



## Strengthening the Safety Net: The Supplemental Nutrition Assistance Program

The Supplemental Nutrition Assistance Program (SNAP), previously known as food stamps, aims to help low-income households increase their food purchasing power.<sup>i</sup> It has wide reaching effects on the health and financial stability of participating households. SNAP is the second-largest poverty reduction program in the safety net, lifting 8.4 million people, including 4.8 million children, out of poverty in 2015 alone.<sup>ii</sup> It also generates economic activity for surrounding communities and reduces health care costs.

Despite these positive outcomes, SNAP is under scrutiny as Congress prepares to reauthorize the Farm Bill (formally known as The Agricultural Act of 2014) by September of 2018. Since SNAP comprises 80 percent of the bill's spending, the reauthorization has renewed the debate over this safety-net program.<sup>iii</sup>

### Food Insecurity

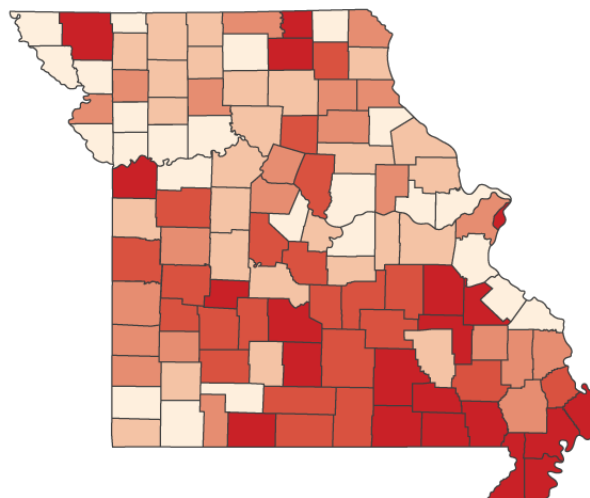
The United States Department of Agriculture (USDA) defines food insecurity as a lack of consistent access to adequate food.<sup>iv</sup> In 2016, 14.7 percent of Missourians were food insecure at some point during the year, which exceeds the national rate by approximately 2 percent. In addition, more than 17 percent of children in Missouri experienced food insecurity.<sup>v</sup> Families who are food insecure are often faced with trade-offs between buying food or paying for essentials such as utilities, housing, transportation, and medical care.<sup>vi</sup>

Food insecurity has a significant impact on individuals' health at every age. For example: children are 1.4 times as likely to have asthma, adults have increased rates of mental health disorders and depression, and older adults have mobility limitations comparable to someone 14 years older.<sup>vii</sup> Health care expenses for food-insecure households were 49 percent higher than food-secure households due to hospitalizations, emergency room visits, prescription drugs, etc.<sup>viii</sup>

Children who are food insecure often have poor dietary intake and low physical activity, which consequently increases their risk of developing obesity.<sup>ix</sup> Obesity is associated with significant health care costs for both the individual and the insurer. In 2012, MO HealthNet spending related to obesity totaled \$995 million, 11.4 percent of all expenditures.<sup>x</sup>

### Food Uncertainty

Data Sources: US Census Bureau, American Community Survey,  
Small Area Income and Poverty Estimates  
US Department of Labor, Bureau of Labor Statistics



#### Percent of Individuals Food Uncertain

Quintile Classification



Cafer, et al. (2016). "Missouri Hunger Atlas 2016."  
University of Missouri Interdisciplinary Center  
for Food Security.



## Opportunity to Improve

In 2016, an average of 389,241 Missouri households received SNAP each month.<sup>xi</sup> SNAP participants are 20 to 50 percent less likely to be food insecure compared to eligible individuals who have not enrolled in the program.<sup>xii</sup> Research has shown that the program can address many of the negative health outcomes associated with food insecurity. Children in households receiving SNAP have a reduced risk of obesity, heart disease, diabetes, and high blood pressure later in life.<sup>xiii</sup> Additionally, the program has been associated with fewer hospitalizations and nursing home visits among older adults. The reduction in high-cost services resulted in a savings of \$2,120 per older adult in the year following SNAP enrollment.<sup>xiv</sup>

SNAP’s positive outcomes are encouraging, but the program could go further to achieve the USDA’s goals. “USDA works to increase food security and reduce hunger by providing children and low-income people access to food, a healthful diet and nutrition education in a way that supports American agriculture and inspires public confidence.”<sup>i</sup>

### Program Reach

The majority of people who experience food insecurity are eligible for SNAP benefits, but the program does not reach everyone who is food insecure. Approximately one-third of food-insecure households earn more than the federal poverty level.<sup>xiii</sup>

In 2015, 88.5 percent of eligible Missourians enrolled in SNAP; however, participation rates are lower among some of the most vulnerable populations.<sup>xv</sup> In 2012, an estimated 38 percent of eligible Missourians ages 60 and older were enrolled in the program.<sup>xvi</sup> In 2016, 67 percent of children who were food insecure in Missouri were eligible for some nutrition benefits (SNAP, WIC, etc.).<sup>xvii</sup> Barriers to enrollment include lack of awareness, stigma associated with receiving public benefits, and the complexity of the application process.<sup>xviii</sup> Missourians must submit proof of citizenship, residency, income, and expenses in addition to verifying eligibility during interim reviews every 6 to 12 months.<sup>xix</sup>

### Benefit Value

On average, an individual’s SNAP benefits in Missouri total \$119.61 per month.<sup>xx</sup> The program determines the amount of benefits for participants based on household size, net income, and the price of a minimal-cost meal plan referred to as the Thrifty Food Plan (TFP).<sup>xxi</sup> SNAP does not consider variance in food prices across the United States.

Unfortunately, the maximum SNAP benefit per meal (estimated at \$1.86) does not cover the cost of a TFP meal in the state, which ranges from \$1.86 to \$2.73.<sup>1, xxii</sup> This suggests that households with zero net income are unable to afford sufficient food for their families, even though they receive SNAP benefits. In 2015, 53 percent of SNAP households across the United States still experienced food insecurity, and 23 percent had very low food security.<sup>xxiii</sup>

### Monthly Household Income Limits and Maximum Benefits for SNAP in Missouri

Number of Household Members	Maximum Gross Income	Maximum SNAP Benefit
1	\$1,307	\$192
2	\$1,760	\$352
3	\$2,213	\$504
4	\$2,665	\$640
5	\$3,118	\$760

Department of Social Services. “Income Limits and Food Stamp Benefits.” 2018.

<sup>1</sup> Saline County’s TFP meal cost is estimated to be \$1.86, the same as the SNAP benefit per meal. The cost of TFP meals in every other Missouri county exceed the SNAP benefit per meal.



## Nutrition

The program's limited benefits make it difficult to afford healthy food choices. Researchers found that individuals must pay \$1.50 more per day to afford the healthiest diet (fruits, vegetables, fish, nuts, etc.) compared to the least healthy diet (processed foods, meats, refined grains, etc.).<sup>xxiv</sup> Additionally, healthy food typically requires preparation. SNAP participants may have difficulties finding the time and space to prepare food. Studies have found that working mothers use food preparation strategies that require less time and cost more, such as buying convenient meals.<sup>xiii</sup>

## Policy Interventions

SNAP is a good foundation for addressing food insecurity. Nationally, the program has increased its operating efficiency over the past several years. More than 93 percent of the program's funding is spent on benefits, and the fraud rate was 1.5 percent in 2016, which is a decrease from 3.5 percent in 2012.<sup>xxv,xxvi</sup> At the state level, the Department of Social Services (DSS) tracks and investigates how Missouri participants use SNAP benefits. The responsibility is challenging given that DSS has limited resources and a data analytics system that is not fully customized for staffs' needs.<sup>xxvii</sup> Policymakers should be conscious of the administrative burden and data management requirements when considering program changes.

Several pilot programs have tested adding incentives for healthy foods. Elements of these programs could be incorporated into SNAP for all beneficiaries. The United States House of Representatives proposed a version of the Farm Bill in April 2018 that would have increased funding for grants in the Food Insecurity Nutrition Incentive Program (FINI) to give more SNAP beneficiaries the opportunity to participate. Missouri and Kansas currently operate a [Double Up Food Bucks](#) program funded by FINI and local philanthropy agencies that provides a 1:1 match for SNAP dollars spent on fruits and vegetables at participating grocery stores and farmers markets.<sup>xxviii</sup> The grant ends in December 2019.

Another example of one of these programs is the Healthy Incentives Pilot (HIP) that allowed participants to earn \$0.30 for every SNAP dollar spent on fruits and vegetables. HIP participants consumed 36 percent more fruits and vegetables per day and reported spending \$6.15 more per month (both in SNAP benefits and other forms of payment) on fruits and vegetables compared to other SNAP households.<sup>xxix</sup> This finding demonstrates the economic activity that is generated from the program. In general, every dollar in SNAP benefits creates \$1.80 in economic activity.<sup>xv</sup> HIP increased the value of SNAP benefits and made nutritious diets more affordable. Additionally, the initiative saw increased awareness and understanding over time with "promotional effects" driving increased participation.<sup>xxx</sup>

Federal and state lawmakers have proposed changes to SNAP that would expand its work requirements.<sup>2</sup> Although these proposals did not pass, they signal interest of some policymakers and may be pursued in the future. The previously proposed Farm Bill would have required all "work-capable" adults to work 20 hours per week and 25 hours per week starting in fiscal year 2026.<sup>xxx</sup> Failure to comply with the regulations would have caused participants to lose their benefits for a year and up to three years for subsequent offenses.<sup>xxxii</sup>

Similarly, legislation was filed during the 2018 Missouri General Assembly to sanction households from receiving SNAP benefits for failure to meet work requirements. Disqualifications would have ranged from three months for the first offense to permanent household disqualification for the third offense ([SB 561](#), [HB 1486](#)). The proposed legislation was estimated to permanently disqualify more than 42,000 individuals from receiving SNAP benefits. Notably, any cost savings from reduced participation would benefit the federal government, without fiscal benefit for the state, because SNAP benefits are federally funded. The provisions would have also led to an uptick in

<sup>2</sup> Evidence on the effectiveness of work requirements in safety net programs has been mixed. See Missouri Foundation for Health's previous publication, [Medicaid Work Requirements](#), for more information.



administrative burden.<sup>xx</sup> In addition, legislation was proposed to prohibit the state from seeking a waiver of federal work requirements for able-bodied adults without dependents during economic downturns or high periods of unemployment ([HB 1846](#), [HB 2078](#)).

## Conclusion

Food insecurity is detrimental to the health and well-being of those who experience it. SNAP lays the groundwork for decreasing food insecurity and producing positive health outcomes as well as health care cost savings. To promote the objectives of the USDA, the program could enroll more food-insecure households, increase the benefit value relative to food costs, and promote nutritious meals for participants. Lawmakers should consider incentives for nutritious food purchases to increase the value of SNAP benefits. State and federal policymakers should also be cautious about implementing stricter work requirements to avoid unnecessarily causing families to lose SNAP benefits and increasing their vulnerability to food insecurity.

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