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Options to improve the Supplemental Nutrition Assistance Program (SNAP)

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TAKEAWAYS

SNAP is an effective and efficient program that increases food spending and stabilizes the economy without creating large work disincentives.

Small changes to the program could further reduce food insecurity among families with children, particularly during the summer months.

Increases in the generosity of benefits and policies that improve program access—such as those put in place as part of COVID-19 pandemic relief—strengthen SNAP's ability to stabilize the economy.

Major changes in the program structure that make it less responsive to shifts in need are not advisable.

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The Supplemental Nutrition Assistance Program (SNAP, previously called the Food Stamp Program) is a key component of the U.S. social safety net. SNAP is the only social safety net program universally available to low-income Americans, and is intended to help families meet their basic nutritional needs. It can also help to stabilize the economy during a fiscal downturn such as that brought about by the COVID-19 pandemic. As unemployment rises and family incomes fall, SNAP can quickly and efficiently get resources to those in need, free up other resources to be used for additional necessities, and put money back into local economies. As illustrated in Figure 1, SNAP participation tends to rise and fall with the unemployment rate. Food insecurity—the inability to provide enough food for every person in the household to live an active, healthy life—affected more than 1 in 10 households in the year prior to the pandemic.[1] Food insecurity rose sharply as the unemployment rate spiked at the beginning of the pandemic. Estimates are that 17 million Americans may have become food insecure as a result of the pandemic, bringing the total to more than 54 million.[2]

In this article, I describe the current design of SNAP—including emergency pandemic provisions—and explore potential policy reforms, with a particular focus on reforms that could help families recover from the economic effects of the COVID-19 pandemic.[3]

Current structure of SNAP

In order to be eligible to receive SNAP, households must meet three income and asset requirements (see text box). The SNAP benefit formula assumes that 30% of a family's net income is available to spend on food. The SNAP benefit amount is calculated as the difference between the cost of groceries intended to provide adequate nutrition at a minimal cost—the U.S. Department of Agriculture's (USDA's) Thrifty Food Plan—and 30% of a family's monthly gross income. Figure 2 illustrates

SNAP rules

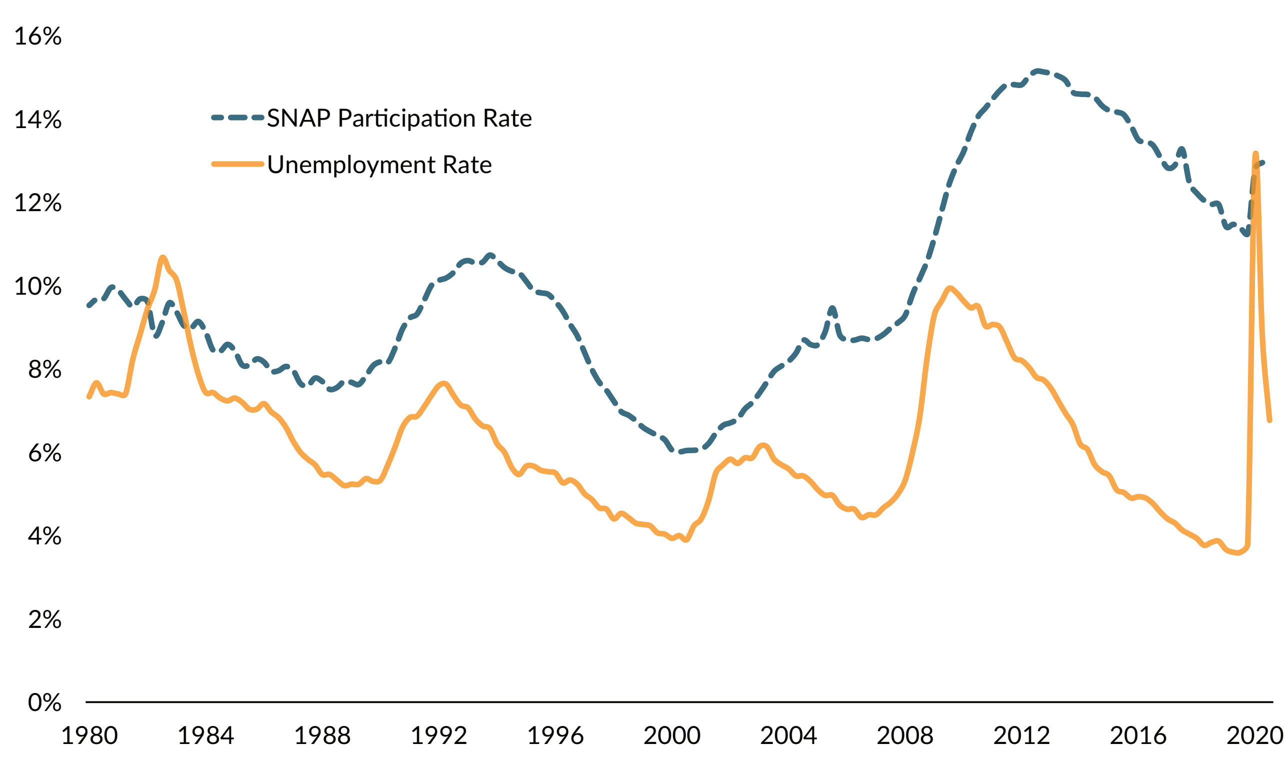
Federal income and asset requirements:

- Gross monthly income—must be at or below 130% of the poverty line, unless the household includes an elderly or disabled person;
- Net income—after subtracting deductions such as a standard deduction available to all households, some earned income, childcare expenses, child support obligations, housing costs that are greater than half of family income, and medical expenses for elderly or disabled household members—must be at or below 100% of the poverty line; and
- Assets—which generally include bank accounts, but exclude retirement accounts, family homes, and most automobiles—must be less than $2,250, or less than $3,500 for households that include an elderly or disabled person.

During normal economic times, unemployed nondisabled adults without children are limited to three months of SNAP benefits every three years.

States may opt to raise the gross income and asset limits, and may extend the time limit in areas with high and sustained unemployment.

Figure 1. SNAP participation tends to rise and fall with the unemployment rate, spiking up during and after economic downturns.



Sources: SNAP participation: U.S. Department of Agriculture, Food and Nutrition Service. SNAP Data Tables. https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap Unemployment rate: U.S. Bureau of Labor Statistics, Labor Force Statistics from the Current Population Survey, Seasonally Adjusted Unemployment Rate. https://data.bls.gov/timeseries/LNS14000000 Population: U.S. Census Bureau, National Population Totals and Components of Change. https://www.census.gov/data/tables/time-series/demo/popest/2010s-national-total.html

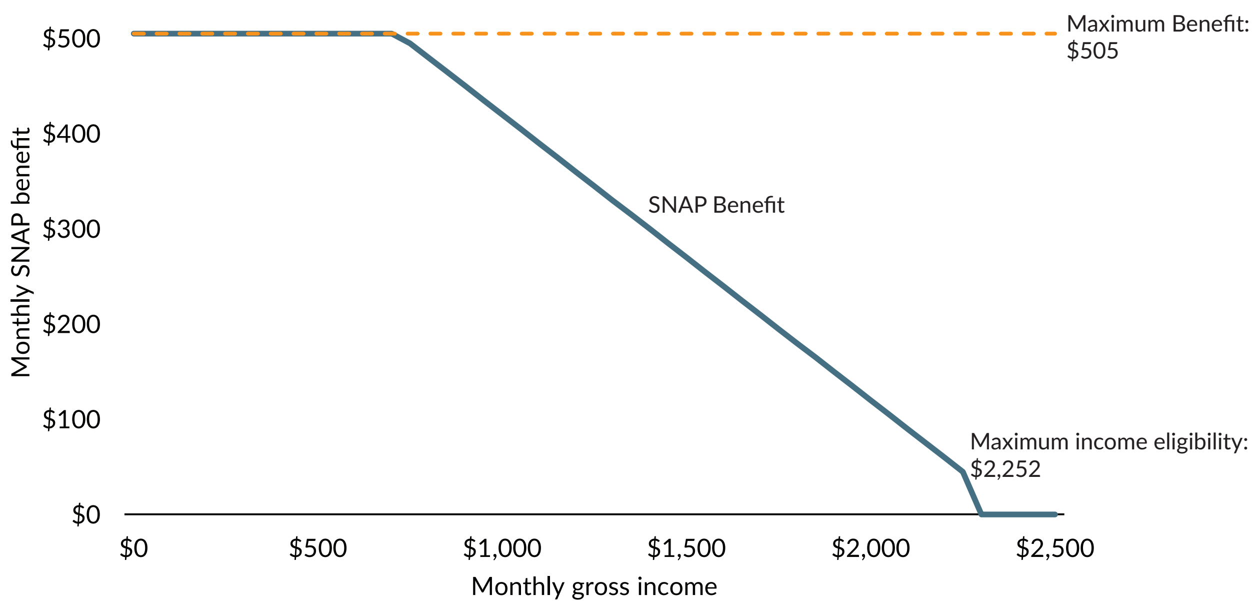
Notes: Figures are calculated monthly and averaged to the calendar quarter. SNAP data for February 2019 is smoothed due to a data error due to a federal government shutdown.

the relationship between income and SNAP benefit amount for a family of three. As family income rises, the share of total food spending accounted for by SNAP declines. Thus, policies that use SNAP to change household spending patterns will likely have a greater effect among those for whom SNAP represents a larger proportion of their budget, compared to those for whom it represents a smaller share.

SNAP serves a number of different populations, including the elderly, people who are disabled, children, employed adults, and unemployed adults. The average monthly SNAP benefit in 2019 was $234. Figure 3 shows characteristics of the SNAP caseload. Overall, children are present in about two out of every five households, half include an elderly or disabled member, and one out of five include no children, elderly individuals, or person who is disabled. Just over one-quarter of SNAP households have some earnings, while about 1 in 5 have no cash income at all (not shown in figure). The poorest group of SNAP participants, those with incomes at or below 50% of the poverty line, account for just over 40% of all SNAP households.

The SNAP participation rate is relatively high; in 2016, about 85% of those eligible for benefits received them.[4] Rates are even higher for households with income below the poverty threshold, and for families with children. However, households with elderly members have a lower participation rate; recent work indicates that this can be improved by providing eligibility information and application assistance.[5]

Figure 2. The size of a family's SNAP benefit is based on income and certain expenses.



Source: U.S. Department of Agriculture, Food and Nutrition Service. Cost of Living Adjustment (COLA) Information, https://www.fns.usda.gov/snap/allotment/COLA.

Note: Figure shows the monthly SNAP benefit amount for a family of three. Benefit amount is calculated by deducting the maximum shelter deduction and a standard deduction from gross income.

State variation

While all states use the same benefit formula, there is some variation across states regarding which households are eligible and how they access benefits, as noted in the text box. Most states have implemented Broad-Based Categorical Eligibility, a policy that allows households to receive SNAP benefits if they meet less stringent state-specific eligibility criteria. This policy can raise the qualifying gross income threshold and also raise or eliminate asset tests, although net income after deductions must still be below the poverty line. Among the 43 states that had a Broad-Based Categorical Eligibility policy in place at the end of 2016, 25 had a gross income threshold at or above 185% of the poverty line, and 37 states had waived the asset test.[6]

States also have a number of ways in which they can increase the ease of applying for and maintaining SNAP enrollment, which may affect participation rates. Indeed, states vary greatly in the proportion of eligible households receiving SNAP benefits, ranging from a low of 56% in Wyoming to virtually 100% in Illinois, Michigan, New Mexico, Oregon, Rhode Island, Vermont, and Washington.

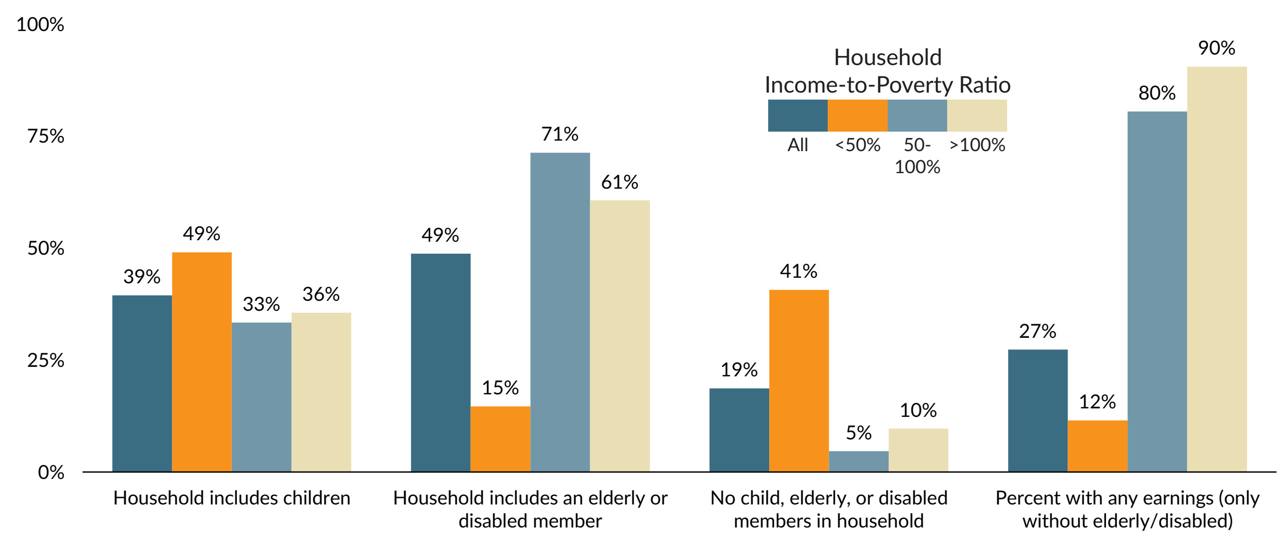
SNAP during the COVID-19 pandemic

Congress provided states with the flexibility to increase the generosity of, and access to, SNAP benefits during the COVID-19 pandemic. This flexibility included the ability to issue emergency allotments, or supplemental benefits, to SNAP households that normally receive less than the maximum benefit. The USDA Food and Nutrition Service, which oversees the SNAP program, also worked to expand SNAP online purchasing in order to support social distancing.

Potential reforms to SNAP

Research evidence shows that SNAP is an effective and efficient program that increases food spending and stabilizes the economy without creating large work disincentives.[7] It is well-designed, expanding rapidly as need increases,

Figure 3. Children are present in nearly 40% of SNAP households, about half include an elderly or disabled member, and less than 20% include no children, elderly individuals, or people who are disabled.



Source: IRP tabulations of FFY2019 Supplemental Nutrition Assistance Program Quality Control Data.

Notes: Earnings calculated only for households without elderly or disabled residents.

and allowing participants to shop at normal retail outlets and choose the foods they want to purchase. Major reforms to the program—such as changing the funding model to a block grant and giving states more flexibility in administration, or specifying which foods can be purchased with program benefits—would likely make it less efficient, less effective, and less responsive to changes in need. However, there are some more modest reforms that could potentially improve the program.(3) Two types of reforms are particularly relevant in light of the COVID-19 pandemic: (1) those that increase food security, and (2) those that strengthen the ability of the program to stabilize the economy during economic downturns.

Reforms aimed at reducing food insecurity

The USDA defines food insecurity as "a household-level economic and social condition of limited or uncertain access to adequate food."[8] While SNAP clearly increases families' food resources, even prior to the COVID-19 pandemic, many households experienced food insecurity. In 2019, 11% of all households, and 14% of households with children, were food insecure at least some time during the year.(1) There are several types of policies that can help reduce food insecurity, either by providing more resources, or by helping families to have more consistent access to food over time to avoid shortfalls while waiting for the next paycheck or benefit payment.

One way to provide families with more resources to spend on food, and thus reduce food insecurity, is to increase the maximum SNAP benefit. One analysis found that a $30 increase in monthly benefits is associated with a decline in food insecurity of approximately one percentage point.[9] Economist James Ziliak argues that the Thrifty Food Plan—the basis for current benefit amounts—assumes that low-income households have an unlimited amount of time to spend on meal preparation, and has thus shifted towards foods that are the lowest cost but the most time-consuming to prepare.[10] This makes the Thrifty Food Plan increasingly out of line with actual consumption patterns that often prioritize foods that can be prepared quickly. To address this, Ziliak proposes modernizing the Thrifty Food Plan in three stages: increasing the maximum benefit by 20%; adjusting the composition of the food plan to better accommodate the needs of individual families; and conducting research to build a strong evidence base for longer-term changes. Some change to the Thrifty Food Plan is impending; in the 2018 Farm Bill, Congress called for an update to the plan, and the Biden administration has recently begun that process, directing the USDA to revise the Thrifty Food Plan to accurately reflect the cost of a standard healthy diet today.

Other researchers have suggested replacing the Thrifty Food Plan with the USDA's Low-Cost Food Plan, which has a price tag about 30% higher than the Thrifty Plan.[11] Changing benefit levels for all SNAP participants would be expensive; for example, the 20% increase to the Thrifty Food Plan suggested above would raise average monthly benefits for a family of three from $401 to $497, increasing total SNAP spending by 24%. On the positive side, such a change would be expected to not only reduce food insecurity, but also to increase dietary quality for SNAP participants and have beneficial effects on the macroeconomy through increased food spending.

An alternative to across-the-board payment increases is to provide increased benefits for particular groups of people experiencing temporary increases in food costs. For example, families of children who receive free or reduced-price school lunches generally do not have access to these programs during the summer months. The USDA does offer a Summer Food Service Program, but access is quite limited compared to access for the school lunch program (see text box).

One option would be to temporarily increase benefit amounts for families with children during the summer. Such an approach has been shown to be successful. For example, the feasibility and effects of providing additional benefits to families with children during the summer months have been tested in a series of random-assignment evaluations.[12] The researchers found that when families were provided with $60 per month in electronic benefits in addition to their regular SNAP benefits, food insecurity among children decreased by 20%, and very low food security among children decreased by a third (see text box for food security definitions). A comparison of the $60 monthly additional payment to a $30 payment based on the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)—which can be spent on a particular list of items—found that the $60 payment reduced food insecurity by an additional 10% compared to the $30 payment, but that the reduction in very low food security was the same with both benefit levels.[(12)] This suggests that an additional $30 per month was enough to ameliorate very low food security. Increasing summer food support benefits to children through a broadly-available program—SNAP or WIC—would reach more children than are currently served by the summer meals program. During COVID, Congress established the Pandemic Electronic Benefit Transfer—an entirely new program that essentially provided SNAP benefits to families that lost access to free and reduced-price school meals due to school closures. This program reduced the rate of children's food hardship substantially, lifting 3 million children out of hunger.[13]

Nutrition programs for school children

In 2019, over 29 million children received free or reduced-price lunch. In 2020, during the pandemic, this number dropped by about 7 million.

The summer meal program is considerably smaller than the lunch program, reaching an average of 2.7 million children in July 2019. The summer food program did reach many more children during the COVID-19 pandemic—4.7 million on average in July 2020—and was extended through the end of the 2020–2021 school year. Even with this expansion, however, it still serves many fewer children than the school lunch program.

Pandemic Electronic Benefit Transfer is a new program developed in response to the COVID-19 pandemic. This program was developed to provide emergency benefits to school children who would have received free or reduced priced meals had their schools not closed or reduced hours due to the pandemic.

Food insecurity measurement

The USDA defines two levels of food insecurity:

Low food security means that household members experience reduced quality, variety, or desirability of diet. There is little or no indication of reduced food intake.

Very low food security means that the food intake of household members is reduced and their normal eating patterns are disrupted because the household lacks money and other resources for food.

Alternatively, a temporary benefit increase could be targeted to families with teenagers. Children's nutritional needs increase during their teen years, as reflected in federal dietary guidelines.[14] Families with teenagers also experience food insecurity at higher rates than do those with only younger children.[15] Increasing SNAP benefits to these families could be expected to offset the increased cost of feeding adolescents, and thus reduce food insecurity among this group.

Because SNAP payments are paid out monthly, there is a documented pattern of reduced dietary quantity or quality and increased food insecurity near the end of each payment period, as participants await their next payment.[16] This pattern is also associated with adverse effects on other outcomes such as children's test scores and emergency room visits among diabetics.[17] While changing the SNAP payment schedule from once to twice monthly could encourage more consistent spending across the month, it is unclear what the actual effects of such a change would be on participants as a whole and on particular groups. One recent study found that SNAP participants get more for each dollar spent on purchases made soon after receiving benefits by, for example, choosing items that are on sale, purchasing larger sizes, and getting volume discounts.[18] Another study found that over a two-week pay period, food spending was higher on the day of payment, and declined sharply at the end of the period.[19] It may be worthwhile to conduct a pilot program to explore whether more frequent payments have beneficial effects, how different payment intervals compare, and whether outcomes vary for different groups of participants.

Reforms aimed at strengthening SNAP's ability to stimulate the economy

Since SNAP benefits tend to be spent quickly by recipients, the program acts effectively to stimulate the economy. During normal economic periods, moderate benefit increases that are still spent rapidly would provide additional economic stimulus, in addition to reducing food insecurity as described above. During an economic downturn, such as the one precipitated by the COVID-19 pandemic, SNAP plays a particularly important stimulus role as caseloads and spending can expand rapidly to reflect increased need. While other programs such as Unemployment Insurance also play this role, SNAP is broadly available to low-income households, including those who experience job loss but do not meet the minimum thresholds of hours worked and wages to receive unemployment compensation.[20] Any reforms that harm SNAP's ability to expand rapidly during a recession—such as the imposition of broad work requirements—would decrease the ability of the program to strengthen the economy.

Research to Watch

According to the Center for the Study of Immigrant Integration, there are 5.9 million children nationwide who have at least one unauthorized family member. But fear of deportation and the impact of changes to federal "public charge" policy can make members of mixed-status households reluctant to enter human service systems in order to access benefits such as those for the Supplemental Nutrition Assistance Program (SNAP).

Juan M. Pedroza, Assistant Professor of Sociology, UC Santa Cruz; Eric Giannella, Data Science Director, Code for America; and Maximilian Hell, Senior Data Scientist, Code for America are working to determine what interventions can alter the dynamic of people eligible for benefits being afraid to apply for them. They are specifically looking at whether community-based organizations (CBOs) can counterbalance immigration-related chilling effects on SNAP applications.

Examining three different levels of support for mixed-status households across California, this project estimates the likelihood that SNAP applicants report living in mixed-status households. Researchers first assess the extent to which applicants receive CBO assistance in applying for SNAP benefits. Second, they study county-level differences in funding for CBOs with an established history of providing social services to poor and immigrant populations, and variations in the intensity of immigration enforcement during the study time period. Finally, researchers evaluate whether changes to federal policy—as occurred with the announcements in August 2019 of changes to federal public charge policies, and their eventual implementation in early 2020—may also predict when SNAP applicants reported living in a mixed-status household.

SNAP's role as an economic stabilizer can be even larger by increasing benefits during a recession. This was demonstrated when maximum benefits were increased in the aftermath of the Great Recession of 2007 to 2009. Research conducted during that period found that every dollar of increased SNAP benefits was associated with $1.74 in economic activity during the first quarter of 2009, and $1.22 in the first quarter of 2015—the highest return on investment of any of the economic policies adopted in response to the Great Recession.

SNAP is being used in a similar way in response to the COVID-19 recession; among other provisions, the Families First Coronavirus Response included a temporary boost of emergency supplementary benefits and temporarily suspended the three-month time limit on benefits for unemployed adults under age 50 without children, and provided additional state flexibilities to ease application for and extension of benefits. In December 2020, overall SNAP benefits were temporarily increased by 15%, providing an additional boost. Making temporary SNAP boosts automatic would reduce policy uncertainty and speed relief payments at the onset of economic downturns.[21]

Other reforms

While reforms that further reduce food insecurity and increase the economic stimulus effects of SNAP are most relevant in the context of COVID-19, there are other reforms worth consideration that are aimed at improving dietary quality, encouraging work, targeting benefits, or controlling costs.[22]

Reforms seeking to improve dietary quality appear to offer the greatest promise. Policies intended to reduce food insecurity, such as increasing benefit levels, can also be expected to improve dietary quality. The evaluation described above examining the effects of a supplemental payments to SNAP families with children during the summer months found that these additional benefits improved dietary quality for children, increased consumption of fruits and vegetables, dairy, and whole grains, and reduced consumption of added sugars.[(12)]

Dietary quality might also be improved by decreasing the relative prices of healthful foods. This could be achieved through subsidies or other incentives, and would be predicted to result in families consuming more of the lower-priced healthful foods. This approach has been studied in a random-assignment evaluation in Massachusetts. The program—the Healthy Incentives Pilot—provided SNAP recipients with an immediate 30 cents back on every dollar they spent on a specific group of fruits and vegetables. Consumption of the targeted healthful foods was 25% higher for those in the group receiving the incentives compared to those in a control group who received no incentive.[23] Many local areas and some states have recently adopted a similar approach by providing bonus dollars when SNAP benefits are used at farmers' markets, allowing participants to purchase more fresh produce. Any policy that encourages purchase of particular foods will require thoughtful consideration of which foods should be subsidized and what level of subsidy is optimal. Still, this approach has been shown to have merit, respects consumers' food preferences, and is feasible to implement as part of SNAP.

During an economic downturn, such as the one precipitated by the COVID-19 pandemic, SNAP plays a particularly important stimulus role as caseloads and spending can expand rapidly to reflect increased need.

SNAP and COVID-19

In its current configuration, SNAP is an effective and efficient program, reducing food insecurity and providing economic stimulus during periods of economic downturn such as that associated with COVID-19. It is a means-tested income transfer program that makes use of the highly efficient private market for purchasing and selling food. It provides additional resources to be spent on food, while providing consumers with the freedom to make their own choices according to their budgets, tastes, and preferences. SNAP serves a wide range of participants across the United States, from infants to the elderly, and both workers and the unemployed.

Some modest changes to the program could reduce food insecurity among families with children, particularly during the summer months. Increases in the generosity of benefits and policies that improve program access—such as those put in place as part of COVID-19 pandemic relief—could strengthen SNAP's ability to stabilize the economy. Pegging automatic, temporary increases in SNAP to labor market conditions would enhance its effectiveness during economic downturns. Reforms that aim to improve dietary quality, such as those that subsidize healthful foods, also show promise.

Any reforms must be carefully considered to insure that they do not inadvertently make SNAP less effective and efficient. SNAP has worked well for the past five decades, reducing food insecurity and helping Americans weather a number of recessions, including that brought on by the COVID-19 pandemic. With its current structure, and perhaps some modest reforms, it should be well-suited to meet the challenges of the coming years.■

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