



Reimagining SNAP After the Pandemic

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EXECUTIVE SUMMARY

The coming months present the Biden administration with an opportunity to rethink the structure and role of SNAP, our country's largest anti-hunger program, to better address food insecurity in the United States. During the pandemic, policymakers eased rules around eligibility and access to make it easier to prevent widespread hunger resulting from the economic toll of the pandemic. Studying these changes can inform how we modernize SNAP for the post-pandemic future.

Even before the pandemic, hunger was an intractable problem faced by millions of Americans, and there is a wealth of evidence to support reimagining SNAP by building in more resiliency and making it easier to navigate for both consumers and retailers to strengthen our country's food system. In this paper, we address recent developments related to SNAP and propose reforms to the program to reduce administrative burdens and churn, ease restrictions on what can be purchased with benefits, make SNAP more resilient for a future crisis as an automatic stabilizer, increase monthly allocations for families with young children, eliminate asset limits, and invest in technologies to increase access and improve participant experience, especially in rural communities. As the Biden administration looks ahead to major public investments, the modernization of SNAP should be included in the American Families Plan.

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INTRODUCTION

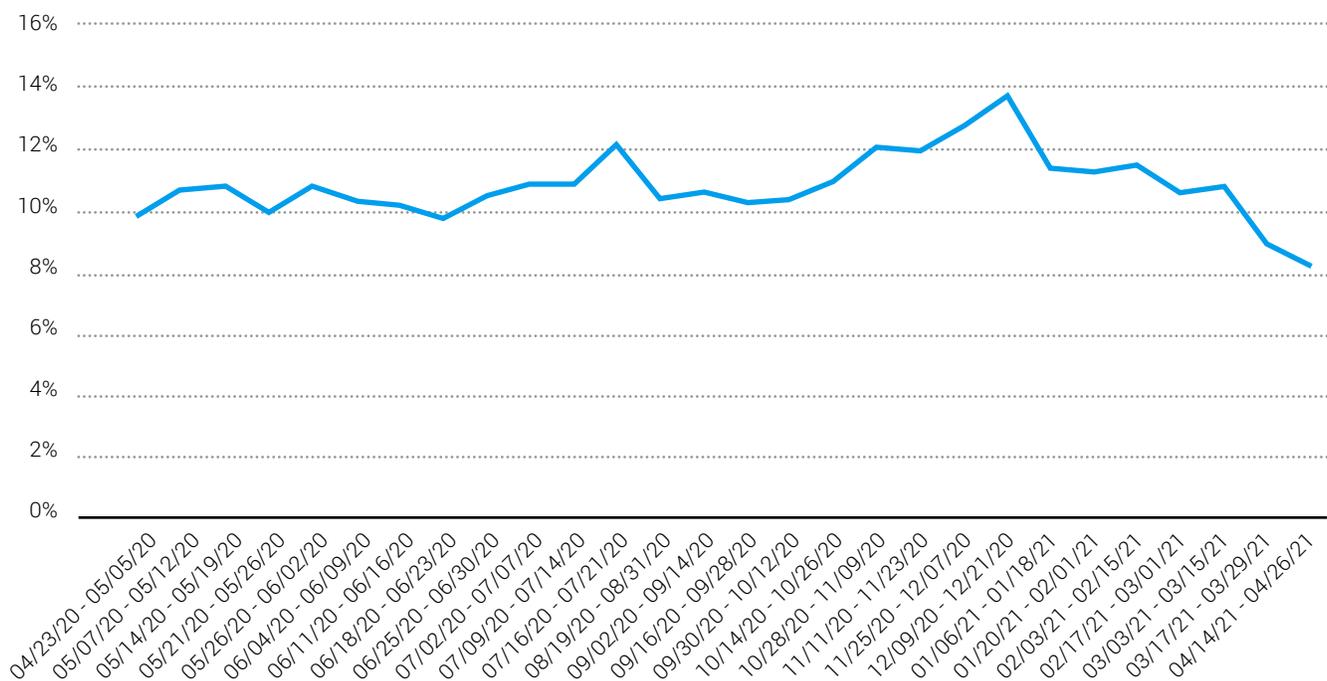
Last spring, one of the most startling and grim images from the beginning of the COVID-19 pandemic were the miles-long lines outside of food banks as the economic toll of the pandemic began to spread across the country. As unemployment rates shot up to levels even higher than during the Great Recession, many families who had never struggled to put food on the table found themselves in desperate need of help.¹

The sharp rise of hunger during the pandemic would have been immeasurably worse had the Trump administration succeeded in forcing states to impose work requirements on Supplemental Nutrition Assistance Program (SNAP) recipients, which would have kicked nearly 700,000 unemployed people out of the program.² Fortunately, a federal judge blocked

the attempt as “arbitrary and capricious.” The Trump White House also considered new federal requirements to drug test applicants and expand work eligibility — two ways of attempting to push more hungry families off of SNAP.³

In contrast, President Joe Biden and Congress have made food assistance a top priority, providing aid to hungry families through stimulus and expanded anti-hunger funding, including through SNAP. These efforts have succeeded in reducing historically elevated levels of hunger in America.⁴ Recent data released from the U.S. Census Bureau for the end of April 2021 shows that, after multiple rounds of economic aid to struggling families, the percentage of Americans who reported they faced food insecurity was at its lowest point since the pandemic began — at 8.1%.⁵

FIGURE 1. PERCENTAGE OF FOOD SCARCE HOUSEHOLDS IN THE US



Source: U.S. Census Bureau Household Pulse Survey: <https://www.census.gov/data-tools/demo/hhp/#/?measures=FOODSCARCE&periodSelector=28>

However, even prior to the pandemic, hunger was an urgent problem for many working families, and especially households with children. In 2019, according to the U.S. Department of Agriculture, as many as 10.5% of households were food insecure at some point during 2019, and that number was even higher for households (13.6%) with children under age 18.⁶

FIGURE 2. US HOUSEHOLDS BY FOOD SECURITY STATUS, 2019



Note: In most instances, when children are food-insecure, the adults in the household are also food-insecure.

Source: USDA, Economic Research Service, using data from the 2019 Current Population Survey Food Security Supplement.

While critical, more money alone won't end hunger. The pandemic served as a metaphorical earthquake that stress-tested many of our social safety net programs, revealing stark vulnerabilities. SNAP is an essential program that needs to be made more resilient against future public emergencies.

SNAP (formerly known as the Food Stamp Program) is our country's single most effective and wide-reaching anti-hunger program. It subsidizes food purchases for nearly half of all Americans at some point during their lives and an estimated one in nine Americans in any given month.⁷ In 2019 alone, there were 38 million participants who received SNAP benefits in the U.S., and 44% of SNAP recipients are children.⁸ The majority of SNAP recipients are also working families with at least one worker, as the program is structured to reward work with increased benefits.⁹

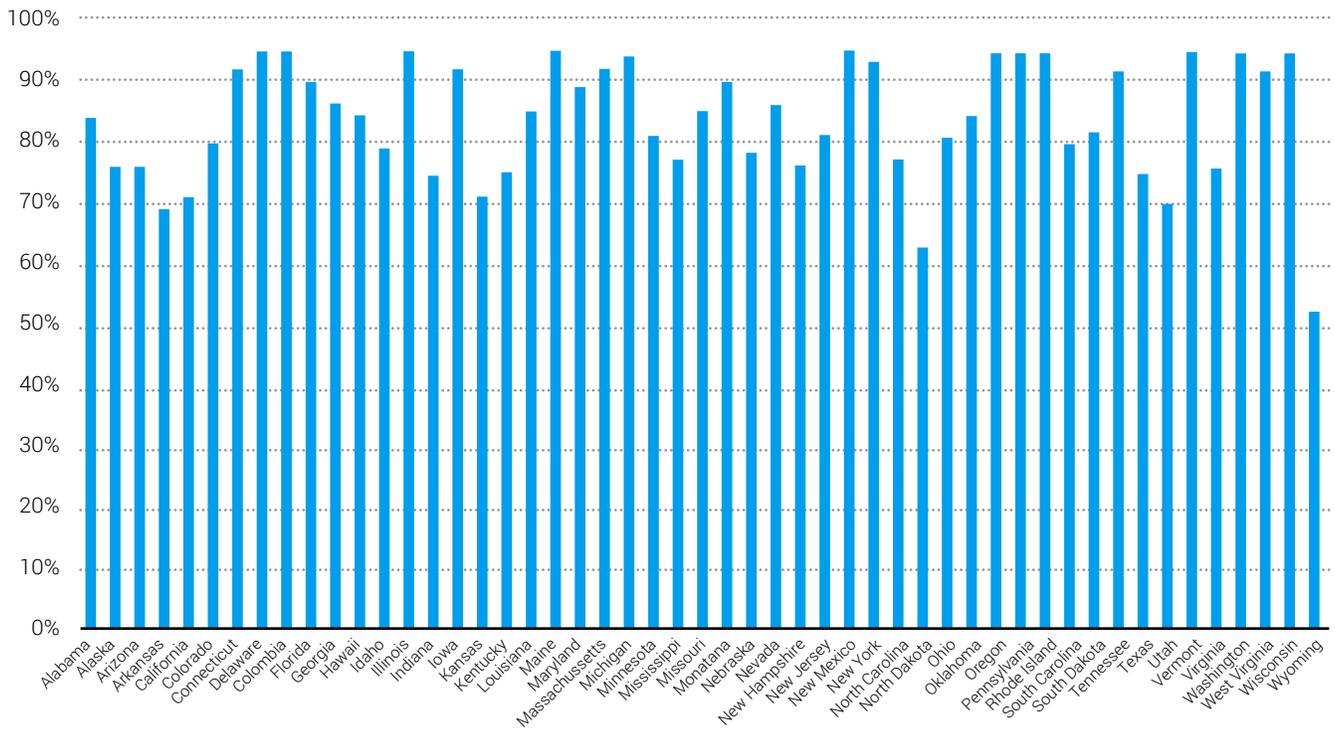
While Republican politicians call for significant cuts to SNAP benefits and giving states more leeway to make it harder for people to apply, Americans broadly recognize the need for food assistance and support SNAP. **A 2020 poll conducted by Hunger Free America, a national nonprofit, found that 58% want to increase funding for SNAP, with 32% of that group saying that the money should be boosted significantly.**¹⁰ This included support from 40% of Republicans and 75% of Democrats. Historically, domestic hunger has been considered a bipartisan issue, though it has become more partisan over time.¹¹

Yet millions of eligible Americans each year do not enroll in SNAP. In 2017, according to the USDA, the take up rate for SNAP was about 84%. Participation rates vary across states, with 52%, in Wyoming, being the lowest.¹² Research suggests that a lack of information, barriers and

costs to applying, and stigma around needing food assistance account for most of the gap in participation. For example, in New York City, approximately a quarter of households or 700,000 eligible people do not receive them.¹³

A related challenge is keeping participants in the program. Administrative burdens and inflexibility in recertifying for SNAP benefits increase churn in the program at high costs.

FIGURE 3. PERCENTAGE OF INDIVIDUALS WHO PARTICIPATED IN SNAP IN 2017 OUT OF TOTAL ELIGIBLE POPULATION, BY STATE



Source: USDA Food and Nutrition Service, FY 2019, Center on Budget analysis

To make it easier and faster to get meals to hungry families during the pandemic, the government relaxed some of the burdensome rules around applying for and retaining food assistance. As enhanced pandemic benefits expire in the coming months, policymakers should act to ensure that SNAP doesn't revert to the onerous application requirements, poor

customer service, and outdated enrollment systems that plagued it in the past. We propose that the Biden administration include the modernization and expansion of SNAP in the American Families package later this year given the state of food insecurity both before and after the pandemic.

KEY RECOMMENDATIONS

To modernize SNAP and increase its effectiveness as one of the most far-reaching hunger prevention interventions, we propose the following reforms:

- **Reduce administrative burdens** by requiring states to simplify and shorten SNAP applications to reduce barriers for eligible populations. In fact, U.S. policymakers should require states to create a single, straightforward application for multiple social safety net programs to reduce administrative burdens and barriers. Policymakers should also streamline the burdensome process of applying to be an online retailer for SNAP benefits delivered to recipients' homes.
- **Ease the restrictions** on what SNAP benefits can and cannot be used for. For example, recipients should be able to use SNAP benefits for hot and prepared meals. A better approach beyond restrictions would be for policymakers to employ lessons from pilot programs, such as the USDA's Health Incentives Pilot in Massachusetts, to create incentives for recipients to use the benefits for more nutritious foods.¹⁴
- **Reinforce SNAP as an "automatic stabilizer"** in future economic downturns by passing the Food for Families in Crisis Act, proposed by Senator Michael Bennet, D-Colo., that triggers enhanced benefits and relaxed work requirements when the economy enters a recession, and requires that states to use broad-based categorical eligibility (BBCE) for SNAP requirements.
- **Fill in the gaps** in nutrition by adopting the "child multiplier" proposal that would increase the benefit size for families with children under the age of five.
- **Reform counterproductive limits** on savings and assets that are having the unintended consequence of causing families to avoid rainy day funds and requiring the use of BBCE by all states would help reduce this harm. For example, the Allowing Steady Savings by Eliminating Tests, or ASSET, Act, introduced by U.S. Senators Chris Coons, D-Del., and Sherrod Brown, D-Ohio, would remove these harmful limits.
- **Use information technology to modernize** social service delivery and reduce the administrative burden on low-income people, states, and retailers. For example, Congress should enact the HOPE Act, which would create online accounts that enable low-income families to apply once for all social programs they qualify for, rather than forcing them to run a bureaucratic gauntlet.¹⁵ Technology could also improve customer experience and the recertification process to reduce churn in SNAP, and these approaches should be tailored based on the particular barriers and vulnerabilities of certain groups, such as the elderly, rural communities, and college students. The Biden administration should also encourage the U.S. Department of Agriculture to invest in innovative payment systems beyond Electronic Benefit Transfer (EBT) that will allow SNAP recipients to use mobile wallets and chip cards to purchase food at stores.

THE BASICS OF SNAP

Part I. How SNAP benefits work and who receives them

SNAP is the largest food assistance program for low-income households in the country.¹⁶ The federal government fully funds SNAP benefits, but splits the administrative expenses approximately in half with the states.¹⁷ For millions of Americans each year, SNAP provides a modest benefit to subsidize their food purchases at grocery stores and farmers' markets that is based on a maximum benefit calculated by the cost of a food budget known as the Thrifty Food Plan (TFP)¹⁸. The benefit size is calculated based on income and household expenses, including dependent care and medical expenses. For too long, the TFP has been in need of modernization to reflect the true cost of food and food preparation for SNAP participants, and the Biden administration is in the process of

these essential updates to the TFP, among other modernizations to SNAP.¹⁹

Eligibility for SNAP is determined under federal rules that consider a household's gross monthly income, net income, and assets.²⁰ Adults without dependents, ages 18-50, with certain exceptions, are limited to receive benefits for three months per year out of every three years unless they are currently employed or in a job training programs for at least 20 hours per week.

The funds are loaded onto an Electronic Benefit Transfer (EBT) card, similar to a debit card, and, to make a purchase, the consumer swipes the card at a store and enters a pin – which requires them to make food purchases in person. In an average month, more than 35 million Americans receive about \$125 per person. These benefits were increased during the COVID-19 pandemic first by Congress in December 2020 and then extended by the Biden administration.²¹

TABLE 1: SNAP BENEFITS BY HOUSEHOLD SIZE

HOUSEHOLD SIZE	MAXIMUM MONTHLY BENEFIT, FISCAL YEAR 2021*	ESTIMATED AVERAGE MONTHLY BENEFIT, FISCAL YEAR 2021
1	\$274	\$138
2	\$374	\$260
3	\$535	\$401
4	\$680	\$477
5	\$807	\$560
6	\$967	\$673
7	\$1,071	\$656
8	\$1,224	\$927
Each additional person	\$153	

*Estimated average benefits are based on fiscal year 2018 SNAP Quality Control Household Characteristics data, the most recent data with this information.

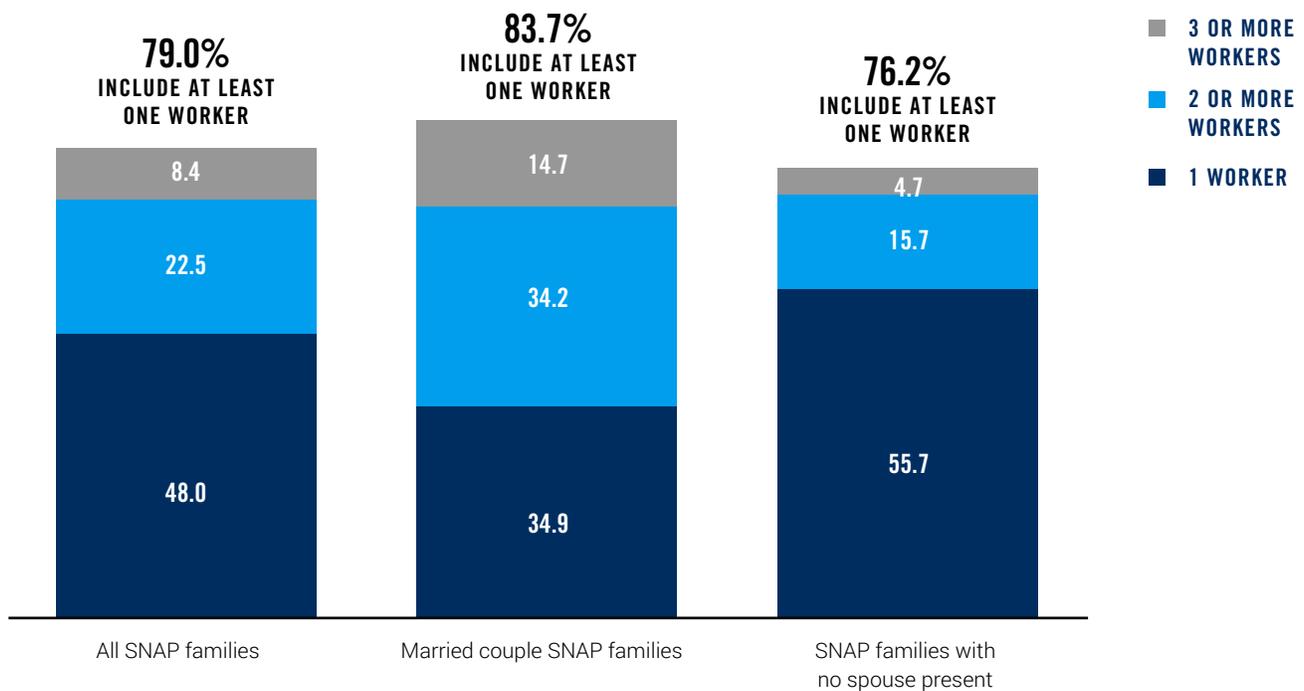
Source: U.S Department of Agriculture, "SNAP Fiscal Year 2021 Cost of Living Adjustments" https://fns-prod.azureedge.net/sites/default/files/media/file/COLAMemo%20FY2021_0.pdf. SNAP benefits in Alaska, Guam, Hawaii and The Virgin Islands are higher than the other 48 states and Washington DC, because eligibility standards, maximum benefits, and deduction amounts are different in those states and territories.

There are currently two sets of work requirements associated with SNAP. One states that if participants are between the ages of 16-59, they must register for work, participate in SNAP Employment and Training (E&T) if assigned by the state, take a job if offered, and not voluntarily stop working below 30 hours per week without reason.²² There are exceptions to this rule, including being responsible for children under the age of six or being at least a half-time student. The second rule, called the Able-Bodied Adult Without Dependents (ABAWD)

requirement, states that participants between the ages of 18-49 must reach the general work requirements and additional requirements in order to receive SNAP for more than three months in three years. These additional requirements include working or participating in a work program for at least 80 hours per month.

The majority of SNAP recipients are working families that include at least one worker, though many include more than one. SNAP benefits gradually phase out as earned income increases.²³

FIGURE 4. PERCENTAGE OF FAMILIES WITH WORKERS RECEIVING SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) BENEFITS BY FAMILY TYPE



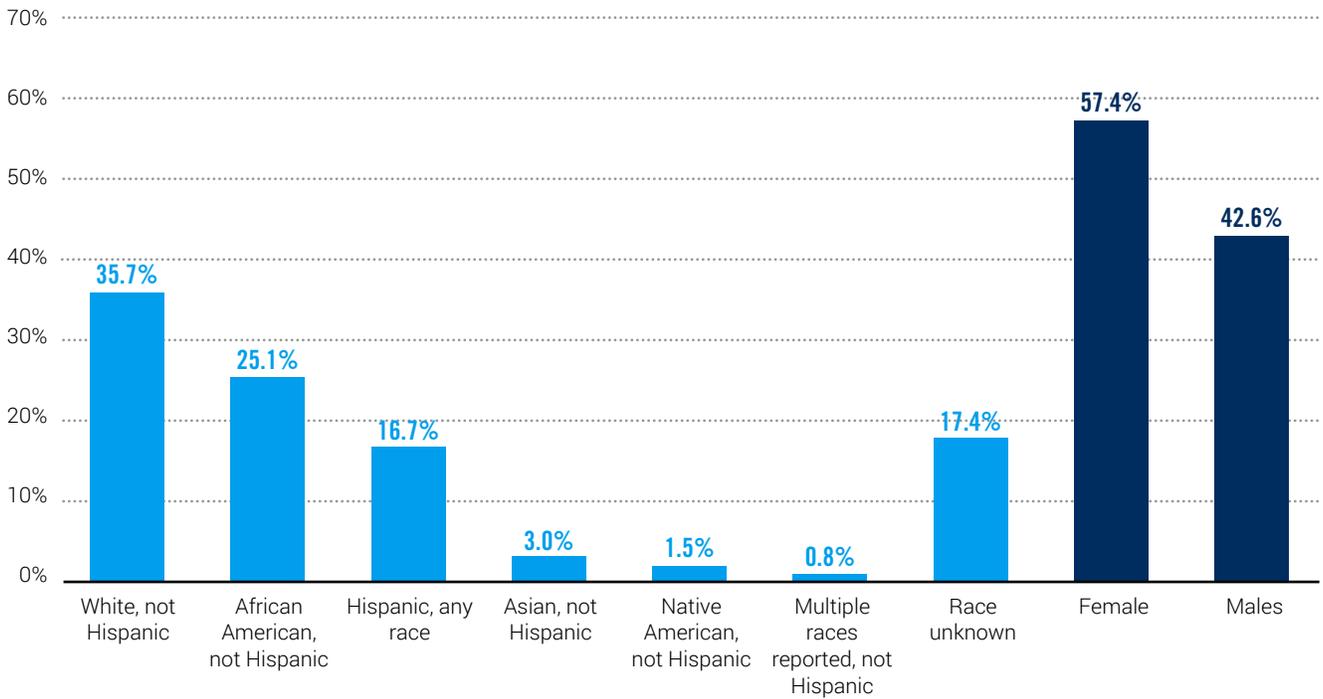
Note: Families include the householder (person who owns or rents the home) and anyone related to them by birth, marriage, or adoption. Married couple families include the householder and their spouse, and anyone else related to the householder. Families with no spouse present (referred to as 'Other Families' in the online ACS tables) include a householder living with children or other relatives. For more information, see <www.census.gov/acs> and <<https://data.census.gov/>>

Source: U.S. Census Bureau, 2018 American Community Survey

On average, participants in SNAP are more likely to be female and white, and live in single-person households or those with children under 18.

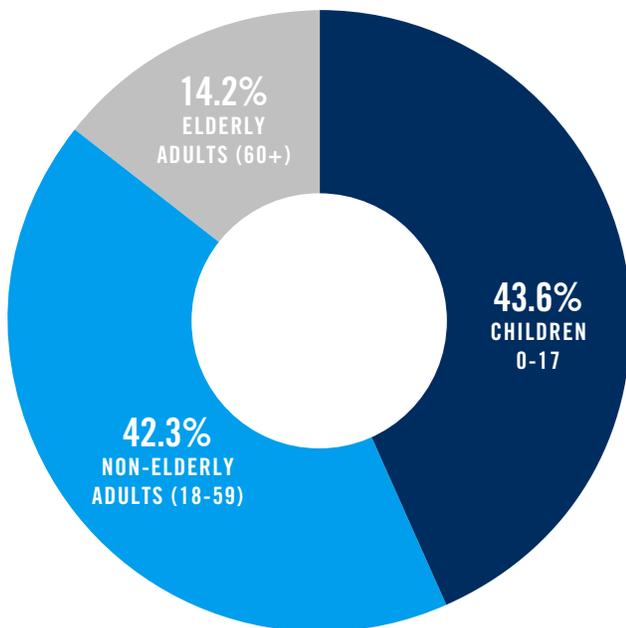
However, many Black and Hispanic households living in poverty also rely on the benefits.

FIGURE 5. RACE AND SEX BREAKDOWN OF SNAP PARTICIPANTS



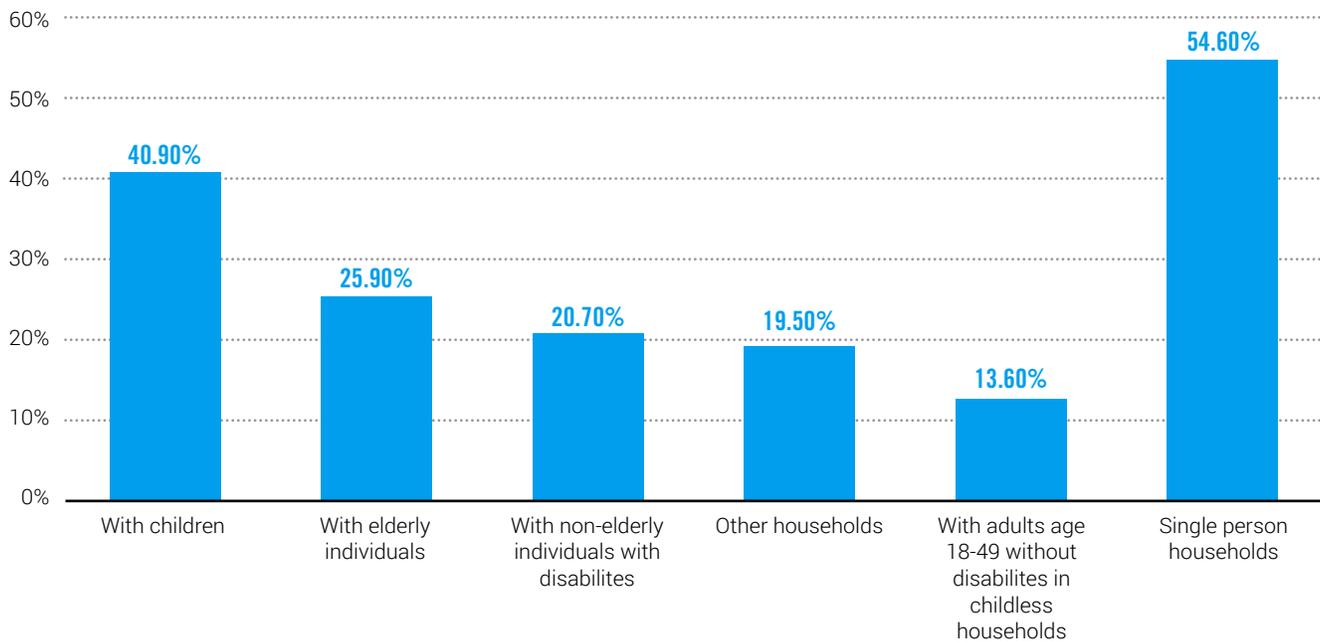
Source: USDA, Characteristics of Supplemental Nutrition Assistance Program Households, Fiscal Year 2018

FIGURE 6. AGE BREAKDOWN OF SNAP PARTICIPANTS



These broad figures obscure pockets of need within certain demographic groups that are the most vulnerable to food insecurity. For example, elderly adults (ages 60 or older) make up only 14.2% of SNAP participants and have some of the lowest take-up rates. Due to administrative burdens and learning costs, only about one third of those elderly adults that are eligible end up receiving benefits.²⁴

Source: USDA, Characteristics of Supplemental Nutrition Assistance Program Households, Fiscal Year 2018

FIGURE 7. HOUSEHOLD COMPOSITION OF SNAP PARTICIPANTS

Source: USDA, *Characteristics of Supplemental Nutrition Assistance Program Households, Fiscal Year 2018*

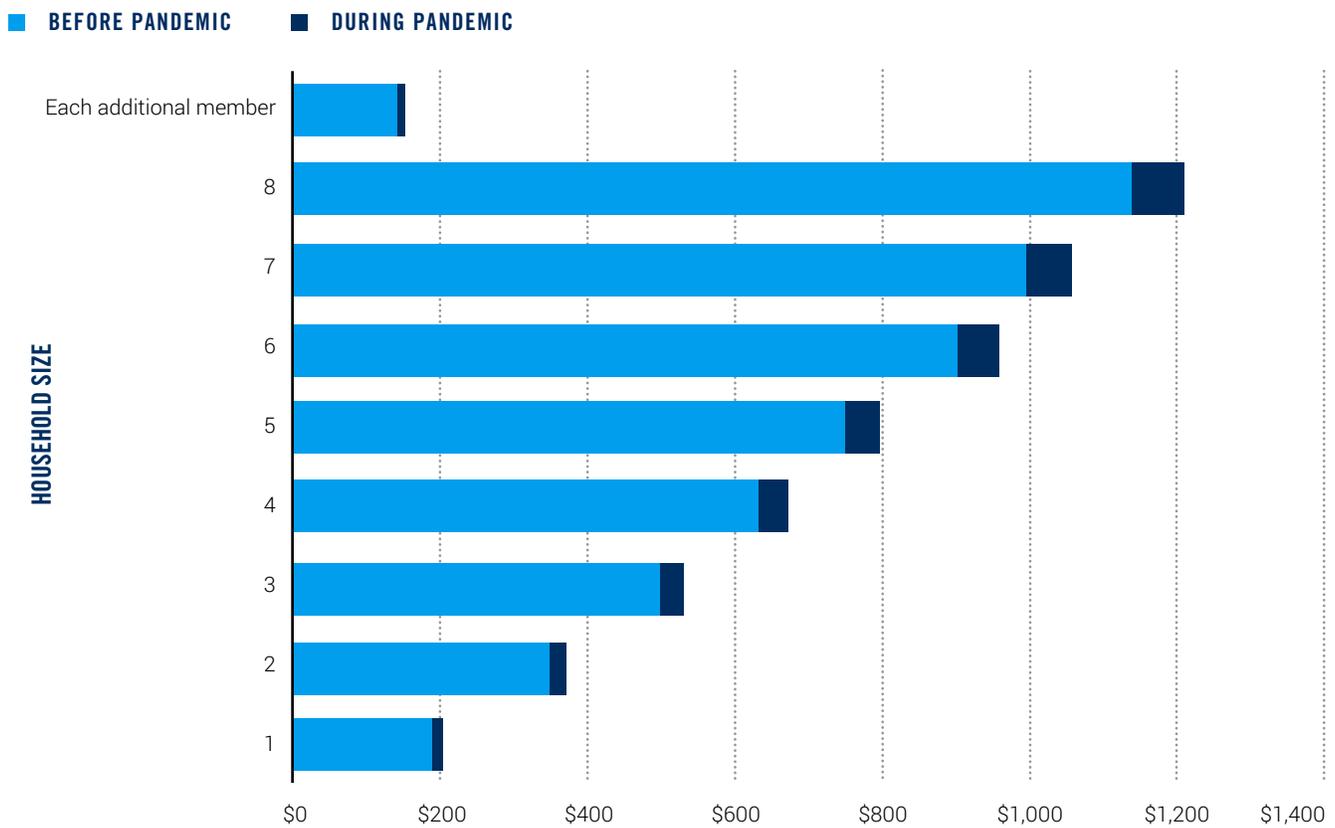
Another group that has particularly high rates of food insecurity and is not well reflected in the data is college students. Over the past decade, studies have found that hunger among young adults can range from 20% to over 50%.²⁵ The underlying reasons vary, including the rising cost of college, rules in SNAP that exclude students, and a job market that is more difficult for first-time job seekers or those with limited experience.

Historically, people's enrollment in SNAP corresponds with major economic shocks — such as changes in childcare, suffering from illness or injury, or being the victim of a crime — fulfilling its intended purpose to serve as a buffer at times when families need meals the most. When the Great Recession pushed millions of Americans into poverty, SNAP saw a dramatic

increase in participation — to a take-up rate of 87% in 2011 — and helped smooth the economic fallout for many families.

During the pandemic, the Biden administration's American Rescue Plan extended the 15% increase in SNAP benefits passed by Congress in December 2020.²⁶ The White House also has directed the USDA to increase the SNAP Emergency Allotments for those at the lowest rung of the income ladder. President Biden, through an executive order, also called for modernizing the Thrifty Food Plan to better reflect the cost of a market basket of foods upon which SNAP benefits are based.²⁷ Collectively, these changes made food assistance more generous and better targeted during elevated levels of food insecurity.

FIGURE 8. MAXIMUM BENEFIT DISTRIBUTION BY BREAKDOWN, BEFORE AND AFTER COVID-19 PANDEMIC



Source: D.C. Department of Human Services

Like unemployment insurance, SNAP participation rises in downturns and falls during economic expansions. Prior to the COVID-19 pandemic, SNAP participation and spending had actually fallen considerably and was at its lowest point since the Great Recession.²⁸ The pandemic reversed these declines. According to the USDA, SNAP cost nearly \$90 billion in fiscal year 2020, as opposed to \$60 billion in 2019.²⁹

Part II. Economic and health benefits of the program

Investments in food assistance and anti-hunger interventions programs are investments in the future health and productivity of our people. During a May 2021 interview with the Washington Post, Senator Tammy Duckworth,

D-III., shared her personal experience with SNAP and why she supports public investments broadly:

“So even if you don’t care about the humanitarian side, let me tell you: Those food stamps kept me in school so I could graduate high school, so I could go enlist in the military. Don’t you want that? Public schools and food stamps and all of that made a difference in my life. And I think that that makes this country stronger. That’s why I support these programs.”³⁰

SNAP has been shown to reduce food insecurity by 30%. SNAP participants are also more likely to report they are in good health compared to non-participants.³¹ These benefits are also

reflected in healthcare spending, with SNAP participants spending 25% less in healthcare costs compared to other low-income non-participants. This might be in part due to evidence that SNAP increases consumption of healthier foods and gives consumers access to food they otherwise might not have been able to afford.³²

Food insecurity poses a significant public health risk that translates to poor health outcomes and has steep economic costs in the long run.³³ Research shows that food insecurity is associated with increased adverse health effects, including chronic diseases such as depression, stress, diabetes, and other illnesses.³⁴

Hunger thus leads to higher U.S. health care costs. Paradoxically, however, food insecurity also is associated with medicine underuse. Food insecure families are more likely to underuse prescription medications due to high drug costs.³⁵ Poor health and medicine adherence can increase health care costs, and food insecure households spend 45% more in health care per year compared to non-food insecure households.³⁶

There's little doubt that SNAP's long-term benefits to society far outweigh its costs. A recent study of the food stamps program in the 1960s and 1970s found that children with early access to food stamps "grew up to be better educated and have healthier, longer, and more productive lives. By our estimates, the personal and economic value generated by these benefits dramatically exceed the cost of the program."³⁷ Overall, children with access to food assistance are more prosperous, have longer life expectancy, human capital, and are less likely to be incarcerated. Evidence suggests

that hunger also harms the poor academically and that this has implications for their long-term social mobility, as students who took college-entry exams at the end of their SNAP benefits cycle had lower test scores and were less likely to attend college than their peers.³⁸

Food assistance spending now can also speed economic recovery. A 2019 report from the U.S. Department of Agriculture quantified the economic impact of SNAP spending during the Great Recession and found that this program can serve as an "automatic stabilizer" during a downturn.³⁹ The authors analyzed program data and observed that low-income SNAP participants quickly spent the benefits after receiving them and the overall effect was a boost in the economy. Every \$1 billion in new SNAP benefits led to "an increase of \$1.54 billion in GDP — 54% above and beyond the new benefits." Other studies have found similar boosts that "\$1 in SNAP benefits during a downturn generates between \$1.50 and \$1.80 in economic activity."⁴⁰ SNAP benefits also generated \$32 million in income for the agriculture industry for every \$1 billion spent during the specific downturn the authors analyzed and helped create jobs.⁴¹

REIMAGINING SNAP AFTER THE PANDEMIC

Part III. Why reducing administrative burdens and the costs of churn in SNAP can improve access and reduce overall costs

Each barrier that recipients face in the process of applying for and staying in SNAP decrease take-up and increase churn. Authors of the book "Administrative Burden," Pamela Herd and Donald Moynihan define administrative burdens as the "bureaucracy, confusing paperwork, and complex regulations that introduce delays and frustration" into our interactions with the

government. Within SNAP, they identify three broad categories of administrative burdens, including learning costs, compliance costs, and psychological costs. All of these contribute to the reduced take-up rates among SNAP participants and their likelihood to stay within

the program during periods of recertification, described as “churn.”⁴²

The table below from Herd and Moynihan sets forth their three categories of administrative burdens:

TABLE 2: ADMINISTRATIVE BURDENS IN SNAP

TYPES	REDUCED BY
LEARNING COSTS	<ul style="list-style-type: none"> • Finding out the program and eligibility, which became more complex after the delinking of cash assistance to SNAP • Determining size of benefits • Identifying relevant deductions, especially health deductions • Identifying where benefits can be used • Creation of call centers, online screening tools, clarity that food stamps can be used • Support from non-profits or groups such as SSA
COMPLIANCE COSTS	<ul style="list-style-type: none"> • Detailed interview process, extensive documentation requirements • Recertification process • Potential for work requirements, and drug testing • Alternatives to in-person interviews, removing vehicle asset tests, online applications • Standard medical deduction waivers
PSYCHOLOGICAL COSTS	<ul style="list-style-type: none"> • Sense of stigma in applying for, and using benefits • Reduced by EBT cards, welcome signs in grocery stores

Source: *Administrative Burden book (2018)* by Donald Moynihan and Pamela Herd

The administrative costs of SNAP are split almost evenly between the states and federal government.⁴³ A large driver of these costs is due to churn, or when enrolled participants fail to recertify their status, losing the benefits, and then cycle in and out of the program. Recertification periods are typically between six and twelve months depending on the state and household composition.⁴⁴ The recertification process usually includes three steps: filling out and submitting a recertification application, completing a scheduled interview either in person or over the phone, and submitting documents that certify eligibility, such as a paystub.⁴⁵ One analysis found that exits from SNAP were five to six times more likely during recertification periods.⁴⁶ Churn is an issue for some states more than others since states have some authority to impose further administrative burdens and barriers to applying for and recertifying for SNAP.

This process is costly and inefficient, as churn results in two times the administrative costs compared to people who successfully recertify. In some cases, the costs of churn outweigh the amount of money it would cost to keep the participants on the benefits. Researchers estimate that churn rates across states range from 17% to 28% and that the cost varies depending on the state, ranging from \$100,000 in Idaho to \$6 million in Illinois.⁴⁷

Researchers who have studied churn patterns in SNAP have identified several straightforward ways to reliably reduce churn and, in turn, to make an individual's experience and interaction with the government easier and more positive. First, individuals who received reminders about their recertification interviews were more likely to make the appointment. Second, building in flexibility into the recertification process, such

as the ability to choose an interview time that works with your schedule, decreased incidents of absence. The assistance received during interviews in filling out the correct forms and making sure the information was accurate proved especially effective. Third, extending the length of the recertification window gives low-income Americans who rely on SNAP more time to fit it into their work schedules and caregiving responsibilities.

Some of these lessons have already been employed by a robust network of nonprofit organizations around the country. They play a significant role in reducing the learning costs of applying for and staying on SNAP benefits by providing outreach to eligible families, disseminating information about the program, and offering technical assistance. Evidence suggests that as compared to those who were just informed of their eligibility, providing direct assistance in filling out applications resulted in an 80% increase in SNAP enrollment.

These nonprofit organizations have also identified areas where there could be improvement in the application process and user experience. For example, each state uses a different SNAP application, and the length and ease of design can vary greatly across the country. Some states have applications with repetitive questions and additional forms not required by the federal government. One proposal would be to offer a simplified, national SNAP application that is easily accessible in various formats for SNAP-eligible individuals. Ideally, there could even be one application spanning several social safety net programs, including SNAP.

As of 2020, states have increasingly made SNAP applications and resources available

online. As many as 47 states now have an online application, though often these still have in-person or hard copy requirement to complete the application.⁴⁸ For example, the application for SNAP in Pennsylvania is 30 pages long and “typically requires an in-person interview, documentation of income and expenses (e.g., medical bills), and a description of assets and criminal history. Once approved, changes must be reported regularly to renew eligibility.”⁴⁹

There is evidence that starting the process online for SNAP can increase participation in the program. However, online access does not necessarily mean a simplified process or improvements in take-up rates across all groups, so the states still need to have a mix of options for applicants. As of April 2021, the USDA has put out a call for \$5 million in grants to improve SNAP customer service, racial equity and inclusion, and improve program quality and efficiency.⁵⁰

When considering remedies to improve SNAP, policymakers should avoid treating all SNAP recipients as a monolith. Studies show that the elderly are especially vulnerable to hunger and that they face age-specific informational barriers to accessing and maintaining access to benefits. Four in ten older adults do not use the internet and the rates can be even lower for those at the lower rungs on the income ladder. Therefore, simply increasing online access to applications may not be as effective for the elderly. Experimental evidence has demonstrated that elderly individuals not enrolled in SNAP were more likely to apply if they were provided with information regarding their eligibility, and especially so if they were given the information plus technical assistance. Furthermore, researchers have suggested that there are underutilized outreach opportunities

using the Social Security Administration or AARP. Lastly, since disability rates and health issues afflict older Americans more, the burdens of recertification of benefits tend to mean more elderly adults are kicked off during these windows. One proposed intervention entails lengthening the window for recertification or pilot interventions that study how to lessen these barriers for the elderly.⁵¹

The elderly are also more vulnerable to health risks during the COVID-19 pandemic, and social distancing made it more difficult for them to buy groceries in-person as SNAP has required in the past. Recognizing this barrier to food access for some, the USDA piloted a program to allow for online food purchases and delivery through SNAP. Researchers have noted its popularity and success, especially for rural communities, and the USDA should ensure that it becomes a permanent program.⁵²

College students and young adults can also get lost in the data around low participation rates for SNAP. Researchers focusing on this population have found that there are a few ways to increase take-up by engaging campus resources, including outreach campaigns on campus to raise awareness about the availability of benefits and engaging campus food services.⁵³

Recent evidence from communities hit especially hard by the pandemic also highlights how formidable bureaucratic barriers deter many eligible households from accessing food aid.⁵⁴ Policymakers should use information technology to modernize social service delivery and reduce the administrative burden on people to increase take-up in food assistance programs.

PPI has called for modernizing safety net programs to reduce the high “opportunity costs” of being poor in America.⁵⁵ Federal and state

governments should adopt modern digital technologies that help low-income families apply once for public benefits without having to run a bureaucratic gauntlet of siloed programs for nutrition, housing, unemployment, job training, mental health services, and more.

“While it’s true that government safety net programs help tens of millions of Americans avoid starvation, homelessness, and other outcomes even more dreadful than everyday poverty, it is also true that, even in ‘normal times,’ government aid for non-wealthy people is generally a major hassle to obtain and to keep,”

notes Joel Berg, PPI Senior Fellow and CEO of Hunger Free America.⁵⁶

“Put yourself in the places of aid applicants for a moment,” Berg added. “You will need to go to one government office or web portal to apply for SNAP, a different government office to apply for housing assistance or UI, a separate WIC clinic to obtain WIC benefits, and a variety of other government offices to apply for other types of help — sometimes traveling long distances by public transportation or on foot to get there — and then once you’ve walked through the door, you are often forced to wait for hours at each office to be served. These administrative burdens fall the greatest on the least wealthy Americans.”

In a 2016 PPI report, Berg proposed the creation of online “HOPE” accounts for families to better manage and access their benefits, and into which they could deposit their public assistance.⁵⁷

This idea is at the heart of the Health, Opportunity, and Personal Empowerment (HOPE Act) introduced by Representatives Joe Morelle, D-N.Y., and Jim McGovern, D-Mass., and Senator Kirsten Gillibrand, D-N.Y.⁵⁸ The HOPE Act would fund state and local pilot projects setting up online HOPE accounts to make it easier for low-income people to apply for multiple benefits programs with their computer or mobile phone. In addition to saving them time, money, and aggravation, HOPE accounts enable people to manage their benefits — effectively becoming their own “case manager” — and easing their dependence on often inefficient and unresponsive social welfare bureaucracies.

Part IV. Excessive restrictions on what you can and cannot buy in SNAP impose unnecessary psychological and learning costs

One commonly cited psychological cost to applying is the stigma associated with dependence on public assistance.⁵⁹ This has been mitigated by the introduction of EBT cards, which function like traditional debit cards, and therefore do not call attention to a food shopper’s use of the benefit program. As new payment technologies evolve, SNAP payment options should follow suit to prevent feelings of shame or social exclusion.

Some of the psychological costs are more subtle. Restricting what low-income people can buy with SNAP conveys the humiliating implication that they can’t be trusted to make sound decisions for themselves. The rules around what SNAP benefits can and cannot be used for include:

TABLE 3: THE RULES AROUND WHAT SNAP BENEFITS

SNAP BENEFITS CAN BE USED FOR...	SNAP BENEFITS CAN NOT BE USED FOR...
Fruits and vegetables	Beer, wine, liquor, cigarettes, or tobacco
Meat, poultry, and fish	Vitamins, medicines, and supplements
Dairy products	Live animals (except shellfish, fish removed from water, and animals slaughtered prior to pick-up from the store)
Breads and cereals	Foods that are hot at the point of sale
Other foods such as snack foods and non-alcoholic beverages	Any non-food items (pet foods, cleaning supplies, paper products, other household supplies)
Seeds and plants, which produce food for the household to eat	Hygiene items and cosmetics

Some of these rules make little nutritional sense. For example, SNAP recipients aren't allowed to buy hot or prepared meals, which in some cases can be cheaper or the exact same price as the cold or uncooked option next to it in the grocery store.⁶⁰ During a May 2021 interview with C-SPAN, PPI Senior Fellow and CEO of Hunger Free America Joel Berg advocated for a different approach,

“Banning certain items is not the way to go. We don’t need the government to micromanage people’s lives. Instead, we need to teach all Americans balanced lifestyles, balanced diets, so they can have the occasional enjoyable candy bar or soda, but the bulk of their diets, like all Americans, should be more fresh produce, more whole grains.”

To encourage healthier and more nutritious eating, policymakers should use carrots instead of sticks. One example is the USDA's Health Incentives Pilot in Massachusetts, which gave

SNAP participants a rebate for each dollar used on nutritious foods, such as fruit and vegetables.⁶¹ As Diane Whitmore Schanzenbach of Northwestern University told Congress in 2017,

“In response to this price rebate, consumption of the targeted healthy foods increased by 25%. In recent years, many local areas and even a few states have taken a similar approach by awarding bonus dollars for benefits used at farmers’ markets, allowing recipients to stretch their food budget farther when they buy fresh produce. To date, these programs have been successful. Exploring ways to replicate or scale these types of programs nationally would provide a more constructive and effective path forward toward achieving the goal of increasing healthy food consumption by SNAP recipients.”

Part V. How to make SNAP more resilient and better prepared for future crises, including the use of automatic stabilizers, rethinking work requirements, and eligibility

U.S. policymakers should use the lessons from the COVID-19 pandemic and the Great Recession to ensure that Americans are better prepared to meet the next national emergency. For example, Sen. Bennet's Food for Families in Crisis Act would reform SNAP by implementing an "economic trigger to jumpstart automatic stabilizers" if the economy meets certain conditions.⁶² If these conditions are met, SNAP would automatically increase by 15% until the economy recovers, the minimum benefit would increase to \$30, and work requirements would be suspended for the duration of the crisis. These proposals would help get aid to families quickly, especially those who experience job losses and are unable to find stable employment.⁶³

Suspending work requirements during periods of high unemployment is especially important since low-income Americans should not be penalized for being unable to find employment when none is available to them. Recent analysis on the effect of work requirements on program participation and employment in SNAP raise important questions regarding the efficacy and design of such requirements generally.⁶⁴ In a recent interview, Nobel Prize-winning economist Esther Duflo stated that, "There were a lot of worries during the coronavirus pandemic that the \$600 weekly allowance under the Cares Act would discourage people from going back to work because it's often more than they would make."⁶⁵ But this has been studied by different groups of academics, who have found zero disincentive effect of that act.⁶⁶ People need to have meaning in their life.⁶⁷ They need to make

a difference in their job. People are looking for respect in the job that they are doing, and in the community they're living in, and that's much, much more dominant than the financial incentive.

Sen. Bennet has also proposed requiring states to use Broad-Based Categorical Eligibility (BBCE) to make households automatically eligible for SNAP if they receive cash or noncash benefits from other assistance programs. As of 2019, 39 states and the District of Columbia apply BBCE in varying ways and this proposal would expand that to all states, which would expand eligibility to more families and reduce the burdensome paperwork to apply for multiple programs. This would be a welcome update to streamline eligibility and access for more families.

Part VI. Benefits of increased monthly allocations for families with children under age five and a proposal for a "child multiplier"

Children undergo some of the most important development from birth to age five, and this period can have life-long implications for their health and economic trajectories.⁶⁸ Yet, childhood hunger is a persistent problem for low-income Americans, especially for Black and Hispanic families. These hunger rates are not seen at the childhood level for other high-income countries, who have a higher rate of public spending on children and families.⁶⁹

One option to address the importance of good nutrition during this critical period for growth and existing gaps in benefits is permanently enhancing SNAP with a "young child multiplier" that would increase maximum SNAP benefits by 20% for households with children between ages 0 and 5.⁷⁰ For any family with a qualifying child in the household, the maximum benefit will be multiplied by 1.2, then the family's benefits

would be calculated according to the standard benefit formula for deductions and net income calculations.” This proposal would strengthen the nutritional well-being of young children and have intergenerational benefits to society.

Part VII. Current asset limits in SNAP are creating negative, unintended consequences

The asset limits in SNAP — that is the amount of savings that families have in reserves — have been found to have the unintended consequence of discouraging households from having even small rainy-day funds of as little as \$500. Additionally, the complex asset rules can create confusion for households and discourage them from having bank accounts and increase churn in and out of the program. Research shows that states with “relaxed SNAP asset limits via BBCE increase low-income households’ financial security and stability by both increasing savings and reducing the fluctuation in SNAP benefits that accompany churn.” If states were required to follow broad-based categorical eligibility, households would benefit via improved financial security through being banked, having rainy day funds, and having fewer lapses in SNAP benefits.

U.S. Senators Chris Coons, D-Del., and Sherrod Brown, D-Ohio, introduced the Allowing Steady Savings by Eliminating Tests, or ASSET, Act in 2020 which would eliminate asset limits as restrictions in several public assistance programs, including SNAP.⁷¹

Part VIII. Rural America and food deserts need more access and forward-looking technologies can make SNAP purchases easier and more efficient

In reimagining SNAP, there is also a need to consider not just the future of eligibility and access, but also to look forward at technologies to better deliver benefits. EBT cards have

significantly improved the customer experience of SNAP recipients. And the increasing availability of online purchasing made possible during the pandemic is a marked step forward. However, there are still gaps left in technologies.

First, the EBT system is efficient but payment options for consumers are growing and SNAP should keep pace, or at least not fall too far behind. Americans are increasingly relying on mobile payments, such as Apple Pay, and it would be more inclusive to give SNAP recipients the ability to pay with mobile phones as well.⁷²

Second, retailers and customers have reported frequent outages with EBT systems that prevent families from being able to use their cards at check out at the grocery store, imposing psychological costs and feelings of shame when they cannot purchase the food in their shopping carts because they lack the funds. Outages are especially frequent in rural areas, further worsening geographic inequalities. Since some of these areas are considered to be “food deserts” — areas with limited access to healthy and affordable food — if the EBT system goes down in a town with only one grocery store, that has economic implications for the retailer as well as preventing SNAP recipients from buying food.⁷³ Policymakers need to invest in upgrading these systems and available technologies so that SNAP recipients can use their funds dependably and retailers are not discouraged from accepting EBT payments.

Third, while online purchasing for SNAP was expanded during the pandemic, it is still not widely available and only a few retailers have been able to make it through the burdensome application process that can take up to a year.⁷⁴ As a result, very few SNAP recipients are using this option. Policymakers need to make it easier

for retailers to apply and for customers to be able to purchase food online to be delivered, not just available for pick up.

Part IX: Considerations of cost in SNAP

Because spending on SNAP fluctuates depending on economic conditions, it is difficult to project the cost of the program in any given year. The pandemic caused spending to jump from \$60 billion in 2019 to \$90 billion in 2020 and one might expect a similar jump in the future if our proposed automatic stabilizers are enacted.⁷⁵ But lawmakers should not be too concerned with these costs because more spending is beneficial in recessions, and the fiscal multiplier of SNAP – the amount of economic activity generated for each dollar of government spending – is estimated to be 1.5 or higher, making it an effective form of stimulus.⁷⁶ Given the role of SNAP as a countercyclical safety net program, one would expect that caseloads and spending will once again decrease in the coming years as they did following the Great Recession.⁷⁷

We estimate that other provisions in this paper could cost up to \$16 billion annually during normal economic times, depending on how successful they are in increasing take-up rates. These costs should be offset and considered in the context of a broader improvements to the social safety net, such as those in President Biden's American Families Plan. For example, making permanent the full refundability and expansion of the Child Tax Credit for families with young children that Congress adopted earlier this year might help reduce food

insecurity in a way that would be duplicative with our proposal to increase their SNAP benefits by 20%. PPI has previously proposed a comprehensive package of tax and spending changes that could be used to pay for this or similar improvements to the social safety net for vulnerable families.⁷⁸

CONCLUSION

When people are hungry, it is harder for them to be healthy, productive members of society. It is in our national interest to wield every possible intervention at curbing hunger in the U.S. Food insecurity is a widespread problem that afflicts the young and old and limits the economic potential of the most economically vulnerable among us. The success of SNAP during the pandemic demonstrates for policymakers the great opportunity for reducing food insecurity when administrative barriers are low, and accessibility is high.

We should not return to business as usual for food assistance. The post-pandemic era should mark the beginning of a new national dialogue for how to wipe out hunger and malnutrition in America. Policymakers and researchers should continue to test and experiment with innovative ways to increase take-up for SNAP, reduce administrative burdens, and improve the customer service and user experience of program participants. We've learned lessons during the pandemic on how to more efficiently provide meals to families outside of the traditional systems, and we should preserve these going forward to modernize SNAP and nutrition support.

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