

# Using SNAP to Address Food Insecurity During the COVID-19 Pandemic

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**SUMMARY.** The United States Department of Agriculture's most recent food insecurity data indicated that 37.2 million Americans were food insecure, meaning they did not have access to enough food to lead happy and healthy lives. Food insecurity is linked to a plethora of health issues including diabetes, hypertension, hyperlipidemia, asthma, poor mental health, birth defects, and impaired cognitive development in children. Like many public health challenges, there are severe racial disparities. White Americans experience food insecurity at a rate of 8.1%, while Black Americans and Latinx Americans experience it at rates of 21.2% and 16.2%, respectively. The COVID-19 pandemic has devastated the US economy with over 44 million Americans filing for unemployment by mid-June 2020. This economic devastation is expected to force an additional 17.1 million Americans into food insecurity. Federal and state governments are adapting key food security programs and implementing new interventions to meet these challenges. This Chapter will examine how the Supplemental Nutrition Assistance Program (SNAP), the nation's largest nutrition program, is being leveraged during the pandemic. While key adaptations are being made to increase the effectiveness of these programs, additional measures are needed to protect vulnerable Americans during the pandemic. This Chapter's recommendations include, but are not limited to: increasing the maximum SNAP allotment; withdrawing or repealing regulations that limit access to SNAP; repealing the national ban that prohibits individuals with drug felonies from accessing SNAP; making online SNAP utilization available in all states; and providing for the delivery of online SNAP orders with no additional cost to the beneficiary.

## Introduction

Prior to the pandemic, 37.2 million Americans were food insecure, meaning they did not have access to enough food to lead happy and healthy lives (Coleman-Jensen et al., 2019). Food insecurity is linked to a plethora of health issues, including diabetes, hypertension, hyperlipidemia, asthma, poor mental health, birth defects, and impaired cognitive development in children (Gundersen & Ziliak, 2015). Like many public health challenges, there are severe racial disparities. White Americans experience food insecurity at a rate of 8.1%, while Black Americans and Latinx Americans experience it at rates of 21.2% and 16.2% respectively (Coleman-Jensen et al., 2019). The COVID-19 pandemic has devastated the U.S. economy with over 44 million Americans filing for unemployment by mid-June 2020 (Tappe & Luhby, 2020). This economic devastation is expected to force an additional 17.1 million Americans into food insecurity (Feeding America, 2020). As a result, the government is leveraging the Supplemental Nutrition Assistance Program (SNAP) to meet the needs of the food insecure. This Chapter will evaluate efforts to modify SNAP with measures

that (1) increase the value of benefits provided, (2) increase the number of individuals eligible for the program, and (3) incorporate social distancing into the administration of SNAP.

## Supplemental Nutrition Assistance Program

SNAP is the largest nutrition program in the United States. Prior to the pandemic, approximately 37 million people relied on this program to help meet their nutrition needs (USDA Data Table, 2020). SNAP provides eligible low-income households with a monthly allotment to purchase food. The federal government provides 100% of funding for this allotment. The allotment benefits are placed on an Electronic Benefits Transfer (EBT) card, which functions like a debit card and can be used at certified vendors. The value of a household's allotment is based on the income of the household and the number of individuals in the household. In addition to providing the funding for the benefit, the federal government establishes many of the baseline requirements for the program, while each state is responsible for administering the program within its jurisdiction.

In addition, to helping feed Americans who are food insecure, the SNAP program is an excellent tool for stimulating the economy during difficult times. A recent US Department of Agriculture (USDA) study indicates that during a weak economy, every dollar of a new SNAP benefit creates an additional \$1.54 in gross domestic product (Canning & Mentzer Morrison, 2019). The study also found that additional SNAP funding supports job growth: an additional \$1 billion in SNAP funding was projected to support 13,560 jobs across a broad spectrum of sectors including agriculture, transportation, manufacturing, food services, and health care. This ability to generate additional economic activity makes the SNAP program a critical tool during the COVID-19 pandemic.

### Increasing the Value of the SNAP Allotment

**Emergency Allotments.** To better combat food insecurity during the pandemic, the value of the SNAP allotment must be increased to provide households more money for food. The Families First Coronavirus Response Act (FFCRA) of 2020 utilized this intervention by authorizing emergency allotments for the SNAP program. FFCRA allows states to request from the Secretary of Agriculture an increase in the allotments provided to SNAP households. The increase in a household's allotment cannot exceed the maximum monthly allotment for a household of its size. As mentioned above, the value of a household's allotment is based on their income and the number of individuals in the household. For example, in 2020 a family of four can receive up to \$646 in SNAP allotment depending on the income of the household (USDA SNAP Eligibility, 2020). With emergency allotments, states can request the maximum allotment for a household regardless of the income of that household.

While emergency allotments help support many Americans during the pandemic, this intervention ignores households with the lowest incomes because they already receive the maximum allotment. These households represent approximately 40% of SNAP households (Rosenbaum et al., 2020). This oversight is exacerbated by the sad reality that even under normal conditions, SNAP allotments are inadequate. In 2013, the Institute of Medicine and the National Research Council conducted a study that determined SNAP allotments failed to provide for a minimally adequate diet for several reasons, including the failure of the benefit to keep up with inflation and to accurately account for the cost-time trade-offs in obtaining a healthy diet. In addition, in a 2012 study, the Food Research Action Center (FRAC) revealed that SNAP allotments are insufficient because they are based on the USDA's flawed Thrifty Food Plan (TFP). The TFP is one of the USDA's four model meal plans and is meant to provide a healthy diet for minimal cost. FRAC found that the TFP provided a faulty base for SNAP allotments because it assumes impractical lists of foods; lacks the variety called for in the dietary guidelines; ignores special dietary needs; unrealistically assumes food availability and affordability, and adequate transportation to food retailers; and exceeds the value of SNAP benefits in many parts of the country.

**Increase Maximum SNAP Allotment.** To address the shortcomings of the emergency allotment provision, the federal government must pass legislation that will increase the value of the maximum

allotment to help the most vulnerable families that receive no additional support from the emergency allotment provision. In addition, this measure will increase allotments for most SNAP households because the maximum allotment is the basis for most benefit calculations. This intervention proved successful during the Great Recession. The American Recovery and Reinvestment Act (ARRA) of 2009 temporarily increased the maximum SNAP allotment by 13.6%, which resulted in improved food security, improved health, decreased health care costs, and promoted economic growth (Hartline-Grafton et al., 2019). With regards to economic growth, the increased allotments generated an additional \$40 billion in economic stimulus beyond the funds dedicated to the SNAP program (Rosenbaum et al., 2020). As a result of the general inadequacy of the SNAP allotments, the public's health would benefit from a permanent increase in the SNAP allotment. However, given the political reality, a temporary increase in benefits that is linked to the duration of pandemic's economic impact is a more feasible.

There are two simple ways this increase could be accomplished. First, federal legislation could increase the maximum allotment by a certain percentage as was done by the ARRA. Currently, the Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act proposes a temporary 15% increase in the value of the maximum SNAP allotment, which sunsets on September 30, 2021. Second, allotments could be increased through federal legislation that requires the calculation of SNAP allotments to use the USDA's Low-Cost Food Plan (LFP) rather than the Thrifty Food Plan (TFP). The LFP is the USDA's second-most frugal plan and is often used to calculate alimony and child support (Carlson et al., 2007). This modification was proposed in the Closing the Meal Gap Act of 2019, which has been in a subcommittee since March 15, 2019. If this approach is used, it would increase the maximum value of SNAP allotments by more than 15%. For example, in the most recent food plan report, a household with two adults under the age of 51 receives \$405.30 under the TFP and \$520 under the LFP (USDA, Food Plans, 2020). This is a 28.3% difference in the value of the plans. While either of these approaches would be an improvement, linking the benefit calculation to the LFP would provide greater food security and a larger economic stimulus because of its larger investment in SNAP.

The HEROES Act's proposed increase to the SNAP allotment is a positive step forward, but its arbitrary sunset date, September 30, 2021, undermines its effectiveness. The duration of any temporary increase should be linked to an economic metric that reflects a decreased need for government support. The Center of Budget and Policy Priorities recommends terminating the increase when there is a decrease in the three-month unemployment rate for two straight months that results in an unemployment rate within 1.5% of the pre-pandemic level (Rosenbaum et al., 2020).

**Increase Minimum SNAP Allotment.** The value of the minimum SNAP allotment must also be increased for smaller households. Currently, SNAP households composed of one or two people are guaranteed a minimum allotment of \$16 per month. Approximately 1.8 million households receive the minimum benefit, the majority of which include elderly individuals. The suggested increase of

15% to the maximum allotment would only increase the allotments of these households by \$2 (to \$18 per month) (Rosenbaum et al., 2020). To provide meaningful support to these households, the federal government should increase the minimum benefit to \$30 per month. The HEROES Act proposes this approach. However, if the federal government is unwilling to provide this support, state governments should pass legislation that supplements the minimum allotment. In fact, some states have already taken this type of action. For example, Maryland increased the value of the minimum allotment to \$30 dollars for households with an individual who is at least 62 years old. While increasing the minimum allotment may seem like a moot point with the emergency allotment in place, it is unclear how long the emergency allotment provision will continue. Increasing the minimum allotment ensures that 1.8 million households receive more viable resources to fight food insecurity.

### Increasing the Number of Individuals Eligible for SNAP

#### **Able-Bodied Adult Without Dependents (ABAWD) Requirement.**

During the pandemic, SNAP must be available to those who need it. The FFCRA made a critical change to the ABAWD requirement, which requires individuals between the ages of 18–49, who can work and do not have dependents, to meet special work requirements to receive more than three months of SNAP benefits in a three-year period.

FFCRA provides a waiver of the ABAWD work requirement from April 1, 2020 through one month after the termination of the federal public health emergency declaration for COVID-19. This waiver is logical given the tremendous downturn in the economy. However, the duration of the waiver may not match the strength of the economy and the availability of jobs. If the public health emergency declaration is ended before the economy has recovered, vulnerable Americans will be left without the support of SNAP. To prevent this possibility, federal legislation is needed to link the sunset provision to an economic recovery metric. Again, the unemployment metric proposed early in the Chapter could be applied to the waiver.

While ensuring that the ABAWD waiver remains in place until the economy recovers is critical, other steps must be taken to protect access to SNAP. The USDA recently finalized regulations (84 Fed. Reg. 66,792, 2019) modifying the ABAWD requirement so that it is more restrictive. Specifically, the regulations make it harder for states to qualify for waivers based on poor economic conditions and lessen a state's ability to offer monthly individual exemptions to struggling ABAWDs. The regulations have been challenged in court and a final decision of validity of the waiver restrictions is pending ("District of Columbia v. USDA", 2020). Regardless of the case's outcome, the contested ABAWD regulations must be repealed so states have the flexibility needed to support vulnerable people.

**Categorical Eligibility.** In addition, proposed changes to SNAP's categorical eligibility provision must be withdrawn. To receive SNAP benefits, a household must meet specific income guidelines or be categorically eligible. Categorical eligibility allows households to automatically qualify for SNAP if they receive benefits from government programs (e.g., Temporary Assistance

for Needy Families) that check income and assets to confer eligibility. The USDA has proposed (84 Fed. Reg. 35,570, 2019) changing the government benefits that will confer categorical eligibility for SNAP. According to the 2019 Revision of Categorical Eligibility in SNAP Regulatory Impact Analysis, 3.1 million people are expected to lose SNAP benefits because of the proposed changes. These changes also impact school lunch and breakfast program eligibility. Children automatically qualify for free school meals if their household participates in SNAP. If the proposed regulations are finalized, hundreds of thousands of children will lose access to free school meals (FNS, 2019). It would be devastating if these regulations were finalized during the pandemic, though they should be withdrawn regardless of the pandemic as they degrade the nation's ability to support its people.

**Ban On Individuals With Drug Felony Convictions.** Finally, the lifetime ban on SNAP benefits for individuals with a felony drug conviction, created by the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), must be repealed. This ban disproportionately impacts people of color and women, undermines the food security of families, and creates barriers to reintegration. PRWORA does have a provision that allows states to opt out of the ban or modify it through state legislation. Currently, only South Carolina has left the full ban in place, whereas 22 states and the District of Columbia have completely opted out of the ban and 27 states have modified the ban so that a qualifying person with a felony drug conviction is still eligible for SNAP. The state modifications range from requiring drug testing to receive benefits to only banning individuals with multiple drug felonies (Payne et al., 2020). Unlike the ABAWD requirement, there is no waiver of the felony ban during the pandemic. As a result, an already vulnerable population is subject to an even greater risk of food insecurity. Regardless of the pandemic, it is unconscionable to continue this ban in any format. The federal government must repeal the ban and, if it is unwilling to do so, states must completely opt out of it.

### Incorporating Social Distancing into the Administration of SNAP

FFCRA authorized the USDA to adjust issuance methods and application requirements for the SNAP program to encourage social distancing. First, upon the request of a state, the USDA can waive the face-to-face interview requirement for SNAP certification and recertification. This waiver, authorized by FFCRA, allows states to gather certification information through alternative means such as telephone interviews.

**The Online SNAP Pilot.** Second, the USDA is rapidly expanding its SNAP Online Purchasing Pilot. The 2014 Farm Bill tasked the USDA with creating a pilot program to evaluate the use of SNAP benefits online. Originally, the pilot focused on increasing access to food for those with limited access to food resources because of geography or limited mobility. However, this program is an excellent tool for social distancing. Individuals who receive SNAP no longer need to physically go to the grocery store. When the pilot started in April 2019, New York was the only participating state. However, the need for social distancing during the pandemic led the USDA to rapidly expand the pilot. Currently, the pilot is operational in 39 states and

the District of Columbia, with four additional states approved but not yet operational (USDA, 2020). This initial growth of the online pilot is critical, but the USDA, state governments, and food retailers must expand the pilot to every state. Not only does this program promote social distancing, it increases access in food deserts and for individuals who cannot physically access resources due to mobility or transportation challenges.

**Delivery For Online SNAP Program.** While the expansion of the online pilot is an important measure, there is a legal barrier to ensuring this program is effective. SNAP benefits cannot be used for delivery fees associated with the online food purchases (USDA, 2020). This undercuts the benefits of the pilot by placing the financial burden of delivery fees on the SNAP household.

Federal legislation should be passed requiring food retailers participating in the program to offer free delivery to SNAP

beneficiaries under certain conditions. For example, if a retailer offers free delivery to non-SNAP customers when they purchase a certain dollar amount of food, they must also offer this service to SNAP customers. The proposed \$30 minimum allotment could serve as a baseline measure for free delivery, which may be lower than some retailers' current trigger point. This approach places the burden on the retailers to incorporate the additional delivery costs and may discourage smaller vendors from participating in the online SNAP program. However, Amazon and Walmart are the major retail participants in the pilot and have operations in every state. Given the potential SNAP spending generated by the online program and the economies of scale these massive retailers control, they are in an excellent position to sustain additional expenses associated with delivery services to SNAP beneficiaries. 🌞

# Recommendations for Action

## Federal government

### Congress should:

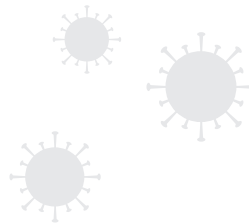
- Temporarily increase the maximum value of the SNAP allotment by 15% or by linking benefit calculations to the Low-Cost Food plan. The duration of this allotment increase should be linked to an economic recovery metric;
- Increase the minimum value of a SNAP allotment from \$16 to \$30;
- Link the duration of the temporary Able-Bodied Adult Without Dependents Requirement (ABAWD) waiver to the nation's economic recovery, rather than the termination of the public health emergency declaration;
- Repeal legislation that bans individuals with felony drug convictions from participating in the SNAP program (21 U.S.C. § 862a);
- Pass legislation that makes the online SNAP pilot a permanent program;
- Pass legislation requiring food retailers participating in the online SNAP program to offer free delivery under certain conditions.

### The Department of Agriculture should:

- Rescind recently promulgated regulations (84 Fed. Reg. 66,782) that restrict ABAWD access to SNAP;
- Rescind regulations (84 Fed. Reg. 35,570) that decrease access to nutrition programs by restricting SNAP categorical eligibility;
- Work with states and food retailers to expand the online SNAP pilot to all 50 states.

## State governments:

- If the federal government fails to repeal the SNAP ban on individuals with felony drug convictions, pass legislation that completely opts out of the SNAP felony ban.
- If the federal government fails to increase the minimum SNAP allotment, pass legislation to increase the minimum value of SNAP allotment within the state. This requires allocation of state funds to supplement the federal benefit.





## About the Author

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