past 12 months.

<sup>2</sup> Estimated fiscal year 2025 benefits are calculated by inflating fiscal year 2022 benefits from SNAP household characteristics data to fiscal year 2025 dollars using the Consumer Price Index for All Urban Consumers (CPI-U). The CPI-U is recalculated as the average monthly index for the fiscal year, rather than the calendar year.

<sup>3</sup> Research found that economic factors (such as the unemployment rate) explained between about half and 90 percent of the increase in SNAP caseloads between 2007 and 2011. Peter Ganong and Jeffrey B. Liebman, "The Decline, Rebound, and Further Rise in SNAP Enrollment: Disentangling Business Cycle Fluctuations and Policy Changes," *American Economic Journal: Economic Policy*, Vol. 10, No. 4, November 2018, pp.153-176, <https://www.aeaweb.org/articles?id=10.1257/pol.20140016&&from=f>; James P. Ziliak, "Why Are So Many Americans on Food Stamps?" in J. Bartfeld et al., eds., "SNAP Matters: How Food Stamps Affect Health and Well Being," Stanford

University Press, 2015; Marianne Bitler and Hilary Hoynes, “The More Things Change, the More They Stay the Same? The Safety Net and Poverty in the Great Recession,” *Journal of Labor Economics*, Vol. 34, Issue S1, 2016; and Jacob Alex Klerman and Caroline Danielson, “Can the Economy Explain the Explosion in the Supplemental Nutrition Assistance Program? An Assessment of the Local-Level Approach,” *American Journal of Agricultural Economics*, 2016.

<sup>4</sup> Following a slight decline in 2022, caseloads increased slightly in 2023, when pandemic-related benefits and state flexibilities were ending and food inflation was high. Lauren Hall, “End of SNAP’s Temporary Emergency Allotments Resulted in Substantial Benefit Cut,” CBPP, September 21, 2023, <https://www.cbpp.org/blog/end-of-snaps-temporary-emergency-allotments-resulted-in-substantial-benefit-cut>.