A SNAP in Age Eligibility: The Early Effects of Work Requirements on Program Participation and Financial Struggles

Anxhela Beluli

August 2024

Abstract

Safety net programs in the US often have work requirements in place to tackle concerns about disincentives. The extent to which these requirements contribute to economic self-sufficiency remains unclear. This paper examines the impact of extending the age limit in SNAP work requirements on program participation, food insecurity, non-employment, and well-being outcomes for able-bodied adults without dependents (ABAWDs). Using household-level data from the HPS along with data on ABAWD work requirement waiver information from USDA, I find that the new age limit decreases SNAP participation by 11 percentage points (37.93 percent) among the newly affected group in the full sample and 20 percentage points (44 percent) for men alone. I also find a negative effect on food insecurity, emotional struggles, and concern about prices. I do not see an early effect on employment status and the overall effects are driven by states that have never had the ABAWD rule waived.

Keywords: SNAP, Food Insecurity, Work Requirements

JEL Codes: JEL H75, I18, I32, I38, J22

Introduction

In the United States, safety net programs play a critical role in alleviating food insecurity among low-income households. These programs are constantly evaluated to balance the dual objectives of providing assistance and promoting economic self-sufficiency among beneficiaries. Since the Welfare Reform Act of 1996, numerous means-tested programs, including the Temporary Assistance for Needy Families (TANF), Medicaid, and the Supplemental Nutrition Assistance Program (SNAP), have implemented work requirements to maintain this balance. These requirements are intended to encourage employment among able-bodied adults and reduce long-term dependency on welfare. However, critics argue that such mandates can exacerbate poverty among the already vulnerable populations (Haskins and Hahn, 2018; Fadulu, 2019). The effect of these work requirements on financial and employment outcomes among low-income households is still under debate.

SNAP provided benefits to nearly one in eight individuals in 2021 (Hall and Nchako, 2022) and monthly benefits support over 41 million people on average (USDA, 2024). Changes to the program's eligibility requirements are increasingly critical as food insecurity in America worsens: more than 26 million Americans reported food insecurity over a seven-day period, an increase of 45% in two years according to the Census (Godoy, 2023). This paper explores the early effects of extending the age threshold for work requirements under the Supplemental Nutrition Assistance Program (SNAP) on eligible able-bodied adults without dependents (ABAWDs). Leveraging the recent policy shift that raised the age limit for ABAWDs from 18-49 to 18-52 as of October 2023, this paper exploits a natural experiment framework to inspect changes in SNAP participation and broader economic outcomes across all states. I define ABAWDs as any individual who, regardless of age, is childless and has no disability. This analysis aims to shed light on the broader implications of work requirements and their efficacy in encouraging employment among beneficiaries and reducing welfare dependency.

Using a comprehensive dataset from the Census Household Pulse Survey that collects information on household experiences, I employ a difference-in-differences framework that relies on the sharp discontinuity at age 53, where individuals age out of the work requirements. Treatment refers to whether individuals must adhere to work requirements. I consider three primary household responses to the policy change among others: (1) whether the ABAWD experienced unemployment in the past week, (2) whether they reported food insufficiency in the past week, and (3) whether they were behind on rent, mortgage, or energy bills. I use three different control groups to compare my newly treated group to the never-treated, the always-treated, and the rest of the population that would be considered an ABAWD in characteristics regardless of age. I find that SNAP receipt dramatically decreases among the relevant adults, an 11 percentage point decrease as compared to the rest of the ABAWDs and about 20 percentage points when limiting the sample to men

only.

Research has long recognized the trade-off between providing safety net benefits and avoiding work disincentives. Studies suggest potential reductions in dependency on welfare programs and better employment outcomes. However, it remains unclear whether extending the age for work requirements would effectively help more individuals achieve self-sufficiency. Besley and Coate (1992) were the first to formalize this trade-off by developing a theoretical model. While research has shown that these work requirements reduce the total number of SNAP beneficiaries (Gray et al., 2023; Ziliak et al., 2003; Ganong and Liebman, 2018), the literature on the effects of these requirements on other outcomes such as employment is still inconclusive. Card and Hyslop (2005) investigated the impact of a temporary earnings subsidy on individuals who exited welfare in Canada. The program, known as the Self-Sufficiency Project (SSP), offered an earnings subsidy to welfare leavers who began full-time employment within 12 months of leaving welfare, for a period of up to three years. They found positive early effects on self-sufficiency, program exit, and early earned wages for welfare leavers but the effect was not persistent after 5 years. In addition to its policy relevance, this paper makes three contributions to the economics literature. I show that there is no effect on unemployment while other financial and well-being outcomes seem to improve for the newly treated group. This suggests that while these individuals are not necessarily entering the labor market at higher rates, those already employed might be working more hours to meet the new requirements.

Second, the current body of literature explores changes in individuals' or households' financial outcomes as a response to the reinstatement of work requirements, specifically the one that happened after the Great Recession. Dodini et al. (2024) looks at the credit response of individuals after the implementation of SNAP work requirements for the ABAWD population around 2011. They exploit the geographic variation in work requirements through the USDA waiver program, which allows states with a higher unemployment rate to remove the ABAWD time limit. In the paper, SNAP receipt is not directly observed and they proxy SNAP beneficiaries as people with a credit score lower than 700 and those who do not have a mortgage. They find significant increases in credit applications, accounts, and outstanding balances after the ABAWD requirement is reinstated. Gray et al. (2023) uses a regression discontinuity design to look at the effect of that same policy change in Virginia using administrative data. They find a negative effect on SNAP participation but do not find any effect on employment. My paper offers a unique contribution to the literature by being among the first to examine the effects of new work requirements on older able-bodied adults, specifically targeting an age group that has never been subject to these requirements. I find a large negative impact on receipt of food benefits and food insecurity for the relevant ABAWDs. This indicates that the newly treated older adults may be relying on other forms of assistance instead of entering the labor market. I also find that respondents residing in states with no waiver might be driving the overall effect observed for U.S.

households.

Lastly, previous studies have already established the importance of SNAP benefits for the overall well-being of the household. Although food stamps did result in slight reductions in employment and hours worked when first introduced (Hoynes and Schanzenbach, 2010), a great body of work has found that having access to SNAP during early childhood results in economic self-sufficiency, higher educational attainment, healthier behaviors, and improved general health outcomes (Hoynes et al., 2016; East, 2018; Bond et al., 2021). However, little attention has been paid to the effect of the ABAWD work requirement for SNAP on broader health and financial outcomes. This paper finds that that newly treated older adults are not experiencing significant changes in their financial stability concerning rent and energy bills. However, the negative coefficients for price concerns and mental hardships become significant for the states that never had these requirements waived, implying that in the absence of waivers, individuals might be adjusting their financial behaviors or finding alternative support mechanisms to cope with the loss of benefits.

SNAP Work Requirements and Policy Change

The Supplemental Nutrition Assistance Program, also known as the Food Stamp program, is the second-largest anti-poverty program in the United States and it provides benefits to more than 40 million Americans every month (USDA). Although SNAP is administered at the state level and each state might have specific aspects of the SNAP benefits that vary, the core aspects of the program are consistent nationwide, as they are regulated by the United States Department of Agriculture. The main eligibility requirement for a household to receive SNAP benefits is for their income to be below 130 percent of the Federal Poverty Line (FPL) or simply below the FPL once the income has been deducted using the program's standard deductions, which are periodically adjusted by the USDA [1]. Additionally, there is an asset limit of $2,250 but most states have either increased or completely removed this limit (Dodini et al., 2024). Because of that, and because I lack access to household asset information, I will not consider the asset limit in the eligibility criteria. Each year, the federal government sets a maximum monthly benefit amount that scales with the size of the household. Households receive benefits every month loaded into their Electronic Benefit Transfer (EBT) card and they can use the benefits in SNAP-authorized retailers to buy groceries, more specifically anything considered food.

In most states, SNAP recipients are required to submit periodic proof of eligibility to keep receiving benefits. Usually, people are certified for 6 months if they are able-bodied adults and for 12 months if they are elderly or have any disabilities. Households that do not have stable housing or address are typically

[1] Table 1 shows the maximum gross income per household size to be able to receive SNAP.

certified more often, usually every 4 or 6 months [2]. Most people who leave the SNAP program do so around recertification deadlines due to the extensive paperwork involved in the process (Hastings and Shapiro, 2018; Homonoff and Somerville, 2021).

SNAP has two different work requirements in place, however, I focus only on the "ABAWD" work requirement in this paper. This is also known as the "time limit" work requirement and it is the stricter of the two. This rule requires able-bodied adults without dependents (ABAWDs), adults aged 18-49 who are childless and do not have a disability, to report 80 hours of work each month, or 20 hours per week. Participating in a qualifying training program or an approved community service for the same amount of hours may also count as work. If an ABAWD fails to meet these requirements, they will only be able to receive benefits for a maximum of three months within a three-year period. The second type of work requirement is less strict and applies to a wider range of people. It requires individuals aged 16-59 to agree to be registered for work, stay in their current job (if they have one), and accept a job or training program if offered (Gray et al., 2023). For the purpose of this paper, the term "work requirements" will be used exclusively to refer to the ABAWD work requirements.

Although the work requirements have changed massively across the last 3 decades, there has always been some form of it present for programs like TANF and SNAP since 1996. Following the Welfare Reform, passed under the Clinton administration, all ABAWDs aged 18-49 who do not have children under 18 living in the household, are not pregnant, do not receive unemployment benefits, and do not have a disability, have had to comply with the work requirement. More recently, during the debt ceiling discussions in 2023, a significant focus centered on the implementation of these requirements within the social safety net programs, particularly SNAP. Proponents of this policy argue that mandating work requirements would foster a sense of dependency on employment rather than on welfare benefits, promoting self-sufficiency and facilitating the exit of individuals from the program once they are economically stable. This requirement will also help in filtering out individuals who are less in need, thereby directing resources more effectively towards those who are genuinely unable to support themselves or their families. In contrast, those against the work requirements argue that many SNAP recipients are already facing economic instability, and imposing additional requirements could exacerbate their situation. They believe that there are other underlying causes of unemployment for people on SNAP, such as the absence of stable housing, internet access, or reliable transportation, and imposing work requirements for these individuals would not result in higher employment rates and more self-sufficiency, but rather greater program exit and a decrease in income, potentially leading to deeper poverty. After the discussions, the decision was made to gradually raise the

[2]This information was obtained through personal communication with John, an expert who specializes in SNAP policy and services for the elderly.

age limit for ABAWDs who need to work to receive benefits. Previously, this age limit was 49 years, but, as of October 1, 2024, people will age out of work requirements at 55 years old. The first step in this process began on October 1, 2023, by increasing the age limit to 53 years.

The USDA, the department that oversees the SNAP program, allows states to waive the work requirement in specific areas facing high unemployment. States are allowed to exempt ABAWDs from this requirement if the local area has had an unemployment rate of at least 10 percent in the past three months or a historical seasonal unemployment rate exceeding 10 percent. States can also request waivers under other circumstances, such as labor shortages, documented lack of jobs, or specific economic downturns. Over the years, particularly during periods of economic distress, there have been instances when waivers were universally rescinded across all states. This occurred in the aftermath of the Great Recession in 2008, followed by the enactment of the American Recovery and Reinvestment Act (ARRA) in 2009. Waivers are generally granted yearly but are revised every quarter. I include hand-coded information on waivers issued for each state during the years 2022-2024 in some of my regressions.

Empirical Strategy

For my primary identification strategy, I use a difference-in-differences approach that relies on the shift in ABAWDs' exposure to work requirements upon reaching the age of 53 (with the new policy change). There are no other rule changes within the other safety net programs, SNAP, TANF, or Medicaid, that change discontinuously at this age threshold which could potentially confound the strategy.

$$Y_{iat} = \beta_0 + \beta_1 \text{treat}_i \cdot \text{post}_t + \beta_2 \text{treat}_i + \beta_3 \text{post}_t + X'_{iat}\theta + \mu_s + \lambda_t + \varepsilon_{iat} \tag{1}$$

where Y_{iat} represents all the outcome variables: non-employment, food insufficiency, behind on rent/mortgage and bills, and feeling down/anxious for person i of age a at time t. My treatment variable is $treat_i$ and it is 1 if the respondent is an ABAWD & aged 50-53, and 0 otherwise. My time variable is $post_t$ and it becomes 1 after October 1st, when the policy change was implemented, and 0 otherwise. I control for individual characteristics such as race, education level, gender, and marital status. Lastly, μ_s and λ_t are state and survey round or time fixed effects. Individual fixed effects are not included as the data is a repeated cross-section. Drawing on prior research concerning SNAP and the ABAWD rule, I cluster standard errors by age, the level at which the treatment is defined. The coefficient of interest is β_1 which measures the average treatment effect of the policy change on the newly treated group after the policy implementation, relative to the control groups. To more accurately capture the policy's effect on the newly treated ABAWDs, I use

three distinct control groups. These include individuals aged 54 and older who have never been subject to the work requirement, those aged 46-49 who have always been subject to it, and a more comprehensive group of all ABAWDs ranging from 18 to 60 years old, providing a broader perspective on the effects. Lastly, all regressions include sampling weights provided by the survey data set.

Data

Data Source: This study uses data from the Census Household Pulse Survey (Pulse) along with state-by-quarter level data from the United States Department of Agriculture. In April 2020, the U.S. Census Bureau launched the Pulse Survey to gather current and nationally representative data on the social and economic well-being of U.S. households. The Census Bureau selects addresses randomly to take part in the Pulse, contacting households through an email or text message. Respondents are invited to complete a 20-minute online survey that covers a variety of topics such as education, employment, food security, and housing. My focus in this analysis centers particularly on the hardship data. I use sixteen survey rounds from the Census, each containing an average of around 70,000 respondents per round (biweekly and, more lately, monthly). I use data collected between December 9, 2022, a few months after the jobs rose above the pre-pandemic level, through May 27, 2024 (waves 52-63 from Phase 3.10 and waves 1-5 from Phase 4.1). The age extension for the SNAP work requirements happened on October 1, 2023, for all states, which falls right at the end of Wave 62 of the Pulse (which spans September 20 to October 2, 2023).

Sample Criteria: I exclude all households in the Pulse who have imputed values of any of the variables, as an error in the imputed values could bias my estimates. Given that SNAP benefits lower-income households and the main criteria for a household to even be considered for SNAP is for them to be below or at the 130% threshold of the poverty line, I restrict my primary estimates to households that would be eligible for food stamps, given their household size. The income limit I use is based on the official income limit from the USDA, also provided in Table 1. My main full sample consists of childless individuals (where household size is one) who do not have a disability or receive Medicare, which you only receive if you are above 65 or disabled, and who are aged between 18 to 62. I focus on households of size one but include households of more than one for my heterogeneity analysis. Table 2 presents summary statistics for the full estimation sample. The average respondent in the data is 45 years old and about 31% of these low-income adults is on SNAP.

SNAP Receipt: The Census includes questions about households' receipt of benefits from different programs such as WIC, SNAP, and others. My SNAP receipt variable comes from the following question in the survey "Do you or does anyone in your household receive benefits from SNAP?". I use gender, race, marital

status, and education level as my main controls.

Waivers: I hand-code waiver information from quarterly requests submitted by each state to the USDA. States and counties with high rates of unemployment may temporarily be granted exemptions from the ABAWD requirement. The first table in the appendix contains information on states that had a statewide waiver in place throughout the timeframe covered in my data, those that never had a waiver in place, and others that switched or had partial waivers.

Results

The results of my difference-in-difference estimates on SNAP receipt are reported in Table 3. Once controlling for the demographic characteristics, my sample of SNAP-eligible ABAWDs has a mean of 0.29 for receipt of benefits. The significant and positive coefficients for *Age 50-53* across all columns indicate that individuals within that age range were more likely to receive SNAP benefits as compared to the rest of the ABAWDs. However, I observe negative coefficients across all four columns for the interaction term *Treat * Post* or the policy effect, indicating that being aged 50-53 after October 1, 2023, is associated with a decrease in the probability of receiving SNAP by approximately 11 percentage points or 37.93 percent as compared to the rest of the ABAWDs aged 18-62. The effect is similar when comparing the newly treated adults to the never-treated (12 percentage points) and always-treated ones (10 percentage points), though it loses significance in the latter comparison. This coefficient is almost double for men only. This suggests that adults aged 50-53 either could not meet the new requirements or opted out of the program due to the increased burden. This is consistent with previous literature: Gray et al. (2023) estimate a 53 percent reduction in program participation when work requirements are reinstated while Ganong and Liebman (2018) finds an 18 percent increase in program take-up due to relaxed income and asset rules and other changes in program requirements. Education is a binary variable, included in all regressions as a covariate, where 1 indicates adults have attained more than a high school education and 0 if otherwise. It is consistently negative and significant across all models, indicating that higher educational attainment is associated with a lower likelihood of SNAP participation, non-employment and food insecurity. This is expected as such individuals are typically less dependent on food assistance programs, likely due to better employment opportunities and higher income levels. Parallel trend assumption is satisfied in most of the event studies ran (to be provided in the appendix).

Tables 4-6 show the effect of the policy change on the rest of the outcomes. Interestingly, despite the reduction in SNAP participation, food insecurity also decreased 9 percentage points for the full sample, and 14 percentage points when comparing the newly affected group to the always treated. This counterintuitive

result might be explained by alternative support mechanisms. Although non-employment status did not change significantly, individuals might have increased their working hours to meet the new requirements or to compensate for the loss of SNAP benefits. The lack of an early effect on employment status could be due to the policy change being too recent to show significant impacts. Another possible explanation is that these low-income households may be encountering other barriers to employment that are unrelated to the requirement to report work. Alternatively, adults may have turned to other forms of assistance such as food banks or charitable donations to support themselves. Table 6 shows that the policy change did not significantly impact the likelihood of falling behind on energy bills or rent/mortgage payments. However, it did reduce concerns about price increases by 8 percentage points and feelings of being down by 11 percentage points. The mixed effects observed across all outcomes suggest that while extending work requirements may push some individuals toward self-sufficiency, it may also cut off essential support for those who are unable to meet the new eligibility requirements without necessarily increasing employment.

The effects are particularly pronounced in states that never had an ABAWD waiver in place, highlighting the crucial role of extending work requirements in SNAP (see Tables 7-9). Specifically, the interaction term suggests a 21 percentage point decrease in food insecurity and an 18 percentage point decrease in feelings of depression, both significant at the 1% level in states with no ABAWD waiver. I do not observe significant effects across all outcomes for the states that always had a statewide waiver. These results highlight the substantial impact of extending work requirements in the absence of waivers. The coefficients for Asian individuals are consistently negative and significant in Column (5) and Column (7), indicating a lower likelihood of SNAP participation. States with no waiver might be driving the overall effect observed for U.S. households, suggesting that the policy's impacts are more widespread in states where all ABAWDs have to meet the work requirement.

Robustness Checks

For my main estimations, I focus on individuals with ABAWD characteristics and aged 18-62. As a sensitivity check, I estimate the main model on a subset of my data, ABAWDs aged 25-57. The results in table 9 are consistent with those from the full sample; they remain significant, negative, and more or less the same in magnitude for the main outcomes of interest, providing further confidence in the primary findings.

I also run a few falsification tests as reported in tables 10-12. I create a placebo treated group consisting of ABAWDs aged 40-43 and run the same DID regression as the main analysis, while excluding the actual treated group (ages 50-53) as it may bias my estimates. Looking at table 10, I find no effect of the policy change on outcomes of interest, validating the expectations and my primary results, since this group was

always subject to the work requirements and did not experience a change with the new policy shift.

I repeat the same test but change my treated group to be ABAWDs aged 54-57, otherwise known as the never-treated group since they never had to comply with the ABAWD work requirement. As anticipated, the results in table 11 show no significant effects, indicating that the observed policy effect is specific to the actual treated group (ages 50-53) and not a general effect seen in other age groups.

Further, I conduct another placebo test by creating a fake intervention time in February of 2024 [3] and excluding the actual policy implementation period from the analysis. The analysis showed no significant effects for the fake intervention time, supporting my original findings that the observed effects are linked to the actual policy change date.

Finally, I interact my main estimate *Age 50-53 * Post* with *Kids*, which is 0 if the adult is childless and 1 otherwise. I find a significant and positive 13-percentage-point coefficient that implies that individuals aged 50-53 with children are more likely to receive SNAP benefits after the policy change, as compared to those without kids. This is intuitive and can be explained by the fact that adults that have a child are not considered ABAWDs and do not have to comply with the work requirements.

Discussions

Mechanisms: There are several potential mechanisms through which the change in SNAP work requirements could impact income-eligible ABAWDs' financial and well-being outcomes. First, the introduction of work requirements might serve as an incentive for individuals who are just above the age cutoff to enhance their labor supply to maintain their SNAP eligibility. This incentive mechanism is critical as it directly ties welfare benefits to workforce participation. Although I do not see an effect on individuals' employment status, these ABAWDs might be increasing their number of hours worked. Second, income effects may manifest as individuals who fail to comply with the new requirements could lose their SNAP benefits, resulting in an increased labor supply or relying on other donations or welfare programs as they seek alternative sources of income to compensate for this loss. Lastly, substitution effects might occur, where individuals transition from informal or non-reported work arrangements to formal employment settings, which does not seem to be the case.

Welfare Analysis: To calculate the marginal value of public funds for the age limit change I follow closely and use estimates from previous literature, specifically the welfare analysis by Hendren and Sprung-Keyser (2020), Unrath (2024), and Gray et al. (2023). The MVPF represents the ratio of the marginal benefit

[3] I chose this time because earlier survey rounds in 2023 might provide estimates influenced by other policy changes affecting all ABAWDs receiving SNAP. These include the pause of emergency allotments initially issued during Covid-19 and the pause & reinstatement of work requirements for the entire population.

derived from the policy to the net marginal cost to the government (Finkelstein and Hendren, 2020). In simpler terms, it measures how much "bang for the buck" this policy change provides. The MVPF for extending the age limit for the ABAWD work requirement is given by:

$$MVPF = \frac{\text{Beneficiaries' Willingness to Pay}}{\text{Net Government Cost}} = \frac{\text{WTP}}{\text{C + FE}}$$

where the numerator represents the new ABAWDs' willingness to pay out of their income for the reduction in SNAP benefits received due to the policy change and the denominator represents the total cost to the government for implementing the policy, including the direct program costs and fiscal externalities. The findings of this paper establish that work requirements decrease overall SNAP participation by 10 percentage points for individuals aged 50-53. For the 2023 fiscal year, about 42.1 million people participated in SNAP receiving an average of $202 in SNAP benefits. Government expenditure on these benefits totaled $112.8 billion (Jones and Toossi, 2024). Of the 42 million individuals receiving SNAP, about 11% are non-disabled, childless, and aged 50-64 (Rachidi and O'Rourke, 2023). Assuming a normal distribution, approximately 746,450 individuals receiving SNAP are aged 50-53. The first component of the net government cost is the cost of providing benefits to low-income households. I multiply the monthly benefits by the fraction of the relevant population, the newly treated ABAWDs, that lose benefits with the new policy change: $-0.10/0.392 \cdot \$202 = -\$51.53$ is the total program expense reduction per person per month.

Another component of the net cost is the cost of administering the program. Including individuals aged 50-53 in the work requirements rule might either raise or lower these administrative costs. On one hand, requiring more people to report compliance will increase the total number of certifications (and therefore, recertifications per person). On the other hand, the policy change might also increase program churn and significantly lower the number of applicants aged 50-53 as some will not be able to comply with the new work requirement. Using Gray et al. (2023) estimates for certification costs, having work requirements decreases the number of recertifications per ABAWD by 0.012 per month and increases the number of new applications per ABAWD by 0.0063. Using data on administration costs from Virginia and assuming this would be, on average, the same for all states, the administration costs go up by $2.42 per person per month.

Finally, the fiscal externality component includes changes in tax revenues due to substitution and income effects. Because I see no early effects on employment changes, I rely on the (longer term) estimates from Gray et al. (2023) and take the example of a single unmarried ABAWD working 80 hours/month at minimum wage and being taxed at 16.5%. They estimate a tax revenue from work requirements at $11.03 per ABAWD per month. That results in a denominator of $(-0.10/0.392) \cdot \$202 - \$2.42 + \$11.03 = -\$42.92$.

I assume ABAWDs value a dollar of SNAP benefits as equivalent to one dollar of income. This is

consistent with previous studies as well (Hoynes and Schanzenbach, 2010; Gray et al., 2023; Unrath, 2024). That implies that WTP = (0.10/0.392) · \$202 = \$51.53 for all relevant ABAWDs. Considering that about 1.8% is aged 50-53 among SNAP beneficiaries, I estimate the upper bound of the WTP to be \$3.62 + \$51.53 = \$55.148.

Finally, using the estimated nominator and denominator (in absolute values), the MVPF is \$51.53/\$42.92 = 1.2 and its upper bound being \$55.148/\$42.92 = 1.28, meaning the benefits of the policy change exceed the costs. In other words, for every \$1 of net government spending, approximately \$1.2-\$1.3 of benefits are provided to the relevant beneficiaries.

Conclusion

As the number of SNAP monthly beneficiaries increases along with reported food insecurity, it is critical to understand the causal impact of safety net programs and their requirements on program participation, employment, and other household well-being indicators. The ABAWD work requirement, also known as the time limit rule, aims to balance assisting economically vulnerable adults while avoiding potential work disincentives. To enhance workforce participation, reduce dependency on public assistance, and promote self-sufficiency, public policy debates have concluded that, as of October 1, 2023, more older adults should adhere to the ABAWD rule.

Using a difference-in-differences design and household-level Census data, I find that SNAP work requirements dramatically reduce program participation among the affected adults, with point estimates suggesting a 38% decline in benefits receipt. This decline is largest among male beneficiaries. I also find significant reductions in other outcomes: a 9-percentage-point decrease in reported food insecurity, an 8-percentage-point decrease in concern about increased prices, and an 11-percentage-point decrease in emotional struggles among the new ABAWDs. At the same time, I statistically rule out an early effect on employment status, suggesting that SNAP benefits do not act as significant disincentives to labor force participation for a population that predominantly lacks any form of income and, possibly, mobility. I find that new ABAWDs in states with no waivers are affected the most and might be driving the overall effect across US households. These novel results provide evidence of broader impacts of work requirements beyond employment, which is the most commonly studied outcome in the safety net literature. Additionally, they offer insights into the early impacts on older populations, a demographic that has not been previously studied extensively due to the lack of work requirements for them. The analysis passed all robustness checks, confirming the validity of the results. Lastly, this study highlights the need for further research into the long-term effect of work requirements on older adults.

References

Bond, T. N., Carr, J. B., Packham, A., and Smith, J. (2021). Hungry for Success? SNAP Timing, High-Stakes Exam Performance, and College Attendance. *National Bureau of Economic Research*.

Card, D. and Hyslop, D. R. (2005). Estimating the Effects of a Time-Limited Earnings Subsidy for Welfare-Leavers. *Econometrica*.

Dodini, S., Larrimore, J., and Tranfaglia, A. (2024). Financial repercussions of SNAP work requirements. *Journal of Public Economics*, 229(C).

East, C. N. (2018). The effect of food stamps on children's health: Evidence from immigrants' changing eligibility. *The Journal of Human Resources*.

Fadulu, L. (2019). Why States Want Certain Americans to Work for Medicaid. *The Atlantic*.

Finkelstein, A. and Hendren, N. (2020). Welfare analysis meets causal inference. *Journal of Economic Perspectives*, 34(4):146–67.

Ganong, P. and Liebman, J. B. (2018). The decline, rebound, and further rise in snap enrollment: Disentangling business cycle fluctuations and policy changes. *American Economic Journal: Economic Policy*, 10(4):153–76.

Godoy, M. (2023). Millions of american families struggle to get food on the table, report finds. *NPR*.

Gray, C., Leive, A., Prager, E., Pukelis, K., and Zaki, M. (2023). Employed in a snap? the impact of work requirements on program participation and labor supply. *American Economic Journal: Economic Policy*, 15(1):306–41.

Hall, L. and Nchako, C. (2022). A Closer Look at Who Benefits from SNAP: State-by-State Fact Sheets. *Center on Budget and Policy Priorities*.

Haskins, R. and Hahn, H. (2018). Federal work requirements debate — american enterprise institute - aei. *AEI*.

Hastings, J. and Shapiro, J. M. (2018). How are snap benefits spent? evidence from a retail panel. *American Economic Review*, 108(12):3493–3540.

Hendren, N. and Sprung-Keyser, B. (2020). A unified welfare analysis of government policies. *The Quarterly Journal of Economics*, 135(3):1209–1318.

Homonoff, T. and Somerville, J. (2021). Program recertification costs: Evidence from snap. *American Economic Journal: Economic Policy*, 13(4):271–98.

Hoynes, H., Schanzenbach, D. W., and Almond, D. (2016). Long-run impacts of childhood access to the safety net. *American Economic Review*, 106(4):903–34.

Hoynes, H. W. and Schanzenbach, D. W. (2010). Work incentives and the food stamp program. *National Bureau of Economic Research*.

Jones, J. W. and Toossi, S. (2024). The Food and Nutrition Assistance Landscape: Fiscal Year 2023 Annual Report.

Rachidi, A. and O'Rourke, T. (2023). What is the Employment Status of Able-Bodied SNAP Adults Without Children?

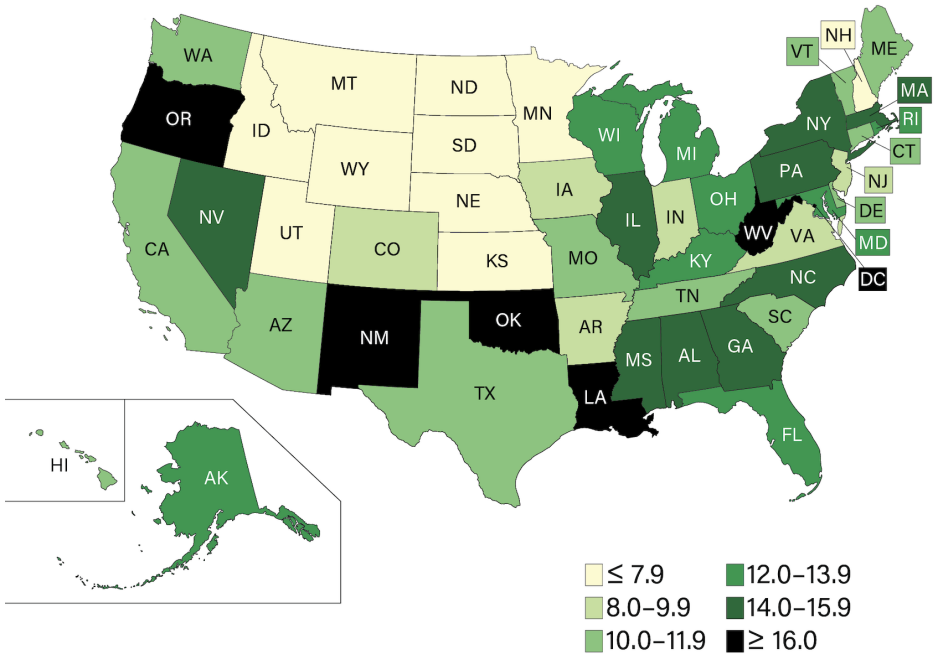
Unrath, M. (2024). Targeting, Screening, and Retention: Evidence from the Supplemental Nutrition Assistance Program in California. *California Policy Lab*.

USDA (2024). USDA Key Statistics and Research. *USDA ERS*.

Ziliak, J. P., Gundersen, C., and Figlio, D. N. (2003). Food stamp caseloads over the business cycle. *Southern Economic Journal*, 69(4):903–919.

Tables and Figures

Figure 1: Percent of population receiving SNAP benefits in fiscal year 2022



Source: USDA, Economic Research Service using data from the USDA, Food and Nutrition Service and the U.S. Department of Commerce, Bureau of the Census. For more information, see USDA website.

Table 1: SNAP Income Limit for Eligibility

Household Size	Gross Monthly Income (130% of poverty line)
1	$1580
2	$2137
3	$2694
4	$3250
5	$3,807
6	$4,364
7	$4,921
8	$5,478
Each additional member	$557

Table 2: Summary Statistics

	Before Oct 1, 2023	After Oct 1, 2023	Total
	(7,072)	(2,988)	(10,060)
Age	44.78 (13.13)	44.48 (12.85)	44.69 (13.04)
Sex			
Female	4,095 (57.9%)	1,639 (54.9%)	5,734 (57.0%)
Male	2,977 (42.1%)	1,349 (45.1%)	4,326 (43.0%)
Race			
White	5,343 (75.6%)	2,238 (74.9%)	7,581 (75.4%)
Black	888 (12.6%)	355 (11.9%)	1,243 (12.4%)
Asian	288 (4.1%)	114 (3.8%)	402 (4.0%)
Any other race	553 (7.8%)	281 (9.4%)	834 (8.3%)
SNAP Receipt	0.31 (0.46)	0.23 (0.42)	0.29 (0.45)
Highest degree/school level			
Less than High School	108 (1.5%)	44 (1.5%)	152 (1.5%)
Some High School	239 (3.4%)	103 (3.4%)	342 (3.4%)
High School or Equivalent	1,406 (19.9%)	546 (18.3%)	1,952 (19.4%)
Some College	2,068 (29.2%)	889 (29.8%)	2,957 (29.4%)
Associate Degree	818 (11.6%)	348 (11.6%)	1,166 (11.6%)
Bachelor's Degree	1,585 (22.4%)	699 (23.4%)	2,284 (22.7%)
Graduate Degree	848 (12.0%)	359 (12.0%)	1,207 (12.0%)

Note: This table includes the summary statistics of the main variables included in most regressions. Age variable is the age of the respondent. Sex is the gender of the respondent. Highest degree level includes the details for each level of education for the respondents. SNAP receipt is the mean likelihood of the respondent receiving SNAP.

Table 3: SNAP Participation

	(1) All ABAWDs	(2) 50-53 vs 54-57	(3) 50-53 vs 46-49	(4) Only men
Age 50-53 * Post	-0.11**	-0.12**	-0.10	-0.20****
	(0.05)	(0.05)	(0.06)	(0.05)
Age 50-53	0.15****	0.06**	0.09*	0.14****
	(0.02)	(0.02)	(0.04)	(0.03)
Hispanic	0.00	0.06	0.01	0.02
	(0.04)	(0.14)	(0.09)	(0.06)
Black	0.08	0.07	0.09	0.06
	(0.05)	(0.12)	(0.09)	(0.07)
Asian	-0.17***	-0.13	-0.14	-0.13*
	(0.06)	(0.20)	(0.11)	(0.07)
White	-0.06	0.02	-0.06	-0.06
	(0.04)	(0.10)	(0.06)	(0.05)
Sex	-0.05***	-0.12***	-0.14***	0.00
	(0.02)	(0.03)	(0.03)	(.)
Education	-0.16****	-0.16***	-0.15**	-0.15****
	(0.02)	(0.04)	(0.04)	(0.02)
Married	0.04	0.09	0.04	0.04
	(0.04)	(0.06)	(0.08)	(0.05)
Observations	10060	2203	1740	4326
R-squared	0.12	0.14	0.18	0.14
Mean Dep Control	0.29	0.39	0.37	0.24

Note: Column 1 includes individuals aged 18-62 that have ABAWD characteristics. Columns 2 includes ages 50-57. Column 3 includes ABAWDs aged 46-53. The last column includes only men. Each regression also includes marital status, gender, education, and race, as well as state and survey round FE. Robust standard errors in parentheses. All observations are income-eligible to receive SNAP.

* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$, **** $p < 0.001$

Table 4: Food Insecurity

	(1) All ABAWDs	(2) 50-53 vs 54-57	(3) 50-53 vs 46-49	(4) Only men
Age 50-53 * Post	-0.09**	-0.10**	-0.14***	-0.10
	(0.04)	(0.03)	(0.03)	(0.07)
Age 50-53	0.07**	0.05	0.04	0.07
	(0.03)	(0.04)	(0.03)	(0.05)
Hispanic	-0.02	-0.10	0.11*	0.06
	(0.04)	(0.07)	(0.05)	(0.05)
Black	-0.01	-0.04	0.04	0.09*
	(0.04)	(0.07)	(0.07)	(0.05)
Asian	-0.20****	-0.28**	-0.05	-0.06
	(0.04)	(0.10)	(0.05)	(0.05)
White	-0.07**	-0.08	0.00	0.02
	(0.03)	(0.06)	(0.06)	(0.04)
Sex	-0.00	0.02	-0.01	0.00
	(0.02)	(0.04)	(0.02)	(.)
Education	-0.16****	-0.13***	-0.11***	-0.17****
	(0.02)	(0.03)	(0.03)	(0.03)
Married	0.04	0.05	-0.04	0.03
	(0.04)	(0.05)	(0.10)	(0.06)
Observations	10060	2203	1740	4326
R-squared	0.08	0.11	0.15	0.11
Mean Dep Control	0.28	0.32	0.36	0.27

Note: Column 1 includes individuals aged 18-62 that have ABAWD characteristics. Columns 2 includes ages 50-57. Column 3 includes ABAWDs aged 46-53. The last column includes only men. Each regression also includes marital status, gender, education, and race, as well as state and survey round FE. Robust standard errors in parentheses. All observations are income-eligible to receive SNAP.

* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$, **** $p < 0.001$

Table 5: Non-employment

	(1) All ABAWDs	(2) 50-53 vs 54-57	(3) 50-53 vs 46-49	(4) Only men
Age 50-53 * Post	0.03	0.06	0.04	0.02
	(0.04)	(0.06)	(0.08)	(0.05)
Age 50-53	0.12****	0.02	0.02	0.10**
	(0.02)	(0.04)	(0.03)	(0.04)
Hispanic	-0.06	-0.04	-0.06	-0.05
	(0.04)	(0.10)	(0.08)	(0.06)
Black	-0.03	0.05	0.10	-0.05
	(0.05)	(0.13)	(0.08)	(0.05)
Asian	-0.04	0.02	-0.11	-0.05
	(0.07)	(0.15)	(0.11)	(0.07)
White	-0.09**	-0.01	0.00	-0.07
	(0.04)	(0.09)	(0.07)	(0.05)
Sex	0.05***	0.03	-0.00	0.00
	(0.02)	(0.05)	(0.03)	(.)
Education	-0.11****	-0.09**	-0.06	-0.10****
	(0.01)	(0.04)	(0.04)	(0.02)
Married	0.06	0.18**	0.15	0.01
	(0.04)	(0.07)	(0.09)	(0.06)
Observations	10060	2203	1740	4326
R-squared	0.06	0.11	0.14	0.06
Mean Dep Control	0.47	0.54	0.54	0.50

Note: Column 1 includes individuals aged 18-62 that have ABAWD characteristics. Columns 2 includes ages 50-57. Column 3 includes ABAWDs aged 46-53. The last column includes only men. Each regression also includes marital status, gender, education, and race, as well as state and survey round FE. Robust standard errors in parentheses. All observations are income-eligible to receive SNAP.

* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$, **** $p < 0.001$

Table 6: Treatment Effect (DD) on Other Outcomes

	(1) Energy	(2) Rent/Mortgage	(3) Price Concern	(4) Down
Age 50-53 * Post	0.04	-0.01	-0.08*	-0.11*
	(0.04)	(0.05)	(0.04)	(0.06)
Age 50-53	-0.07****	0.00	0.03**	0.07*
	(0.01)	(0.02)	(0.02)	(0.04)
Hispanic	0.06	-0.02	0.02	0.17***
	(0.04)	(0.03)	(0.03)	(0.05)
Black	0.02	0.05*	-0.01	0.03
	(0.04)	(0.03)	(0.03)	(0.04)
Asian	0.20****	0.08	-0.02	-0.04
	(0.05)	(0.06)	(0.04)	(0.05)
White	0.12***	-0.04*	0.01	0.14****
	(0.04)	(0.02)	(0.03)	(0.03)
Sex	0.00	-0.01	-0.06****	0.00
	(0.02)	(0.01)	(0.01)	(.)
Education	0.08****	-0.04**	-0.03*	0.02
	(0.01)	(0.02)	(0.01)	(0.02)
Married	-0.01	-0.00	-0.05	-0.06*
	(0.04)	(0.04)	(0.04)	(0.04)

Note: All columns include childless, non-disabled individuals aged 18-62. Column 1 shows the impact on the likelihood of falling behind or being unable to pay the energy bill. Column 2 includes the likelihood of being behind on rent or mortgage payments. Column 3 shows the perception of respondents about their level of concern regarding the increase in prices. Column 4 shows the likelihood of respondents feeling down in the past week. Each regression also includes marital status, gender, education, and race, as well as state and survey round FE. Robust standard errors are in parentheses. All observations are income-eligible to receive SNAP.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 7: SNAP Participation: Always Had a Waiver vs. Never Had a Waiver

	With Waivers				No Waivers			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	All ABAWDs	50-53 vs 54-57	50-53 vs 46-49	Only men	All ABAWDs	50-53 vs 54-57	50-53 vs 46-49	Only men
Age 50-53 * Post	-0.07	-0.13	-0.04	-0.21***	-0.11	-0.07	-0.21**	-0.19**
	(0.10)	(0.12)	(0.14)	(0.06)	(0.06)	(0.10)	(0.08)	(0.08)
Hispanic	0.17**	0.07	0.21	0.03	-0.14**	-0.06	-0.14	-0.02
	(0.07)	(0.07)	(0.13)	(0.08)	(0.07)	(0.14)	(0.19)	(0.08)
Black	0.22**	0.02	0.23	0.05	-0.02	0.09	-0.08	0.04
	(0.08)	(0.09)	(0.15)	(0.10)	(0.07)	(0.13)	(0.12)	(0.09)
Asian	-0.08	-0.14	0.09	-0.15	-0.22**	-0.14	-0.45**	-0.09
	(0.09)	(0.16)	(0.27)	(0.09)	(0.08)	(0.11)	(0.13)	(0.10)
White	0.07	-0.14	0.15	-0.09	-0.13**	-0.04	-0.15	-0.08
	(0.07)	(0.07)	(0.12)	(0.08)	(0.06)	(0.11)	(0.11)	(0.07)
Sex	-0.09*	-0.19**	-0.16*	0.00	-0.09****	-0.11*	-0.14***	0.00
	(0.05)	(0.07)	(0.08)	(.)	(0.02)	(0.05)	(0.04)	(.)
Education	-0.11***	-0.16*	-0.16**	-0.14****	-0.11****	-0.22***	-0.15***	-0.15****
	(0.03)	(0.07)	(0.07)	(0.04)	(0.03)	(0.05)	(0.04)	(0.03)
Married	0.05	0.01	0.02	0.01	0.03	0.07	0.11	0.04
	(0.07)	(0.16)	(0.16)	(0.10)	(0.06)	(0.11)	(0.08)	(0.06)
Observations	2256	587	688	1446	3429	859	1135	2111
R-squared	0.09	0.22	0.13	0.13	0.10	0.20	0.19	0.13
Mean Dep Control	0.41	0.44	0.46	0.31	0.29	0.33	0.33	0.19

Note: Columns 1 and 5 include all childless and non-disabled ABAWDs/respondents aged 18 - 62. Columns 2 and 6 compare the newly treated ABAWDs to never treated respondents. Columns 3 and 7 compare the newly treated ABAWDs to always treated ABAWDs. Columns 4 and 8 compare men in states that never had a waiver to those that always did. Each regression also includes marital status, gender, education, and race, as well as state and survey round FE. Robust standard errors are in parentheses. All observations are income-eligible to receive SNAP.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 8: Effect on States with Waiver

	(1) Food Insecurity	(2) Non-employment	(3) Down	(4) Price Concern	(5) Behind on Energy	(6) Rent/Mortgage
Age 50-53 * Post	0.08	0.15	-0.06	-0.02	-0.05	-0.02
	(0.07)	(0.10)	(0.08)	(0.05)	(0.06)	(0.06)
Age 50-53	0.01	0.12**	0.03	0.05	-0.05	-0.02
	(0.08)	(0.05)	(0.05)	(0.03)	(0.05)	(0.05)
Hispanic	-0.11	-0.03	-0.04	0.03	0.16**	-0.08
	(0.08)	(0.07)	(0.07)	(0.07)	(0.08)	(0.08)
Black	-0.05	0.06	-0.13	0.03	0.08	-0.02
	(0.08)	(0.09)	(0.08)	(0.06)	(0.08)	(0.07)
Asian	-0.31****	-0.03	-0.27****	-0.00	0.28***	0.05
	(0.07)	(0.11)	(0.07)	(0.07)	(0.08)	(0.10)
White	-0.15**	-0.05	-0.04	0.04	0.17**	-0.09
	(0.07)	(0.07)	(0.07)	(0.05)	(0.08)	(0.07)
Sex	0.02	0.05	-0.07***	-0.05**	0.02	-0.02
	(0.03)	(0.03)	(0.02)	(0.02)	(0.03)	(0.02)
Education	-0.11***	-0.10***	0.01	-0.03	0.05*	-0.05
	(0.03)	(0.03)	(0.03)	(0.02)	(0.03)	(0.03)
Married	0.08	0.02	-0.10	-0.06	-0.01	0.02
	(0.09)	(0.06)	(0.07)	(0.08)	(0.06)	(0.08)
Observations	3266	3266	3266	3266	3266	3266
R-squared	0.09	0.07	0.06	0.03	0.05	0.06
Mean Dep Control	0.27	0.54	0.33	0.84	0.81	0.12

Note: The sample studied is all ABAWDs aged 18-62. Each regression also includes marital status, gender, education, and race, as well as state and survey round FE. Robust standard errors are in parentheses. All observations are income-eligible to receive SNAP.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 9: Effect on States with No Waiver

	(1) Food Insecurity	(2) Non-employment	(3) Down	(4) Price Concern	(5) Behind on Energy	(6) Rent/Mortgage
Age 50-53 * Post	-0.21****	0.01	-0.18****	-0.13*	0.11	-0.02
	(0.04)	(0.04)	(0.03)	(0.07)	(0.07)	(0.05)
Age 50-53	0.12***	0.13****	0.11**	0.03**	-0.09**	0.02
	(0.04)	(0.03)	(0.04)	(0.01)	(0.04)	(0.03)
Hispanic	0.04	-0.09	0.09*	0.03	-0.00	0.01
	(0.06)	(0.06)	(0.05)	(0.04)	(0.05)	(0.03)
Black	0.03	-0.07	-0.06	-0.05	-0.00	0.11***
	(0.05)	(0.06)	(0.04)	(0.04)	(0.05)	(0.03)
Asian	-0.11	0.01	-0.09	-0.06	0.23****	0.05
	(0.07)	(0.07)	(0.08)	(0.08)	(0.05)	(0.05)
White	-0.02	-0.12***	0.07*	0.00	0.11**	-0.00
	(0.04)	(0.05)	(0.04)	(0.03)	(0.04)	(0.02)
Sex	-0.00	0.05**	0.01	-0.06****	-0.01	-0.01
	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Education	-0.21****	-0.11****	-0.01	-0.03**	0.11****	-0.04**
	(0.02)	(0.02)	(0.02)	(0.01)	(0.02)	(0.02)
Married	0.01	0.09*	-0.03	-0.03	-0.01	-0.01
	(0.05)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)
Observations	5041	5041	5041	5041	5041	5041
R-squared	0.10	0.06	0.06	0.04	0.07	0.04
Mean Dep Control	0.30	0.44	0.35	0.86	0.78	0.10

Note: The sample studied is all ABAWDs aged 18-62. Each regression also includes marital status, gender, education, and race, as well as state and survey round FE. Robust standard errors are in parentheses. All observations are income-eligible to receive SNAP.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 10: Sample: 25-57

	(1) SNAP Receipt	(2) Food Insecurity	(3) Non-employment	(4) Down	(5) Price Concern	(6) Behind on Energy
Age 50-53 * Post	-0.12**	-0.11***	0.00	-0.16****	-0.08	0.05
	(0.05)	(0.03)	(0.04)	(0.03)	(0.05)	(0.04)
Age 50-53	0.14****	0.05	0.14****	0.05	0.03	-0.06****
	(0.02)	(0.03)	(0.03)	(0.04)	(0.02)	(0.01)
Hispanic	-0.02	-0.03	-0.11**	-0.02	-0.02	0.08
	(0.05)	(0.05)	(0.05)	(0.04)	(0.03)	(0.05)
Black	0.06	-0.03	-0.03	-0.12**	-0.03	0.05
	(0.06)	(0.05)	(0.06)	(0.04)	(0.02)	(0.05)
Asian	-0.15**	-0.17****	-0.01	-0.14***	-0.08**	0.23****
	(0.06)	(0.04)	(0.06)	(0.05)	(0.04)	(0.06)
White	-0.07	-0.07*	-0.11**	-0.00	-0.01	0.13**
	(0.05)	(0.04)	(0.04)	(0.04)	(0.02)	(0.05)
Sex	-0.07***	-0.01	0.05**	-0.05**	-0.06****	0.00
	(0.02)	(0.02)	(0.02)	(0.02)	(0.01)	(0.02)
Education	-0.16****	-0.19****	-0.12****	-0.00	-0.02	0.09****
	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Married	0.06	0.01	0.06	-0.04	-0.06	0.00
	(0.05)	(0.05)	(0.05)	(0.04)	(0.05)	(0.04)
Observations	6979	6979	6979	6979	6979	6979
R-squared	0.13	0.09	0.08	0.05	0.03	0.05
Mean Dep Control	0.29	0.30	0.46	0.37	0.85	0.78

Note: The sample studied is all ABAWDs aged 25-57. Each regression also includes marital status, gender, education, and race, as well as state and survey round FE. Robust standard errors are in parentheses. All observations are income-eligible to receive SNAP.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 11: Placebo Test on Ages 40-43 - The Always-Treated

	(1) SNAP Receipt	(2) Food Insecurity	(3) Non-employment	(4) Down	(5) Price Concern	(6) Behind on Energy
Age 40-43 * Post	-0.03	0.00	-0.04	-0.01	-0.01	0.00
	(0.02)	(0.05)	(0.09)	(0.04)	(0.04)	(0.05)
Age 40-43	0.04	0.04	0.02	0.05**	0.04*	-0.11****
	(0.02)	(0.04)	(0.04)	(0.02)	(0.02)	(0.02)
Hispanic	0.01	-0.03	-0.07	0.01	0.03	0.05
	(0.05)	(0.04)	(0.04)	(0.04)	(0.03)	(0.04)
Black	0.09	-0.01	-0.05	-0.09**	-0.01	0.01
	(0.05)	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)
Asian	-0.18***	-0.20****	-0.04	-0.15****	-0.01	0.18****
	(0.06)	(0.04)	(0.07)	(0.04)	(0.04)	(0.05)
White	-0.05	-0.07**	-0.09**	0.01	0.02	0.11**
	(0.04)	(0.03)	(0.04)	(0.03)	(0.03)	(0.04)
Sex	-0.05***	-0.00	0.06***	-0.03*	-0.05****	0.00
	(0.02)	(0.02)	(0.02)	(0.02)	(0.01)	(0.02)
Education	-0.15****	-0.17****	-0.11****	-0.00	-0.03*	0.09****
	(0.02)	(0.02)	(0.01)	(0.02)	(0.01)	(0.01)
Married	0.04	0.05	0.04	-0.04	-0.04	-0.02
	(0.05)	(0.05)	(0.04)	(0.03)	(0.04)	(0.04)
Observations	9071	9071	9071	9071	9071	9071
R-squared	0.11	0.07	0.06	0.04	0.03	0.05
Mean Dep Control	0.28	0.28	0.47	0.33	0.84	0.80

Note: All columns include results from regressions ran on all ABAWDs, except the actually treated individuals aged 50-53. Each regression includes marital status, gender, education, and race, as well as state and survey round FE, just like the main regression. Robust standard errors are in parentheses. All observations are income-eligible to receive SNAP.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 12: Placebo Test on Ages 54-57 - The Never-Treated

	(1) SNAP Receipt	(2) Food Insecurity	(3) Non-employment	(4) Down	(5) Price Concern	(6) Behind on Energy
Age 40-43 * Post	0.02	0.01	-0.01	0.02	-0.07	0.05
	(0.03)	(0.03)	(0.05)	(0.06)	(0.05)	(0.04)
Age 40-43	0.10****	0.02	0.10**	-0.04	0.00	-0.05****
	(0.02)	(0.02)	(0.04)	(0.03)	(0.02)	(0.01)
Hispanic	0.01	-0.03	-0.06	0.01	0.02	0.05
	(0.05)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)
Black	0.08	-0.02	-0.05	-0.09**	-0.01	0.01
	(0.05)	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)
Asian	-0.17***	-0.20****	-0.04	-0.15****	-0.01	0.18****
	(0.06)	(0.04)	(0.07)	(0.04)	(0.04)	(0.05)
White	-0.05	-0.07**	-0.09**	0.01	0.02	0.11**
	(0.04)	(0.03)	(0.04)	(0.03)	(0.03)	(0.04)
Sex	-0.05**	0.00	0.06***	-0.03*	-0.05****	-0.00
	(0.02)	(0.02)	(0.02)	(0.02)	(0.01)	(0.02)
Education	-0.14****	-0.16****	-0.10****	-0.00	-0.03*	0.09****
	(0.02)	(0.02)	(0.01)	(0.02)	(0.02)	(0.01)
Married	0.04	0.05	0.04	-0.04	-0.04	-0.02
	(0.05)	(0.04)	(0.04)	(0.03)	(0.04)	(0.04)
Observations	9071	9071	9071	9071	9071	9071
R-squared	0.12	0.07	0.06	0.04	0.03	0.05
Mean Dep Control	0.28	0.28	0.46	0.34	0.84	0.80

Note: All columns include results from regressions ran on all ABAWDs, except the actually treated individuals aged 50-53. Each regression includes marital status, gender, education, and race, as well as state and survey round FE, just like the main regression. Robust standard errors are in parentheses. All observations are income-eligible to receive SNAP.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 13: Placebo on Fake Intervention Period

	(1) SNAP Receipt	(2) Food Insecurity	(3) Non-employment	(4) Down	(5) Price Concern	(6) Behind on Energy
Age 50-53 * Post	-0.01	-0.07	0.10	-0.07**	-0.05	-0.01
	(0.08)	(0.05)	(0.07)	(0.03)	(0.08)	(0.03)
Age 50-53	0.12****	0.07**	0.13****	0.06	0.02	-0.06****
	(0.02)	(0.03)	(0.02)	(0.04)	(0.02)	(0.01)
Hispanic	-0.00	-0.02	-0.06	-0.00	0.03	0.07*
	(0.04)	(0.04)	(0.04)	(0.04)	(0.03)	(0.04)
Black	0.08*	-0.00	-0.02	-0.10**	-0.01	0.02
	(0.05)	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)
Asian	-0.18***	-0.20****	-0.02	-0.15****	-0.02	0.21****
	(0.06)	(0.04)	(0.07)	(0.04)	(0.04)	(0.05)
White	-0.06	-0.06**	-0.08*	0.01	0.02	0.12***
	(0.04)	(0.03)	(0.04)	(0.03)	(0.03)	(0.04)
Sex	-0.05***	-0.00	0.05***	-0.02	-0.06****	0.00
	(0.02)	(0.02)	(0.02)	(0.01)	(0.01)	(0.02)
Education	-0.16****	-0.16****	-0.11****	0.01	-0.02	0.08****
	(0.02)	(0.02)	(0.02)	(0.02)	(0.01)	(0.01)
Married	0.03	0.03	0.04	-0.05	-0.04	-0.02
	(0.04)	(0.04)	(0.04)	(0.03)	(0.04)	(0.04)
Observations	9504	9504	9504	9504	9504	9504
R-squared	0.12	0.08	0.07	0.05	0.03	0.04
Mean Dep Control	0.29	0.28	0.47	0.34	0.84	0.79

Note: All columns include results from regressions ran on all ABAWDs and time periods, except the time of the intervention (October 1st). The time of the intervention here is the end of February - early March of 2024. Each regression includes marital status, gender, education, and race, as well as state and survey round FE, just like the main regression. Robust standard errors are in parentheses. All observations are income-eligible to receive SNAP.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 14: Kids vs. No Kids

	(1) SNAP Receipt	(2) Food Insecurity	(3) Non-employment	(4) Down	(5) Price Concern	(6) Behind on Energy
Age 50-53 *Kids * Post	0.13**	-0.07	-0.07	-0.04	0.00	-0.01
	(0.06)	(0.04)	(0.05)	(0.04)	(.)	(0.04)
Age 50-53 * Post	-0.09***	0.01	-0.01	-0.01	-0.08*	0.05
	(0.03)	(0.02)	(0.03)	(0.03)	(0.04)	(0.03)
Age 50-53	-0.00	0.06***	0.06****	-0.00	0.03**	-0.06**
	(0.02)	(0.02)	(0.02)	(0.01)	(0.02)	(0.02)
Hispanic	-0.10****	-0.07****	0.01	-0.08****	0.02	0.07****
	(0.02)	(0.02)	(0.02)	(0.01)	(0.03)	(0.01)
Black	0.07****	0.00	0.03	-0.04**	-0.01	-0.03
	(0.01)	(0.02)	(0.02)	(0.02)	(0.03)	(0.02)
Asian	-0.15****	-0.18****	0.00	-0.08***	-0.02	0.14****
	(0.02)	(0.02)	(0.03)	(0.02)	(0.04)	(0.02)
White	-0.07****	-0.07****	-0.03**	0.03**	0.01	0.07****
	(0.01)	(0.01)	(0.01)	(0.01)	(0.03)	(0.01)
Sex	-0.13****	-0.03****	-0.04****	0.00	-0.06****	0.06****
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Education	-0.10****	-0.08****	-0.10****	0.00	-0.03*	0.03****
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Married	-0.04***	-0.03**	0.02*	-0.09****	-0.05	-0.01
	(0.01)	(0.01)	(0.01)	(0.01)	(0.04)	(0.01)
Observations	58016	58016	58016	58016	10060	58016
R-squared	0.07	0.02	0.02	0.04	0.03	0.02
Mean Dep Control	0.35	0.28	0.41	0.29	0.89	0.74

Note: Each column represents the effect of the policy and having children on outcomes of interest, for individuals aged 50-53. Each regression includes marital status, gender, education, and race, as well as state and survey round FE, just like the main regression. Robust standard errors are in parentheses. All observations are income-eligible to receive SNAP.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 15: SNAP Income Limit for Eligibility

Household Size	Gross Monthly Income (130% of poverty line)
1	$1580
2	$2137
3	$2694
4	$3250
5	$3,807
6	$4,364
7	$4,921
8	$5,478
Each additional member	$557

Note: This information was hand-coded from the USDA website. The states listed under 'No Waivers' never had a waiver in place throughout the study period. The second column includes states that always had a statewide waiver in place. The states in the last column either had a partial waiver (where only specific counties waived the ABAWD requirement) or had varying waiver statuses over time (switching between no waiver, partial waiver, and statewide waiver).

Table 16: Overview of primary hardship indicators

Variable	**Question Wording**	**Qualifying Responses**
SNAP Receipt	Do you or does anyone in your household receive benefits from...	SNAP
Household food insufficiency	In the last 7 days, which of these statements best describes the food eaten in your household?	Sometimes or often not enough to eat
Non-employment	In the last 7 days, did you do ANY work for either pay or profit?	No
Behind on rent [mortgage]	Is this household currently caught up on rent [mortgage] payments?	No
Behind on energy bills	In the last 12 months, how many times was your household unable to pay an energy bill or unable to pay the full bill amount?	Almost every month or some months

Table 17: State-level Information on ABAWD Waivers

No Waivers	**Statewide Waivers**	**Partial Waivers/Switched**
Alabama	California	Alaska
Arkansas	District of Columbia	Arizona
Florida	Guam	Colorado
Georgia	Hawaii	Connecticut
Idaho	Illinois	Delaware
Indiana	Michigan	Kentucky
Iowa	Nevada	Louisiana
Kansas	New Jersey	Maine
Missouri	New Mexico	Maryland
Nebraska	New York	Massachusetts
North Carolina	U.S. Virgin Islands	Minnesota
Oklahoma		Mississippi
South Carolina		Montana
Tennessee		New Hampshire
Texas		North Dakota
Utah		Ohio
West Virginia		Oregon
Wyoming		Pennsylvania
		Rhode Island
		South Dakota
		Vermont
		Virginia
		Washington
		Wisconsin