What *SNAP* actually is

Here is the program in plain terms: what it buys, how little it gives, the difference it still makes, and how it got to where it is.

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snapsupport.org
Sources & notes (32 linked documents) · PDF version

Almost everyone has heard of food stamps, the program now called SNAP. Far fewer could say what they actually are, who gets them, or how much they're worth. The name shows up in the news, usually attached to a fight in Washington, and most of us fill in the rest with a guess.

SNAP is smaller than most people think, but it makes a bigger difference than they expect.

THE SNAP REWRITE · A FIVE-PART SERIES
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THE BASICS

What *it* is

SNAP stands for the Supplemental Nutrition Assistance Program. A lot of people still call it food stamps. It's a federal program, overseen by the U.S. Department of Agriculture, that helps people with low incomes buy food.

The important word in the name is the first one: *supplemental*. SNAP was never meant to cover a family's whole grocery bill. It's designed to stretch a tight budget by filling the gap between what a household can spend on food and what it actually needs. That one word explains most of what surprises people about SNAP.

SNAP uses a card. Once a month, money is loaded onto an EBT card, short for Electronic Benefits Transfer. The card works like a debit card at the grocery store checkout. There are no paper coupons anymore. The money buys food and only food: bread, milk, meat, produce, seeds for a garden. It cannot buy hot prepared meals, alcohol, cigarettes, soap, diapers, or anything that is not food. The rule against hot meals has a few exceptions, for certain meals served to groups such as people 60 and older, people with disabilities and people without a home.

In North Carolina the money can buy soda and candy, which the program treats as food like anything else on the shelf. There is a fight over whether SNAP should pay for them. Nearly 20 states now have federal approval to restrict some or all of those drinks, and in eight of them the bans were set to take effect by July 2026. People who oppose the bans point out that SNAP households buy about the same things as other households.

The money is federal, but the program is run locally. A state agency takes the applications, checks who qualifies, and manages the cases. In North Carolina, the county does that. Who runs it matters more than it used to, because a new budget law from 2025 changed who pays for it. That story is in Who Pays for SNAP Now.

Who qualifies comes down mostly to income. North Carolina sets a generous income limit, about twice the federal poverty level, or roughly $5,500 a month for a family of four. Smaller households have lower limits, and a few other rules apply. A household with an elderly or disabled member can still qualify above that limit, but only if its income after deductions is low enough. That limit is less of a cushion than it sounds once you weigh it against what housing costs here. You need to earn about $35 an hour just to afford a modest two-bedroom.

You can apply in several ways, including online through the state's ePASS portal (epass.nc.gov), in person at your county Department of Social Services, and by mail.

WHO IT REACHES

Who *actually gets it*

A lot of people have a picture of who is on food aid. In a typical year, about four in five SNAP households include a child, someone over 60, or someone with a disability. About 39 percent of people on SNAP are children. Most of the rest are working-age adults, and most of the ones who can work do. SNAP fills the gap when the pay is low or the hours come and go. So no, SNAP is not full of people who could work and won't. That is not what the record shows.

THE BENEFIT

How *little* it is

Almost no one guesses the average SNAP benefit right. It works out to about $6 a person a day. That's roughly $2 a meal. In October 2025, the average in Buncombe County was about $171 a person a month.

There is a ceiling, and even the ceiling is low. The most a single person can get is $306 a month. For a family of four, it's $1,023. Those are the maximums, the amounts for a household with no income left after deductions. Most people get less, because SNAP counts what you already have coming in. The rule behind it is simple: the less you earn, the more you get, up to the max. The program figures a household can put about 30 percent of the income left after its deductions toward food. SNAP pays the difference between that amount and the maximum.

Six dollars a day doesn't go far. A gallon of milk and a dozen eggs together can cost more than a whole day's benefit. And the benefit often doesn't last the month. Plenty of families run out in the third week and get through the rest of the month by going to a food pantry or skipping meals. Anyone who has tried to feed a household on it will tell you the same thing: it helps, and it is not enough on its own.

But even that little bit frees up money. For a household choosing between the grocery bill and the rent, the power bill, or a prescription, SNAP is the one benefit it can lean on. Every dollar the food card covers is a dollar of the household's own money that can go to keeping the lights on or making rent. That's why a small food benefit matters well beyond the grocery aisle. We walk through that squeeze in the rent-or-eat math.

~$6	~$2	$171
Average SNAP benefit per person, per day	The same average benefit, per meal	Buncombe average benefit per person, per month, October 2025

THE SIX-DOLLAR DAY

One day on the card, against one small grocery run



Average benefit, about $6.16 a person a day, against average prices in Raleigh, North Carolina, as of July 1, 2026, about $3.14 for the milk and $4.83 for the eggs. The prices move week to week, but the shape of this picture does not. Details are in the Sources & notes below.

SMALL, AND STILL THE BIGGEST THING THERE IS

The *difference* it makes

Small as it is, SNAP is the largest thing standing between millions of people and hunger. Research finds it cuts food insecurity by as much as 30 percent, and by more than that for children. Food banks don't come close to SNAP: for every meal the Feeding America network provides, SNAP provides about nine. We lay that out in Why Food Banks Can't Fix Hunger.

The evidence suggests that past increases in SNAP benefits have reduced food insecurity. During the pandemic, a government response that included extra food aid kept food insecurity from rising through a recession. Food insecurity rose in 2022 as pandemic relief ended and food prices climbed. And there's evidence that ending the pandemic's emergency SNAP payments led to greater food insecurity.

SNAP does more than feed people in the moment. The USDA finds that in a weak economy, every new dollar in SNAP benefits adds about $1.50 to the nation's economy within a year. That happens as the money is spent and then spent again. And disadvantaged children who grew up where food stamps were available in their early years were healthier as adults and more likely to finish high school.

HOW IT GOT HERE

Where it *came from*

SNAP didn't arrive fully formed. It grew and shrank and got renamed over 80 years.

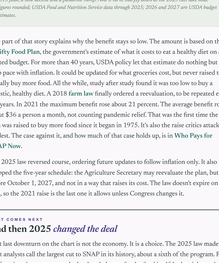
The first food stamp program started in 1939, during the Depression, as a way to move surplus farm food to people who couldn't afford to eat. It ran a few years and closed. The idea came back as a pilot in 1961, and in 1964 Congress made it permanent with the Food Stamp Act. By 1974 it was available in every county in the country. A 1977 law dropped the old rule that people had to buy their stamps, which had been a barrier to signing up. That change opened the door to far more people.

Work rules are nothing new. Since the 1970s, most adults who are not elderly or disabled have had to register for work to get help. In 1996, a welfare-reform law went further. Its rule covered adults ages 18 to 49 who could work and had no children in the household, unless they were exempt for some other reason. Those adults had to work, volunteer, join a work program or combine them for an average of 20 hours a week (80 hours in one month), or take part in a workfare program. If they did not, they could generally draw benefits for no more than **three months out of every thirty-six**. That's the same rule the 2025 law stretched to cover many more people. Later in this series, in Who We Call Homeless, we take up what the rule actually tests.

By 2004 the card had replaced the paper coupons in every state. In 2008 a law gave the program the name it has now, SNAP, and retired the coupons. After that, enrollment rose and fell with the economy. It climbed during the Great Recession (December 2007 to June 2009) as millions lost work, peaked around 2013, and drifted back down as the recovery took hold. During the pandemic, enrollment rose, and emergency payments pushed benefits higher until those extra payments ended in early 2023. The chart below shows the number of people on SNAP each year, including the drop now underway.

SINCE 2000, ONE LINE

People on SNAP each year, 2000 to 2027



The average number of people enrolled each year. The line follows the economy up in the Great Recession, a 2013 peak, a slow decline and a pandemic bump. Now it turns sharply down as the 2025 cuts take hold. Figures rounded; USDA Food and Nutrition Service data through 2025; 2026 and 2027 are CSDA budget estimates.

WHAT COMES NEXT

And then 2025 *changed the deal*

That last downturn on the chart is not the economy. It is a choice. The 2025 law made what analysts call the largest cut to SNAP in its history, about a sixth of the program. For the first time, it put states on the hook to help pay for the food itself. It also tightened the rules on who has to work to keep benefits, and narrowed who qualifies.

That's a whole story of its own, and the rest of this series tells it. Start with the people, in Who Loses SNAP Now: the number of people on SNAP is already shrinking, in North Carolina and across the country. Then follow the money, in Who Pays for SNAP Now: how the new law works, what it costs North Carolina, and the part of the bill with Buncombe's name on it. Then look at the people the new rules reach first, in Who We Call Homeless. And the series ends with The Part of SNAP We Can Actually Fix.

THE TAKEAWAY

Six dollars a person a day, and still the best thing we have against an *empty table*.

SNAP is not what most people picture. It started as a way to move surplus food in the Depression. It is about $6 a person a day, a supplement and not a paycheck, and it can be spent on food and nothing else. It's small, but it does more to hold back hunger than anything else we have. Knowing all of that is where any look at the 2025 changes has to start.

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