



New York State Comptroller
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Economic and Policy Insights

Federal Actions Threaten to Exacerbate Rising Food Insecurity

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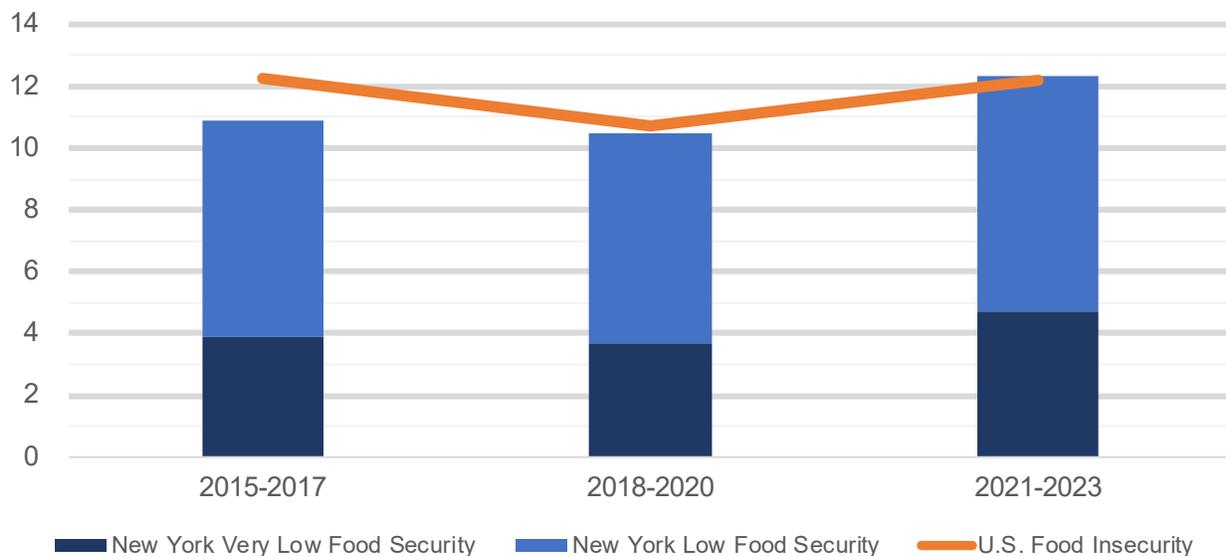
Introduction

Changes being considered by Congress would have important repercussions for the nation's largest and most significant program for helping households obtain food, the Supplemental Nutritional Assistance Program, or SNAP. These changes would increase costs to state governments for providing this assistance, limit eligibility and reduce the value of future benefits. As an essential safety net program, SNAP benefits have traditionally been funded by the federal government; the proposed changes could weaken the program and lead to increased food insecurity in New York and nationally. The most recent available data show 1 in 8 New York households were food-insecure between 2021 and 2023, with a concerning increase in households with very low food security. As of March 2025, 1.75 million New York households receive SNAP benefits. The State has made meaningful efforts to reduce food insecurity, but it will be hard-pressed to build upon these efforts if it must contend with up to \$2.2 billion in new costs.

Food Insecurity Grew

The U.S. Department of Agriculture (USDA) publishes estimates of food insecurity, but the state-level data are limited to three-year estimates and released on a lagged basis. According to the USDA, food insecurity worsened for New Yorkers in the 2021 to 2023 period: an average of 1 in 8 or 12.3 percent of New York households (about 954,480 families) reported limited or uncertain access to food due to a lack of money and other resources.¹ New York is one of 11 states with a statistically significant increase from the 2018 to 2020 period, and rising rates during this time mirror the national trend.²

Figure 1
Estimated Percentage of Food Insecurity in New York and U.S.,
2015-17, 2018-2020 and 2021-23



Note: USDA estimates average three years of data.

Source: USDA

Concerningly, very low food security increased to 4.7 percent in the 2021 to 2023 period—representing almost 365,000 households. New York was one of only six states with a statistically significant increase, with the rate growing from a 15-year low of 3.5 percent in 2019 to 2021.³ As previously [reported](#) by the Office of the State Comptroller, pandemic relief funds that enhanced income and food benefits during the pandemic were instrumental in preventing large increases in food insecurity during that time. These benefits included universally free school meals and higher Supplemental Nutrition Assistance Program (SNAP) benefits.

Very low food security is characterized by one or more household members reducing or forgoing eating repeatedly over the course of the year. According to the USDA, more than 97 percent of very low security households nationally reported running out of food or worrying about running out of food before they had money to buy more. More than two-thirds reported hunger and more than half reported losing weight from not having enough food.

Figure 2
Conditions Reported by U.S. Households Reporting Food Insecurity, by Low and Very Low Food Security, 2023

	Low food security	Very low food security
Worried food would run out	88.2%	97.8%
Food bought did not last	80.5%	97.1%
Could not afford balanced meal	81.2%	96.2%
Cut size of meal or skipped meal	33.6%	96.5%
Hungry but did not eat	10.9%	68.4%
Lost weight	5.3%	51.1%
Did not eat whole day	0.8%	29.9%

Source: USDA, Economic Research Service

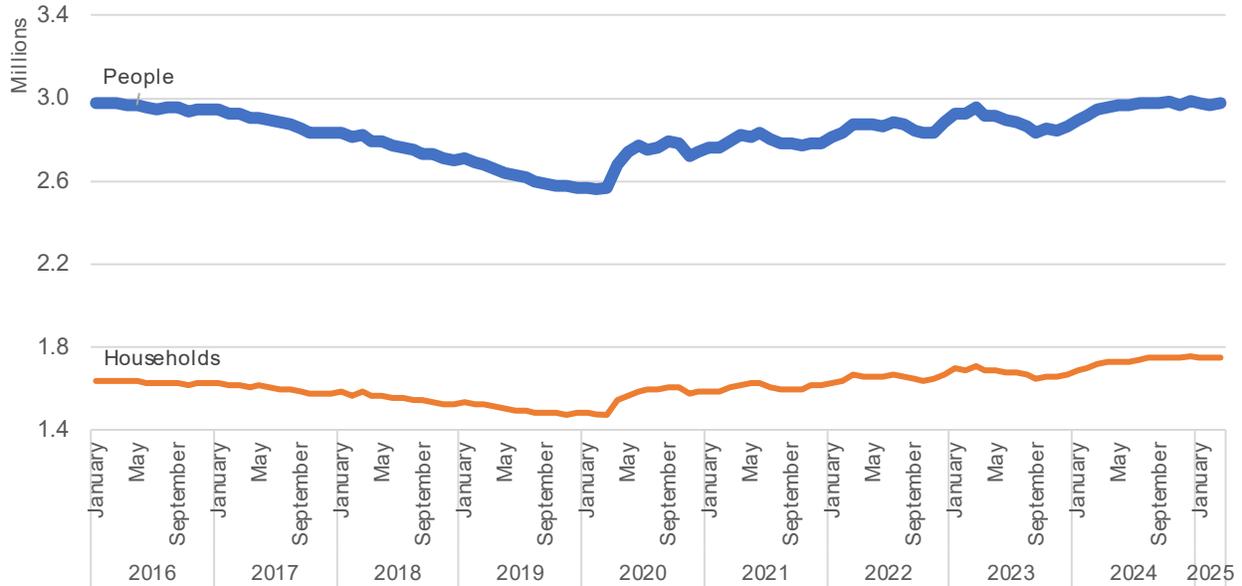
Households on SNAP Have Continued Growing Post-Pandemic

Trends in food insecurity have generally mirrored trends in the number of SNAP households in the state, declining from 2015 until 2020; since then the number of SNAP households has steadily increased, reaching 1.75 million in March 2025. The number of SNAP beneficiaries reached a recent peak of 2.98 million in October 2024 and has remained at approximately 2.97 million through March 2025. As Figure 3 shows, these levels are highest they have been since 2016.

While prices for food at home were relatively stable in the years preceding the pandemic, they have increased sharply since March 2020, growing 23.5 percent through March 2025. A 2024 survey of 3,774 respondents conducted by Long Island Cares indicates 69 percent of those who used affiliated food pantries did so due to the cost of food or inflation.⁴ These increases have not occurred in isolation, as other costs have also experienced inflation; rents, which are the largest expense for many households, grew by 27.1 percent during the same period.⁵ Households under financial strain may sacrifice food in order to remain sheltered.

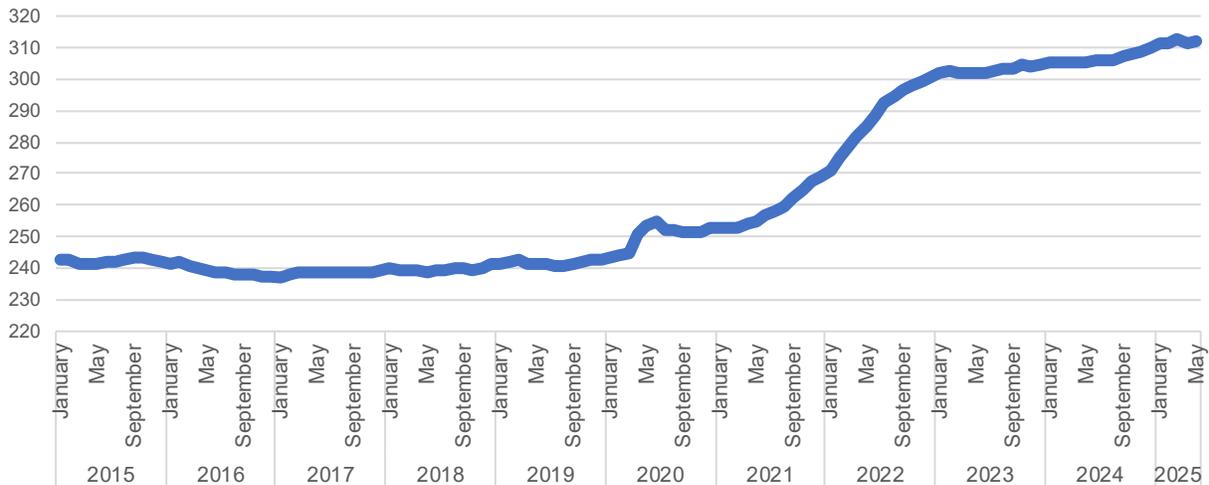
Higher prices are also intersecting with an increase in the share of New Yorkers in poverty relative to the pre-pandemic period: In 2023, 17.6 percent of New Yorkers were in poverty, a significant increase from 15.9 percent in 2019. The rates, based on the Supplemental Poverty Measure, take into account both out-of-pocket expenses and non-cash benefits.⁶

Figure 3
New York Households and People on Supplemental Nutritional Assistance, January 2015 – March 2025



Source: Office of Temporary and Disability Assistance (OTDA)

Figure 4
Consumer Price Index for Food at Home Costs, U.S. City Average, January 2015 – May 2025



Note: Seasonally adjusted for all urban consumers.

Source: Federal Reserve Economic Data, Federal Reserve Bank of St. Louis

The Broad Importance of SNAP

SNAP has played an important role in helping low-income households to expand their grocery budgets and afford healthy foods, and research published by the USDA indicates it reduces the likelihood of food insecurity by 30 percent.⁷ In [New York](#), maximum monthly SNAP benefits for a family of four are up to \$975, with the average SNAP benefit at \$375 per household in March 2025.

The size of the SNAP benefit varies based on income and other eligibility factors. Generally, gross income eligibility is set at the federal level at no more than 130 percent of the federal poverty level (\$20,345 for a single person or \$41,795 for a family of four [in 2025](#)).⁸ States have discretion to allow households to qualify based on their eligibility for other means-tested programs, such as public assistance. In New York, coverage is provided up to 200 percent of the federal poverty level for households with elderly or disabled members or with dependent care expenses.⁹

As this [online resource](#) developed by the Office of the State Comptroller shows, there are thousands of beneficiaries in each county (except Hamilton). More than 10 percent of the population receives SNAP benefits in 38 counties. In New York City, more than 21 percent receive benefits, and statewide the rate is 15 percent. SNAP benefits used at local groceries and stores help bolster local businesses, as well as the agricultural industry.¹⁰ New York paid \$7.8 billion in SNAP benefits in calendar year 2024.

Figure 5
Share of County Population Receiving SNAP Benefits, January 2025

Greater than 15%	Between 10 and 15%		Between 5 and 10%	Less Than 5%
Chautauqua	Albany	Orange	Columbia	Nassau
Chemung	Allegany	Orleans	Dutchess	Putnam
Clinton	Broome	Oswego	Essex	
Erie	Cattaraugus	Otsego	Genesee	
Fulton	Cayuga	Rensselaer	Greene	
Herkimer	Chenango	Schenectady	Hamilton	
Montgomery	Cortland	Schoharie	Livingston	
New York City	Delaware	Schuyler	Madison	
Oneida	Franklin	Seneca	Ontario	
Rockland	Jefferson	St. Lawrence	Saratoga	
Sullivan	Lewis	Steuben	Suffolk	
	Monroe	Tioga	Tompkins	
	Niagara	Warren	Ulster	
	Onondaga	Washington	Wayne	
			Westchester	
			Wyoming	
			Yates	

Source: OTDA

Proposed Federal Actions Could be Detrimental

On May 22, 2025 the U.S. House of Representatives voted to approve H.R. 1, titled the “One Big Beautiful Bill Act.” Changes included in the bill would increase costs to state governments for providing SNAP benefits, limit eligibility and reduce the value of the benefit to future household budgets. The Senate passed a similar bill on July 1, 2025, and discussions will be required to reconcile the differences for a final measure to become law. According to the Congressional Budget Office, the SNAP changes in the House bill are expected to save the federal government nearly \$295 billion over 10 years; the Senate changes would save nearly \$186 billion. The savings would be used to offset the cost of tax cuts and other measures.

Pushing costs to state governments. The House bill proposes two changes that would transfer costs for SNAP benefits and administration to state governments. The first measure would implement a matching funds requirement for state governments.¹¹ As one of the nation’s most important safety net programs, SNAP has traditionally been funded by the federal government, which is best equipped to provide a base level of benefits that are consistently available to households across the country.

Under the House reconciliation bill, states would be required to make a minimum contribution of 5 percent toward SNAP program costs. USDA measures the accuracy of each state’s eligibility and benefit determinations to calculate and publish error rates. For states with a payment error rate of at least 6 percent, additional contributions would be required beginning in federal fiscal year (FFY) 2028. New York’s 2024 [error rate](#) was 14.09, higher than the national average of 10.93; based on this ratio, the State would be responsible for 25 percent of costs, the highest cost-sharing ratio that would be implemented.

The Senate proposal exempts states with less than a 6 percent payment error rate from the matching requirements, and includes cost-sharing ranging from 5 to 15 percent.¹² Using the first three months of 2025 as a baseline for benefit costs, the Office of the State Comptroller estimates the Senate proposal would cost New York up to \$1.2 billion in new costs, while the House proposal would cost the State up to \$2.0 billion annually.

A second measure would increase the state share of administrative costs from 50 to 75 percent, resulting in the loss of approximately \$266 million. Taken together, the changes mean the State could face between \$1.4 and \$2.2 billion in new annual costs within the financial plan period.

Limiting Eligibility. The Congressional proposals would limit eligibility in several ways, including:

- Limiting SNAP to citizens and certain lawful permanent residents.¹³
- Expanding [work requirements](#) for able-bodied adults without dependents (ABAWD) receiving SNAP for more than three months in three years (the time limit) to those ages 18 to 64, up from 55, with some exceptions.¹⁴ Other changes would expand the requirement to those with children over 7 years old (House bill) or 14 years old (Senate bill). Work, education or volunteering, or some combination thereof, of at least 80 hours monthly would be required, with some exceptions.

- More strictly limiting state requests for waivers.¹⁵ Currently, all counties in New York except Saratoga benefit from a [waiver](#) that is valid through February 28, 2026.¹⁶

The Urban Institute [estimates](#) that changes to work requirements would lead to 298,000 people in New York losing all or some SNAP benefits. The average monthly benefit loss per household would be \$265.

Limiting the future value of the benefit. SNAP benefits are developed based on the Thrifty Food Plan, which is the minimum adequate monthly food budget defined by the USDA; for a family of four, this budget is approximately \$1,000 per month.¹⁷ The Thrifty Plan has been criticized as being too low;¹⁸ the USDA has other, more generous [food plans](#) that it uses for other purposes and determinations.

The House bill prohibits reevaluation or reconstitution of the Thrifty Food Plan, and mandates future increases to the value of the plan be capped at the rate of consumer price index (CPI) growth.¹⁹ In addition to tying annual growth to CPI, the Senate bill allows for reevaluation but requires any changes be cost-neutral.²⁰ Under current statute, the USDA must reevaluate the Thrifty Food Plan every five years, including considering the basket of goods, prices, and dietary guidance, in addition to making any needed cost-of-living adjustments in the intervening years.

The last reevaluation led to an increase in average SNAP benefits of [27 percent](#) for New York effective October 2021; an additional 12.5 percent increase was implemented in October 2022, when food prices were rapidly accelerating.²¹ Such evaluations and discretion are necessary to ensure the benefit is sufficient. The next reevaluation would have been completed in 2026; without it, the benefits will increase at a much slower pace. If food prices continue to climb at a rate greater than general inflation, the value of the benefit relative to household budget will be smaller, and may place additional strain on local food banks and community resources.

State Action Has Been Meaningful, but Is Threatened by Federal Cuts

New York has long funded initiatives to connect families with benefits by providing community-based organizations with funds for nutrition outreach, \$3.6 million in State Fiscal Year (SFY) 2026. In recent years, the State has enacted numerous programs to support food security, many of which have the added benefit of bolstering the state's farms and increasing access to fresh and nutritious food. These programs, totaling at least \$464 million annually in SFY 2026, include:

- Free school breakfast and lunch in all schools, regardless of income (\$340 million);
- The Hunger Prevention and Nutrition Assistance Program (HPNAP), which supports costs of food pantries, soup kitchens and emergency shelters (\$57.8 million);
- Nourish NY, which connects New York's agricultural industry with food banks (\$55 million);
- Summer Electronic Benefits Transfer (EBT), an annual, one-time payment to low-income families with school-age children for groceries (funded through SNAP admin funding); and
- Farms-to-schools program to help expand access to nutritious foods (\$1.5 million).

Federal support and tax revenue growth in the post-pandemic period have allowed for the establishment or expansion of these programs; however, as the Comptroller notes in the [Enacted Budget Report for State Fiscal Year 2025-26](#), the State's financial plan will be challenged by uncertainty about the course of the economy and the threat of federal funding cuts. In addition to potential cuts to SNAP, federal changes being considered would also present a considerable financial impact to Medicaid and other essential safety net programs. The State does not have the capacity to make up for these aggregate losses; with respect to food insecurity specifically, the State would be hard-pressed to expand recent efforts if it must contend with up to \$2.2 billion in new costs. Federal lawmakers should refrain from enacting these changes and harming vulnerable Americans.

Endnotes

- ¹ U.S. Department of Agriculture (USDA) Economic Research Service (ERS), *Household Food Security in the United States in 2023*, September 2024, <https://ers.usda.gov/sites/default/files/laserfiche/publications/109896/ERR-337.pdf?v=95090>. The USDA obtains state-level estimates by averaging three years of data “to generate large enough sample sizes for each state to produce reliable estimates and detect differences across states.”
- ² USDA, *Household Food Security in the United States in 2023*, <https://ers.usda.gov/sites/default/files/laserfiche/publications/109896/ERR-337.pdf?v=95090>.
- ³ USDA, *Household Food Security in the United States in 2023*, <https://ers.usda.gov/sites/default/files/laserfiche/publications/109896/ERR-337.pdf?v=95090>
- ⁴ Long Island Cares, *The State of Food Insecurity on Long Island*, 2024.
- ⁵ Rents for primary residence, on a seasonally adjusted basis, from Consumer Price Index for All Urban Consumers, as reported by Federal Reserve Bank of St. Louis, at <https://fred.stlouisfed.org>
- ⁶ For a full discussion of this measure, see Office of the State Comptroller, *New Yorkers in Need: A Look at Poverty Trends in New York State for the Last Decade*, December 2022 at <https://www.osc.ny.gov/reports/new-yorkers-need-look-poverty-trends-new-york-state-last-decade>.
- ⁷ USDA ERS, *How Much Does Snap Reduce Food Insecurity?*, <https://ers.usda.gov/sites/default/files/laserfiche/publications/84336/CCR-60.pdf?v=72187>
- ⁸ Congressional Research Service, *SNAP: A Primer on Eligibility and Benefits*, updated November 13, 2024.
- ⁹ Gross monthly income eligibility limits are generally set up to 150 percent of the poverty level for households with income, but no elderly or disabled members and no out-of-pocket dependent care expenses. See, OTDA, *PUB-5104: Program Fact Sheet - SNAP*, September 2024, <https://otda.ny.gov/programs/publications/5104.pdf>.
- ¹⁰ USDA, *The Supplemental Nutrition Assistance Program (SNAP) and the Economy: New Estimates of the SNAP Multiplier*, <https://ers.usda.gov/sites/default/files/laserfiche/publications/93529/ERR-265.pdf?v=38011>
- ¹¹ U.S. House of Representatives, 119th Congress, H.R.1, Section 10006, <https://www.congress.gov/bill/119th-congress/house-bill/1>.
- ¹² The Senate Agriculture Committee’s updated plan allows states to choose to use either their 2025 or 2026 fiscal year payment error rates to calculate what their cost-share requirement will be beginning in the 2028 fiscal year. Starting fiscal year 2029, state responsibility will be calculated using the payment error rate averaged from the three prior years.
- ¹³ U.S. House of Representatives, 119th Congress, H.R.1, Section 10012, <https://www.congress.gov/bill/119th-congress/house-bill/1>; and U.S. Senate, 119th Congress, Section 10108.
- ¹⁴ U.S. House of Representatives, 119th Congress, H.R.1, Section 10002, <https://www.congress.gov/bill/119th-congress/house-bill/1>; and U.S. Senate, 119th Congress, Section 10102.
- ¹⁵ Currently, states can request waivers for areas with unemployment in excess of 10 percent or an insufficient number of jobs. The Senate proposal does not include the 12-month limitation on waivers.
- ¹⁶ USDA, *ABAWD Waivers | Food and Nutrition Service*, <https://www.fns.usda.gov/snap/abawd/waivers>
- ¹⁷ *Cost of Food TFP April 2025*, <https://fns-prod.azureedge.us/sites/default/files/resource-files/cnpp-costfood-ftp-april2025.pdf>
- ¹⁸ See for example, The Urban Institute, *Does SNAP Cover the Cost of a Meal in Your County?*, May 22, 2024, <https://www.urban.org/data-tools/does-snap-cover-cost-meal-your-county>. *Cost of Food TFP April 2025*, <https://fns-prod.azureedge.us/sites/default/files/resource-files/cnpp-costfood-ftp-april2025.pdf>
- ¹⁹ U.S. House of Representatives, 119th Congress, H.R.1, Section 10001, <https://www.congress.gov/bill/119th-congress/house-bill/1>.
- ²⁰ U.S. Senate, 119th Congress, H.R. 1, Section 10101.
- ²¹ Office of the State Comptroller, *Food Insecurity Persists Post-Pandemic*, <https://www.osc.ny.gov/reports/food-insecurity-persists-post-pandemic>.

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