

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

An Overview of the Program and Its Impact in Arkansas

Introduction

Efforts to modify the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, are underway at both the federal and state levels. In December 2024, Arkansas Governor Sarah Huckabee Sanders sent a letter to the U.S. Department of Agriculture (USDA) proposing a waiver to prohibit the purchase of junk food with SNAP benefits in Arkansas.¹ The Arkansas General Assembly has considered similar proposals to restrict certain SNAP purchases, but none have been enacted into law.^a While these proposals focus on restricting certain purchases, Arkansas also promotes healthier eating habits through educational programs such as Arkansas SNAP-Ed that provide nutrition education and resources to eligible individuals and families.²

During the COVID-19 pandemic, Congress temporarily increased monthly SNAP benefits and waived time limits on benefits for able-bodied adults without dependents, who must meet work or training requirements for eligibility.³ These measures ended in 2023 with the conclusion of the public health emergency. Meanwhile, the 2018 Farm Bill, which governs SNAP, has been extended by Congress through fiscal year 2025 and the 2025 crop year.⁴ Federal discussions about reauthorizing the Farm Bill are ongoing, and proposals have been introduced in both the House and Senate. The outcome of these deliberations may significantly impact the future structure and funding of SNAP and related programs.

This explainer examines SNAP's development, eligibility requirements, participation, benefits, and evidence regarding the use of purchasing incentives and disincentives.

^a Legislative attempts include S.B. 217, 95th General Assem., Reg. Sess. (Ark. 2025); H.B. 1743, 92nd General Assem., Reg. Sess. (Ark. 2019); and H.B. 1035, 91st General Assem., Reg. Sess. (Ark. 2017).



1401 W. Capitol Avenue Suite 300, Victory Building Little Rock, Arkansas 72201



Overview

SNAP is a federal program administered by the USDA with the goals of increasing food security and reducing hunger. It provides financial support and nutrition education to low-income individuals and families to help them make informed decisions when buying groceries. By assisting individuals with food purchases, SNAP also provides economic benefits to communities, grocers, and farmers. The federal government funds 100% of SNAP benefits and splits administrative costs with the states.

Known as the Food Stamp Program until the name was changed to SNAP in 2008, the program was created in response to the Great Depression and existed as a pilot program from 1939 to 1943. Participants purchased orange stamps which equaled the amount they usually spent on food and received additional blue stamps that could be used only for USDA-designated surplus foods. Nearly two decades later, President John F. Kennedy expanded food distribution across the U.S. through executive order and announced that the USDA would reintroduce the food stamp pilot program.⁵ The updated pilot program eliminated the two-color coupon system and no longer required a portion of the stamps to be used for surplus foods.

FIGURE 1: SNAP DEVELOPMENT

1939-1943: The program initially allowed low-income people to purchase stamps that could be used to purchase food surplus items.

1961: The program was revived, but without the two-color coupon system or the requirement to use a portion of stamps for surplus foods.

1964: The Food Stamp Act permanently established the program, restricting the purchase of alcoholic beverages and imported foods. The House version of the legislation proposed prohibiting soft drinks, luxury foods, and luxury frozen foods, but these restrictions were not included in the final law.

1974: The Food Stamp Program expanded nationwide.

1977: The requirement to purchase stamps was eliminated, and national eligibility standards were introduced.

1981: An optional nutrition education component, later named SNAP-Education (SNAP-Ed), was established.

1984: Sales taxes on food stamps were eliminated. Also, the Electronic Benefit Transfer (EBT) system, which allowed benefits to be issued electronically, was introduced as an option for states.

1996: Work or work training requirements were implemented as eligibility criteria.

2002: Legislation required states to begin offering electronic issuance of SNAP benefits.

2004: The EBT system was fully implemented nationwide.

2008: The program was renamed the Supplemental Nutrition Assistance Program, and initiatives promoting healthier food choices were introduced.

2010: SNAP-Education (SNAP-Ed) was expanded to include policy, system, and community support for healthy choices

2014: The 2014 Farm Bill provided new funding for pilot programs designed to encourage employment and training among SNAP participants.

2016: Enhanced requirements were implemented for SNAP-authorized stores to improve nutritional offerings.

2018: The 2018 Farm Bill expanded support for employment and training programs and established the Gus Schumacher Nutrition Incentive Program (GusNIP) to fund nutrition incentives and produce prescription programs.

2021: The Consolidated Appropriations Act temporarily increased SNAP benefits due to the COVID-19 pandemic. The USDA later implemented a permanent increase by modernizing the Thrifty Food Plan, which estimates the cost of nutritious foods that can be purchased on a limited budget and serves as a basis for SNAP allotments.





A 2012 report by the Center for the Study of the Presidency and Congress offered 10 recommendations for enhancing SNAP to address both food insecurity and obesity.⁶ Several of the following recommendations have since been implemented or have influenced policy discussions:

- Protect current funding levels for SNAP.
- Collect data on SNAP purchases.
- Identify strategies to align SNAP with the Dietary Guidelines for Americans.
- Focus attention on children's health in SNAP.
- Promote innovation in SNAP.
- Establish stronger food stocking standards for SNAP retailers.
- Provide states with flexibility to evaluate fresh approaches to SNAP.
- Use incentives to make fruits, vegetables, and whole grains the easy choice.
- Create a partnership to move SNAP towards health.
- Establish a national strategy of fresh approaches to strengthen SNAP.

SNAP also serves as an economic stimulus by providing a multiplier effect, meaning that every dollar spent on SNAP benefits leads to additional economic activity. During economic downturns, each dollar in SNAP benefits generates approximately \$1.50 to \$1.80 in economic activity. A \$1 billion increase in SNAP benefits can lead to a \$1.54 billion rise in the country's gross domestic product, support about 13,560 jobs, and contribute an additional \$32 million to farm income.

Eligibility Requirements and Benefits

In Arkansas, SNAP participants must meet eligibility criteria related to income, deductions, employment, and assets. Applicants must have gross monthly incomes at or below 130% of the federal poverty level (FPL) and net monthly incomes at or below 100% of the FPL, adjusted for household size. For example, in fiscal year 2025, a family of two has a gross monthly income limit of \$2,215 and a net limit of \$1,704; a family of four has a gross limit of \$3,380 and a net limit of \$2,600.

To determine net income for SNAP eligibility, certain deductions are applied to gross income. These include a standard deduction (\$204 for households of one to three people), a 20% deduction on earned income, and deductions for unreimbursed medical expenses over \$35 for elderly or disabled household members. Households can also deduct expenses related to caring for dependents, including expenses needed for childcare so household members can



attend work or school, child support payments, and shelter costs (rent, utilities, and property taxes) in excess of half of post-deduction income.

Able-bodied adults ages 18 to 54 without dependents are required to work or participate in an employment training program for at least 20 hours per week to maintain eligibility. This is referred to as the ABAWD (able-bodied adults without dependents) work requirement. Exemptions apply to specific groups, including children and seniors. The Personal Responsibility and Work Opportunity Act of 1996 prohibited states from providing SNAP benefits to individuals convicted of drug felonies unless the states passed legislation to extend benefits to these individuals. The Arkansas General Assembly passed Act 566 of 2017¹² to allow people with drug convictions to receive SNAP benefits.

Households without elderly or disabled members can qualify if they have up to \$3,000 in certain assets, such as cash or money in a bank account. For households that include at least one person who is 60 or older or has a disability, the asset limit is \$4,500.9

SNAP monthly allotments are calculated based on the cost of a "market basket," a set of food items that is considered necessary for a household to maintain a nutritionally adequate diet, as determined through a system known as the Thrifty Food Plan. Households are expected to contribute approximately 30% of their net income toward food purchases, which is factored into benefit calculations. The maximum monthly SNAP benefit for fiscal year 2025 is \$292 for a household of one, \$975 for a household of four, and \$1,756 for a household of eight. Beyond eight household members, each additional member increases the maximum benefit by \$220.

SNAP Participation

SNAP participation has fluctuated over time due to economic conditions, policy changes, and program expansions. Nationwide participation grew steadily, peaking around 2013 before declining and then stabilizing in recent years. Arkansas also reached a high in 2013, but participation in the state has decreased almost every year since then. Arkansas's continued decline in SNAP participation, even as nationwide figures have stabilized, may be due to more restrictive state policies. Unlike many states that have adopted broad-based categorical eligibility (BBCE), which allows states to waive certain asset tests and raise income thresholds for SNAP eligibility by aligning them with non-cash benefits provided under the Temporary Assistance for Needy Families program, Arkansas adheres to federal asset and income limits. State law prohibits Arkansas from adopting of BBCE, leading to fewer residents qualifying for SNAP benefits compared to states with expanded eligibility. Additionally, since 2016, Arkansas



has not utilized waivers for the ABAWD work requirement — a policy that allows exemptions from the strict three-month time limit on SNAP benefits in areas of high unemployment.¹⁷

Arkansas experienced a temporary increase in participation during the COVID-19 public health emergency, which may have been due in part to the suspension of the eligibility time limit and work requirements.

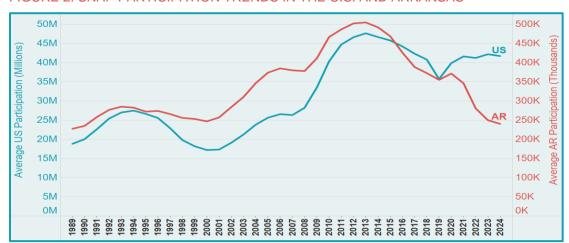


FIGURE 2: SNAP PARTICIPATION TRENDS IN THE U.S. AND ARKANSAS

In 2022, 36.3% of participating households in Arkansas included children, 25.8% had elderly individuals, and 29.0% had non-elderly individuals with disabilities. The racial breakdown of SNAP participants in Arkansas was 54.4% White, 36.5% African American, 2.4% Hispanic (any race), 1.6% other (not Hispanic), and 5.1% missing/unknown.

Table 1 reveals that in 2022, more Arkansans participating in SNAP were below the federal poverty rates than were participants nationally.

TABLE 1: PERCENTAGE OF SNAP PARTICIPANTS IN RELATION TO FEDERAL POVERTY LEVEL (FPL), 2022^b

| | Zero Gross Income | 1% to 50% FPL | 51% to 100% FPL | 101% FPL or Above |
|---------------|----------------------|------------------|--------------------|----------------------|
| United States | 20.5 | 15.9 | 38.9 | 24.8 |
| Arkansas | 22.5 | 19.8 | 47.7 | 10.0 |

Studies show that SNAP reduces food insecurity, particularly when benefits are increased,¹⁹ and access to the program in childhood is linked to lower risks of heart disease and obesity in

^b Percentages may not add up to 100 because of rounding.



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adulthood.²⁰ By promoting healthier diets and reducing food insecurity, SNAP has contributed to reduced overall healthcare expenditures among participants.

SNAP Allowable Food Purchases

SNAP benefits can be used to purchase most foods intended for home consumption, including fruits, vegetables, meat, dairy, bread, and cereals, as well as seeds and plants that produce food. However, certain items are ineligible for purchase with SNAP benefits, including alcoholic beverages, tobacco products, hot foods,^c and any food sold for on-premises consumption. ²¹ Nonfood items such as pet food, cleaning supplies, paper products, vitamins, medicines, household essentials, and personal care products are also not covered under the program.

Purchasing Patterns

Studies show that many SNAP benefits are spent on foods similar to those purchased by non-SNAP households, including staples such as meat, vegetables, dairy products, and bread. ²² Some evidence suggests that children in SNAP consume more sugar-sweetened beverages, high-fat dairy, and processed meats than income-eligible nonparticipants. ²³ Most SNAP households conduct their primary grocery shopping at supermarkets or supercenters, with a smaller percentage purchasing groceries at warehouse clubs, convenience stores, or farmers' markets. ²⁴ These shopping preferences are influenced by factors such as store accessibility, pricing, and product availability.

Incentives and Disincentives

Research shows that incentives in the form of additional SNAP spending power can improve dietary choices among participants. Studies have found that providing financial incentives for fruit and vegetable purchases leads to increased consumption of these healthier food options. Programs such as the Gus Schumacher Nutrition Incentive Program (GusNIP) provide funding for local and state initiatives that encourage SNAP beneficiaries to buy more fruits and vegetables through matching programs such as Double Up Food Bucks. These initiatives have been shown to boost fruit and vegetable intake among participants, improving overall nutrition. While some research suggests that limiting the use of SNAP benefits for sugar-sweetened

^c While SNAP benefits generally cannot be used to purchase hot foods or foods intended for immediate consumption, there are exceptions. The Restaurant Meals Program (RMP) allows eligible elderly, disabled, or homeless individuals in participating states to buy hot, prepared meals from authorized restaurants. Participation in RMP is optional and varies by state; as of March 2025, Arkansas does not participate in RMP. Additionally, the USDA may grant temporary waivers permitting hot food purchases in response to emergencies such as natural disasters, when traditional food preparation options are unavailable.



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beverages and other less nutritious foods may reduce their consumption,²⁸ evidence indicates that restrictions do not significantly improve diet quality unless paired with incentives for healthier foods.²⁹

The Arkansas Department of Human Services supports and participates in nutrition incentive programs, including Double Up Food Bucks.³⁰ In 2023, the incentive program included 18 farmers markets and 36 grocery stores.³¹ The state also collaborates with organizations such as the Arkansas Hunger Relief Alliance and the Arkansas Coalition for Obesity Prevention to further expand nutrition education and incentives aimed at increasing low-income families' consumption of healthy foods.

Waiver Requests

Several states and at least one city have sought USDA waivers to restrict certain SNAP purchases, primarily targeting sugary drinks and junk food. The USDA has consistently rejected these requests, citing concerns over defining "junk food," administrative burdens, potential stigma for recipients, and the risk of substitution with other funds to purchase banned items.³² Despite ongoing state efforts and renewed policy debates, no SNAP food restriction waivers have been approved to date.²⁸ Under the current Trump administration, there is a greater federal willingness to impose nationwide limits on SNAP purchases, however, marking a shift from past policies.³³

Conclusion

Arkansas faces the dual challenge of high rates of food insecurity and obesity, making SNAP an important resource for low-income individuals. As the program continues to evolve, policy changes at both the state and federal levels are shaping how SNAP benefits are administered, particularly regarding nutrition-based restrictions, incentives for healthier food choices, and ongoing efforts to modify eligibility and purchasing guidelines. Any future modifications to SNAP should balance ensuring food access with mechanisms to educate and appropriately influence purchasing behavior.



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