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## How SNAP Reduces Health Disparities in the United States

Craig Gundersen

Baylor University, [craig\\_gundersen@baylor.edu](mailto:craig_gundersen@baylor.edu)

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## Introduction

Food insecurity--“the uncertainty of having, or unable to acquire, enough food due to insufficient money or other resources”<sup>1</sup>--is the leading indicator of well-being for vulnerable children in the United States. This is due to two primary reasons. First, the number of children suffering from food insecurity is staggering. While lower than the peak of 17.2 million (23.2%) in 2009, in 2021, 9.3 million children (12.8%) in the US were food insecure (i.e., they were uncertain of having, or unable to acquire, enough food for all their members because they had insufficient money or other resources).<sup>1</sup> Second, there are numerous negative health and other consequences associated with food insecurity. These include, for children, higher risks of some birth defects,<sup>2</sup> anemia,<sup>3,4</sup> lower nutrient intakes,<sup>5</sup> cognitive problems,<sup>6</sup> and aggression and anxiety.<sup>7</sup> It is also associated with higher probabilities risks of being hospitalized,<sup>5</sup> being in poorer general health,<sup>5,8,9</sup> and having asthma,<sup>10</sup> behavioral problems,<sup>7,11,12</sup> depression,<sup>13-15</sup> suicide ideation,<sup>15</sup> and worse oral health.<sup>16-18</sup> (For a review of the negative health outcomes associated with food insecurity across the age spectrum, see Gundersen and Ziliak.<sup>19</sup>) As would be expected, these negative health outcomes lead to higher health care costs. In total, food insecurity is associated with about \$70 billion in higher healthcare costs per year.<sup>20</sup>

Given its magnitude and its negative health consequences, food insecurity is a leading contributor to health disparities in the US today. It follows, then, that if we want to reduce health disparities in the US, a necessary condition is to reduce food insecurity. There are many paths toward reducing food insecurity including, for example, promoting economic growth and ensuring food prices stay low. But for some households this will not be enough, and public and private food assistance is needed. For these households, it is critical that they claim all benefits for which they are eligible.<sup>21</sup> The primary food assistance program--and the one most important for individuals to enroll in--is the Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program). In what follows, I begin by providing an overview of food insecurity in the US, followed by a description of SNAP and its role in alleviating food insecurity. I conclude by considering some paths to making SNAP even more successful at alleviating food insecurity.

## Food Insecurity

The official measure of food insecurity uses responses to 18 questions about food hardships due to financial constraints experienced by households. (All 18 questions are used for children; a subset of 10 questions are for households without children). Examples of survey questions include: (1) Did you or the other adults in your household ever cut the size of your meals or skip meals because there wasn't enough money for food? (2) Were you ever hungry but did not eat because you could not afford enough food? (3) Did a child in the household ever not eat for a full day because you could not afford enough food? (the most severe question). (For the complete set of questions, see Coleman-Jensen et al.<sup>1</sup>)

The responses for some of these questions are "yes" or "no". In other cases, respondents are asked if something happened "never", "sometimes", or "often". A response of "sometimes" or "often" is counted as an affirmative response in these cases. Other questions ask respondents if something happened "almost every month", "some months but not every month", or in "only one or two months". A response of "almost every month" or "some months but not every month" is counted as an affirmative response. Based on these responses, households are delineated into three categories: A household is said to be food secure if they respond affirmatively to two or fewer questions; low food secure if they respond affirmatively to three to seven questions; and very low food secure if they respond affirmatively to eight or more questions.

In Figure 1 the food insecurity rate and the number of food insecure children are displayed for 2000 to 2021. After increasing dramatically during the Great Recession and staying high for several years, a secular decline occurred from 2011 to 2019. After a slight upward blip during COVID-19 -- when levels exceeded those in 2018 but were lower than in 2017 -- food insecurity reached the lowest levels ever in 2021, 12.8% and 9.3 million.

These national-level rates of food insecurity among children mask disparities across various dimensions, dimensions over which health disparities also exist. In 2021, for example, 23.0% of non-Hispanic Black children were food insecure versus 7.5% of non-Hispanic White children. A similar gap holds when comparing children in households with at least one person with a disability and households without anyone with a disability-- 22.8% and 10.7%.

## Supplemental Nutrition Assistance Program

SNAP is by far the largest food assistance program in the United States, and its primary goal is to reduce food insecurity. The size of SNAP is seen in Figure 2, which shows the number of people enrolled and total expenditures on SNAP from 1980 to 2021. (While SNAP existed prior to 1980, its format was different, making comparisons with those earlier years difficult.) As seen there, the number of participants roughly doubled from 1980 to 2021, with a peak of 47 million recipients in 2013. The number of SNAP recipients and expenditures increase during economic downturns (e.g., in 1990) but in recent years, both have remained high even after the end of recessions. COVID did have a slight impact on the number of recipients, which rose from 36 million to 42 million from 2019 to 2021. The number of recipients in 2021 was still less than in 2017. The impact on expenditures was substantially larger--from \$56 billion to \$108 billion. This was primarily because all recipients were temporarily raised to the maximum benefit level in those years.

### *History*

A form of SNAP began in 1939, when low-income persons were allowed to buy orange stamps equal to their normal food expenditures and to then receive supplemental blue stamps that were valued at 50% of the household's normal food expenditures. Although orange stamps could be used to buy any food, blue stamps could only be used to buy food that the US Department of Agriculture (USDA) determined to be surplus. In 1961, a pilot program retained the purchased food stamps, but eliminated stamps specifically for surplus foods. In 1964, The Food Stamp Act was passed in which each state developed the eligibility standards to use within its borders. Recipients purchased their food stamps, paying an amount corresponding with their normal food expenditures, and then received a predetermined amount of food stamps, based on that considered necessary, to obtain a low-cost, nutritionally adequate diet (the purchase requirement). All food items except alcoholic beverages and imported foods were deemed suitable for purchase with food stamps.

The Food Stamp Act of 1977 made a major change by eliminating the so-called purchase requirement, because it was thought to discourage participation. With the elimination of the purchase requirement on January 1, 1979, there was an increase of 1.5 million recipients from the preceding

month. In the 1980s, the recognition of hunger as a serious issue in the US led to further improvements in the Food Stamp Program, such as elimination of sales taxes on food stamp purchases, the reinstatement of categoric eligibility (discussed later), and an increased resource limit.

In the past two decades, other changes to the program have been made. The 1993 Mickey Leland Childhood Hunger Relief Act allowed households with children to more easily gain access to needed SNAP benefits by raising the cap on the dependent care deduction and simplifying the household definition. The Personal Responsibility and Work Opportunities Reconciliation Act of 1996 (PRWORA) enacted other major changes, including restrictions on eligibility for most legal immigrants and time limits on SNAP receipt for able-bodied adults without dependents between the ages of 18 and 60.

In 2002, the Food Security and Rural Investment Act re-established eligibility to qualified legal immigrants, modified the standard deduction to vary by household size and inflation, and provided incentives to encourage states to maintain high standards within the administration of the program. The American Recovery and Reinvestment Act Plan of 2009 led to some temporary changes in SNAP. In particular, it provided an increase in the monthly benefits of SNAP participants, expanded eligibility for jobless adults, and added federal dollars to support the administration of the program.

The biggest change to SNAP since the end of the purchase requirement occurred in 2021, when the value of the Thrifty Food Plan increased by over 20%. This increase was done to better reflect the amount of money SNAP recipients need to be food secure.

### *Eligibility Criteria and Benefit Determination*

There are three components of the eligibility criteria for SNAP.

Gross income test. The first criterion is based on the household's gross income before any deductions. The gross income should be less than 130% of the federal poverty threshold. In addition, most states have set a higher gross income threshold of up to 200% of the poverty line (\$28,548 for a family of four in 2021). Some households are not subject to the gross income test, though, namely households with a senior or disabled person. In addition, households receiving other means-tested programs like

Supplemental Social Security Income (SSI), Temporary Assistance for Needy Families (TANF), or General Assistance (GA) do not have to meet the gross income test.

Net income test. Households that pass the gross income test or are not subject to the gross income test must then pass the net income test. Under this test, a household's net income must be less than the poverty threshold. Net income is calculated by gross income minus six deducted items. These include a 20% earned income deduction, standard deduction (based on household size), dependent care deduction, out-of-pocket medical expenditures that exceed \$35 for senior or disabled members, child support payment deduction, and excess shelter expense deduction capped at \$504.

Asset test. Finally, households need to meet the asset criterion. Household assets are measured by summing up the value of assets held at financial institutions, stocks and mutual funds, rental properties, real estate, and other interest-earning assets, and the value of the applicant's vehicle. The value of a primary residence is not counted as an asset, but vehicles are included in this test. Federal rules, however, exclude a certain amount from vehicle value if the vehicle's primary use was for business or income-producing purposes, transportation of a physically handicapped household member, or if the vehicle's value is no more than \$4650. Furthermore, states frequently loosened the limits by excluding one or more vehicles from household assets or a higher value. Under this, households cannot exceed \$2250 of asset values; the cutoff is \$3500 for a household with a senior or disabled member. The asset requirement is now waived in most states. In other states without waivers, the limit is often set at a higher threshold.

For those eligible for SNAP, benefit levels are calculated based on three components--the maximum benefit allotments based on the household size, the benefit reduction rate, and net income. The maximum benefit is determined by the Thrifty Food Plan (TFP)--the USDA-designed minimal cost to provide adequate nutrition.<sup>22</sup> Beneficiaries with positive net incomes are expected to spend 30% of net income on food purchasing. The benefit amounts are then set by subtracting 30% of the household's net income from the maximum allotment, which varies by the household size. (If the income is in the form of earnings, the deduction is 24%.) Households with zero-or-below net income should be eligible for receiving the capped maximum benefit. Furthermore, according to the design of the SNAP benefit

formula, the probability of food insecurity should be constant across the net income spectrum by virtue of SNAP receipt.

Enrollment in SNAP is not automatic, however, and one has to formally apply to be in the program. How one applies for SNAP varies by state and, within states, by locality. The general process, though, is similar. Persons interested in enrolling in SNAP need to go to a caseworker with the information noted above to establish gross income (if relevant), net income, and assets (if needed). If they can establish that they are eligible, they will be enrolled; in some cases, though, additional information is needed from clients and another visit or more is needed. Along with the initial certification process, recipients need to recertify. How often this occurs depends on the state and by demographic characteristics. For example, in general, seniors have to recertify less frequently than those with closer ties to the labor market. In addition, what all needs to be done in the recertification process and how it is done (e.g., in-person or remotely) depends on the state.

In light of the need to take active steps to receive SNAP, a high proportion of eligible SNAP recipients--anywhere between 20% and 40%, depending on how measured--do not participate. This is generally ascribed to three main factors. First, as seen above, enrolling in SNAP is not a straightforward process and because of this many will not apply.<sup>23</sup> Though transactions costs might be a way to discourage those in less need from applying for a program, with SNAP the opposite appears to be true: those in most need, as defined by education and income, find it most difficult to navigate the SNAP application process.<sup>24</sup> Second, the benefit level can be quite small—for example, for one- or two-person households, as low as \$16 per month. Given the inverse relationship between income and SNAP benefit levels, this explains why, all else equal, households with incomes closer to the SNAP eligibility threshold are less likely to participate. Third, receiving SNAP may carry a stigma, due to a person's own distaste for receiving SNAP, the fear of disapproval from others when redeeming SNAP, and/or a possible negative reaction from caseworkers.<sup>25-28</sup>

### *Why SNAP Succeeds*

Given the large number of people reached by SNAP and the total cost of SNAP benefits, policymakers and program administrators expect SNAP to

improve the health and well-being of recipients. The central goal of SNAP is the alleviation of food insecurity.

Comparisons between eligible households that do and do not participate in SNAP show that the prevalence of food insecurity is substantially higher among participants. For example, food insecurity was 83% higher among participants than among eligible nonparticipants.<sup>1</sup> This difference, which holds even after controlling for other factors, is perplexing to policymakers because it suggests that SNAP is not successful in achieving its central goal. However, the reality is more complex because SNAP participation is not randomly distributed among eligible households. The households who do enter SNAP are, on average, more likely to be food insecure due to both observed and unobserved factors. And this is a feature of the program--it should be encouraging those who are most at risk of food insecurity to join the program.<sup>29</sup> After controlling for this, researchers have found that SNAP recipients are less likely to be food insecure than nonparticipants.<sup>30-40</sup> In other words, SNAP succeeds because it meets the central goal of the program--alleviating food insecurity.

Reaching those in need. As seen in the description of eligibility below, SNAP is directed toward those most in need of assistance. This allows the program to be cost-effective insofar as benefits do not “leak” toward those who may be in less need.

Leveraging traditional retail sector. For an assistance program to be successful, individuals need to be able to utilize the benefits or have the potential to utilize those benefits if needed. In the US, there are tens of thousands of retail food outlets and, consequently, if one has the resources, one can purchase sufficient quantities of food. SNAP uses this retail structure as a way of getting food to recipients because there are over 260,000 stores that accept SNAP benefits (<https://www.cbpp.org/snap-retailers-database>). By allowing recipients to shop in these stores, it allows them to engage in the same shopping processes as their relatives, friends, and neighbors.

Entitlement status. In order for a program to be effective in ensuring a “right-to-food”, it should not be beholden to policymakers’ funding discretion nor should it place limits on how long individuals can receive benefits.<sup>41</sup> SNAP meets these demands. First, SNAP expands or contracts over time (as seen in Figure 2) based on the need for benefits, primarily driven by



economic conditions. This occurs without any explicit need for policymakers to fund additional expenses needed for the program. This differs from other programs where funding is capped. Second, with a few exceptions, SNAP participants can stay on the program as long as needed.

Relationship to work. Consistent with SNAP's role as an antihunger program, the vast majority of SNAP recipients do not face work requirements. Some SNAP recipients, unemployed able-bodied adults with dependents (ABAWDs), do face restrictions on their ability to receive benefits beyond the eligibility criteria. In recognition of this burden on SNAP recipients and potential SNAP recipients, states can and do ask for waivers from this requirement in areas that have high rates of unemployment and/or a lack of available jobs. While, in the main, SNAP does not have work requirements, the program does not discourage work. As noted below, benefit levels decline as net income increases. By distributing benefits in this way, as someone approaches the income eligibility threshold, their benefit levels fall. This approach distinguishes SNAP from other assistance programs which distribute benefits in a lump-sum manner that is independent of income once someone is eligible. These programs have a substantial "cliff effect" and, for households near that cliff, it is often optimal to not earn more income by working more hours or accepting a higher-paying job because the effective tax rate often far exceeds 100%.

Dignity and autonomy. Along with shopping alongside their neighbors, SNAP recipients can also make their own choices about food that are consistent with their preferences, religious beliefs, dietary requirements, etc. This differs from some other programs that sharply delineate what recipients can and cannot obtain. Respecting the autonomy of recipients is one of the reasons for such high SNAP participation rates among eligible households, especially those with children.<sup>42</sup>

## **Conclusion**

Food insecurity has become the leading indicator of well-being for vulnerable Americans. The primary tool used to address food insecurity is SNAP. Policymakers, program administrators, taxpayers, and, most importantly, recipients expect this program to succeed. In this paper, I provided background about SNAP and the reasons for its success. Given its success, it makes sense to leverage this program to even further alleviate food insecurity in the US. In these concluding remarks I discuss

some possible directions with a summary of these recommendations in Table 1, where they are framed with respect to the five components of the sub-section “Why SNAP Succeeds”.

One recent change to SNAP was when the USDA increased the value of the TFP by about 20%. Since the TFP is used to set the maximum SNAP benefit level--and, consequently, all benefit levels--this amounted to a roughly 20% increase in benefits. Along with moving more current SNAP recipients to food security, this higher benefit level will induce more people to join the program with subsequent further declines in food insecurity. This is consistent with, as noted at the outset of this paper, the goal of having vulnerable persons claim all the benefits to which they are entitled.

While further increases in SNAP benefits are perhaps not advisable at this juncture, increasing eligibility for SNAP may be advisable. Out of households reporting income in the Current Population Survey (CPS), 45.5% have incomes above the gross income threshold for SNAP.<sup>1</sup> By making at least a subset of these households eligible for SNAP, this would lead to reductions in food insecurity. One possible path would be to establish SNAP as a modified universal basic income program whereby all households with incomes below 400% of the poverty line would receive the maximum SNAP benefit. If this were implemented, there would be an estimated 98% decline in food insecurity in the United States at a cost of \$564 billion.<sup>43</sup> Although this is not an inexpensive proposal, any comprehensive cost–benefit calculation should account for the subsequent reductions in health disparities, improvements in health, and reductions in healthcare costs.

To make sure SNAP continues to serve current and future recipients--which would be even larger if eligibility were expanded--the food retail sector must continue to serve SNAP recipients in an effective manner. One recent change in the food retail sector is that customers are now able to order food online and either have it be delivered to or picked up by customers. Currently, SNAP recipients are able to use their benefits at some stores, but many stores, especially smaller ones, continue to face administrative obstacles to enabling online purchases for SNAP recipients.<sup>44</sup> Removing these obstacles would allow SNAP recipients to continue to have full access to all the options available from the retail food sector.

Another way to have SNAP recipients more fully utilize their benefits is to ensure that the entitlement status of SNAP is fulfilled and eligible recipients are able to access benefits. One bottleneck in this is at the time of recertification when many SNAP recipients leave the program temporarily and reenroll the next month. This “churn” is not due to recipients becoming ineligible and eligible again but, rather, due, in many cases, to administrative burdens which prevent seamless recertification.<sup>45,46</sup> Removing these burdens should be a priority for program administrators.

As it pertains to the relationship to work, as noted above, SNAP recipients do not face the work disincentives found in other welfare programs. However, there is still a “tax” on benefits of about 24% for each dollar earned through paid work. By reducing this tax, work could be even further incentivized in SNAP.<sup>47</sup>

Unfortunately, despite the success of SNAP, there are those who wish to harm SNAP rather than build on its success. Of particular note are some who want to deny the dignity and autonomy of SNAP recipients, and within this group are those who also do not believe food insecurity is an issue in the US. Those adhering to the belief that 33 million food insecure Americans is not a problem argue that we should instead concentrate on “nutrition security.” From a research perspective, this measure has been criticized.<sup>48</sup> Moreover, it is already established that reducing food insecurity improves nutrient intakes and reduces health disparities, making “nutrition security” a redundant measure. Of more concern, though, is that many “nutrition security” proponents openly advocate for restrictions on what can and cannot be purchased by SNAP recipients. In doing this, these persons are demonstrating a belief that vulnerable Americans do not have the capacity to make decisions about what is best for their families, and, instead, outside “experts” should be dictating these choices. This demeaning approach to SNAP recipients would lead to declines in SNAP participation. This would then lead to increases in food insecurity (both short term and long term), declines in health outcomes, increases in healthcare costs, and widening of health disparities.

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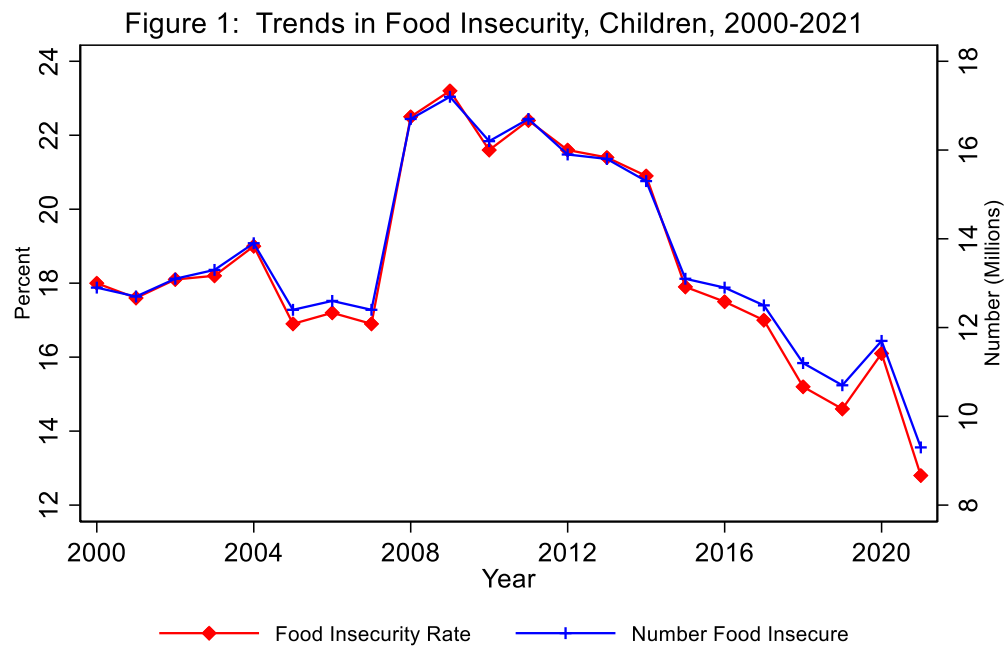
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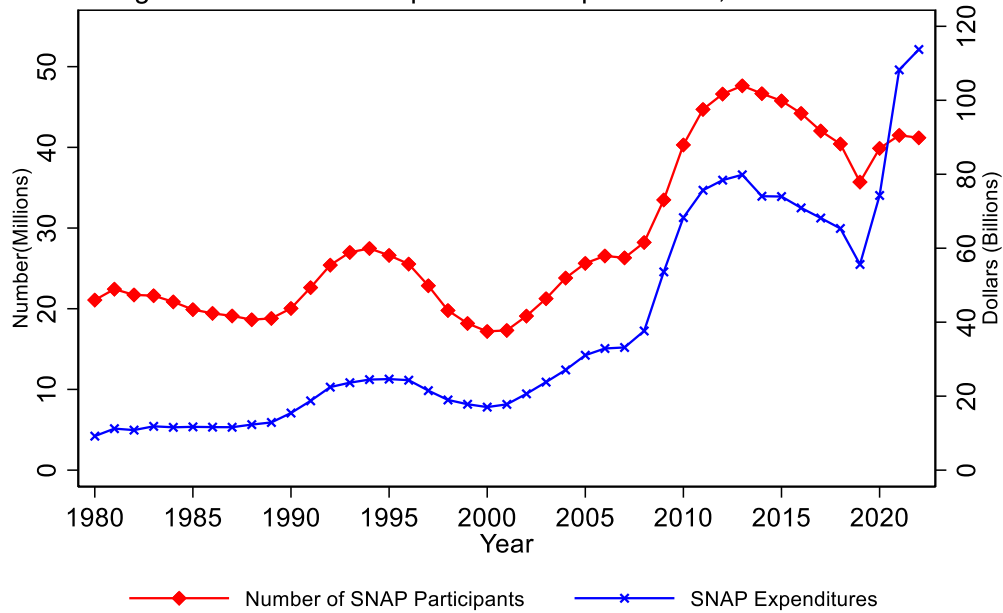
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Source: Author's calculations based on information from Table 1A in Coleman-Jensen et al., 2022.

Figure 2: SNAP Participants and Expenditures, 1980-2022



Source: Author's calculations based on information from <https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>.

<b>Table 1: Opportunities to Build on the Strengths of SNAP</b>	
<i>Strengths</i>	<i>Recommendation</i>
Reaching those in need	Expand eligibility
Leveraging traditional retail sector	Greater access to online shopping methods
Entitlement status	Make for a smoother recertification process
Relationship to work	Reduce tax on earnings from work
Dignity and autonomy	Stop the imposition of restrictions on SNAP purchases