

Missouri SNAP Basics



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**Missouri Foundation
for Health**

a catalyst for change

Provides monthly food benefit to



1 out of every 9
Missourians

Provides monthly food benefit to



20%
of Missouri's children

Benefits are used by only



42%
of eligible older Missourians

Average daily food benefit of



\$6.27
per participant

Annually provides



\$1 billion+
in benefits for redemption
at Missouri food retailers

Provides food benefits for



670,000+
Missourians

Abbreviations and Acronyms

ABAWD	Able-Bodied Adult Without Dependents
EBT	Electronic Benefit Transfer
ESAP	Elderly Simplified Application Project
FNS	Food and Nutrition Service
FPG	Federal Poverty Guidelines
FSD	Family Support Division
FY	Fiscal Year
MO DSS	Missouri Department of Social Services
PHE	Public Health Emergency
SMD	Standard Medical Deduction
SNAP	Supplemental Nutrition Assistance Program
TFP	Thrifty Food Plan
USDA	U.S. Department of Agriculture



Introduction

An estimated 13.5 million U.S. households, or over 10% of the total U.S. households, are food insecure.¹ These households lack consistent, dependable access to enough food for every person in their household. Food insecurity, particularly in households with children, is associated with many adverse outcomes, including poor health, maternal depression, developmental delays in early life, and poor academic achievement.² Food insecurity trends can be affected by economic changes and federal, state, and local policies.³

Food Insecurity in Missouri

Missouri's food insecurity rate is 12%, slightly above the national rate of 10%.⁴

Significant disparities in food insecurity rates are apparent. Within Missouri, the food insecurity rate for Black Missourians is 27%, which is slightly higher than the national rate of 24%. Among Hispanic Missourians, the food insecurity rate is 13%, compared with a national rate of 19%. For white, non-Hispanic Missourians, the food insecurity rate is 9%, which is higher than the national rate of 8%.⁵ These disparities are the result of long histories of racism and structural oppression; the concentration of social

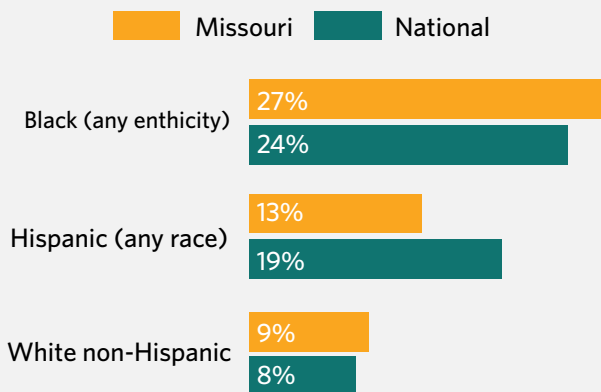
and economic disadvantages among people of color, such as wealth gaps over time; and established determinants of food insecurity, including poverty, unemployment, incarceration, and disability.⁶ Some evidence suggests unequal access to food assistance programs also contributes to these disparities.⁷

Food insecurity rates are highest in the southeast region of Missouri. Across counties, food insecurity rates ranged from 8% (Osage and St. Charles counties) to 22% (Pemiscot County).⁸

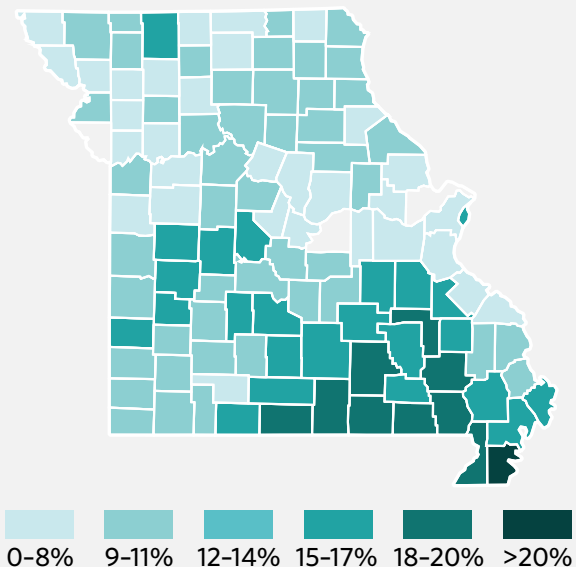
Missouri's Food Insecurity Landscape

Household Food Insecurity Rates in Missouri and Neighboring States ⁹	
National	10%
Arkansas	15%
Oklahoma	14%
Kentucky	12%
Missouri	12%
Tennessee	11%
Nebraska	11%
Kansas	10%
Illinois	9%
Iowa	7%

Food Insecurity Rates by Race and Ethnicity: Missouri Versus National¹⁰



Food Insecurity Rates by Missouri County¹¹



Supplemental Nutrition Assistance Program

*In FY 2021,
one in eight
Americans
used SNAP
each month¹²*



The Supplemental Nutrition Assistance Program (SNAP) is the nation's largest nutrition safety net program. It represents the nation's first line of defense against food insecurity and hunger by improving food access and affordability. SNAP served over 41.2 million participants nationwide in an average month in federal fiscal year (FY) 2022.¹³ Research has shown that SNAP benefits reduce the likelihood of food insecurity by roughly 30%.¹⁴ Because of this rate of effectiveness, increasing access to SNAP is a key strategy in reducing food insecurity.

SNAP provides monthly benefits households can use to purchase food at retailers, such as grocery stores. Benefits are provided to households on an electronic benefits transfer (EBT) card, which looks and operates like a debit card but can be used only to purchase eligible food.

As indicated in SNAP's name, the program is intended to act as a supplement to a household's food budget; SNAP is not designed to cover the

Stabilizing Effect of SNAP

SNAP's dollars serve as an economic stabilizer and help support local economies. The U.S. Department of Agriculture's (USDA) Economic Research Service estimated that for every dollar spent on SNAP during an economic downturn, the program generated \$1.50 in economic activity as the result of a strong multiplier effect. This effect is driven by an increase in food purchasing power as a result of receiving SNAP benefits; these benefits facilitate additional money being directed toward farmers, retailers, food processors, food distributors, and employees of these groups.¹⁵

entirety of a household's food costs. A household's benefit amount may increase or decrease as changes within the household occur. For instance, if a household's income level increases, the benefit amount will decrease.

SNAP provides benefits to all eligible individuals who apply — with no waiting list. This funding structure enables SNAP to respond to the needs of eligible people during economic downturns. As more people become income-eligible for SNAP, the program expands to ensure anyone approved for the program receives benefits. Similarly, benefit expenditures contract when need for the program decreases, such as during an economic recovery.

SNAP was previously known as the Food Stamp program. Although the program was created in the 1930s in response to the Dust Bowl, the current iteration of SNAP evolved from the 1964 Food Stamp Act. Paper stamps were purchased and distributed to expand the purchasing power of households with low incomes. The official purposes of the Food Stamp Act included "strengthening the agricultural economy and providing improved levels of nutrition" among households with low incomes.¹⁶

The Food Stamp Act of 1977 created nationwide eligibility standards for the Food Stamp program and provided USDA's Food and Nutrition Service (FNS) the authority to regulate many aspects of the program. States are responsible for administering the program through actions such as determining eligibility and issuing benefits to approved households.¹⁷ The federal government fully funds the cost of SNAP benefits, while the cost of administering the program is split evenly between the federal government and the states.¹⁸

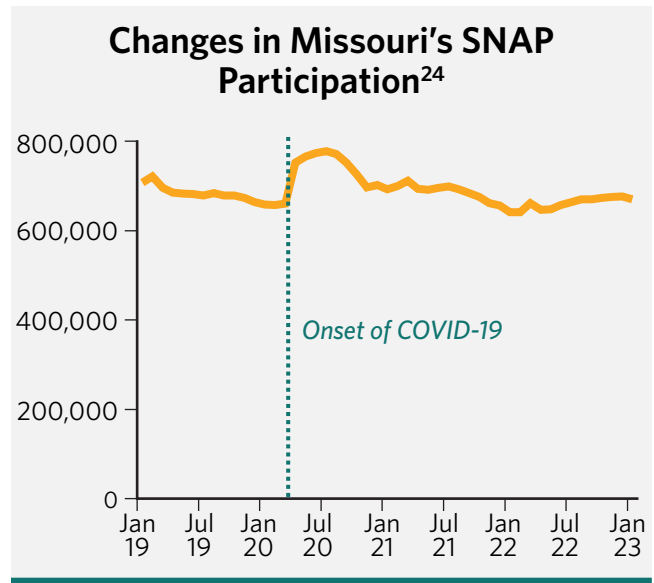
The current version of the program derives its authority from the Food and Nutrition Act of 2008, which changed the name of the program to SNAP to reflect that the program no longer used actual stamps and to help fight stigma associated with the stamps.¹⁹

In Missouri, SNAP is administered by the Missouri Department of Social Services (MO DSS) Family Support Division.

Participation

Participation Trends

SNAP participation varies significantly according to changes in economic conditions. SNAP participation in Missouri steadily declined during the years before the COVID-19 pandemic but sharply increased at the onset of the pandemic, as it did across the country. This increase is likely the result of the pandemic’s economic effects on households’ income and temporary changes to SNAP that eased application procedures, expanded eligibility for certain populations, and increased benefit levels. SNAP participation in Missouri started declining in September 2020 and has remained near pre-pandemic levels through 2022.²⁰ State policy options and waivers can also significantly influence SNAP participation.



Participation Rates

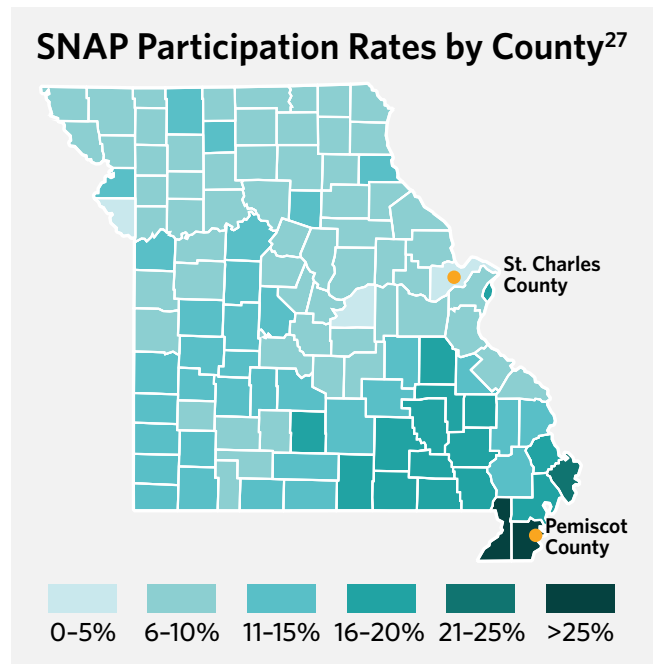
Many households eligible to participate in SNAP in Missouri are not participating. For example, only 42% of eligible older adults (aged 60+) participate in SNAP in Missouri,²¹ and only 74% of working households in Missouri that are eligible for SNAP participate.^{22, a}

Participation Rate Among SNAP Eligible Missourians Versus Nation^{25, 26}

	Missouri	National
Overall	85%	82%
Working households	74%	72%
Older adults(aged 60+)	42%	42%

Participation Across the State

When comparing different areas within Missouri, the southeast part of the state has the highest participation as a percentage of overall population. Missouri counties with higher SNAP participation rates also have high food insecurity rates. Participation as a percentage of overall population ranged from below 4% in St. Charles County to nearly 30% in Pemiscot County.²³



^a The most recent FNS estimates of overall SNAP participation rates and participation rates from working households are from FY 2019. The most recent FNS participation rates for older adults (aged 60+) are from FY 2018. The estimates for eligible people include individuals in households that pass all applicable federal SNAP income and resource tests or in which all members receive cash public assistance. The estimates for eligible working people with low incomes include individuals who are eligible for SNAP and live in a household in which a member earns income from a job.

Eligibility and Benefit Levels

Eligibility

Households applying for SNAP must meet federal eligibility standards to participate. Under these federal rules, SNAP households must meet three important financial tests:²⁸

- Gross income test:** Gross income refers to a household's income before any of the program's deductions are applied. A household's gross income must be at or below 130% of the federal poverty guidelines (FPG) to qualify for SNAP. A household with an older adult (aged 60+) or a person with disabilities does not need to meet the gross income test and only needs to meet the net income test.

- Net income test:** Net income refers to a household's income after the program's deductions are applied. A household's net income must be at or below 100% of the FPG to qualify for SNAP. For example, a family of three with a net income of more than \$1,920 a month would not qualify for SNAP under federal rules in FY 2023.
- Asset test:** Assets are resources available to the household to purchase food, such as money in a bank account, but retirement savings generally do not count as assets. In FY 2023, households with a member who is an older adult (aged 60+) or has a disability must have assets of \$4,250 or less, while all other households must have assets of \$2,750 or less to qualify.

The income and asset limits are adjusted for inflation by the federal government each October.

Fiscal Year 2023 SNAP Income Eligibility Limits²⁹

Family Size	Monthly Income	
	Gross (130% FPG)	Net (100% FPG)
1	\$1,473	\$1,133
2	\$1,984	\$1,526
3	\$2,495	\$1,920
4	\$3,007	\$2,313
5	\$3,518	\$2,706
6	\$4,029	\$3,100
7	\$4,541	\$3,493
8	\$5,052	\$3,886
Each additional member	+\$512	+\$394

FY 2023 SNAP Asset Limits³⁰

Older adults (aged 60+) or people with disabilities	\$4,250
All other households	\$2,750



Eligibility for Special Populations

Most households that meet the income and asset guidelines are eligible for SNAP, but some populations have special considerations in SNAP.^{31, 32, 33}

Working Households

Households with earnings from work receive a special 20% deduction on their earned income. Because these households could have difficulty going to or communicating with the local SNAP office during daytime work hours, the MO DSS is required by federal rules to establish procedures to accommodate and best serve these households. However, only about three-quarters of eligible working households end up participating in SNAP in Missouri. More than 42% of Missouri's SNAP participants are in households where someone works.



Older Adults

Households with older adults (60+) have the following considerations in SNAP: They do not need to meet a gross income test; they can receive an excess medical deduction; they have a higher asset limit; and they may not need to recertify as often. However, only about half of older adults who are eligible for SNAP end up participating. Research in Missouri found the primary barriers older adults face are stigma associated with using government assistance, difficulty with the certification process and applying online, and a lack of awareness of SNAP rules. Households with older adults represent about 25% of the Missouri caseload.



Students

Students are eligible for SNAP unless they are enrolled more than half-time in an institution of higher education. Students enrolled more than half-time may still be eligible under certain exemptions, such as participating in work study. While 71% of college students are considered nontraditional in that they are financially independent, work full time, or have children, college students and officials report being unfamiliar with or not fully understanding SNAP's student eligibility rules. SNAP information specific to students has historically been difficult to find or interpret. As a result, many college students struggling with food insecurity do not apply.



Unemployed or Underemployed Adults

Unemployed or underemployed (working less than 80 hours per month) adults aged 18–49 without dependents are limited to three months of SNAP benefits every three years unless they start working at least 80 hours per month or participating in a MO DSS-approved workfare or job training program. Adults who face physical or mental barriers to work, live with children, provide care for someone, or meet another exemption are not subject to the three-month time limit. Adults subject to this work requirement and time limit make up about 8% of the Missouri caseload. See the Work Requirements section for additional details.



Eligible Noncitizens

In general, noncitizen immigrants are eligible for SNAP only if they meet special conditions (e.g., a lawful permanent resident who has been in qualified status for five years, someone who meets a special refugee status). Eligible immigrants face obstacles to accurately understanding and accessing the program and may face additional language barriers. Some eligible immigrants also have inaccurate concerns that participating in SNAP will hurt their chances of becoming an American citizen, or they believe that receiving SNAP will have a negative effect on their sponsor. Eligible noncitizens make up less than 0.3% of the Missouri caseload.



Formerly Incarcerated Individuals

Individuals leaving incarceration often transition into unstable situations and lack housing and other resources. Increasing access to SNAP when individuals are released can reduce hardship and recidivism. MO DSS has received a waiver from FNS to allow incarcerated individuals to apply while they are incarcerated, and their applications will be processed when they are released. Individuals who have been convicted of drug felonies since August 1996 may not be eligible for SNAP or may need to take a series of additional steps to demonstrate they qualify for exemptions to the drug felon ban. The Missouri Legislature has the option to end the ban.





Deductions

Deductions play an important role in determining SNAP benefits. They acknowledge that not all of a household's income is available for purchasing food; some of the income must be used to meet other needs. In determining net income, the program allows the deductions listed in "SNAP Monthly Income Deductions and Exclusions in FY 2023" from a household's gross monthly income. Unfortunately, because deductions can be complex, not all SNAP applicants understand what can be deducted.

SNAP Monthly Income Deductions and Exclusions in FY 2023^{34, 35}

Deduction Type	Description	Amount
Standard deduction	Provided to all households to account for basic unavoidable costs	Based on household size: <ul style="list-style-type: none"> ■ \$193 for households of one to four people ■ \$225 for households of five people ■ \$258 for households of six or more people
Income deduction	Provided to households with earnings; accounts for work expenses and payroll taxes and acts as a work incentive	20% of gross earned income of all household members
Dependent care deduction	For child care or other dependent care expenses that are necessary for a household member to work or participate in education or training	Based on out-of-pocket costs incurred for care of children and other dependents
Child support payments	For any legally obligated child support that a household member pays	At state option, child support payments may be deducted when determining net income or excluded when determining a household's gross income; Missouri excludes these payments
Medical expenses deduction	For households with an older adult (aged 60+) or an individual with a disability, if they have significant medical expenses	Out-of-pocket medical costs exceeding \$35 per month; Missouri provides a \$135 standard medical deduction for households with at least \$35 in medical expenses; see Waivers, Demonstration Projects, and Pilots for details
Excess shelter expenses deduction	For the household's housing costs (including rent, mortgage payments, and utilities) that exceed half of its net income after all other deductions	Shelter costs greater than half of household's remaining net income after all other deductions; deduction cap is \$624, but no cap for households with older adults (aged 60+) or individuals with disabilities Homeless shelter deduction: \$166.81

Note: The standard deduction and the excess shelter deduction cap are for the 48 contiguous states and the District of Columbia. They are adjusted for inflation by the federal government every October.

Calculating Benefits

The SNAP benefit amount provided to each household depends on the household size, composition, income, and deductions. In calculating benefits for each household, SNAP expects households to spend 30% of their net income on food.^b As a result, the SNAP benefit reduction rate is set at 30% — benefits are reduced by 30 cents for each additional dollar in household net income.³⁶

The maximum SNAP benefit a household can receive is tied to the cost of USDA’s Thrifty Food Plan (TFP).³⁷ The TFP estimates the cost of foods and beverages that make up a healthy diet, consistent with the Dietary Guidelines for Americans, that households with low incomes can purchase and prepare.^c The maximum monthly SNAP benefit by household size is adjusted by the federal government annually in October to account for inflation.

After a state agency calculates a household’s income deductions to arrive at the household net income, the state agency subtracts 30% of the net income from the maximum benefit amount to arrive at the household benefit amount. The amount of benefits the household receives per month is called an allotment.

Benefit Amounts

The national average SNAP benefit per person in November 2022 was about \$260 a month, or about \$2.80 per meal. In Missouri, the average SNAP benefit per person during that same time was about \$195 a month, or about \$2.09 per meal.³⁸

^b Before 1977, the program required certain households to purchase food stamps, and the purchase price of up to 30% of income was deemed by Congress to be a “reasonable investment” by participants. (Source: Food Stamp Act of 1964, Pub. L. No. 91-671, 84 Stat. 2048. Published 1971. <https://uscode.house.gov/statutes/pl/91/671.pdf>) The Food Stamp Act of 1977 fully eliminated the need to purchase food stamps but structured the benefit calculation such that households would still be expected to spend 30% of their income on food. (Source: Food Stamp Act of 1977, Pub. L. No. 95-113, 91 Stat. 913. Published 1977. <https://www.govinfo.gov/content/pkg/STATUTE-91/pdf/STATUTE-91-Pg913.pdf>)

^c In August 2021, USDA announced an update to the TFP that more accurately reflected food costs and nutritious dietary patterns, which resulted in increased SNAP benefits. The 2018 Farm Bill required USDA to update the TFP for FY 2022 and every five years afterward. The TFP was created in 1976 and had not been updated since 2006.

Eligible households with one or two members qualify for at least the minimum benefit, which is set at \$23 for FY 2023 for 48 states and Washington, DC.³⁹

Simple Benefit Calculation Formula

$$\begin{aligned} & \text{Maximum benefit for that household size} \\ & - 30\% \text{ of the household's net income} \\ & = \text{the household benefit amount} \end{aligned}$$

See Appendix A for detailed example of a SNAP benefit calculation

Maximum SNAP Benefits by Household Size, FY 2023⁴⁰

Household Size	Maximum Monthly SNAP Benefit Amount
1	\$281
2	\$516
3	\$740
4	\$939
5	\$1,116
6	\$1,339
7	\$1,480
8	\$1,691
Each additional member	+\$211

SNAP Benefit per Person, November 2022⁴¹

Missouri average	\$195
National average	\$260

In response to increased hardship resulting from the COVID-19 pandemic, Congress enacted several provisions to benefit SNAP households. One of those changes included emergency allotments that increased benefits significantly for SNAP households. These emergency allotments end when the federal public health emergency or individual state emergency designation ends. Missouri decided that August 2021 would be the last month it would provide emergency allotments.⁴² As a result, Missourians participating in SNAP have seen significantly lower benefit allotments than the national average since that time.

Outreach and Awareness

Awareness

Households eligible for SNAP might not apply for assistance because they are unaware of the program or they hold a false belief that the program is not for them. Older adults (aged 60+), postsecondary students, and eligible immigrants are examples of groups that may have limited information on eligibility or how to apply.

What \$23 Can Buy⁴³

As of FY 2023, the minimum benefit a household of one or two people can receive is \$23. Some people who are eligible for SNAP believe that \$23 in benefits is not enough to warrant applying for SNAP. However, \$23 can assist a household in purchasing several modest meals, increasing the variety of food they consume, or obtaining pantry staples. With \$23, a household could buy:

Food Item	Cost
1 4-pound whole chicken	\$7.23
1 pound of ground beef	\$4.74
1 gallon of milk	\$4.18
1 loaf of (white) bread	\$1.78
1 pound of rice	\$0.93
1 pound of bananas	\$0.59
1 pound of oranges	\$1.66
1 pound of tomatoes	\$1.96
Total	\$23.07

For instance, some older adults (aged 60+) do not have easy access to or understanding of the technology that would help them apply online for SNAP. Others may incorrectly believe that receiving SNAP will affect other benefits they receive or that SNAP is made up of a limited pool of funds.⁴⁴ Postsecondary students and college officials report being unfamiliar with or not fully understanding SNAP's student eligibility rules. Historically, it has

been difficult for students to find and interpret SNAP information specific to them.⁴⁵ Eligible immigrants face similar obstacles to accurately understanding and accessing the program. They may face additional barriers if they understand complex information best in a language other than English. Some eligible immigrants also have inaccurate concerns that participating in SNAP will hurt their chances of becoming an American citizen or that receiving SNAP will have a negative effect on their sponsor.⁴⁶

FNS Priority Areas for SNAP Outreach

FNS provides guidance and recommendations for states as they develop their SNAP outreach plans. For FY 2023, FNS identified the following priority areas:

- Supporting participants in the return to normal program operations after the COVID-19 public health emergency ends
- Veterans
- Students at institutions of higher education
- Immigrant communities and mixed-status households
- Older adults (aged 60+)
- Collaborating with community-based organizations to advance racial equity⁴⁷

Outreach

Under SNAP, state agencies may apply to FNS to receive up to 50% reimbursement of the administrative costs for SNAP outreach activities. The activities should target people who do not already receive SNAP and who have low incomes. Allowable outreach activities can include eligibility prescreening; application assistance; translation of materials and bilingual accommodations; and dissemination of information via face-to-face interactions, printed materials, or social media. Outreach plans can also include assistance for mid-certification and recertification processes. Outreach expenses may not be used for television, radio, and billboard advertisements to promote SNAP.



Outreach and Awareness in Missouri

MO DSS contracts with Feeding Missouri and the University of Missouri Extension to provide SNAP outreach. Feeding Missouri incorporates its network of member food banks to execute its outreach activities. The University of Missouri and Feeding Missouri also partner to offer SNAP outreach throughout the state.

Missouri's SNAP Outreach Plan includes the following initiatives:

- Expansion of SNAP outreach in coordination with the Department of Corrections
- Training for community organizations and partner agencies to assist with SNAP applications and referrals
- Payment for Google ads to help connect Missourians searching online for SNAP assistance to local food banks for application assistance
- Work with colleges to conduct outreach and support students in applying for SNAP
- Prescreenings and application assistance with a focus on counties with higher rates of food insecurity

MO DSS SNAP-Related Facebook Post⁴⁸



Frequently Asked Questions **SNAP INTERVIEWS**

Q: Will I need to interview for recertification?

A: Yes. If you received a recertification form, you need to complete and return it.

You will then receive a call to complete an interview.

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SOCIAL SERVICES

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- Dissemination of paper SNAP outreach materials at various community sites and operate a toll-free information line (separate from the statewide helpline)

MO DSS provides information about SNAP through the department's social media channels, such as Facebook (see "MO DSS SNAP-Related Facebook Post") and Instagram. The department's website provides general information, links to resources, frequently asked questions, tutorial videos, and more to help households and individuals learn more about the program. Some resources available on the MO DSS website have been translated into Spanish.

Certification Process

MO DSS determines whether households are eligible for SNAP through a process known as certification. Federal rules outline the certification steps, but each SNAP state agency has many options for conducting the certification process as long as the state complies with federal rules.

Certification Steps

1 Application

All households wishing to participate in SNAP must file an application. Missouri offers a joint SNAP/Temporary Assistance for Needy Families (TANF) application that can be completed online or via a paper application that is mailed, faxed, or dropped off at a local SNAP office. The joint SNAP/TANF online application in Missouri takes an average of about 40 minutes to complete and involves 59 different screens.⁴⁹ Missouri provides an opportunity to complete the online application on a smartphone, and household members can take pictures of required documents and upload them from their smartphones, easing the client burden.

2 Interview

All households applying for SNAP must also complete an in-person or phone interview with MO DSS eligibility staff. The purpose of the interview is to explore the household's financial and nonfinancial circumstances, review the application details, and screen household members for eligibility criteria and exemptions. The interview is also an opportunity to provide information, request remaining verification documents, and explain the program. If a household is unable to complete the interview, they may be denied SNAP benefits.

3 Verification

MO DSS is required by federal rules to verify certain household circumstances, such as gross income, utility expenses, medical expenses, and Social Security numbers. If some items still need to be verified after MO DSS receives the application and conducts the interview, MO DSS asks the applicant to provide verification, typically in the form of

written documentation. If an applicant does not provide requested verification, they may be denied SNAP benefits.

4 Eligibility and Benefit Determination

Federal rules require MO DSS to make an eligibility determination and give eligible households an opportunity to participate within 30 days of filing the application. This time frame includes determining which household members are eligible and the benefit allotment. In Missouri, households are typically certified for a period of 12 months, but certain households with older adults (aged 60+) or persons with disabilities are certified for 24 months.

5 Mid-Certification

Midway through the certification period, SNAP households must complete a mid-certification periodic report form. For households certified for 12 months, this process occurs during the sixth month, and for those certified for 24 months, this process occurs during the 12th month. On the form, households must report certain changes in circumstances, such as noting if anyone has moved in or out of the household, earned income has increased by at least \$125 per month, or the household's assets now exceed the asset limit. If the household fails to file a complete report, the household will become ineligible and lose benefits.

6 Recertification

At the end of the certification period, each SNAP household must recertify to continue receiving benefits and start a new certification period. Unlike the process in place when households initially apply for SNAP, MO DSS does not provide an online or a smartphone option at recertification. Households recertifying also need to complete an interview and provide verification documents, similar to the process required with the initial application, before MO DSS can make an eligibility determination.

Expedited Service

Households with little income or few resources are required by federal rules to receive expedited processing and benefits within seven days, instead of

30 days, if they are found eligible. MO DSS screens households to see if they meet the criteria for expedited service and processes cases more quickly for households that meet those criteria. However, in such cases the state must still conduct an interview with the household within this condensed time frame. If the household eligible for expedited service needs to provide further verification, MO DSS approves the case with verification postponed to give the household food assistance during its difficult circumstances while granting the household more time to provide documents.

Client Communications

During each step of the certification process, MO DSS must communicate with the household to ensure household members know what actions they need to take. MO DSS generally communicates this information through written notices, which are letters from MO DSS mailed to the household. The notices inform the household about which verification documents are needed and what changes the household must report. MO DSS must also provide materials in appropriate languages and have bilingual staff available in certain areas. Communicating effectively and ensuring clients

understand what they need to do can increase the percentage of households that comply with the process and reduce the percentage of households denied SNAP benefits for procedural reasons. Clear communication helps households receive needed food assistance while lightening state staff workload by reducing the number of people who reapply or call to ask questions.

Using SNAP Benefits

After a household has been certified for SNAP, they receive an EBT card that can be used to purchase eligible food items at an approved food retailer. Federal rules define eligible food items that can be purchased with SNAP benefits. Eligible food items include fruits, vegetables, fish, meat, and bread. Households can also use SNAP benefits to buy seeds and plants that produce food for the household. They cannot use SNAP benefits to purchase hot foods or foods prepared for onsite consumption,^d vitamins, medicines, supplements, alcohol, tobacco products, or pet foods.⁵¹

^dStates can offer a restaurant meal program that allows older adults (aged 60+), persons with disabilities, or persons facing homelessness to purchase prepared meals at certain restaurants. Missouri does not currently offer this program.

Challenges Clients Face When Certifying for SNAP

MO DSS does not schedule interviews with households at initial application or at recertification. Instead, under a waiver from FNS, an eligibility worker is required to call the household to complete the interview. An eligibility worker may also call a household about missing information on their application. When households receive the call, they report a relatively straightforward process. However, when households miss the call and need to contact the call center, households report hours-long wait times and dropped calls. As a result, a high number of households in Missouri are denied because they cannot complete their interview or provide missing information. MO DSS has identified steps to reduce the number of inbound calls by improving the application and interview process, streamlining verification policies, and improving notices.⁵⁰

MO DSS does not yet allow households to recertify online or with their smartphone, which means clients must often locate a copy machine or fax machine to complete the recertification process. Notices regarding recertification look similar to other notices that require no response, and as a result, participants often fail to take the necessary action. The current recertification application form has complex language and a design that applicants may find difficult to understand. If clients cannot complete the steps to recertify but are still eligible, they often reapply shortly afterward. This problem, known as churn, means households go without benefits until the new application is processed, and it also means state staff must do more work to process a new application and field repeat calls for status updates.





Work Requirements

Federal law imposes work requirements on certain adults in SNAP. One of the most important work requirements is known as the able-bodied adults without dependents (ABAWD) work requirement.

Under this requirement, individuals aged 18 to 49 who do not live with a dependent must work or participate in a work program at least 80 hours per month or comply with a workfare program to receive more than three months of SNAP benefits in a three-year period. Exemptions from the ABAWD work requirement and three-month time limit include

facing physical or mental barriers to work, living with children, being pregnant, or providing care for someone.^e

States can request FNS approval to temporarily waive the ABAWD three-month time limit statewide or in specific areas with high unemployment or a lack of jobs. Missouri enacted a state law in 2015 that eliminated the state's ABAWD time limit waiver on January 1, 2016,⁵² and the state has not requested a waiver since.

^e For more information on SNAP work requirements and exemptions, see <https://www.fns.usda.gov/snap/work-requirements>.

State Options

Even though SNAP has federal eligibility standards and is federally regulated, each state agency administering SNAP is given explicit authority under federal law and regulations to choose from a host of state policy options. As a result, Missouri can elect policy options it believes will best suit the state and Missourians who are food insecure.

State Options Missouri Has Elected to Use

1 Simplified Reporting

Simplified Reporting is a state option that requires households to report fewer changes during the certification period, rather than reporting a host of small changes as they occur. In Simplified Reporting, households must complete a mid-certification form halfway through their certification period to notify MO DSS of certain changes in income, assets, or people living in the household. Outside of the mid-certification, households need to report only if their income goes above 130% of the FPG, the number of weekly work hours for a household member subject to the ABAWD work requirement falls below 20, or a household member wins a lottery or gambling amount at or above the SNAP asset limit for older adults (aged 60+). In general, Simplified Reporting reduces the amount of paperwork for the household and the state. Missouri has chosen to use Simplified Reporting for its entire caseload. According to the most recent published survey of states, 52 of the 53 SNAP state agencies use Simplified Reporting for at least part of the caseload, and 26 state agencies use Simplified Reporting for the entire caseload.⁵³

2 Certification Period Length

States have flexibility in how long they certify households for benefits. States may assign certification periods of up to 24 months for households with older adults (aged 60+) or persons with disabilities and up to 12 months for all other households. Missouri has elected the

state option to assign a 24-month certification period for households with older adults (aged 60+) or persons with disabilities and up to 12 months for all other households. According to the most recently published survey of states, 16 SNAP state agencies use these certification periods of 12 and 24 months.⁵⁴

3 Telephone Interviews

Missouri has elected the state option to use telephone interviews broadly for SNAP applicants. A telephone call, rather than an office visit, can provide a convenient and customer-friendly way to conduct interviews, especially for working households. However, when call centers lack staffing capacity and resources to provide sufficient access to telephone interviews, long wait times or dropped calls may occur, as documented in Missouri.^f This situation can hinder successful implementation of this state option.

4 Drug Felony Disqualifications

Under SNAP rules, state legislatures have explicit authority to remove or modify the lifetime ban from SNAP on anyone convicted of a state or federal drug felony after August 22, 1996. While Missouri has modified its ban to allow some exemptions, individuals must take several steps to demonstrate they meet the exemption, including submitting themselves to drug testing. Because this process represents additional burdens for the state agency and individuals who have long ago moved past any criminal activity, 25 state legislatures have decided to remove the ban completely, including Arkansas, Iowa, and Oklahoma.⁵⁵

^f In February 2022, a lawsuit was filed in the United States District Court for the Western District of Missouri claiming MO DSS's call center operations have resulted in erroneous SNAP denials and present barriers to SNAP access.

Waivers, Demonstration Projects, and Pilots

States may request waivers of certain provisions of the federal regulations or the Food and Nutrition Act that may increase program efficiency and improve SNAP benefit delivery.⁵⁶ States request waivers by submitting a request and any necessary explanatory information in writing to FNS. Necessary explanatory information for demonstration projects may include demonstrating the cost neutrality of a project. FNS reviews these requests as they are submitted and approves, conditionally approves, or denies the request. States can receive technical assistance from FNS while writing or developing waivers, demonstration projects, and pilots. States must often submit detailed annual reports to FNS with data showing the impact of the waiver, demonstration, or pilot after it is approved.

Standard Medical Deduction

In Missouri, the standard medical deduction (SMD) is an example of a demonstration project the state has elected to improve program efficiency. The SMD is intended to streamline the process of claiming medical deductions for SNAP household members who are older adults (aged 60+) or living with a disability. For states without an SMD, each out-of-pocket medical expense must be documented by the applicant and verified individually by the caseworker. After an applicant verifies the first \$35 of out-of-pocket medical expenses, caseworkers can use the SMD for additional expenses until the expenses exceed the SMD amount. In Missouri, the SMD amount is \$135.⁵⁷ Any expenses exceeding the SMD amount must also be verified and processed individually.

Online Purchasing Pilot

The Online Purchasing Pilot allows SNAP participants to place orders for and purchase food electronically from approved online retailers. Prior to the authorization of the online pilot program in the 2014 Farm Bill, food could only be purchased

with SNAP benefits in person. The aim of the Online Purchasing Pilot is to improve access to healthy food for SNAP participants, including people who do not live near grocery stores, people who lack transportation, and people with a disability.⁵⁸ Missouri’s request to participate in the pilot program was approved in April 2020.⁵⁹ States’ requests to provide online purchasing of food are subject to preliminary systems testing and require coordination with the state’s EBT processor and approved retailers. Missouri has 21 approved retailers accepting SNAP food orders online.⁶⁰

Waivers, Demonstration Projects, and Pilots in Missouri and Neighboring States

State	SMD	Online Purchasing Pilot ^f
Arkansas	● ^a	●
Illinois	● ^b	●
Iowa	● ^c	●
Kansas	● ^d	●
Missouri	● ^e	●
Nebraska		●
Oklahoma		●
Tennessee		●

Note: SMD = standard medical deduction

^a Source: Arkansas Department of Human Services. SNAP Certification Manual — Section 6000. Published 2021. <https://humanservices.arkansas.gov/wp-content/uploads/Recent-Rules-Filing-SNAP-6000-Deductions.pdf>

^b Source: Illinois Department of Human Services. MR #11.13: SNAP Medical Standard Demonstration Project. Published 2020. <https://www.dhs.state.il.us/page.aspx?item=55984&postdate=9/15/2022&approval=4&newsitemid=146224&getpreviousnews=true&newssidebar=4107>

^c Source: Iowa Department of Human Services. Title VII, Chapter 65: Supplemental Nutrition Assistance Program Administration. Published 2022. <https://www.legis.iowa.gov/docs/iac/chapter/441.65.pdf>

^d Source: Kansas Department of Children and Families. Kansas Economic and Employment Services Manual: 7000 Budgeting. Published 2022. <https://content.dcf.ks.gov/EES/KEESM/Current/keesm7220.htm>

^e Source: Missouri Department of Social Services. 1115.035.15.05 Amount of Medical Deduction. <https://dssmanuals.mo.gov/food-stamps/1115-000-00/1115-035-00/1115-035-15/1115-035-15-05/>

^f Source: U.S. Department of Agriculture, Food and Nutrition Service. Stores Accepting SNAP Online. Published 2022. <https://www.fns.usda.gov/snap/online-purchasing-pilot>



COVID-19 Special Flexibilities

In response to the COVID-19 pandemic and the resulting significant rise in households eligible for SNAP, legislation and administrative action gave states the ability to temporarily modify how they operated SNAP and enhanced benefit levels. These actions were intended to make receiving or applying for SNAP easier for both households and states. Missouri, along with all other states, took advantage of administrative flexibilities and benefit enhancements.⁶¹ To remain eligible for some of these flexibilities, states needed to confirm their state public health emergency declaration remained in effect. Missouri's COVID-19 related state of emergency expired December 31, 2021.⁶² MO DSS chose to implement the following COVID-19 special flexibilities:

- Extend certification periods for up to six months for households with certifications expiring or periodic reports due on or before June 20, 2021
- Use periodic reporting procedures to recertify households with recertification periods set to expire on or before December 31, 2021
- Waive initial and recertification interviews through June 30, 2021
- Issue Emergency Allotments to provide the maximum monthly SNAP benefit to all households through August 2021⁶³

Congress also made changes to eligibility nationwide. These following changes will last until the end of the federal COVID-19 public health emergency, which is scheduled to end in May 2023:

- Partial suspension of the ABAWD time limit: During the suspension, the three-month time limit cannot be applied to individuals unless their state offers them a bona fide slot in a work program
- Additional exemptions for certain college students enrolled more than half-time to become SNAP eligible

Other State Administrative Choices

As long as states remain compliant with SNAP federal rules and regulations, states have flexibility in how they administer the program. States take many factors into consideration when making administrative choices for the program. These choices may include budget, staffing experience, training capacity, system limitations, political environment, and client accessibility. The state administrative choices affect equity and equal access to SNAP by improving the process for clients or creating more barriers for those who may fall into particular subgroups (e.g., older adults, eligible immigrants, veterans, households with dependents, working adults).

Use of Call Centers

Missouri uses a call center to conduct interviews and provide information about cases and the program. Call centers can be an appealing option for states to reduce in-person wait times and the time local certification offices spend on the phone. Call centers offer a centralized outlet for clients to receive SNAP information, application updates, and benefit status; complete certification interviews or report changes; and share feedback about the program. However, call centers can also be a source of frustration for clients when call wait times are long or call center staff



have limited ability to make case changes. Of the states surrounding Missouri, Illinois, Iowa, Nebraska, Oklahoma, Arkansas, Tennessee, and Kentucky also use call centers.⁶⁴

Case Management

MO DSS uses casebanking, sometimes called task-based case management, to manage SNAP cases.⁶⁵ With casebanking, SNAP cases are addressed by the next available caseworker according to the task needing completion. Illinois, Iowa, Nebraska, Oklahoma, Tennessee, and Kansas also use some form of casebanking.⁶⁶

Missouri also provides self-service case management options for clients and applicants. These self-service options are available through the MO DSS website and include the ability to check the status of benefits, report changes, and upload documents.

SNAP Employment and Training Program Options

SNAP Employment and Training (E&T) programs are intended to help SNAP recipients gain skills, training, work, or experience that will increase their ability to obtain regular employment. Each state agency, including MO DSS, must operate an E&T program, though the agency has significant flexibility in determining clients to serve through its E&T program, activities to provide, and program locations. States may also choose to contract and partner with community colleges, community-based organizations, and/or local workforce development agencies.⁶⁷

MO DSS's SNAP E&T program is called SkillUP and is a voluntary program for all SNAP recipients. SkillUP connects SNAP recipients to community colleges, community-based organizations, and local workforce development agencies. SkillUP participants are provided with job coaches and given additional resources, such as training and child care support, to help them find work. SNAP customers subject to the ABAWD work requirement and three-month time limit can participate in SkillUP to help meet their work requirement and continue receiving SNAP.

Disaster SNAP and Other Disaster Response Options

Disaster SNAP, commonly referred to as D-SNAP, provides benefits to non-SNAP households that require temporary food assistance as a result of a disaster. States must ask FNS to operate a D-SNAP in response to a particular disaster, and the area affected must receive a special disaster declaration that includes individual assistance. If a state is approved to operate a D-SNAP, the state typically provides one month of benefits to approved households, which are equal to the maximum SNAP benefit amount for the household's size. As part of a D-SNAP, states may provide disaster supplements to ongoing SNAP households in the disaster-affected area to ensure they receive the maximum benefit amount for their household size.

SNAP state agencies can respond to a disaster in a variety of ways. In addition to operating a D-SNAP and issuing supplements to ongoing SNAP households, state agencies may take the following actions:

- Request waivers from FNS to reissue SNAP benefits in mass to help replace food purchased with SNAP benefits that was lost or spoiled as a result of a disaster.
- Extend the time frame in which SNAP households can request replacement benefits for food purchased with benefits that were lost or spoiled as a result of a disaster.
- Allow participants to use their SNAP benefits to purchase hot foods.⁶⁸



Expenditures

SNAP benefit costs are federally funded, and SNAP state administrative costs are split 50/50 between the federal government and state governments. In FY 2022, spending in the United States on SNAP benefits totaled about \$113.7 billion,⁷¹ and state administrative expenses were about \$11 billion.⁷² Benefit costs represent the vast majority of total federal expenditures in SNAP, and all other federal costs (including the federal share of state administrative expenses) represent a relatively steady and small amount compared with overall costs.⁷³

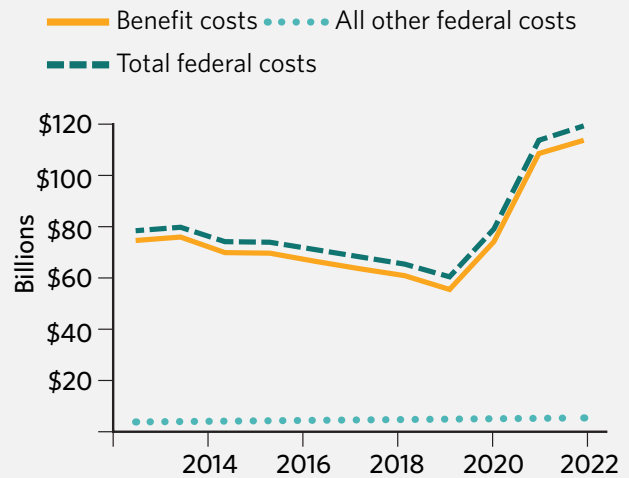
Benefit Costs

National SNAP benefit costs were declining steadily over the first seven years of the last decade, and then began increasing sharply in 2020 in response to the COVID-19 pandemic and corresponding economic recession. In FY 2022, Missouri issued about \$1.3 billion in SNAP benefits.⁷⁴

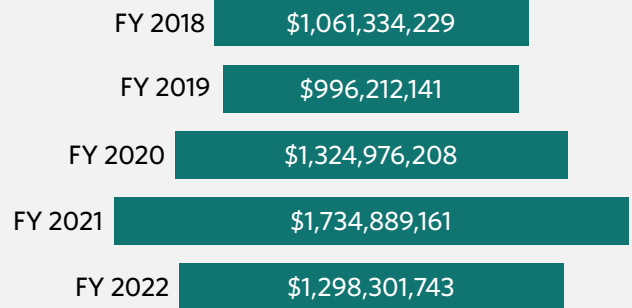
State Administrative Costs

About 5% of SNAP spending in 2022 went to state administrative costs. COVID-19 relief legislation provided more than \$1 billion in additional funding for state administrative expenses. That funding became available in 2021 and will last several years.⁷⁵ Missouri received \$3.4 million in FY 2021 and \$6.2 million in FY 2022 and FY 2023 in additional funding

Federal SNAP Expenditures⁶⁹



SNAP Benefits Issued in Missouri⁷⁰



for state administrative expenses as part of the COVID-19 relief legislation.⁷⁶

- Missouri's share of state administrative expenses for FY 2020 was about \$37.5 million.⁷⁷
- Missouri's administrative costs per case were \$21.41 in FY 2020, which was well below the national average of \$34.85.⁷⁸

Summary

SNAP plays a critical role in helping alleviate hunger for families with children, older adults, people with disabilities, and working adults across Missouri. Food-insecure households face increased risks in adverse health outcomes and higher health care

costs.⁷⁹ SNAP benefits reduce the likelihood of food insecurity by supplementing a household's food budget to afford more nutritious foods. SNAP also supports local economies. More than 4,800 large, medium, and small businesses across Missouri had about \$1.8 billion in SNAP benefits redeemed at their stores by SNAP households in FY 2021.⁸⁰

Over 600,000 Missourians depend on SNAP to put food on the table.⁸¹ With Missouri's food insecurity rate above the national average, policymakers must consider options, waivers, and administrative choices to help increase access to SNAP to help reduce hunger in the state. Understanding the basics of SNAP is an important step to address food insecurity in Missouri.



Appendix A. Benefit Calculation Resources

Missouri SNAP Benefit Calculation Example

Example: Mom (37) with two children (3 and 7) and grandmother (68). Salary of \$1,500 a month (working just over 30 hours a week at Missouri minimum wage of \$11.15) plus \$1,500 in Social Security a month. Child care costs of \$1,000 a month. Medical costs of \$175 a month. Rent costs of \$1,200 a month.

Step	Description	Calculations Based on Example
1	Calculate gross monthly income	$\begin{array}{r} \$1,500 \text{ earned income} \\ + \$1,500 \text{ Social Security} \\ \hline \mathbf{\$3,000 \text{ gross income}} \end{array}$ <p>Note: In Missouri, child support that a SNAP household member is legally obligated to pay would be excluded when calculating gross income</p>
2	Apply gross income test	Because this household includes an older adult, it does not need to meet the gross income test (if it had to meet this test, \$3,000 is less than the \$3,007 allowed for a four-person household, so it would have met the test)
3	Subtract 20% earned income deduction	$\begin{array}{r} \$3,000 \text{ gross income} \\ - \$300 \text{ (20\% of \$1,500 earned income)} \\ \hline \$2,700 \end{array}$
4	Subtract standard deduction	$\begin{array}{r} \$2,700 \\ - \$193 \text{ (standard deduction for a household size of 4)} \\ \hline \$2,507 \end{array}$
5	Subtract dependent care deduction	$\begin{array}{r} \$2,507 \\ - \$1,000 \text{ (household's child care costs)} \\ \hline \$1,507 \end{array}$
6	Subtract medical costs over \$35 for individuals who are older (aged 60+) or have disabilities, if any	$\begin{array}{r} \$1,507 \\ - \$140 \text{ (\$175 monthly medical costs minus \$35)} \\ \hline \$1,367 \end{array}$
7.a	For shelter deduction: Determine half of adjusted income (rounded up to nearest dollar)	$\begin{array}{r} \$1,367 \text{ adjusted income} \\ \div 2 \\ \hline \$684 \text{ (rounded up from \$683.50)} \end{array}$
7.b	For shelter deduction: Determine if shelter costs are more than half of adjusted income	$\begin{array}{r} \$1,200 \text{ (household's total shelter cost)} \\ - \$684 \text{ (from Step 7.a)} \\ \hline \$516 \text{ excess shelter cost} \end{array}$
8	Subtract excess amount, but not more than the limit, from adjusted income to find net monthly income	$\begin{array}{r} \$1,367 \text{ (adjusted income from Step 6)} \\ - \$516 \text{ (excess shelter from Step 7.b)} \\ \hline \mathbf{\$851 \text{ net monthly income}} \end{array}$
9	Apply net income test	Because the \$851 net monthly income is less than \$2,313 allowed for a family of four, the household has met the net income test
10	Multiply net income by 30% (rounded up to nearest dollar)	$\begin{array}{r} \$851 \text{ (net monthly income from Step 8)} \\ \times .30 \\ \hline \$256 \text{ (rounded up from \$255.30)} \end{array}$
11	Subtract resulting amount from maximum allotment for household size	$\begin{array}{r} \$939 \text{ (maximum allotment for a household size of four)} \\ - \$256 \text{ (30\% of net income from Step 10)} \\ \hline \mathbf{\$683 \text{ SNAP allotment}} \text{ for a full month} \end{array}$

Note: Dollar amounts are based on FY 2023 SNAP Cost of Living Adjustments by FNS.

Source: U.S. Department of Agriculture, Food and Nutrition Service. Cost of Living Adjustment (COLA) Information. Published 2022.

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