Paperwork Burdens Cost One in Eight Working-Age SNAP Recipients Their Benefits in 2024

Upcoming SNAP Changes May Increase Benefit Interruptions

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KEY FINDINGS

- In December 2024, nearly **one in four adults ages 18 to 64 in families receiving SNAP** (24 percent) reported that their benefits were stopped or interrupted during the last year. This share included one in eight adults (13 percent) who lost benefits because of problems recertifying their eligibility on time and 8 percent who were told they were no longer eligible.
- **The most common reasons for benefit loss because of recertification challenges** included not having enough time to recertify after getting a notice (40 percent) or not receiving a notice from the state (32 percent).
- Benefit interruptions were more common among workers, adults living with children, and younger adults.
- The upcoming expansion of SNAP work requirements and increased administrative pressures for states are **expected to increase the risk of benefit loss for families nationwide.**

The Supplemental Nutrition Assistance Program (SNAP) reaches 42 million Americans across the US[1] and is an effective buffer against food insecurity (Ratcliffe, McKernan, and Zhang 2011). However, many families face difficulty recertifying their eligibility, causing interruptions in, or loss of, benefits. In this analysis, we use December 2024 data from the Urban Institute's Well-Being and Basic Needs Survey (WBNS)[2] to estimate the share of adults ages 18 to 64 in families receiving SNAP in 2024 whose benefits were stopped or interrupted during the year because of recertification challenges.[3] Upcoming changes to SNAP under the 2025 budget reconciliation bill may increase these challenges, leading to more frequent interruptions in benefits and increased hardship.

Current Challenges Recertifying SNAP Benefits

Families receiving SNAP may lose benefits when they experience a change in circumstances affecting their eligibility or, more commonly, during the mandatory recertification process that usually occurs every 6 to 12 months after their initial application.[4] This process can be cumbersome, involving submission of documents and an interview with the state agency, either in person or by phone, and must be completed within 30 days. A SNAP participant may not successfully complete the recertification process on time for several reasons: they may not realize that they are required to do so if the SNAP agency notice was sent to a wrong address, they may not receive timely or clear information from the SNAP agency, they may have challenges providing the necessary documentation or completing the interview on time, or the SNAP agency may have challenges completing their tasks in a timely manner (Mills et al. 2014; Homonoff and Somerville 2021).

A study commissioned by the US Department of Agriculture found an estimated 17 to 28 percent of households receiving SNAP in selected states experienced churning, meaning they exited and then re-entered the program within four months during a given year (Mills et al. 2014).

This study found that the majority of exits from SNAP occurred at the time of households' scheduled recertifications or required interim reports, and about one in five households experiencing churn had a change of address that may have resulted in not receiving state recertification notices. Additional county- and state-specific data suggest rates of churn could be as high as 50 percent over multiple years and that failure to recertify benefits was more common for people whose recertification interview dates were assigned later in the month and who therefore had less time to submit documentation or reschedule a missed interview before the recertification deadline (Heflin 2020; Homonoff and Somerville 2021). Younger adults, employed adults, and households with children are more likely to experience churn (Kenney et al. 2022; Mills et al. 2014), but many older adults also experience challenges with recertification (Heflin et al. 2023).

Reduction and loss of SNAP benefits are associated with increased household food insecurity and worse health (Ettinger de Cuba et al. 2019; Heflin et al. 2020). Program participants who fail to recertify on time are estimated to lose an average of $550 in benefits in the following year, though some experience much higher negative benefit impacts (Homonoff and Somerville 2021). In addition to its impact on families, churning increases states' administrative costs. If an unexpected loss of benefits requires a family to reapply, state and local agencies need to process additional applications from households that want to re-enter SNAP, which takes on average double the time and administrative expense that a successful recertification would have taken (Mills et al. 2014).

Upcoming Policy Changes Expected to Increase Benefit Loss and Benefit Interruptions

The budget reconciliation bill signed into law in July 2025 makes several changes that are likely to increase program churn and loss of benefits resulting from administrative burdens.[5] For instance, the law expands existing work requirements for "able-bodied adults without dependents" ages 18 to 54 by extending these requirements to adults ages 55 to 64 and to parents whose children are all ages 14 and older. This change will increase the share of adult SNAP participants who must document their work activities as a condition of receiving benefits or provide proof that they qualify for an exemption from the work requirement.

Other provisions of the law shift administrative and benefit costs from the federal government to states in ways that will increase the burden on SNAP administrators and exacerbate recertification challenges for program participants. Below, we examine the extent to which working-age adults experienced benefit interruptions in 2024 to provide a baseline assessment of how paperwork challenges are already affecting families prior to these changes.

Findings

Nearly one in four working-age adults in families receiving SNAP in 2024 reported losing benefits during the year, most commonly because they were unable to recertify their eligibility on time

Table 1 shows the estimated share of working-age adults in families receiving SNAP in 2024 who reported their or their family's benefits were stopped or interrupted during the year and the last time this occurred was not by choice (i.e., they did not voluntarily exit the program).

Overall, nearly one in four adults (24 percent) experienced involuntary loss or interruption of benefits. This group consisted of one in eight adults (13 percent) who reported their benefit loss occurred because they were unable to recertify their or their family's benefits on time, 8 percent who reported being told they or a family member were no longer eligible for benefits, and 3 percent who reported loss of benefits for some other reason. Examples of other reasons included not knowing why benefits were stopped, receiving temporary benefits through the Disaster Supplemental Nutrition Assistance Program, and having benefits stolen or hacked.

Though it is possible some adults losing benefits because of recertification challenges or other reasons were also no longer eligible for SNAP, we cannot determine their eligibility status from the survey data. However, the finding that a majority of adults indicated their loss or interruption of benefits resulted from recertification challenges rather than eligibility determinations highlights the adverse impact of administrative burdens in disrupting families' access to nutrition assistance.

TABLE 1

Loss or Interruption of SNAP Benefits Reported by Working-Age Adults Whose Families Received SNAP in the Past 12 Months, December 2024

Characteristics	Share reporting benefits were stopped or interrupted	Reason Benefits Were Stopped or Interrupted: No longer eligible	Unable to recertify benefits on time	Other reason
All adults in families receiving SNAP	24%	8%	13%	3%
Age				
Ages 18–34^	28%	11%	16%	2%
Ages 35–54	23%	8%	12%	4%
Ages 55–64	16%***	4%***	9%**	4%
Presence of children				
Living with children <18^	29%	11%	15%	5%
Not living with children <18	19%***	6%**	11%*	2%*
Employment status				
Workers^	32%	14%	16%	3%
Nonworkers	18%***	5%***	11%	3%

Source: Well-Being and Basic Needs Survey, December 2024.

Notes: Working-age adults are ages 18 to 64. Estimates show the share of adults in families receiving SNAP in the last 12 months who reported that their or their family's benefits were stopped or interrupted and that the last time this occurred was not because they chose to stop getting benefits. Categories for reasons benefits were stopped or interrupted are not mutually exclusive since respondents could report multiple reasons.

*/**/*** Estimate differs significantly from reference group (^) at the 0.10/0.05/0.01 level, using two-tailed tests. In addition, the estimated share of adults ages 35 to 54 reporting benefits were stopped or interrupted and the estimated share reporting benefit loss because they were no longer eligible differ significantly from the respective estimates for adults ages 55 to 64 at the 0.01 level.

Younger adults, working adults, and adults living with children were more likely to report benefit loss

Younger adults were more likely than older adults to experience benefit loss: 28 percent of adults ages 18 to 34 and 23 percent of adults ages 35 to 54 reported unplanned program exit for themselves or their families, compared with 16 percent of adults ages 55 to 64 reporting this event. For each age group, benefit loss was more likely to be driven by the inability to recertify benefits on time than losing eligibility. However, younger adults were more likely than older adults to report eligibility loss as the reason for benefit loss or interruption (11 percent of adults ages 18 to 34 and 8 percent of adults ages 35 to 54 versus 4 percent of adults ages 55 to 64). Possible contributing factors are that younger adults may be more likely to have fluctuations in income that can affect eligibility or may have less stable work, thus making it difficult to meet work requirements consistently (Maag et al. 2017). In addition, the older adult group ages 55 to 64 was not subject to SNAP work requirements imposing time limits for able-bodied adults without dependents in 2024 and thus may have been less likely to lose eligibility related to those rules. Finally, adults ages 55 to 64 are more likely than younger adults to have a longer certification period based on age, disability, and earnings, with less frequent recertifications and thus lower rates of benefit loss.[6]

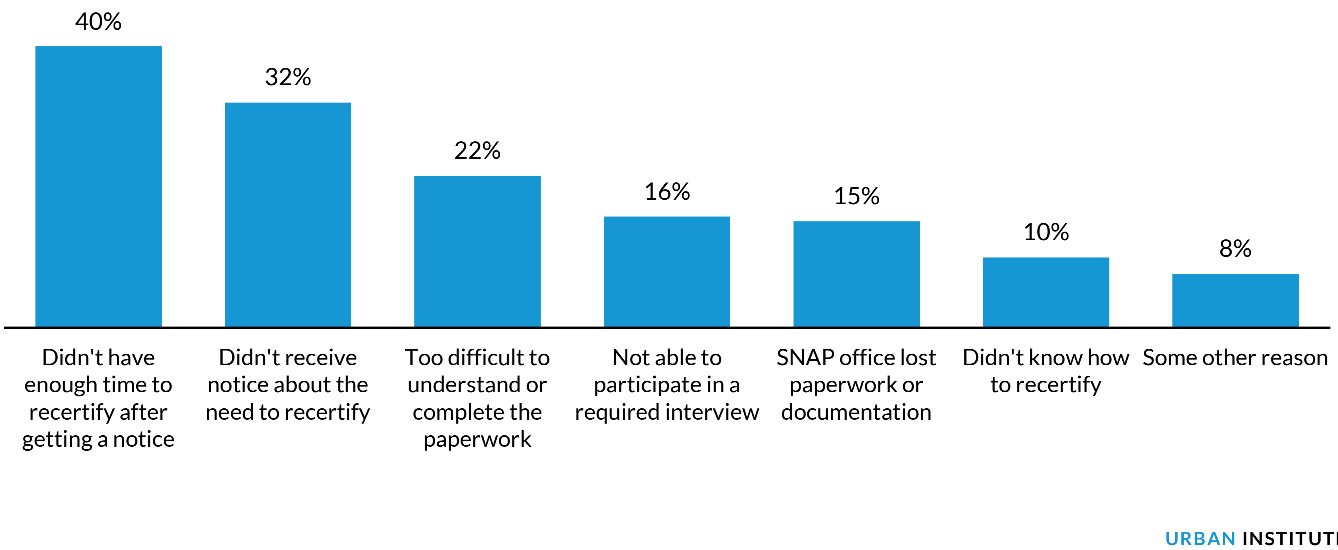
Nearly one in three (32 percent) working adults and nearly three in ten adults living with children (29 percent) reported their or their family's benefits were stopped or interrupted, both at significantly higher rates than their counterparts (18 percent of nonworking adults and 19 percent of adults not living with children, respectively). While adults living with children were more likely to lose benefits because of problems recertifying on time (15 percent) compared with changes in eligibility (11 percent), working adults were more evenly split between inability to recertify on time and loss of eligibility (16 percent and 14 percent, respectively).

Lack of timely notices was the most common barrier to recertifying SNAP eligibility on time

Among adults reporting they were not able to recertify on time, the most common reasons cited were not having enough time to recertify after getting a notice (40 percent) or not receiving a notice telling them they had to recertify (32 percent; figure 1). Other reported challenges included problems meeting the administrative requirements of certification, with 22 percent having difficulty understanding or completing the required paperwork and 16 percent not being able to participate in the required interview (figure 1).

FIGURE 1

Reasons for Not Being Able to Recertify on Time among Working-Age Adults Reporting Loss or Interruption of SNAP Benefits in the Last 12 Months, December 2024



Source: Well-Being and Basic Needs Survey, December 2024.

Notes: Working-age adults are ages 18 to 64. Estimates are shown for adults in families receiving SNAP in the last 12 months who reported that their or their family's benefits were stopped or interrupted because they were not able to recertify their benefits on time. Reasons for being unable to recertify on time are estimated with limited precision because of small sample size (n = 182). Estimates do not sum to 100 percent because respondents could select multiple reasons.

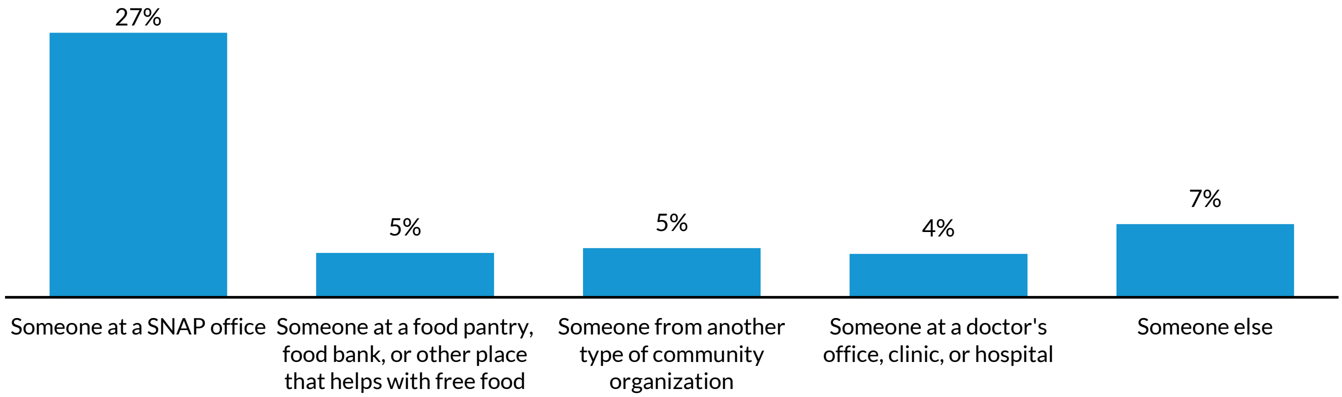
Additional results from the 2024 WBNS confirm that recertification can be a difficult process for SNAP households. Among adults who recertified their SNAP benefits at some point in the prior year, more than one in five (21 percent) reported they found the process of recertification difficult or very difficult (data not shown). This was more pronounced among working adults than nonworking adults (27 percent versus 17 percent; data not shown), likely indicating that presence of earnings or the need to provide more documentation may drive this difficulty.

SNAP offices are the most common source of assistance with applications and recertification

When asked about sources of help completing a SNAP application or recertification in the last 12 months, over one in four adults in families receiving SNAP (27 percent) reported that they received help from someone at a SNAP office (figure 2). This was a more common source of help than food banks, other community organizations, and health care providers. As SNAP agencies contend with increased administrative pressures because of forthcoming federal policy changes, state and local SNAP administrators may have less capacity to assist clients with applications and recertifications in the future.

FIGURE 2

Sources of Help Completing SNAP Applications and Recertifications among Working-Age Adults Whose Families Received SNAP in the Last 12 Months, December 2024



Source: Well-Being and Basic Needs Survey, December 2024.
Notes: Working-age adults are ages 18 to 64. Estimates are shown for adults in families receiving SNAP in the last 12 months.

Implications

SNAP is effective in reducing food insecurity and poverty, and any disruption in benefits can cause increased hardship among families (Gupta, Martinchek, and Waxman 2025; Ratcliffe, McKernan, and Zhang 2011). Disruptions may occur for many reasons, including difficulty proving exemptions from, or compliance with, SNAP work requirements and other administrative challenges that may arise during recertification. Continuity of benefits is especially important for families that historically face increased risk for food insecurity, including parents living with dependent children (Rabbitt et al. 2024). The expansion of work requirements and other SNAP policy changes enacted through the 2025 reconciliation bill threaten to exacerbate benefit losses related to difficulty navigating administrative processes.

Expanded work requirements

Our data show households with children already face above-average rates of benefit disruptions, and an increasing number of parents are expected to lose their benefits after expanded work requirements and time limits take effect for parents of children ages 14 and older. In most cases, this will lead to a partial loss of benefits for the household as benefits are withdrawn for parents while being maintained for their children (Wheaton et al. 2025). Further, while adults ages 55 to 64 currently experience lower-than-average rates of benefit loss, the expansion of work requirements to this age group will increase their risk of benefit loss, especially given their lower rates of labor force participation.[7] Evidence from the reinstatement of work requirements for able-bodied adults without dependents after the Great Recession shows increased rates of churn after the time limit reinstatement (Wheaton et al. 2021).

In addition to expanding work requirements to these groups, the new legislation eliminates previous work requirement exemptions for veterans, people experiencing homelessness, and foster youth aging out of care. These groups may face particular challenges providing timely documentation to obtain an individual exemption for which they might be qualified based on physical or mental health issues. The law also limits waivers of work requirements for areas with high unemployment. Currently, 31 states, territories, and DC have full or partial waivers exempting SNAP participants from work requirements in some or all areas of the state.[8] Under the new law, only eight counties in the US would meet the criteria for a waiver based on having unemployment rates above 10 percent.[9] As a result, states will be administering work requirements and time limits in a much larger range of geographic areas.

Increased administrative costs and pressures for states

The expansion of work requirements will increase administrative burdens for state agencies, as caseworkers need to spend more time making determinations about whether people are meeting work requirements or are exempt. Under the new legislation, state governments will also receive less federal funding to administer SNAP benefits while taking on more administrative activities.

Beginning October 1, 2026, states will have to increase their share of administrative costs from 50 percent to 75 percent. Starting now, states must also begin preparing to reduce SNAP payment errors (defined as both under- and overpayment of benefits) in anticipation of shouldering part of the actual benefit costs for the first time in the program's history. States with error rates of 6 percent or higher will pay a graduated share of benefits, ranging from 5 to 15 percent of program benefits. Because of this rule, states may apply more restrictive documentation requirements for SNAP participants to reduce the risk of payment errors, which could increase benefit interruptions for families who have difficulty providing requested documentation. As of 2024, this would impact 44 states with error rates above 6 percent, though states with high error rates have an extra year to address the issue.[10]

Beyond household impacts, the upcoming SNAP changes will increase costs for state agencies, which will face greater pressure to fund both program benefits and administrative costs. Additional changes in Medicaid, including more frequent eligibility redeterminations and the establishment of new work requirements for adults who qualify for benefits under the Affordable Care Act Medicaid expansion, will add to these pressures as many states have shared eligibility systems or workers for SNAP and Medicaid and as states seek to align processes for identifying work requirement exemptions and compliance across programs (Brooks et al. 2025; Hinton et al. 2025; Humphries et al. 2023; Karpman, Haley, and Kenney 2025).

State agencies will need to invest resources in reprogramming their systems to accommodate new policies or processes, adapting technology, training caseworker staff, and supporting an increased workload (Hahn et al. 2017). As a larger share of SNAP participants are subject to reporting work activities, state agencies will need to dedicate substantial resources and effort to notify families about the upcoming changes. However, as evidenced by existing high rates of churn, state agencies are not always successful in connecting with harder-to-reach households through notices, increasing the risk that eligible families will fall through the cracks and lose benefits.

State agencies can utilize several strategies to avoid wrongful terminations of benefits:

- **Ensuring contact information is up to date and families are given sufficient notice.** Incorrect mailing addresses can be a significant barrier to receiving important state notices. Updating contact information, sending multiple, advance notices about upcoming changes to benefits, using multiple modes of communication including mail, email, and text messaging,[11] and employing best practices for clarity and language accessibility can help provide families with sufficient notice to prepare for recertification and submit required information to maintain benefits.
- **Investing in technology and eligibility system upgrades**. Many states were able to use time-limited American Rescue Plan Act funds for improving customer experiences during the application and recertification process, such as enhancing online portals, simplifying periodic reporting mechanisms, and automating reminders (Geller et al. 2019).[12] However, these temporary funds did not enable states to make all of the changes needed to modernize their SNAP programs, and states may need to make additional

investments now to upgrade their capacity to mitigate the potential increase in administrative costs that may result from higher churn rates.

- **Increasing outreach and awareness**. Compared with SNAP offices, our findings show that food banks, community organizations, and health care providers are less commonly used sources of assistance with SNAP application and recertification. Depending on local capacity, these entities may be able to help more families navigate SNAP administrative processes as SNAP offices face increasing resource constraints and higher workloads.

Notes

1 "National Level Annual Summary: Participation and Costs, 1969–2024," SNAP Data Tables, USDA Food and Nutrition Service, accessed August 4, 2025, https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-programsnap.

2 For further information on the WBNS, see "Well-Being and Basic Needs Survey," Urban Institute, https://www.urban.org/policycenters/health-policy-center/projects/well-being-and-basic-needs-survey.

3 This does not include periodic reporting requirements, in which households report other changes to their status (such as household size) during the certification period. See more information here: "SNAP Forms: Applications, Periodic Reporting and Notices," USDA Food and Nutrition Services, February 23, 2024, https://www.fns.usda.gov/snap/fr-022324.

4 "State Options Report: 17th Edition," USDA Food and Nutrition Service, last updated August 26, 2025, https://www.fns.usda.gov/snap/waivers/state-options-report.

5 One Big Beautiful Bill Act, H.R. 1, 119th Cong. (2025). https://www.congress.gov/bill/119th-congress/house-bill/1/text.

6 25 states participate in simplified reporting and longer certification periods for adults ages 60 and older; see "State Options Report 17th Editions," USDA Food and Nutrition Services, last updated August 26, 2025, www.fns.usda.gov/snap/waivers/state-options-report.

7 "Golden Years: Older Americans at Work and Play," US Bureau of Labor Statistics, May 2025, https://www.bls.gov/opub/btn/volume-14/golden-years-older-americans-at-work-and-play.htm.

8 State waiver status was obtained from "ABAWD Waivers," USDA, last updated April 1, 2025, https://www.fns.usda.gov/snap/abawd/waivers.

9 County-level unemployment rates were obtained from the "Local Area Unemployment Statistics," Bureau of Labor Statistics, accessed August 8, 2025, https://www.bls.gov/lau/tables.htm#cntyaa.

10 "Supplemental Nutrition Assistance Program: Payment Error Rates Fiscal Year 2024," USDA Food and Nutrition Service, accessed August 8, 2025, https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy24QC-PER.pdf.

11 Sara Soka and Katie Sullivan, "Using Text Message Outreach to Reduce SNAP Churn," Beecker Center, accessed August 28, 2025, https://beeckcenter.georgetown.edu/report/using-text-message-outreach-to-reduce-snap-churn/

12 Poonam Gupta and Elaine Waxman, "Exploring States' SNAP Modernization Projects," Urban Institute, March 2, 2023, https://www.urban.org/projects/exploring-states-snap-modernization-projects.

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