

Barriers to Benefits: The Decline in Public Trust

A Nine-State Study

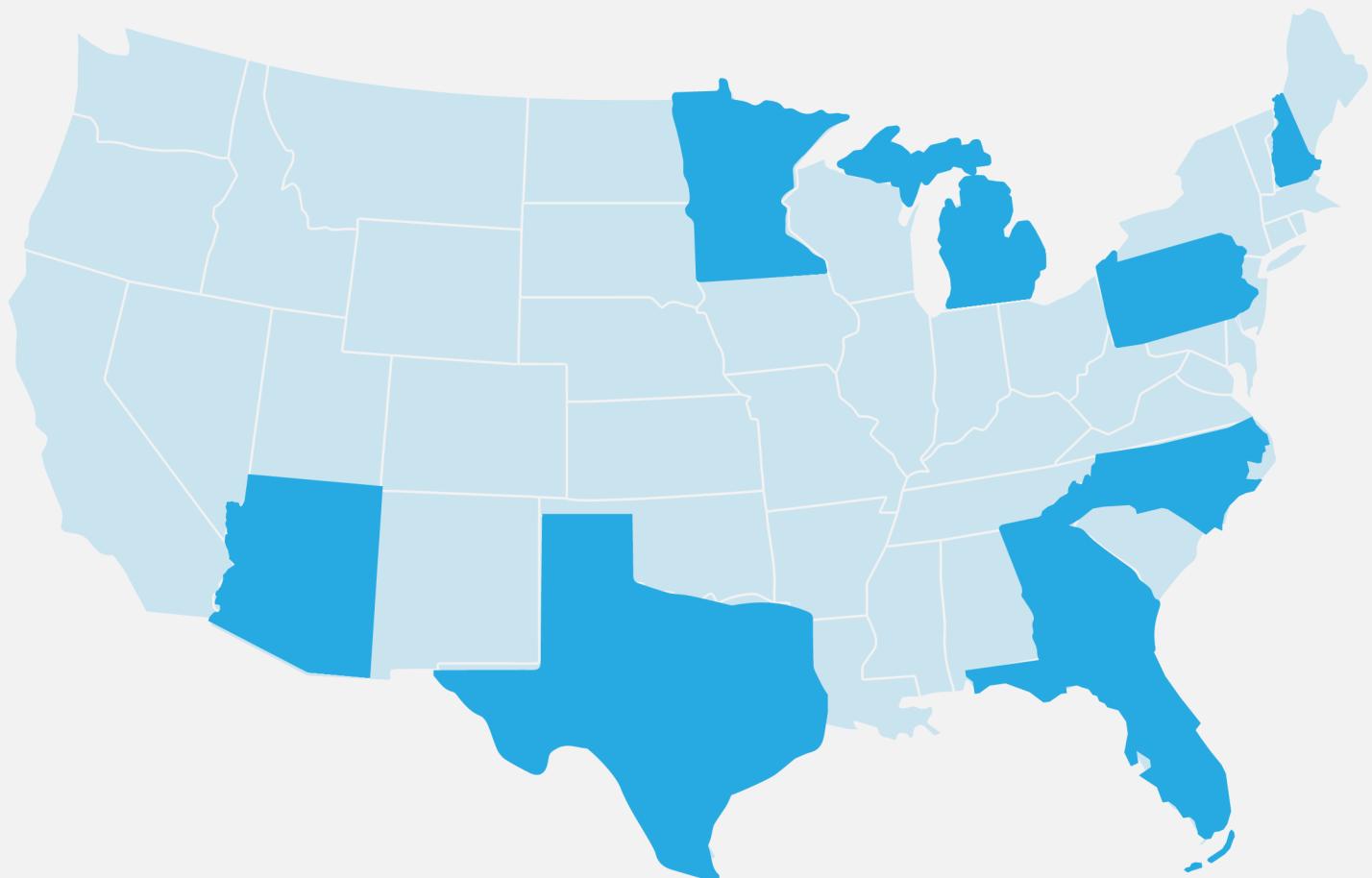


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Executive Summary

Trust in the public sector has been declining for years. According to the 2024 Gallup and Edelman Trust Barometer, the United States ranks last in trust in national institutions among the G7 countries. These institutions include the military, judicial system and national government, and the honesty of elections. There have been precipitous declines in trust in churches or organized religion, the banking system, public schools, higher education and the medical system. These institutions used to enjoy majority public support, and now, not one of them scores above 36% in trust.

Strong democracies rely on trust. Studies have shown that declining trust in key institutions correlates with openness to authoritarianism. Perceptions of fairness and impartiality regarding the public sector are also key to democratic legitimacy.

Trust must be built, not demanded. That is why a healthy skepticism and calls for accountability are also bedrocks of a thriving democracy. But high levels of distrust arising from frustrating experiences with the public sector's performance, while not necessarily stemming from an anti-democracy frame of mind, may lead to undercutting democratic institutions and democracy itself.

This report provides data on how people who need the public sector for food, health care and the ability to support their family face enormous obstacles to being able to access these benefits. The report details what individuals need to do to qualify for help in nine states: Arizona, Florida, Georgia, Michigan, Minnesota, New Hampshire, North Carolina, Pennsylvania and Texas. The experiences in these states are replicated in others as well.

Numbers on a page when talking about millions in cuts or millions being thrown off the rolls do not really tell the human story. Let's take an example. Jessica has lost her job due to funding cuts in research at the university where she works in North Carolina. She is a college-educated, middle-aged, recent widow working on her master's degree and is now a single mother of three children between the ages of 10 and 15. She needs all the help she can get to keep food on the table, pay her mortgage, care for a disabled child, buy clothes for growing children, repay student loans, manage childcare costs while she looks for a job and receive health care for herself and her family.

To receive food assistance from the Supplemental Nutrition Assistance Program (SNAP), she must complete an eight-page application, with an additional two pages explaining the requirements and providing instructions on how to complete. SNAP also has work requirements.

To receive the North Carolina equivalent of Temporary Assistance for Needy Families (TANF), she must complete a 10-page application. This program also has work requirements. She may need Medicaid and, therefore, would be required to complete a 20-page document, with one page for instructions.

But she is not yet done. After completing each application, she then needs to be interviewed by a caseworker from the Division of Social Services. The wait times for interviews may be growing due to underfunding of the public sector.

And, after all that, each program requires periodic recertification of eligibility — some even after just six months.

Cuts in these programs and additional documentation, paperwork and barriers will make life even more difficult for Jessica due to the Trump Administration's One Big Beautiful Bill Act.

For someone who is desperately in need to be required to go through such an arduous process is punitive. The public sector is supposed to serve. When it makes navigating life so difficult, it not only hurts individuals but also some of the very foundations of our democracy.

BARRIERS TO BENEFITS: THE DECLINE IN PUBLIC TRUST

	COMBINED FORM	APPLICATION FORM	INSTRUCTION PAGES	IN-PERSON INTERVIEW
ARIZONA	✓	31 pages	20 pages	Applicants for SNAP and Cash Assistance benefits are required to complete an interview with a caseworker and may be required to do so for Medicaid.
FLORIDA	✓	8 pages	10 pages	Applicants for benefits are required to complete an interview with a caseworker within 30 days of submission of their application.
GEORGIA	✓	14 pages	6 pages	A personal interview (in-person or by phone) is required for all three programs.
MICHIGAN	✓	10 pages for SNAP and TANF; 13 pages for Medicaid.	1 page	After applying for SNAP or Medicaid, applicants may be required to complete an interview with a representative of the Michigan Department of Health and Human Services (MDHHS).
MINNESOTA	✗	11 pages for SNAP and the Minnesota Family Investment Program, the MN version of TANF; 21 pages for Medical Assistance, the MN version of Medicaid.	15 pages for SNAP and the Minnesota Family Investment Program; 18 pages for Medical Assistance.	After applying for SNAP or MFIP, the applicant must also complete an interview (either in person or over the phone) with their local county or tribal office of human services.
NEW HAMPSHIRE	✓	4 pages	7 pages	Applicants for all three programs may be required to complete an interview with a Family Services Specialist to discuss program requirements and benefits.
NORTH CAROLINA	✗	8 pages for SNAP; 10 pages for Work First, the NC equivalent of TANF; 20 pages for Medicaid.	2 pages for SNAP; 1 page for Medicaid	Applicants are required to complete an interview with a caseworker from the Division of Social Services to discuss program requirements and benefits.
PENNSYLVANIA	✓	15 pages	17 pages	Personal interviews (in-person or by phone) are mandatory for SNAP and TANF applications or as needed as determined by the state for Medicaid.
TEXAS	✓	30 pages	4 pages	Applicants for SNAP and TANF benefits are required to complete an interview with a caseworker at the time of application, and periodically (annually for SNAP, every six months for TANF) thereafter. Medicaid applicants are not required to be interviewed, but must supply information periodically when requested to do so by the Texas Health and Human Services Commission (HHSC).

The Trump “One Big Beautiful Bill” and the Safety Net

Over the years, the United States has developed a series of programs designed to assist needy individuals and families through combined federal and state administration and funding. The recently enacted legislation called for by President Trump, entitled the “One Big Beautiful Bill Act,” represents the most severe curtailment of this safety net since its creation through a combination of direct cuts and increased administrative requirements designed to limit eligibility for benefits.

This report provides a summary of the Trump bill, with a focus on its impact on public assistance programs, followed by a more detailed look at the process already facing would-be beneficiaries of three major anti-poverty programs (Supplemental Nutrition Assistance Program, Temporary Assistance for Needy Families and Medicaid) in nine states (Arizona, Florida, Georgia, Michigan, Minnesota, New Hampshire, North Carolina, Pennsylvania and Texas). Although the three programs operate under varying degrees of federal guidelines and receive significant federal funding, they are administered and partially funded by state governments.

The Trump Bill and Its Effects on Public Assistance Programs

On almost entirely party-line votes, Congress adopted the “One Big Beautiful Bill Act” (H.R. 1) sought by President Trump. (Senate — Republicans: 50 Yes, 3 No; Democrats: 45 No; Independents: 2 No; Vice-President Vance cast the tie-breaking vote in favor. House — Republicans: 218 Yes, 2 No; Democrats: 212 No).¹

As summarized in a *New York Times* report,

Millions of low-income Americans could experience staggering financial losses under the domestic policy package that Republicans advanced....,which reserves its greatest benefits for the rich while threatening to strip health insurance, food stamps and other aid from the poor...Experts at the Budget Lab at Yale, a research center, concluded...that [the bill] would parcel out its benefits disproportionately. Americans who comprise the bottom fifth of all earners would see their annual after-tax incomes fall on average by 2.3 percent within the next decade, while those at the top would see about a 2.3 percent boost, according to the analysis, which factors in wages earned and government benefits received. On average, that translates to about \$560 in losses for someone who reports little or no income by 2034, and more than \$118,000 in gains for someone making over \$3 million, the report found.²

¹ https://www.senate.gov/legislative/LIS/roll_call_votes/vote1191/vote_119_1_00372.htm#position

² Tony Romm, “Poorest Americans Dealt Biggest Blow Under Senate Republican Tax Package,” *New York Times*, July 1, 2025, <https://www.nytimes.com/2025/07/01/business/poor-americans-senate-legislation.html>

Three key parts of the social safety net — Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps), Medicaid and the Affordable Care Act (ACA) — are particularly hard-hit by the new Trump law.

SNAP

According to the nonpartisan Congressional Budget Office (CBO), the Trump bill will cut SNAP by 20 percent (\$186 billion) through 2034. The major changes include:

- For the first time in the modern history of SNAP, it requires most states to pay for a portion (5 to 15 percent) of SNAP benefits.³ If a state does not offset this loss in federal funding, it would have to either cut its SNAP program by restricting eligibility or opt out of the program altogether (\$40 billion cut in federal spending over 10 years).
- Increase the state share of administrative costs (\$25 billion cut).
- Expand SNAP work requirements to include households with adults ages 55-64 or where the youngest child is at least 14, and remove current exemptions for veterans and the homeless. (\$69 billion cut). CBO estimates that these new work requirements would reduce SNAP enrollment by two million people in a typical month.⁴

In a separate analysis, the Urban Institute found that H.R. 1 would cause 22.3 million American families to lose some or all of their SNAP benefits⁵ (See *Appendix I for state-level impact*).

Medicaid

H.R. 1's cuts in the Medicaid program — amounting to over \$1 trillion over the next 10 years — represent the largest reduction in the program's history and, combined with decreases targeted at related portions of the Affordable Care Act, are projected by CBO to increase the number of uninsured by 11.8 million by 2034⁶ (Updated estimates by CBO and KFF project the bill's

³ The amount a state would owe depends on its combined payment error rate, which measures a state's under and over SNAP payments in a year. States with an error rate equal to or greater than 6% would be required to pay between 5% and 15% of food benefit costs, depending on the size of the error rate. Only one state (South Dakota) has never had an error rate above 6% dating back to the establishment of the current SNAP sanction system. In 2024 the combined payment error rate was 10.93% for the nation as a whole. Center on Budget and Policy Priorities, "Research Note: Senate Republican Leaders' Proposal Risks Deep Cuts to Food Assistance, Some States Ending SNAP Entirely," updated June 30, 2025,

<https://www.cbpp.org/research/food-assistance/senate-republican-leaders-proposal-risks-deep-cuts-to-food-assistance-some>

⁴ Center on Budget and Policy Priorities, "By the Numbers: Senate Republican Leadership's Reconciliation Bill Takes Food Assistance Away From Millions of People," updated June 30, 2025,

<https://www.cbpp.org/sites/default/files/6-20-25fa-bythenumbers.pdf>; and *New York Times*, "A List of Nearly Everything in the G.O.P. Bill, and How Much It Would Cost or Save," updated July 3, 2025,

<https://www.nytimes.com/interactive/2025/06/30/upshot/senate-republican-megabill.html>

⁵ Urban Institute, "How the Senate Budget Reconciliation SNAP Proposals Will Affect Families in Every US State," July 2025,

<https://www.urban.org/sites/default/files/2025-07/How-the-Senate-Budget-Reconciliation-SNAP-Proposals-Will-Affect-Families-in-Every-US-State.pdf>

⁶ *New York Times*, "A List of Nearly Everything in the G.O.P. Bill, and How Much It Would Cost or Save," updated July 3, 2025, <https://www.nytimes.com/interactive/2025/06/30/upshot/senate-republican-megabill.html>; and Yasmeen Abutaleb, "At least 17 million Americans would lose insurance under Trump plan," *Washington Post*,

10-year cuts in Medicaid to be \$911 billion, with a resulting 10 million increase in the number of uninsured).⁷

Among the numerous changes in Medicaid mandated by the Trump legislation are the following:

- Require childless adults and parents of children older than 13 to work, volunteer or attend school for 80 hours a month as a condition of enrollment, unless they qualify for an exception (\$326 billion cut in federal spending over 10 years).
- Establish a moratorium on new or increased provider taxes and reduce existing provider taxes in ACA Medicaid expansion states (\$191 billion cut).
- Revise the payment limit for state directed payments (\$149 billion cut).
- Prohibit the implementation, administration or enforcement of certain provisions in the Biden Administration's rule simplifying Medicaid eligibility and renewal processes (\$122 billion cut).
- Require states to check eligibility of those in the Medicaid expansion every six months instead of annually (\$63 billion cut).
- Cancel a regulation that required minimum staffing ratios for nursing homes (\$23 billion cut).⁸

Affordable Care Act (ACA)

Though the Trump Administration has (for now) abandoned its efforts undertaken throughout Trump's first term to repeal ACA (also known as Obamacare), H.R. 1 and related regulations would appear to be aimed at the same goal. The new law fails to extend enhanced premium subsidies for health insurance through ACA marketplaces, which are due to expire at the end of the year. This will dramatically increase out-of-pocket costs (by over 75 percent on average) for millions of Americans, with CBO estimating that 4.2 million will lose their insurance as a result. Additional Trump regulations have made it more difficult to sign up for coverage through ACA, producing another estimated one million uninsured.

Combined with the 11.8 million people expected to lose health insurance under the Trump bill's Medicaid provisions, the Trump actions on health insurance are estimated to lead to 17 million people losing their coverage.⁹

(See Appendix II for state-level impact of Medicaid and ACA cuts)

<https://www.washingtonpost.com/politics/2025/07/01/least-17-million-americans-would-lose-insurance-under-trump-plan>

⁷ KFF, "Allocating CBO's Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package," July 23, 2025, <https://www.kff.org/medicaid/issue-brief/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

⁸ KFF, "Allocating CBO's Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package," July 23, 2025, <https://www.kff.org/medicaid/issue-brief/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

⁹ *New York Times*, "A List of Nearly Everything in the G.O.P. Bill, and How Much It Would Cost or Save," updated July 3, 2025, <https://www.nytimes.com/interactive/2025/06/30/upshot/senate-republican-megabill.html>; and Yasmeen Abutaleb, "At least 17 million Americans would lose insurance under Trump plan," *Washington Post*, <https://www.washingtonpost.com/politics/2025/07/01/least-17-million-americans-would-lose-insurance-under-trump-plan>

Promoting Red Tape to Cut the Safety Net

A key aspect of the “One Big Beautiful Bill” is its affinity for expanding federal and state red-tape, at least within safety net programs. As reported in the *New York Times*,

Instead of explicitly reducing benefits, Republicans would make them harder to get and to keep. The effect, analysts say, is the same, with millions fewer Americans receiving assistance. By including dozens of changes to dates, deadlines, document requirements and rules, Republicans have turned paperwork into one of the bill’s crucial policy-making tools, yielding hundreds of billions of dollars in savings to help offset their signature tax cuts. “A lot of currently eligible people are actually going to lose benefits,” said Pamela Herd, a professor of public policy at the University of Michigan, who studies the effects of administrative burdens. “Not because they’re ineligible, but because they can’t handle the set of massive roadblocks Republicans are putting in their way.”¹⁰

Impact on the National Debt

Despite the major cuts in safety net programs, the net effect of the Trump bill will be to massively increase future deficits and the national debt, primarily because of the legislation’s tax cuts. The fiscally conservative Committee for a Responsible Federal Budget issued the following statement upon the bill’s passage.

This bill will be the most expensive reconciliation bill in history, adding \$4.1 trillion to the national debt through 2034... In a massive fiscal capitulation, Congress has passed the single most expensive, dishonest, and reckless budget reconciliation ever... Never before has a piece of legislation been jammed through with such disregard for our fiscal outlook, the budget process, and the impact it will have on the well-being of the country and future generations.¹¹

Summary

The “One Big Beautiful Bill” will result in millions of Americans losing health insurance and food security, not because of any lessening of their need, but largely through increased red tape, even though these individuals are already subject to substantial paperwork and detailed eligibility requirements. But because of massive tax cuts that will provide hundreds of thousands of dollars’ worth of tax relief to the wealthiest Americans, the Trump law will massively increase the national debt.

To provide some context for the extensive application and eligibility requirements already imposed upon public assistance beneficiaries prior to implementation of H.R. 1, attached are brief reports on the operation of three key safety net programs: Supplemental Nutrition

¹⁰ Margot Sanger-Katz and Emily Badger, “How the G.O.P. Bill Saves Money: Paperwork, Paperwork, Paperwork,” *New York Times*, <https://www.nytimes.com/2025/06/29/upshot/republican-and-medicaid-cuts-paperwork.html>.

¹¹ Committee for a Responsible Federal Budget, “A Dark Day for Our Fiscal Future,” July 3, 2025, <https://www.crfb.org/press-releases/dark-day-our-fiscal-future>

Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) and Medicaid in nine states (Arizona, Florida, Georgia, Michigan, Minnesota, New Hampshire, North Carolina, Pennsylvania and Texas).

SNAP, TANF and Medicaid are all means-tested programs, meaning that those seeking assistance must document that they fall below federal (and in some cases state) income and asset thresholds. In addition, in most instances, they must meet federal and state work requirements (seeking or holding a job, attending job training, etc.).

To simplify the application process, many states (including all but North Carolina in this report) have adopted consolidated application forms, allowing individuals and households to apply for SNAP, TANF and/or Medicaid on the same form. However, because of differences in program eligibility and other requirements, applicants are faced with sometimes complicated and/or hard-to-determine instructions as to which questions must be answered for which program.

The regular forms for all programs in all of the subject states require answers to a wide range of questions about the applicant and all members of the applicant household on such subjects as legal name, Social Security number, citizenship status, marital status, work status, sources of income, criminal record, disability status, education status, other benefits received, utility sources and costs, housing costs, healthcare costs, military record, assets (bank accounts, retirement accounts, etc.), tax status and health insurance coverage.

In addition, there are some questions or requirements specific to individual states. For example, Georgia requires that paternity be established in determining children's eligibility for TANF benefits, and an accounting be made for TANF funds spent on such establishments as liquor stores, casinos, adult entertainment stores, cruise ships and spa/massage parlors.

After the application is filed, personal interviews (in-person or by phone) are either mandatory or as needed, as determined by the state. Annual renewals are required but in most cases are initiated administratively by the state.

Appendix I: Impact of H.R. 1 on SNAP

State	Families losing some or all SNAP benefits (thousands)	Families with monthly benefit reductions >=\$25 (thousands)	Average monthly benefit reduction (for families losing \$25 or more)	2024 State combined payment error rate#
United States	22,344	5,320	\$146	10.93%
Alabama	378	73	\$91	8.32%
Alaska	27	10	\$181	24.66%
Arizona	449	122	\$135	8.84%
Arkansas	130	26	\$75	9.56%
California	3,121	909	\$190	10.98%
Colorado	298	61	\$88	9.97%
Connecticut	237	58	\$193	10.25%
Delaware	64	18	\$162	12.37%
Dist of Columbia	76	18	\$231	17.38%
Florida	1,653	320	\$114	15.13%
Georgia	729	153	\$118	15.65%
Hawaii	94	53	\$183	6.68%
Idaho	62	17	\$77	3.59%
Illinois	1,102	297	\$184	11.56%
Indiana	279	61	\$86	9.52%
Iowa	134	26	\$83	6.14%
Kansas	92	20	\$72	9.98%
Kentucky	265	58	\$105	9.11%
Louisiana	406	78	\$103	6.62%
Maine	101	16	\$122	10.26%
Maryland	369	81	\$150	13.64%
Massachusetts	656	129	\$192	14.10%
Michigan	796	211	\$159	9.53%
Minnesota	227	38	\$103	8.98%
Mississippi	198	44	\$104	10.69%
Missouri	318	65	\$89	9.42%
Montana	43	9	\$80	8.89%
Nebraska	77	17	\$99	5.50%
Nevada	265	83	\$167	5.94%
New Hampshire	44	8	\$104	7.57%
New Jersey	424	114	\$182	14.33%
New Mexico	246	71	\$167	14.61%
New York	1,701	460	\$190	14.09%
North Carolina	784	158	\$118	10.21%
North Dakota	24	5	\$93	7.91%
Ohio	717	132	\$96	9.01%
Oklahoma	330	74	\$116	10.87%
Oregon	424	78	\$138	14.06%

State	Families losing some or all SNAP benefits (thousands)	Families with monthly benefit reductions >=\$25 (thousands)	Average monthly benefit reduction (for families losing \$25 or more)	2024 State combined payment error rate#
Pennsylvania	1,059	271	\$167	10.76%
Rhode Island	88	20	\$181	12.29%
South Carolina	299	59	\$103	9.25%
South Dakota	34	11	\$105	3.28%
Tennessee	374	84	\$93	9.47%
Texas	1,514	351	\$83	8.32%
Utah	77	23	\$83	5.74%
Vermont	40	7	\$94	5.13%
Virginia	447	91	\$112	11.50%
Washington	517	128	\$150	6.06%
West Virginia	166	28	\$85	9.43%
Wisconsin	375	75	\$81	4.47%
Wyoming	15	2	\$81	5.12%

The amount a state would owe in payment of SNAP benefits will depend on its combined payment error rate, which measures a state's under and over SNAP payments in a year. States with an error rate equal to or greater than 6% would be required to pay between 5% and 15% of food benefit costs, depending on the size of the error rate. Sources: Urban Institute, "How the Senate Budget Reconciliation SNAP Proposals Will Affect Families in Every US State," July 2025,

<https://www.urban.org/sites/default/files/2025-07/How-the-Senate-Budget-Reconciliation-SNAP-Proposals-Will-Affect-Families-in-Every-US-State.pdf>; and Center on Budget and Policy Priorities, "Research Note: Senate Republican Leaders' Proposal Risks Deep Cuts to Food Assistance, Some States Ending SNAP Entirely," updated June 30, 2025,

<https://www.cbpp.org/research/food-assistance/senate-republican-leaders-proposal-risks-deep-cuts-to-food-assistance-some>

Appendix II: Impact of H.R. 1 and Associated ACA Cuts

State	# losing insurance 6/27 CBO estimate	10-yr cut in fed. spending# (billion \$)	% cut of 10-yr baseline#
United States	17,000,000	911	-----
Alabama	219,809	3	4%
Alaska	39,989	2	11%
Arizona	365,984	34	18%
Arkansas	158,745	8	11%
California	2,368,466	150	17%
Colorado	240,953	12	14%
Connecticut	186,580	11	15%
Delaware	54,957	4	14%
Dist of Columbia	46,260	3	9%
Florida	1,936,421	14	5%
Georgia	651,540	8	6%
Hawaii	62,483	4	15%
Idaho	72,815	3	9%
Illinois	535,849	46	19%
Indiana	267,996	20	13%
Iowa	113,979	9	17%
Kansas	92,937	3	9%
Kentucky	184,526	22	15%
Louisiana	267,550	27	20%
Maine	61,466	3	8%
Maryland	245,929	14	12%
Massachusetts	326,262	17	11%
Michigan	453,101	32	17%
Minnesota	173,268	19	15%
Mississippi	153,910	3	6%
Missouri	265,298	14	12%
Montana	55,981	3	14%
Nebraska	78,275	3	11%
Nevada	114,500	8	19%
New Hampshire	46,388	2	15%
New Jersey	363,330	29	18%
New Mexico	111,997	10	13%
New York	1,019,121	102	16%
North Carolina	651,982	23	11%
North Dakota	24,488	1	11%
Ohio	489,815	33	13%
Oklahoma	211,794	13	16%
Oregon	198,089	22	19%
Pennsylvania	483,868	46	15%

State	# losing insurance 6/27 CBO estimate	10-yr cut in fed. spending# (billion \$)	% cut of 10-yr baseline#
Rhode Island	47,359	4	16%
South Carolina	285,857	4	6%
South Dakota	33,838	0.846	9%
Tennessee	310,056	7	7%
Texas	1,671,965	31	8%
Utah	188,494	5	14%
Vermont	35,242	2	10%
Virginia	322,984	29	18%
Washington	328,695	37	18%
West Virginia	82,225	5	11%
Wisconsin	276,175	7	8%
Wyoming	20,407	0.184	4%

Calculated by KFF based on 7/21 CBO estimate

Sources: Joint Economic Committee Minority, “Amended Senate Budget Bill Would Trigger Nearly 20 Million People Losing Health Insurance,” June 2025, https://www.jec.senate.gov/public/_cache/files/571213e9-247f-4821-858c-2bac03d3bc89/6.30---jec-minority-health-insurance-losses.pdf; and KFF, “Allocating CBO’s Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package,” July 23, 2025, <https://www.kff.org/medicaid/issue-brief/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

Government Assistance Programs: Arizona

Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) and Medicaid in Arizona

SNAP (formerly Food Stamps), TANF and Medicaid are all means-tested programs, meaning that those seeking the assistance must document that they fall below federal (and in some cases state) income and asset thresholds. In addition, in most instances, they must meet federal and state work requirements (seeking or holding a job, attending job training, etc.).

Application Process in Arizona

In order to simplify the application process, many states, including Arizona, have adopted consolidated application forms, allowing individuals and households to apply for SNAP, TANF (the Arizona version of which is Cash Assistance or CA) and/or Medicaid on the same form. The combined application may be filed online, in person at an Arizona Department of Economic Security/Family Assistance Administration office, or by mail and is 31 pages long, with another 20 pages of instructions and other information.

The application forms require answers to a wide range of questions about the applicant and all members of the applicant household on such subjects as Social Security number, citizenship status, criminal record, income sources and amounts, major expense sources and amounts (including housing, utilities and child care), pregnancy status, employment status, education status, other benefits received and assets (bank accounts, retirement accounts, etc.).

Applicants for SNAP and Cash Assistance benefits are required to complete an interview with a caseworker and may be required to do so for Medicaid. Beneficiaries are also subject to periodic recertification of eligibility.¹

I. Supplemental Nutrition Assistance Program

SNAP provides food assistance to needy households and is operated by the individual states. The federal government pays the full cost of SNAP benefits and splits administrative expenses with the states. Eligibility rules and benefit levels are based on federal standards, though states are allowed to make adjustments.²

¹ Arizona Department of Economic Security, “How to Apply for Nutrition Assistance,” <https://des.az.gov/how-to-apply-snap>; Arizona Department of Economic Security, “Apply for Cash Assistance,” <https://des.az.gov/ca>; and Arizona Department of Economic Security, “Apply for Medical Assistance Benefits,” <https://des.az.gov/services/basic-needs/medical-assistance/how-to-apply>

² Center on Budget and Policy Priorities, “Policy Basics: The Supplemental Nutrition Assistance Program (SNAP),” <https://www.cbpp.org/research/food-assistance/the-supplemental-nutrition-assistance-program-snap>

Eligibility Requirements

Income Requirements: Most households must fall below both gross and net income limits to qualify. Gross monthly income cannot exceed \$2,321 for a single individual/\$4,810 for a household of four, *and* net monthly income (gross income minus certain deductions such as housing and child care payments) cannot exceed \$1,255 for a single individual/\$2,600 for a household of four.

Resource Requirements: There is no asset limit in Arizona.³

Work Requirements: Subject to a few exemptions (such as for children, seniors and pregnancy), applicants must meet work requirements, including: registering for work at the time of application and every 12 months thereafter, not voluntarily quitting a job or reducing hours below 30 hours a week, and taking a job if offered that pays at least the minimum wage at a site or plant not subject to strike or lockout at the time of offer.⁴ Beneficiaries aged 18-52 (rising to 54 in October 2024) must document that they are working (paid work, self-employment, volunteer work and/or in-kind work) and/or participating in a work program for at least twenty hours a week. Those who are living with a child under 18, unable to work because of a physical or mental health reason, pregnant, homeless, a veteran serving in the U.S. Armed Forces, participating in a drug or alcohol treatment program, providing for an incapacitated person, receiving unemployment insurance, attending school, a training program or college at least half-time, participating and complying with the work requirements of certain governmental employment programs, or receiving SSI are exempt from this requirement. Those subject to the requirement who fail to fully comply can receive SNAP benefits for three months, and if they fail to do so within that time period, they are barred from the program for three years.⁵

Other Requirements: All household members must have, or have applied for, a Social Security number, and most otherwise eligible noncitizens must wait five years before receiving SNAP benefits.⁶

³ SNAP Screener, “SNAP Eligibility in Arizona (Oct. 1, 2024 Through Sept. 30, 2025),” <https://www.snapscreeener.com/guides/arizona>

⁴ USDA Food and Nutrition Service, “SNAP Work Requirements,” <https://www.fns.usda.gov/snap/work-requirements>

⁵ Arizona Department of Economic Security, “Nutrition Assistance: Able Bodied Adult Without Dependents (ABAWD) Time Limits,” <https://des.az.gov/services/basic-needs/food-assistance/nutrition-assistance/work-requirements-able-bodied-adult>

⁶ Social Security Administration, “Supplemental Nutrition Assistance Program (SNAP) Facts,” <https://www.ssa.gov/pubs/EN-05-10101.pdf>

Program Characteristics

Proportion of SNAP Recipient Households Who Include:⁷

Children	37.8%
Elderly individuals	29.0%
Non-elderly individuals with disabilities	11.1%
Single adults with children	24.2%
Ages 18-49 w/o children or disabled	21.6%

Demographics of SNAP Recipient Households:⁸

White*	43.4%
African American*	10.8%
Hispanic	26.1%
Other*	12.3%
Unknown	7.5%

*Non-Hispanic

II. Temporary Assistance for Needy Families (TANF)

“Temporary Assistance for Needy Families (TANF) is a federally funded, state-run program. Also known as welfare, TANF helps families financially after experiencing hardship.”⁹

Eligibility Requirements

Income Requirements: To be eligible, a family must fall below gross countable income limits, based on family size (\$2,152/month for a family of three).¹⁰

Work Requirements: Unless otherwise exempt, all work-eligible CA participants (unless applying only for children) must sign the Personal Responsibility Agreement (PRA), which commits the signer to: prepare for and accept a job; make sure all children ages six through 15 attend school; keep the children's immunizations up to date; not voluntarily quit a job without good cause; not illegally sell, possess or use a controlled substance; cooperate with the rules of Cash Assistance, the Jobs Administration and Child Care Administration; and cooperate with the DES Child Support Services, when applicable.”¹¹

Other: In addition, to qualify for cash assistance in Arizona, applicants must: be a U.S. citizen or a lawful permanent resident; be a resident of Arizona; be pregnant or have a child under age 19;

⁷ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.5. Distribution of participating households by household composition and by State,”

<https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

⁸ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.10. Distribution of participating households by race and Hispanic status of household head and State,”

<https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

⁹ <https://www.usa.gov/welfare-benefits>

¹⁰ Single Mother Guide, “Arizona TANF,” <https://singlemotherguide.com/state/arizona/TANF>

¹¹ Arizona Department of Economic Security, “Personal Responsibility Agreement (PRA) for Cash Assistance,” <https://des.az.gov/services/child-and-family/cash-assistance/personal-responsibility-agreement>

and be unemployed or underemployed (with very low wages). Furthermore, under Arizona law, CA may only be received for a total of 12 months.¹²

Program Characteristics

FY2023 Expenditures for TANF in Arizona:¹³

Total TANF	\$181 million
Federal funds	\$181 million
TANF as percent of total state expend.	0.2%

Demographics of TANF recipients:¹⁴

White*	28.5%
African American*	15.4%
Hispanic	44.9%
Other*	11.3%
Unknown	0.0%

*Non-Hispanic

III. Medicaid

The Arizona Health Care Cost Containment System (AHCCCS) is the State of Arizona's Medicaid program and provides medical assistance for eligible adults and children with limited incomes.¹⁵

Eligibility Requirements

To be eligible for Medicaid benefits in Arizona one must:

- Be an American citizen or a qualified immigrant and provide proof of citizenship or immigration status;
- Be a resident of Arizona and provide proof of residency;
- Have a Social Security number or apply for one;
- Not qualify for Medicare; and
- Have a medical need for care if you are a senior.¹⁶

Income Requirements: To be eligible for Medicaid, an applicant's income must not exceed certain limits, based on federal poverty guidelines (FPG) that vary with family size and category of eligibility. For example, for a family of three, the monthly limits are: \$3,242 for children ages 1-5, \$3,575 for pregnant women and \$3,064 for adults ages 19-64.

¹² Single Mother Guide, "Arizona TANF," <https://singlemotherguide.com/state/arizona/TANF>

¹³ National Association of State Budget Officers, "2024 State Expenditure Report, Tables 19 and 20," <https://www.nasbo.org/reports-data/state-expenditure-report>

¹⁴ Administration for Children & Families, HHS, "Characteristics and Financial Circumstances of TANF Recipients, Fiscal Year (FY) 2023, Table 10. TANF Recipients by Race/Ethnicity: FY2023," https://acf.gov/sites/default/files/documents/dfa/fy2023_characteristics.pdf

¹⁵ Arizona Department of Economic Security, "Apply for Medical Assistance Benefits," <https://des.az.gov/services/basic-needs/medical-assistance/how-to-apply>

¹⁶ "Arizona Medicaid Eligibility," <https://www.medicaidoffice.net/arizona-medicaid-eligibility-me4>

Resource Requirements: There is no asset limit in Arizona.¹⁷

Work Requirements: There are no work requirements for Arizona Medicaid (as of December 2024).¹⁸

Program Characteristics

FY2023 Expenditures for Medicaid in Arizona:¹⁹

Total Medicaid	\$25.774 billion
Federal funds	\$20.282 billion
Medicaid as % of total state expend.	23.2%

<u>Medicaid Recipients</u>	<u>% of Enrollees</u>	<u>% of Expenditures</u> ²⁰
Ages 19-64 (non-disabled)	49%	46%
Children under 19 (non-disabled)	35%	15%
Ages 65 and over (including disabled)	9%	11%
Disabled (excluding ages 65 and over)	8%	28%

Demographics of Medicaid Recipients:^{21 22}

Female	54.0%
Male	46.0%
White*	30.3%
African American*	7.0%
Hispanic	48.4%
Other*	14.3%

*Non-Hispanic

% of Adult Medicaid Recipients Working:²³

Not working	34%
Working part-time	23%
Working full-time	43%

Impact of Trump “Big Beautiful Bill” in Arizona

The recently enacted legislation called for by President Trump, entitled the “One Big Beautiful Bill Act,” represents the most severe curtailment of the social safety net since its creation

¹⁷ Snap Screener, “Medicaid eligibility in Arizona (Feb. 1, 2025 – Jan. 31, 2026),”

<https://www.snapscreeener.com/medicaid/guides/arizona>

¹⁸ Ballotpedia, https://ballotpedia.org/Work_requirements_for_public_assistance_in_Arizona

¹⁹ National Association of State Budget Officers, “2024 State Expenditure Report, Tables 25 and 26,”

<https://www.nasbo.org/reports-data/state-expenditure-report>

²⁰ KFF, “Medicaid in Arizona, 2023,” <https://files.kff.org/attachment/fact-sheet-medicaid-state-AZ>

²¹ KFF, “Medicaid Enrollees by Sex,” 2021, <https://www.kff.org/medicaid/state-indicator/medicaid-enrollees-by-sex/>

²² KFF, “Distribution of People Ages 0-64 with Medicaid by Race/Ethnicity, 2023,”

<https://www.kff.org/medicaid/stat-indicator/medicaid-distribution-people-0-64-by-raceethnicity>

²³ KFF, “Medicaid State Fact Sheets,” 2025, <https://www.kff.org/interactive/medicaid-state-fact-sheets/>

through a combination of direct cuts and increased administrative requirements designed to limit eligibility for benefits.

Two key parts of the safety net — Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps) and Medicaid — are particularly hard-hit by the new Trump law.

Families losing some or all SNAP benefits: 449,000²⁴

Families with monthly SNAP benefit reductions of \$25 or more: 122,000

Average monthly SNAP benefit reductions for families losing \$25 or more: \$135²⁵

Number of individuals losing health insurance (6/27 CBO estimate): 365,984²⁶

10-year cut in federal Medicaid funding: \$34 billion²⁷

²⁴ Urban Institute, “How the Senate Budget Reconciliation SNAP Proposals Will Affect Families in Every US State,” July 2025, <https://www.urban.org/sites/default/files/2025-07/How-the-Senate-Budget-Reconciliation-SNAP-Proposals-Will-Affect-Families-in-Every-US-State.pdf>

²⁵ Center on Budget and Policy Priorities, “Research Note: Senate Republican Leaders’ Proposal Risks Deep Cuts to Food Assistance, Some States Ending SNAP Entirely,” updated June 30, 2025, <https://www.cbpp.org/research/food-assistance/senate-republican-leaders-proposal-risks-deep-cuts-to-food-assistance-some>

²⁶ Joint Economic Committee Minority, “Amended Senate Budget Bill Would Trigger Nearly 20 Million People Losing Health Insurance,” June 2025, https://www.jec.senate.gov/public/_cache/files/571213e9-247f-4821-858c-2bac03d3bc89/6.30---jec-minority-health-insurance-losses.pdf

²⁷ KFF, “Allocating CBO’s Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package,” July 23, 2025, <https://www.kff.org/medicaid/issue-brief/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

Government Assistance Programs: Florida

Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) and Medicaid in Florida

SNAP (formerly Food Stamps), TANF and Medicaid are all means-tested programs, meaning that those seeking the assistance must document that they fall below federal (and in some cases state) income and asset thresholds. In addition, in most instances, they must meet federal and state work requirements (seeking or holding a job, attending job training, etc.).

Application Process in Florida

In order to simplify the application process, many states, including Florida, have adopted consolidated application forms, allowing individuals and households to apply for SNAP, TANF (the Florida version of which is Temporary Cash Assistance or TCA) and/or Medicaid on the same form. In Florida, the combined application may be filed online, in person at a Department of Children and Families Economic Self-Sufficiency Services office, or by mail and is eight pages long, with another 10 pages of instructions and other information.

The application forms require answers to a wide range of questions about the applicant and all members of the applicant household on such subjects as Social Security number, citizenship status, criminal record, income sources and amounts, major expense sources and amounts (including housing, utilities and child care), pregnancy status, employment status, education status, other benefits received and assets (bank accounts, retirement accounts, etc.).

Applicants for benefits are required to complete an interview with a caseworker within 30 days of submission of their application.¹ Beneficiaries are also subject to periodic recertification of eligibility: every six months for SNAP² and Temporary Cash Assistance,³ and every 12 months for Medicaid.⁴

I. Supplemental Nutrition Assistance Program

SNAP provides food assistance to needy households and is operated by the individual states. The federal government pays the full cost of SNAP benefits and splits administrative expenses with

¹ FL Department of Children and Families,
<https://myflfamilies.com/services/public-assistance/additional-resources-and-services/ess-forms>

² FL Department of Children and Families,
<https://myflfamilies.com/services/public-assistance/supplemental-nutrition-assistance-program-snap>

³ FL Department of Children and Families, “Temporary Cash Assistance (TCA),”
<https://www.myflfamilies.com/services/public-assistance/temporary-cash-assistance>

⁴ FL Department of Children and Families, “Medicaid,” <https://www.myflfamilies.com/medicaid>

the states. Eligibility rules and benefit levels are based on federal standards, though states are allowed to make adjustments.⁵

Eligibility Requirements

Income Requirements: Most households must fall below both gross and net income limits to qualify. Gross monthly income cannot exceed \$2,510 for a single individual/\$5,200 for a household of four, *and* net monthly income (gross income minus certain deductions such as housing and child care payments) cannot exceed \$1,255 for a single individual/\$2,600 for a household of four.

Resource Requirements: There is no asset limit in Florida.⁶

Work Requirements: Subject to a few exemptions (such as for children, seniors or caring for a child under age six), applicants must meet work requirements, including registering for work at the time of application, not voluntarily quitting a job or reducing hours below 30 hours a week without good cause, and taking a suitable job if offered. Beneficiaries aged 18-54 without a disability and not living with children must document that they are working, enrolling in an approved job training program or volunteering at a nonprofit for at least eighty hours a month. Those subject to this requirement who fail to fully comply can receive SNAP benefits for three months, and if they fail to do so within that period, they are barred from the program for three years.⁷

Program Characteristics

Proportion of SNAP Recipient Households Who Include:⁸

Children	33.7%
Elderly individuals	38.4%
Non-elderly individuals with disabilities	16.5%
Single adults with children	15.8%
Ages 18-49 w/o children or disabled	15.3%

⁵ Center on Budget and Policy Priorities, “Policy Basics: The Supplemental Nutrition Assistance Program (SNAP),” <https://www.cbpp.org/research/food-assistance/the-supplemental-nutrition-assistance-program-snap>

⁶ SNAP Screener, “SNAP Eligibility in Florida (Oct. 1, 2024 Through Sept. 30, 2025),” <https://www.snapscreeener.com/guides/florida>

⁷ USDA, “SNAP Work Requirements,” <https://www.fns.usda.gov/snap/work-requirements>

⁸ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.5. Distribution of participating households by household composition and by State,” <https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

Demographics of SNAP Recipient Households:⁹

White*	25.1%
African American*	21.0%
Hispanic	40.4%
Other*	0.9%
Unknown	12.7%

*Non-Hispanic

II. Temporary Assistance for Needy Families (TANF)

In Florida, Temporary Assistance for Needy Families is provided through the Temporary Cash Assistance (TCA) program, which provides cash assistance to families with children under 18 or under 19 if full-time secondary students meet technical, income and asset requirements. Pregnant women may also receive TCA, either in the third trimester of pregnancy if unable to work or in the ninth month of pregnancy.

Eligibility Requirements

Income Requirements: To be eligible, a family must fall below countable income limits, based on family size (\$303/month for a family of three).

Resource Requirements: Applicants must have \$2,000 or less in countable resources. Vehicles needed for individuals subject to the work requirement may not exceed a combined value of \$8,500.

Work Requirements: Unless otherwise exempt, all work-eligible TCA participants must register for work or participate in work-related activities through the Welfare Transition Program.

Other: In addition, to qualify for cash assistance in Florida, applicants must: be a U.S. citizen, legal immigrant or qualified non-citizen; be a resident of Florida; if a child, have a Social Security number or applied for one; and be unemployed or underemployed (with very low wages). Furthermore, under Florida law, TCA may only be received for a total of 48 months for an adult (with no time limit for child-only cases).¹⁰

⁹ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.10. Distribution of participating households by race and Hispanic status of household head and State,”

<https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

¹⁰ FL Department of Children and Families, “Temporary Cash Assistance (TCA),”

<https://www.myflfamilies.com/services/public-assistance/temporary-cash-assistance>; and Single Mother Guide, “Florida Temporary Cash Assistance (TCA),” <https://singlemotherguide.com/state/florida/TANF>

Program Characteristics

FY2023 Expenditures for TANF in Florida:¹¹

Total TANF	\$116 million
Federal funds	\$23 million
TANF as percent of total state expend.	0.1%

Demographics of TANF Recipients:¹²

White*	30.8%
African American*	37.9%
Hispanic	24.9%
Other*	6.3%
Unknown	0.0%

*Non-Hispanic

III. Medicaid

Florida offers Medicaid to provide low-income individuals and families with access to essential medical services.

Eligibility Requirements

General eligibility requirements provide that applicants must be either a U.S. citizen or have an eligible immigration status, live in Florida and have a Social Security number or be able to show that they have applied or are eligible to apply for one.

Income Requirements: To be eligible for Medicaid, an applicant's income must not exceed certain limits, based on federal poverty guidelines (FPG) that vary with family size and category of eligibility. For example, for a family of three, the monthly limits are: \$3,220 for children ages 1-5, \$4,353 for pregnant women and \$597 for parents.

Resource Requirements: There is no asset limit in Florida.¹³

Work Requirements: There are no work requirements for Florida Medicaid (as of December 2024).¹⁴

¹¹ National Association of State Budget Officers, “2024 State Expenditure Report, Tables 19 and 20,” <https://www.nasbo.org/reports-data/state-expenditure-report>

¹² Administration for Children & Families, HHS, “Characteristics and Financial Circumstances of TANF Recipients, Fiscal Year (FY) 2023, Table 10. TANF Recipients by Race/Ethnicity: FY2023,” https://acf.gov/sites/default/files/documents/ofa/fy2023_characteristics.pdf

¹³ Snap Screener, “Medicaid eligibility in Florida (Feb. 1, 2025 – Jan. 31, 2026),” <https://www.snapscreeener.com/medicaid/guides/florida>

¹⁴ Ballotpedia, https://ballotpedia.org/Work_requirements_for_public_assistance_in_Florida

Program Characteristics

FY2023 Expenditures for Medicaid in Florida:¹⁵

Total Medicaid	\$37.322 billion
Federal funds	\$23.602 billion
Medicaid as % of total state expend.	31.3%

<u>Medicaid Recipients</u>	<u>% of Enrollees</u>	<u>% of Expenditures¹⁶</u>
Ages 19-64 (non-disabled)	23%	14%
Children under 19 (non-disabled)	7%	6%
Ages 65 and over (including disabled)	15%	27%
Disabled (excluding ages 65 and over)	55%	52%

Demographics of Medicaid Recipients:^{17 18}

Female	57.0%
Male	43.0%
White*	31.4%
African American*	24.7%
Hispanic	35.9%
Other*	7.9%

*Non-Hispanic

% of Adult Medicaid Recipients Working:¹⁹

Not working	33%
Working part-time	22%
Working full-time	46%

Impact of Trump “Big Beautiful Bill” in Florida

The recently enacted legislation called for by President Trump, entitled the “One Big Beautiful Bill Act,” represents the most severe curtailment of the social safety net since its creation through a combination of direct cuts and increased administrative requirements designed to limit eligibility for benefits.

Two key parts of the safety net—Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps) and Medicaid — are particularly hard-hit by the new Trump law.

¹⁵ National Association of State Budget Officers, “2024 State Expenditure Report, Tables 25 and 26,” <https://www.nasbo.org/reports-data/state-expenditure-report>

¹⁶ KFF, “Medicaid in Florida, 2023,” <https://files.kff.org/attachment/fact-sheet-medicaid-state-NC>

¹⁷ KFF, “Medicaid Enrollees by Sex,” 2021, <https://www.kff.org/medicaid/state-indicator/medicaid-enrollees-by-sex/>

¹⁸ KFF, “Distribution of People Ages 0-64 with Medicaid by Race/Ethnicity, 2023,”

<https://www.kff.org/medicaid/stat-indicator/medicaid-distribution-people-0-64-by-raceethnicity>

¹⁹ KFF, “Medicaid State Fact Sheets,” 2025, <https://www.kff.org/interactive/medicaid-state-fact-sheets/>

Families losing some or all SNAP benefits: 1,653,000²⁰

Families with monthly SNAP benefit reductions of \$25 or more: 320,000

Average monthly SNAP benefit reductions for families losing \$25 or more: \$114²¹

Number of individuals losing health insurance (6/27 CBO estimate): 1,936,421²²

10-year cut in federal Medicaid funding: \$14 billion²³

²⁰ Urban Institute, “How the Senate Budget Reconciliation SNAP Proposals Will Affect Families in Every US State,” July 2025,

<https://www.urban.org/sites/default/files/2025-07/How-the-Senate-Budget-Reconciliation-SNAP-Proposals-Will-Affect-Families-in-Every-US-State.pdf>

²¹ Center on Budget and Policy Priorities, “Research Note: Senate Republican Leaders’ Proposal Risks Deep Cuts to Food Assistance, Some States Ending SNAP Entirely,” updated June 30, 2025,

<https://www.cbpp.org/research/food-assistance/senate-republican-leaders-proposal-risks-deep-cuts-to-food-assistance-some>

²² Joint Economic Committee Minority, “Amended Senate Budget Bill Would Trigger Nearly 20 Million People Losing Health Insurance,” June 2025,

https://www.jec.senate.gov/public/_cache/files/571213e9-247f-4821-858c-2bac03d3bc89/6.30---jec-minority-health-insurance-losses.pdf

²³ KFF, “Allocating CBO’s Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package,” July 23, 2025,

<https://www.kff.org/medicaid/issue-brief/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

Government Assistance Programs: Georgia

Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) and Medicaid in Georgia

SNAP (formerly Food Stamps), TANF and Medicaid are all means-tested programs, meaning that those seeking the assistance must document that they fall below federal (and in some cases state) income and asset thresholds. In addition, in most instances, they must meet federal and state work requirements (seeking or holding a job, attending job training, etc.).

Application Process in Georgia

In order to simplify the application process, many states, including Georgia, have adopted consolidated application forms, allowing individuals and households to apply for SNAP, TANF and/or Medicaid on the same form. However, because of differences in program eligibility and other requirements, applicants are faced with sometimes complicated and/or hard-to-determine instructions as to which questions must be answered for which program. In Georgia, the applicant is confronted with a 14-page form and six pages of instructions, definitions and statements of right.

Applicants for all three programs are advised “you can file an application for benefits with only your name, address and signature. However, it may help us to process your application quicker if you complete the entire form.” The inclusion of the latter must give one pause, especially considering the state’s record of delays in processing applications for these programs. For example, a June 2023 newspaper report indicated that “Georgia failed to pay thousands of SNAP recipients in May... approximately 63 percent — or 46,234 applications — were delayed.”¹

The regular forms for all programs require answers to a wide range of questions about the applicant and all members of the applicant household on such subjects as legal name, Social Security number, citizenship status, marital status, work status, sources of income, criminal record, disability status, education status, other benefits received, utility sources and costs, housing costs, healthcare costs, military record, assets (bank accounts, retirement accounts, etc.), tax status and health insurance coverage.²

In addition, there are some questions or requirements specific to individual states. For example, Georgia requires that paternity be established in determining children’s eligibility for TANF benefits and an accounting be made for TANF funds spent on such establishments as liquor stores, casinos, adult entertainment stores, cruise ships and spa/massage parlors.

¹ Josephine Nesbit, “SNAP Payments Are Being Delayed in Some States—and Permanently at Risk for Thousands,” June 25, 2023, <https://www.aol.com/snap-payments-being-delayed-states-151629074.html>

² Georgia Department of Family and Children’s Services, “The Food Stamp (SNAP) Program in Georgia,” Form 297, <https://dfcs.georgia.gov/snap-food-stamps>

After an application is filed, a personal interview (in-person or by phone) is required for all three programs.³ Beneficiaries are also subject to periodic recertification of eligibility: every six months for SNAP (12 months for seniors),⁴ and every 12 months for TANF⁵ and Medicaid.⁶

I. Supplemental Nutrition Assistance Program (SNAP; previously called Food Stamps)

SNAP provides food assistance to needy households and is operated by the individual states. The federal government pays the full cost of SNAP benefits and splits administrative expenses with the states. Eligibility rules and benefit levels are based on federal standards, though states are allowed to make adjustments.⁷

Eligibility Requirements

Income Requirements: Most households must fall below both gross and net income limits to qualify. For households without an elderly (60 or over) or disabled member, gross monthly income cannot exceed 130% of the federal poverty limit (\$1,632 for a single individual/\$3,380 for a household of four) *and* net monthly income (gross income minus certain deductions such as housing and child care payments) cannot exceed 100% of the poverty line (\$1,255 for a single individual/\$2,600 for a household of four).⁸

Resource Requirements: Georgia does not impose an eligibility limit based on assets.⁹

Work Requirements: Subject to a few exemptions (such as for children, seniors and pregnancy), applicants must meet work requirements, including: registering for work at the time of application and every 12 months thereafter, not voluntarily quitting a job or reducing hours below 30 hours a week, and taking a job if offered that pays at least the minimum wage at a site or plant not subject to strike or lockout at the time of offer.¹⁰ Beneficiaries aged 18-54 without a disability and not living with children must document that they are working, enrolling in an approved job training program or volunteering at a nonprofit for at least twenty hours a week. Those subject to this requirement who fail to fully comply can receive SNAP benefits for three

³ Georgia Department of Family and Children's Services, "The Food Stamp (SNAP) Program in Georgia," <https://dfcs.georgia.gov/snap-food-stamps>; State of Georgia, "Apply for a Cash Assistance Program," <https://georgia.gov/apply-cash-assistance-program#hdi-33246-step-3>; and State of Georgia, "Apply for Medicaid," <https://georgia.gov/apply-medicaid#>

⁴ iGeorgia Food Stamps, "Georgia Food Stamp Renewals FAQs," <https://igeorgiafoodstamps.com/georgia-food-stamps-renewal-faqs/>

⁵ Georgia Department of Family and Children's Services, "1710 Recertifications (Renewals)," <https://pamms.dhs.ga.gov/dfcs/tanf/1710/>

⁶ Georgia.gov, "Renew Your Medicaid Benefits," <https://georgia.gov/renew-your-medicaid-benefits>

⁷ Center on Budget and Policy Priorities, "Policy Basics: The Supplemental Nutrition Assistance Program (SNAP)," <https://www.cbpp.org/research/food-assistance/the-supplemental-nutrition-assistance-program-snap>

⁸ Food and Nutrition Service, "SNAP Eligibility," <https://www.fns.usda.gov/snap/recipient/eligibility>

⁹ SNAP Screener, "SNAP Eligibility in Georgia," <https://www.snapscreeener.com/guides/Georgia>

¹⁰ Georgia Department of Family and Children's Services, "Food Stamp Program Work Requirements," <https://dfcs.georgia.gov/snap-food-stamps/food-stamp-program-work-requirements>

months, and if they fail to do so within that time period, they are barred from the program for three years.¹¹

Other Requirements: All household members must have, or have applied for, a Social Security number, and most otherwise eligible noncitizens must wait five years before receiving SNAP benefits.¹²

Program Characteristics

Proportion of SNAP Recipient Households Who Include:¹³

Children	40.5%
Elderly individuals	28.6%
Non-elderly individuals with disabilities	17.2%
Single adults with children	29.0%
Ages 18-49 w/o children or disabled	16.1%

Demographics of SNAP Recipient Households:¹⁴

White*	29.4%
African American*	62.6%
Hispanic	2.0%
Other*	1.5%
Unknown	4.4%

*Non-Hispanic

II. Temporary Assistance for Needy Families (TANF)

“Temporary Assistance for Needy Families (TANF) is the monthly cash assistance program, with an employment services component, for low-income families with children under age 18, children age 18 and attending school full-time, and pregnant women. Cooperation with the Georgia Department of Human Services, Division of Child Support Services, is a requirement of receiving TANF benefits unless good cause can be established.”¹⁵

¹¹ Georgia Budget & Policy Institute, “The Basics of the Supplemental Nutrition Assistance Program in Georgia,” September 2023, <https://gbpi.org/wp-content/uploads/2023/09/20231103-The-Basics-of-SNAP.pdf>

¹² Social Security Administration, “Supplemental Nutrition Assistance Program (SNAP) Facts,” <https://www.ssa.gov/pubs/EN-05-10101.pdf>

¹³ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.5. Distribution of participating households by household composition and by State,” <https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

¹⁴ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.10. Distribution of participating households by race and Hispanic status of household head and State,” <https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

¹⁵ Georgia Department of Family and Children’s Services, “Temporary Assistance for Needy Families,” <https://dfcs.georgia.gov/services/temporary-assistance-needy-families>

Eligibility Requirements

“In order to be determined eligible to receive TANF benefits, the following criteria must be met by the members of the assistance unit (AU; family).

Age: A child must be less than 18 years of age (19 years if s/he is a full-time student).

Application for Other Benefits: A TANF applicant/recipient must apply for and accept other benefits (Unemployment Compensation, Workman’s Compensation, Supplemental Security Insurance (SSI), Child Support, etc.) for which s/he may be eligible.

Citizenship: A recipient must be a citizen of the U.S. or a lawful resident alien.

Deprivation: A child must be deprived due to:

1. Continued absence from the home of at least one parent
2. Physical or mental incapacity of at least one parent
3. Death of a parent

In a two-parent family in which both parents are able-bodied, deprivation is established if one parent has a “recent connection to the workforce.”

Enumeration: All assistance unit members must have or apply for a Social Security number.

School Attendance: All children ages six through 17 who have not graduated from high school or who have not received a certificate of high school equivalency must attend school and have satisfactory attendance.

Immunization: All preschool children must be immunized.

Income: An assistance unit’s countable, net income must be below certain established limits that are adjusted for the number of persons in the AU. A family must meet the financial criteria to receive TANF. For example, a family of three (mother and two children) must have a gross income below \$784 a month and countable assets of less than \$1,000.

Lifetime Limits: Receipt of cash assistance is limited to 48 months in a lifetime. The limit may be extended if it is determined that an extension is justified due to certain hardships, including domestic violence and physical or mental incapacity.

Paternity: The AU must cooperate in the establishment of paternity. The paternity of a child must be established at application and whenever a child is added to an active case.

Work Requirement: All adult recipients have a work requirement and are required to participate in work activities and training for at least 30 hours weekly. These work activities help recipients gain the experience needed to find a job and become self-sufficient. Cooperation with the Office of Child Support Services is a requirement for receiving TANF benefits.”¹⁶

¹⁶ Georgia Department of Family and Children’s Services, “TANF Eligibility Requirements,” <https://dfcs.georgia.gov/services/temporary-assistance-needy-families/tanf-eligibility-requirements>

Program Characteristics

FY2023 Expenditures for TANF in Georgia:¹⁷

Total TANF	\$334 million
Federal funds	\$334 million
TANF as percent of total state expend.	0.4%

Demographics of TANF Recipients:¹⁸

White*	30.4%
African American*	62.1%
Hispanic	1.8%
Other*	2.4%
Unknown	3.4%

*Non-Hispanic

III. Medicaid

“Medicaid is a Medical Assistance program that provides health coverage for children under 19 years of age, pregnant women, families with dependent children under 19 years of age, and people who are aged, blind and/or disabled and whose income is insufficient to meet the cost of necessary medical services.”¹⁹

Eligibility Requirements

In general, eligibility for Medicaid requires an individual to have a low income AND match one of the following categories: be a child or teenager under age 19; be pregnant; be legally blind or disabled; or need nursing home care. More specifically, to qualify under each category:

Parent/Caretaker With Children Under Age 19: Individuals and families may be eligible for coverage if they are U.S. citizens or lawfully admitted immigrants and their income does not currently exceed \$653 per month for a family of four. Eligibility for children is based on the child’s status, not the parent’s; however, the parent’s income is counted toward the income limit.

Pregnant Women Presumptive: Pregnant women may complete a short application and have their local county health department make a determination the same day for Presumptive Eligibility (PE) Medicaid. This will usually allow the applicant to receive a Medicaid number right away. PE Medicaid is temporary and is valid from the date approved to the end of the following month or when a full Medicaid determination is made. It covers most Medicaid services except inpatient hospital services and labor and delivery. The PE Medicaid application is sent to Right

¹⁷ National Association of State Budget Officers, “2024 State Expenditure Report, Tables 19 and 20,” <https://www.nasbo.org/reports-data/state-expenditure-report>

¹⁸ Administration for Children & Families, HHS, “Characteristics and Financial Circumstances of TANF Recipients, Fiscal Year (FY) 2023, Table 10. TANF Recipients by Race/Ethnicity: FY2023,” https://acf.gov/sites/default/files/documents/dfa/fy2023_characteristics.pdf

¹⁹ Georgia Department of Community Health, “FACT SHEET: Medicaid Eligibility,” <https://medicaid.georgia.gov/organization/about-georgia-medicaid/medicaid-fact-sheets>

from the Start Medical Assistance Group (RSM) or DFCS for a complete eligibility determination to be processed within 10 days.

Women’s Health Medicaid Presumptive: The county Health Departments and its affiliates, Federally Qualified Health Centers (FQHC) and Rural Health Centers (RHC) can process PE Medicaid applications for Women’s Health Medicaid (WHM). WHM is for women with a diagnosis of breast or cervical cancer currently receiving treatment. The county Health Department or Federally Qualified Health Center sends the PE application to the Right from the Start Medical Assistance (RSM) Group’s Morrow Office for a complete eligibility determination to be processed within 10 days. These applications do not go to the Division of Family and Children Services (DFCS) for Medical Assistance. To qualify for Medicaid, a woman with breast or cervical cancer must be:

- Diagnosed and in treatment for breast or cervical cancer;
- Income at or below 200 percent of the FPL Income Guidelines;
- Uninsured;
- Under age 65;
- A biological woman or a transgender woman;
- A Georgia resident; and
- A U.S. citizen or qualified immigrant.

Any woman who meets the criteria above and has been diagnosed with breast or cervical cancer should go to the county public health department in her county of residence or Federally Qualified Health Center to apply for Women’s Health Medicaid.

Aged, Blind or Disabled: If you are age 65 or older, blind or disabled, you may qualify for Medicaid. This may mean qualification for a nursing home, waiver services, Adult Medically Needy services, or a Medicare Savings Plan program that helps with the payment of Medicare services and premiums. What Are Aged, Blind or Disabled (ABD) Medicaid’s basic requirements? In addition to income limits, basic requirements to determine eligibility under any Aged, Blind or Disabled (ABD) Medicaid program include:

- Aged (65 or older), blind or disabled;
- Application for other benefits;
- Citizenship/Qualified Immigrant status and identity verification;
- Valid Social Security number;
- Residency; and
- Assignment of medical benefits based on the Medical Assistance Plan.²⁰

Work Requirement: In 2023, Georgia expanded Medicaid coverage to certain qualifying adults with incomes below the federal poverty line, provided the individual works at least 80 hours per month.²¹

²⁰ Georgia Department of Community Health, “FACT SHEET: Medicaid Eligibility,”

<https://medicaid.georgia.gov/organization/about-georgia-medicaid/medicaid-fact-sheets>

²¹ Ballotpedia, https://ballotpedia.org/Work_requirements_for_public_assistance_in_Georgia

Program Characteristics

FY2023 Expenditures for Medicaid in Georgia:²²

Total Medicaid	\$17.455 billion
Federal funds	\$12.707 billion
Medicaid as % of total state expend.	23.2%

<u>Medicaid Recipients</u>	<u>% of Enrollees</u>	<u>% of Expenditures</u> ²³
Ages 19-64 (non-disabled)	22%	18%
Children under 19 (non-disabled)	52%	26%
Ages 65 and over (including disabled)	11%	19%
Disabled (excluding ages 65 and over)	15%	37%

Demographics of Medicaid Recipients:^{24 25}

Female	59.0%
Male	41.0%
White*	30.9%
African American*	43.3%
Hispanic	16.5%
Other*	9.0%

*Non-Hispanic

% of Adult Medicaid Recipients Working:²⁶

Not working	33%
Working part-time	23%
Working full-time	44%

Impact of Trump “Big Beautiful Bill” in Georgia

The recently enacted legislation called for by President Trump, entitled the “One Big Beautiful Bill Act,” represents the most severe curtailment of the social safety net since its creation through a combination of direct cuts and increased administrative requirements designed to limit eligibility for benefits.

Two key parts of the safety net — Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps) and Medicaid — are particularly hard-hit by the new Trump law.

²² National Association of State Budget Officers, “2024 State Expenditure Report, Tables 25 and 26,” <https://www.nasbo.org/reports-data/state-expenditure-report>

²³ KFF, “Medicaid in Georgia, 2023,” <https://files.kff.org/attachment/fact-sheet-medicaid-state-GA>

²⁴ KFF, “Medicaid Enrollees by Sex,” 2021, <https://www.kff.org/medicaid/state-indicator/medicaid-enrollees-by-sex/>

²⁵ KFF, “Distribution of People Ages 0-64 with Medicaid by Race/Ethnicity, 2023,”

<https://www.kff.org/medicaid/stat-indicator/medicaid-distribution-people-0-64-by-raceethnicity>

²⁶ KFF, “Medicaid State Fact Sheets,” 2025, <https://www.kff.org/interactive/medicaid-state-fact-sheets/>

Families losing some or all SNAP benefits: 729,000²⁷

Families with monthly SNAP benefit reductions of \$25 or more: 153,000

Average monthly SNAP benefit reductions for families losing \$25 or more: \$118²⁸

Number of individuals losing health insurance (6/27 CBO estimate): 651,540²⁹

10-year cut in federal Medicaid funding: \$8 billion³⁰

²⁷ Urban Institute, “How the Senate Budget Reconciliation SNAP Proposals Will Affect Families in Every US State,” July 2025,

<https://www.urban.org/sites/default/files/2025-07/How-the-Senate-Budget-Reconciliation-SNAP-Proposals-Will-Affect-Families-in-Every-US-State.pdf>

²⁸ Center on Budget and Policy Priorities, “Research Note: Senate Republican Leaders’ Proposal Risks Deep Cuts to Food Assistance, Some States Ending SNAP Entirely,” updated June 30, 2025,

<https://www.cbpp.org/research/food-assistance/senate-republican-leaders-proposal-risks-deep-cuts-to-food-assistance-some>

²⁹ Joint Economic Committee Minority, “Amended Senate Budget Bill Would Trigger Nearly 20 Million People Losing Health Insurance,” June 2025,

https://www.jec.senate.gov/public/_cache/files/571213e9-247f-4821-858c-2bac03d3bc89/6.30---jec-minority-health-insurance-losses.pdf

³⁰ KFF, “Allocating CBO’s Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package,” July 23, 2025,

<https://www.kff.org/medicaid/issue-brief/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

Government Assistance Programs: Michigan

Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) and Medicaid in Michigan

SNAP (formerly Food Stamps), TANF and Medicaid are all means-tested programs, meaning that those seeking the assistance must document that they fall below federal (and in some cases state) income and asset thresholds. In addition, in most instances, they must meet federal and state work requirements (seeking or holding a job, attending job training, etc.).

Application Process in Michigan

In order to simplify the application process, many states, including Michigan, have adopted consolidated application forms, allowing individuals and households to apply for SNAP, TANF and/or Medicaid on the same form. In Michigan, the applicant must fill out a nine-page form covering all programs, with an additional four pages for Medicaid and single pages for SNAP and TANF.

The regular forms for all programs require answers to a wide range of questions about the applicant and all members of the applicant household on such subjects as legal name, Social Security number, citizenship status, marital status, work status, sources of income, criminal record, disability status, education status, other benefits received, student loans, healthcare costs, dependent care expenses, military record, assets (bank accounts, retirement accounts, etc.), tax status and health insurance coverage.¹

After applying for SNAP or Medicaid, applicants may be required to complete an interview with a representative of the Michigan Department of Health and Human Services (MDHHS).² Beneficiaries are also subject to periodic recertification of eligibility: every 12 months for SNAP³ and Medicaid.⁴

I. Supplemental Nutrition Assistance Program (SNAP; previously called Food Stamps)

SNAP provides food assistance to needy households and is operated by the individual states. The federal government pays the full cost of SNAP benefits and splits administrative expenses with

¹ Michigan Department of Health and Human Services, “Assistance Application,” https://www.michigan.gov/mdhhs/-/media/Project/Websites/mdhhs/Folder2/Folder79/Folder1/Folder179/MDHHS-171_Assistance_Application_and_Program_Supplements.pdf

² Michigan Department of Health and Human Services, “What happens when you apply for assistance,” <https://www.michigan.gov/mdhhs/assistance-programs/cash/cust-app/what-happens-when-you-apply-for-assistance>; and MedicaidNerd, “Medicaid: Eligibility, Income Limits & Application,” <https://www.medicaidnerd.com/michigan-medicaid-eligibility/>

³ Propel, “The Propel Guide to EBT in Michigan,” <https://www.propel.app/snap/state/michigan>

⁴ Priority Health, “It’s time to renew your Medicaid benefits,” <https://www.priorityhealth.com/michigan-medicaid/renew-medicaid>

the states. Eligibility rules and benefit levels are based on federal standards, though states are allowed to make adjustments.⁵

Eligibility Requirements

Income Requirements: Most households must fall below both gross and net income limits to qualify. For households without an elderly (60 or over) or disabled member, gross monthly income cannot exceed 130% of the federal poverty limit (\$1,632 for a single individual/\$3,380 for a household of four) *and* net monthly income (gross income minus certain deductions such as housing and child care payments) cannot exceed 100% of the poverty line (\$1,255 for a single individual/\$2,600 for a household of four).⁶

Resource Requirements: Michigan imposes asset limits (\$4,500 for seniors/disabled/disabled veterans; \$3,000 for all others) only in cases where a household member has been disqualified for an intentional program violation, is a fleeing felon or is a head of household disqualified for an employment-related activity.⁷

Work Requirements: Subject to a few exemptions (such as for children, seniors or caring for a child under age six), applicants must meet work requirements, including registering for work at the time of application, not voluntarily quitting a job or reducing hours below 30 hours a week without good cause, and taking a suitable job if offered.⁸ Beneficiaries aged 18-54 without a disability and not living with children must document that they are working, enrolling in an approved job training program or volunteering at a nonprofit for at least 20 hours a week. Those subject to this requirement who fail to fully comply can receive SNAP benefits for three months, and if they fail to do so within that time period, they are barred from the program for three years.⁹

Other Requirements: All household members must have, or have applied for, a Social Security number, and most otherwise eligible noncitizens must wait five years before receiving SNAP benefits.¹⁰

⁵ Center on Budget and Policy Priorities, “Policy Basics: The Supplemental Nutrition Assistance Program (SNAP),” <https://www.cbpp.org/research/food-assistance/the-supplemental-nutrition-assistance-program-snap>

⁶ Food and Nutrition Service, “SNAP Eligibility,” <https://www.fns.usda.gov/snap/recipient/eligibility>

⁷ Michigan Department of Health and Human Services, “MDHHS-1171 Information Booklet,” https://www.michigan.gov/mdhhs/-/media/Project/Websites/mdhhs/Folder3/Folder37/Folder2/Folder1/Folder237/MDHHS-1171_Assistance_Information_Booklet-o.pdf

⁸ Michigan Department of Health and Human Services, “MDHHS-1171 Information Booklet,” https://www.michigan.gov/mdhhs/-/media/Project/Websites/mdhhs/Folder3/Folder37/Folder2/Folder137/Folder1/Folder237/MDHHS-1171_Assistance_Information_Booklet-o.pdf

⁹ Michigan Department of Health and Human Services, “Work Requirements for Food Assistance,” <https://www.michigan.gov/mdhhs/assistance-programs/food/learn-more/work-requirements>

¹⁰ Social Security Administration, “Supplemental Nutrition Assistance Program (SNAP) Facts,” <https://www.ssa.gov/pubs/EN-05-10101.pdf>

Program Characteristics

Proportion of SNAP Recipient Households Who Include:¹¹

Children	30.6%
Elderly individuals	30.7%
Non-elderly individuals with disabilities	23.4%
Single adults with children	18.1%
Ages 18-49 w/o children or disabled	17.8%

Demographics of SNAP Recipient Households:¹²

White*	53.5%
African American*	36.5%
Hispanic	1.2%
Other*	1.9%
Unknown	6.9%

*Non-Hispanic

II. Temporary Assistance for Needy Families (TANF)

The Family Independence Program (FIP) is the Michigan version of the federal TANF program and provides temporary cash assistance for pregnant women or families with minor children.

Eligibility Requirements

“You may be eligible for FIP if you are either a pregnant woman or a parent, legal guardian, or relative acting as a parent for a child under the age of 18.”¹³

Citizenship/Residency: Recipients must be a U.S. citizen, or a lawful permanent resident, and a Michigan resident.

Income Limits: Recipients must be low income, with limits determined based on family size and composition. For a family of an adult and two children, the limit of “countable” income is \$814/month.¹⁴

Asset Limits: \$15,000 or less in cash; \$200,000 or less in property assets

¹¹ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.5. Distribution of participating households by household composition and by State,”

<https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

¹² USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.10. Distribution of participating households by race and Hispanic status of household head and State,”

<https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

¹³ Michigan Department of Health and Human Services, “MDHHS-1171 Information Booklet,”

https://www.michigan.gov/mdhhs/-/media/Project/Websites/mdhhs/Folder3/Folder37/Folder2/Folder137/Folder1/Folder237/MDHHS-1171_Assistance_Information_Booklet-o.pdf

¹⁴ Single Mother Guide, “Michigan Family Independence Program,”

<https://singlemotherguide.com/state/michigan/TANF>

Child Support: If one or more of a child beneficiary's parents does not reside in the child's home, the parents must cooperate with the state Office of Child Support by providing them with any information they ask for and attending appointments about their child support case.

Immunizations: Children under age six must be immunized as recommended by the Michigan Department of Health and Human Services (MDHHS), unless the child is under two months of age, the immunization is determined to be medically inappropriate, or the immunization is against the family's religious beliefs.

School Attendance: Children ages 6-18 must attend school full-time.

Work Requirements: Adults under age 65 must develop (with MDHHS) and comply with a Family Self-Sufficiency Plan (FSSP) that lists the work activities that must be performed for up to 40 hours per week to receive FIP. They must not quit or refuse work, reduce work hours, or get fired from a job due to misconduct or missing work. Certain exemptions from the work requirement are provided for, including parents of a baby less than two months old, those caring for a child or spouse with a disability, those with a disability or medical limitation, and those experiencing a domestic violence situation.

Time Limit: Individuals cannot receive FIP for more than the federal 60-month time limit or the state's 48-month lifetime limit unless they qualify for an exception or exemption month.¹⁵

Program Characteristics

FY2023 Expenditures for TANF in Michigan:¹⁶

Total TANF	\$60 million
Federal funds	\$48 million
TANF as percent of total state expend.	0.1%

Demographics of TANF Recipients:¹⁷

White*	25.5%
African American*	62.6%
Hispanic	7.9%
Other*	3.9%
Unknown	0.0%

*Non-Hispanic

¹⁵ Michigan Department of Health and Human Services, "MDHHS-1171 Information Booklet," https://www.michigan.gov/mdhhs/-/media/Project/Websites/mdhhs/Folder3/Folder37/Folder2/Folder137/Folder1/Folder237/MDHHS-1171_Assistance_Information_Booklet-o.pdf

¹⁶ National Association of State Budget Officers, "2024 State Expenditure Report, Tables 19 and 20," <https://www.nasbo.org/reports-data/state-expenditure-report>

¹⁷ Administration for Children & Families, HHS, "Characteristics and Financial Circumstances of TANF Recipients, Fiscal Year (FY) 2023, Table 10. TANF Recipients by Race/Ethnicity: FY2023," https://acf.gov/sites/default/files/documents/dfa/fy2023_characteristics.pdf

III. Medicaid

“The Michigan Medicaid Health Care Program is intended to provide medical and health-related assistance to low-income individuals and families who have no medical insurance or have inadequate medical insurance.”

Eligibility Requirements

“To be eligible for Michigan Medicaid, you must be a resident of the state of Michigan, a U.S. national, citizen, permanent resident, or legal alien, in need of health care/insurance assistance, whose financial situation would be characterized as low income or very low income. You must also be one of the following: pregnant; be responsible for a child 17 years of age or younger; or have a disability or a family member in your household with a disability. ACA Medicaid expansion extends coverage to eligible low-income adults.”

The annual household pre-tax income limits are based on household size. For a family of four the limit is \$35,245.¹⁸

Michigan has not had a work requirement for Medicaid beneficiaries since a 2020 federal court ruling invalidating a requirement that able-bodied adults receiving Medicaid must complete 20 hours a week (80 hours a month) of “workforce engagement” such as working or attending school. Furthermore, in January 2025 Gov. Whitmer (D) signed into law a measure repealing that inactive requirement.¹⁹

Program Characteristics

FY2023 Expenditures for Medicaid in Michigan:²⁰

Total Medicaid	\$23.361 billion
Federal funds	\$17.512 billion
Medicaid as % of total state expend.	28.7%

<u>Medicaid Recipients</u>	<u>% of Enrollees</u>	<u>% of Expenditures</u> ²¹
Ages 19-64 (non-disabled)	47%	40%
Children under 19 (non-disabled)	34%	13%
Ages 65 and over (including disabled)	7%	15%
Disabled (excluding ages 65 and over)	12%	32%

¹⁸ Benefits.com, “Michigan Medicaid,” https://benefits.com/medicaid/michigan-medicaid/#Eligibility_Requirements

¹⁹ MLive, “Michigan will eliminate Medicaid work requirements,” January 29, 2025, <https://www.mlive.com/politics/2025/01/michigan-will-eliminate-medicaid-work-requirements.html>

²⁰ National Association of State Budget Officers, “2024 State Expenditure Report, Tables 25 and 26,” <https://www.nasbo.org/reports-data/state-expenditure-report>

²¹ KFF, “Medicaid in Michigan, 2023,” <https://files.kff.org/attachment/fact-sheet-medicaid-state-MI>

Demographics of Medicaid Recipients:^{22 23}

Female	53.0%
Male	47.0%
White*	57.2%
African American*	24.6%
Hispanic	8.6%
Other*	9.6%

*Non-Hispanic

% of Adult Medicaid Recipients Working:²⁴

Not working	29%
Working part-time	26%
Working full-time	45%

Impact of Trump “Big Beautiful Bill” in Michigan

The recently enacted legislation called for by President Trump, entitled the “One Big Beautiful Bill Act,” represents the most severe curtailment of the social safety net since its creation through a combination of direct cuts and increased administrative requirements designed to limit eligibility for benefits.

Two key parts of the safety net — Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps) and Medicaid — are particularly hard-hit by the new Trump law.

Families losing some or all SNAP benefits: 796,000²⁵

Families with monthly SNAP benefit reductions of \$25 or more: 211,000

Average monthly SNAP benefit reductions for families losing \$25 or more: \$159²⁶

Number of individuals losing health insurance (6/27 CBO estimate): 453,101²⁷

10-year cut in federal Medicaid funding: \$32 billion²⁸

²² KFF, “Medicaid Enrollees by Sex,” 2021, <https://www.kff.org/medicaid/state-indicator/medicaid-enrollees-by-sex/>

²³ KFF, “Distribution of People Ages 0-64 with Medicaid by Race/Ethnicity, 2023,”

<https://www.kff.org/medicaid/stat-indicator/medicaid-distribution-people-0-64-by-raceethnicity>

²⁴ KFF, “Medicaid State Fact Sheets,” 2025, <https://www.kff.org/interactive/medicaid-state-fact-sheets/>

²⁵ Urban Institute, “How the Senate Budget Reconciliation SNAP Proposals Will Affect Families in Every US State,” July 2025,

<https://www.urban.org/sites/default/files/2025-07/How-the-Senate-Budget-Reconciliation-SNAP-Proposals-Will-Affect-Families-in-Every-US-State.pdf>

²⁶ Center on Budget and Policy Priorities, “Research Note: Senate Republican Leaders’ Proposal Risks Deep Cuts to Food Assistance, Some States Ending SNAP Entirely,” updated June 30, 2025, <https://www.cbpp.org/research/food-assistance/senate-republican-leaders-proposal-risks-deep-cuts-to-food-assistance-some>

²⁷ Joint Economic Committee Minority, “Amended Senate Budget Bill Would Trigger Nearly 20 Million People Losing Health Insurance,” June 2025,

https://www.jec.senate.gov/public/_cache/files/571213e9-247f-4821-858c-2bac03d3bc89/6.30---jec-minority-health-insurance-losses.pdf

²⁸ KFF, “Allocating CBO’s Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package,” July 23, 2025,

<https://www.kff.org/medicaid/issue-brief/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

Government Assistance Programs: Minnesota

Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) and Medicaid in Minnesota

SNAP (formerly Food Stamps), TANF and Medicaid are all means-tested programs, meaning that those seeking the assistance must document that they fall below federal (and in some cases state) income and asset thresholds. In addition, in most instances, they must meet federal and state work requirements (seeking or holding a job, attending job training, etc.).

Application Process in Minnesota

In order to simplify the application process, many states have adopted consolidated application forms, allowing individuals and households to apply for SNAP, TANF and/or Medicaid on the same form. In Minnesota, an applicant may fill out an 11-page form (with an additional 15 pages of instructions) for SNAP and the Minnesota Family Investment Program (MFIP, the MN version of TANF),¹ and a separate 21-page form (with an additional 18 pages of instructions) for Medical Assistance (the MN version of Medicaid).²

The regular forms for all programs require answers to a wide range of questions about the applicant and all members of the applicant household on such subjects as Social Security number, citizenship status, Minnesota residency, work status, sources of income, pregnancy status, education status, other benefits received, student loans, healthcare costs, dependent care expenses, military record, assets (bank accounts, retirement accounts, etc.), tax status and health insurance coverage.

After applying for SNAP or MFIP, the applicant must also complete an interview (either in person or over the phone) with their local county or tribal office of human services.³ Beneficiaries are all subject to periodic recertification of eligibility every 12 months for SNAP,⁴ MFIP⁵ and Medicaid.⁶

¹ Minnesota Department of Human Services, “Combined Application Form,” <https://edocs.dhs.state.mn.us/lfserver/Public/DHS-5223-ENG-pform>

² Minnesota Department of Human Services, “Application for Medical Assistance (MA) and MinnesotaCare,” <https://edocs.dhs.state.mn.us/lfserver/Public/DHS-6696-ENG>

³ MN Department of Children, Youth and Families, “Supplemental Nutrition Assistance Program (SNAP),” <https://dcyf.mn.gov/snap>; and MN Department of Children, Youth and Families, “Minnesota Family Investment Program (MFIP),” <https://dcyf.mn.gov/programs-directory/minnesota-family-investment-program-mfip#>

⁴ National Council on Aging, “Benefits Check Up, Minnesota Supplemental Nutrition Assistance Program (SNAP),” https://benefitscheckup.org/program/nutrition_mn_snap_program

⁵ MN Department of Children, Youth, and Families, “Minnesota Family Investment Program (MFIP),” <https://dcyf.mn.gov/programs-directory/minnesota-family-investment-program-mfip>

⁶ MN Department of Human Services, “Medicaid basics,” <https://mn.gov/dhs/medicaid-matters/medicaid-minnesotacare-basics/medicaid-basics>

I. Supplemental Nutrition Assistance Program (SNAP; previously called Food Stamps)

SNAP provides food assistance to needy households and is operated by the individual states. The federal government pays the full cost of SNAP benefits and splits administrative expenses with the states. Eligibility rules and benefit levels are based on federal standards, though states are allowed to make adjustments.⁷

Eligibility Requirements

Income Requirements: Most households must fall below both gross and net income limits to qualify. For households without an elderly (60 or over) or disabled member, gross monthly income cannot exceed 130% of the federal poverty limit (\$2,510 for a single individual/\$5,200 for a household of four) *and* net monthly income (gross income minus certain deductions such as housing and child care payments) cannot exceed 100% of the poverty line (\$1,255 for a single individual/\$2,600 for a household of four).

Resource Requirements: There is no asset limit for SNAP eligibility in Minnesota.⁸

Work Requirements: Subject to a few exemptions (such as for children, seniors or caring for a child under age six), applicants must meet work requirements, including registering for work at the time of application, not voluntarily quitting a job or reducing hours below 30 hours a week without good cause, and taking a suitable job if offered. Beneficiaries aged 18-54 without a disability and not living with children must document that they are working, enrolling in an approved job training program or volunteering at a nonprofit for at least eighty hours a month. Those subject to this requirement who fail to fully comply can receive SNAP benefits for three months, and if they fail to do so within that time period, they are barred from the program for three years.⁹

Other Requirements: All household members must be residents of Minnesota and U.S. citizens.¹⁰

⁷ Center on Budget and Policy Priorities, “Policy Basics: The Supplemental Nutrition Assistance Program (SNAP),” <https://www.cbpp.org/research/food-assistance/the-supplemental-nutrition-assistance-program-snap>

⁸ SNAP Screener, “SNAP Eligibility in Minnesota (Oct. 1, 2024 Through Sept. 30, 2025),” <https://www.snapscreeener.com/guides/minnesota>

⁹ USDA, “SNAP Work Requirements,” <https://www.fns.usda.gov/snap/work-requirements>

¹⁰ National Council on Aging, “How does SNAP in Minnesota work?” https://benefitscheckup.org/program/nutrition_snap_program

Program Characteristics

Proportion of SNAP Recipient Households Who Include:¹¹

Children	34.5%
Elderly individuals	28.3%
Non-elderly individuals with disabilities	20.7%
Single adults with children	19.0%
Ages 18-49 w/o children or disabled	19.1%

Demographics of SNAP Recipient Households:¹²

White*	25.7%
African American*	12.4%
Hispanic	0.7%
Other*	7.7%
Unknown	53.5%

*Non-Hispanic

II. Temporary Assistance for Needy Families (TANF)

The Minnesota Family Investment Program (MFIP) is the Minnesota version of the federal TANF program and provides temporary cash assistance for pregnant women or families with minor children.

Eligibility Requirements

Applicants must meet certain income and asset limits, and also

- Have a minor child in the home (or be pregnant);
- Be residents of Minnesota;
- Be U.S. citizens, qualified noncitizens or non-citizens otherwise lawfully residing in the United States;
- Assign rights to child support; and
- Have received fewer than 60 months of assistance.

Income Requirements: To be eligible for MFIP, after all allowable deductions (including such items as eligible dependent care costs, child support, childcare support and medical costs) are made, the applicant's family income must be below the program's family wage level for a family of like size (\$1,533/month for a family of three in 2025).

¹¹ USDA, "Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.5. Distribution of participating households by household composition and by State,"

<https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

¹² USDA, "Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.10. Distribution of participating households by race and Hispanic status of household head and State,"

<https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

Asset Requirements: The equity value of an applicant household's personal property (including cash, bank accounts, and certain stocks and bonds), with one vehicle per household member age 16 or older excluded, must not exceed \$10,000.¹³

Program Characteristics

FY2023 Expenditures for TANF in Minnesota:¹⁴

Total TANF	\$288 million
Federal funds	\$191 million
TANF as Percent of total state expend.	0.5%

Demographics of TANF Recipients:¹⁵

White*	28.3%
African American*	38.6%
Hispanic	14.4%
Other*	18.7%
Unknown	0.0%

*Non-Hispanic

III. Medicaid

The Medical Assistance (MA) program is Minnesota's version of the federal Medicaid program and is a jointly funded, federal-state program that pays for health care for certain categories of low-income individuals.

Eligibility Requirements

MA is available to children, parents and other caretakers, pregnant women, people age 65 or over, persons who are blind or have disabilities, and certain adults without children, who meet the program's income and, in some cases, asset standards.

In addition, applicants must be a citizen of the United States or a lawfully present noncitizen who meets specified criteria, be a resident of Minnesota, and be a member of one of the following groups for which MA coverage is required or permitted under federal or state law: parents or caretakers of dependent children; pregnant women; children under age 21; persons age 65 or older; persons with a disability or who are blind; adults without children, ages 21-64; children eligible for or receiving state or federal adoption assistance payments; children eligible for federal or state foster care payments or state kinship care payments; and individuals under age 26

¹³ MN House Research, "Minnesota Family Investment Program," January 2025, https://www.house.mn.gov/hrd/pubs/pap_mfip.pdf

¹⁴ National Association of State Budget Officers, "2024 State Expenditure Report, Tables 19 and 20," <https://www.nasbo.org/reports-data/state-expenditure-report>

¹⁵ Administration for Children & Families, HHS, "Characteristics and Financial Circumstances of TANF Recipients, Fiscal Year (FY) 2023, Table 10. TANF Recipients by Race/Ethnicity: FY2023," https://acf.gov/sites/default/files/documents/dfa/fy2023_characteristics.pdf

who received foster care services while age 18 or older, and who were enrolled in MA or MinnesotaCare or another state's Medicaid program at the time foster care services ended.¹⁶

Income Requirements: To be eligible for MA, an applicant's income must not exceed certain limits, based on federal poverty guidelines (FPG) that vary with family size and category of eligibility. For example, for a family of three, the annual limits (for 7/25-6/26) are: \$35,444 for parents or caretakers, 19-20-year-olds, and adults without children; \$73,287 for children ages 2-18; \$74,087 for pregnant women; \$75,419 for children under age two; and \$26,676 for elderly, blind and disabled.¹⁷

Asset Requirements: Only two categories of Medicaid recipients in Minnesota are subject to asset limits.

- Ages 65 or older, blind, or disabled must fall below an asset limit of \$3,000 for an individual or \$6,000 for two persons in a household (with \$200 added for each additional dependent), with certain assets excluded in the calculation, including the homestead, household good and personal effects, burial plots, certain life insurance policies and assets, and one vehicle, among other assets.
- Certain parents and caretakers who qualify for MA through a "spenddown" (under which an individual reduces countable income by incurring medical bills in amounts that are equal to or greater than the amount by which the individual's income exceeds relevant standards) must fall below an asset limit of \$10,000 in total net assets for a household of one or \$20,000 for two or more persons.¹⁸

Work Requirements: There are no work requirements for MN MA (as of December 2024).¹⁹

Program Characteristics

FY2023 Expenditures for Medicaid in Minnesota:²⁰

Total Medicaid	\$17.639 billion
Federal funds	\$11.134 billion
Medicaid as % of total state expend.	32.6%

¹⁶ MN House Research, "Medical Assistance," July 2024, <https://www.house.mn.gov/hrd/pubs/medastib.pdf>

¹⁷ MN Department of Human Services, "Insurance Affordability Programs (IAPs): Income and Asset Guidelines," <https://edocs.dhs.state.mn.us/lfserver/Public/DHS-3461A-ENG>

¹⁸ MN House Research, "Medical Assistance," July 2024, <https://www.house.mn.gov/hrd/pubs/medastib.pdf>

¹⁹ Ballotpedia,

https://ballotpedia.org/Work_requirements_for_public_assistance_in_Minnesota#important2024datesbanner-medicaid-3

²⁰ National Association of State Budget Officers, "2024 State Expenditure Report, Tables 25 and 26,"

<https://www.nasbo.org/reports-data/state-expenditure-report>

<u>Medicaid Recipients</u>	<u>% of Enrollees</u>	<u>% of Expenditures</u> ²¹
Ages 19-64 (non-disabled)	42%	29%
Children under 19 (non-disabled)	42%	14%
Ages 65 and over (including disabled)	7%	19%
Disabled (excluding ages 65 and over)	9%	38%

Demographics of Medicaid Recipients:^{22 23}

Female	54.0%
Male	46.0%
White*	53.8%
African American*	19.4%
Hispanic	11.8%
Other*	15.1%

*Non-Hispanic

% of Adult Medicaid Recipients Working:²⁴

Not working	22%
Working part-time	31%
Working full-time	47%

Impact of Trump “Big Beautiful Bill” in Minnesota

The recently enacted legislation called for by President Trump, entitled the “One Big Beautiful Bill Act,” represents the most severe curtailment of the social safety net since its creation through a combination of direct cuts and increased administrative requirements designed to limit eligibility for benefits.

Two key parts of the safety net — Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps) and Medicaid — are particularly hard-hit by the new Trump law.

²¹ KFF, “Medicaid in Minnesota, 2023,” <https://files.kff.org/attachment/fact-sheet-medicaid-state-MN>

²² KFF, “Medicaid Enrollees by Sex,” 2021, <https://www.kff.org/medicaid/state-indicator/medicaid-enrollees-by-sex/>

²³ KFF, “Distribution of People Ages 0-64 with Medicaid by Race/Ethnicity, 2023,”

<https://www.kff.org/medicaid/stat-indicator/medicaid-distribution-people-0-64-by-raceethnicity>

²⁴ KFF, “Medicaid State Fact Sheets,” 2025, <https://www.kff.org/interactive/medicaid-state-fact-sheets/>

Families losing some or all SNAP benefits: 227,000²⁵

Families with monthly SNAP benefit reductions of \$25 or more: 38,000

Average monthly SNAP benefit reductions for families losing \$25 or more: \$103²⁶

Number of individuals losing health insurance (6/27 CBO estimate): 173,268²⁷

10-year cut in federal Medicaid funding: \$19 billion²⁸

²⁵ Urban Institute, “How the Senate Budget Reconciliation SNAP Proposals Will Affect Families in Every US State,” July 2025,

<https://www.urban.org/sites/default/files/2025-07/How-the-Senate-Budget-Reconciliation-SNAP-Proposals-Will-Affect-Families-in-Every-US-State.pdf>

²⁶ Center on Budget and Policy Priorities, “Research Note: Senate Republican Leaders’ Proposal Risks Deep Cuts to Food Assistance, Some States Ending SNAP Entirely,” updated June 30, 2025,

<https://www.cbpp.org/research/food-assistance/senate-republican-leaders-proposal-risks-deep-cuts-to-food-assistance-some>

²⁷ Joint Economic Committee Minority, “Amended Senate Budget Bill Would Trigger Nearly 20 Million People Losing Health Insurance,” June 2025,

https://www.jec.senate.gov/public/_cache/files/571213e9-247f-4821-858c-2bac03d3bc89/6.30---jec-minority-health-insurance-losses.pdf

²⁸ KFF, “Allocating CBO’s Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package,” July 23, 2025,

<https://www.kff.org/medicaid/issue-brief/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

Government Assistance Programs: New Hampshire

Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) and Medicaid in New Hampshire

SNAP (formerly Food Stamps), TANF and Medicaid are all means-tested programs, meaning that those seeking the assistance must document that they fall below federal (and in some cases state) income and asset thresholds. In addition, in most instances, they must meet federal and state work requirements (seeking or holding a job, attending job training, etc.).

Application Process in New Hampshire

In order to simplify the application process, many states, including New Hampshire, have adopted consolidated application forms, allowing individuals and households to apply for SNAP, TANF and/or Medicaid on the same form. In New Hampshire, the application form itself is four pages, with another seven pages of instructions and other information.

The application form requires answers to a wide range of questions about the applicant and all members of the applicant household on such subjects as Social Security number, race and ethnicity, citizenship status, income sources and amounts, major expenses sources and amounts (including utilities), pregnancy status, education status, other benefits received (including fuel assistance), assets (bank accounts, retirement accounts, etc.), and health insurance coverage.¹

Applicants for all three programs may be required to complete an interview with a Family Services Specialist to discuss program requirements and benefits.² Beneficiaries are also subject to periodic recertification of eligibility. For SNAP, most beneficiaries are required to recertify their eligibility every 6-12 months.³ For the Family Assistance to Needy Families Program (FANF), the NH version of TANF, there is a lifetime eligibility limit of 60 months.⁴ Medicaid eligibility must be recertified once a year.⁵

I. Supplemental Nutrition Assistance Program (SNAP; previously called Food Stamps)

SNAP provides food assistance to needy households and is operated by the individual states. The federal government pays the full cost of SNAP benefits and splits administrative expenses with

¹ New Hampshire Department of Health and Human Services, “Application for Assistance,” <https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents/2021-11/bfa-800.pdf>

² New Hampshire Department of Health and Human Services, “Apply for Assistance,” <https://www.dhhs.nh.gov/apply-assistance>

³ Propel, “The Propel Guide to EBT in New Hampshire,” <https://www.propel.app/snap/state/new-hampshire/>

⁴ NH Bureau of Family Assistance (BFA), “New Hampshire Bureau of Family Assistance (BFA) Program Fact Sheet,” <https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/bfa-progam-fact-sheet.pdf>

⁵ New Hampshire Department of Health and Human Services, “Renewing Your Medicaid Eligibility,” <https://www.dhhs.nh.gov/programs-services/medicaid/renewing-your-medicaid-eligibility>

the states. Eligibility rules and benefit levels are based on federal standards, though states are allowed to make adjustments.⁶

Eligibility Requirements

Income Requirements: Most households must fall below both gross and net income limits to qualify. For households without an elderly (60 or over) or disabled member, gross monthly income cannot exceed 130% of the federal poverty limit (\$2,510 for a single individual/\$5,200 for a household of four) *and* net monthly income (gross income minus certain deductions such as housing and child care payments) cannot exceed 100% of the poverty line (\$1,255 for a single individual/\$2,600 for a household of four).

Resource Requirements: There is no asset limit for SNAP eligibility in New Hampshire.⁷

Work Requirements: Subject to a few exemptions (such as for children, seniors or caring for a child under age six), applicants must meet work requirements, including registering for work at the time of application, not voluntarily quitting a job or reducing hours below 30 hours a week without good cause, and taking a suitable job if offered. Beneficiaries aged 18-54 without a disability and not living with children must document that they are working, enrolling in an approved job training program or volunteering at a nonprofit for at least 80 hours a month. Those subject to this requirement who fail to fully comply can receive SNAP benefits for three months, and if they fail to do so within that time period, they are barred from the program for three years.⁸

Other Requirements: All household members must be a resident of New Hampshire and a U.S. citizen.⁹

Program Characteristics

Proportion of SNAP Recipient Households Who Include:¹⁰

Children	35.0%
Elderly individuals	30.4%
Non-elderly individuals with disabilities	31.7%
Single adults with children	25.8%
Ages 18-49 w/o children or disabled	10.2%

⁶ Center on Budget and Policy Priorities, “Policy Basics: The Supplemental Nutrition Assistance Program (SNAP),” <https://www.cbpp.org/research/food-assistance/the-supplemental-nutrition-assistance-program-snap>

⁷ SNAP Screener, “SNAP Eligibility in New Hampshire (Oct. 1, 2024 Through Sept. 30, 2025),” <https://www.snapscreeener.com/guides/new-hampshire>

⁸ USDA, “SNAP Work Requirements,” <https://www.fns.usda.gov/snap/work-requirements>

⁹ National Council on Aging, “How does SNAP in New Hampshire work?” https://benefitscheckup.org/program/nutrition_snap_program

¹⁰ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.5. Distribution of participating households by household composition and by State,” <https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

Demographics of SNAP Recipient Households:¹¹

White*	84.1%
African American*	2.4%
Hispanic	2.0%
Other*	3.0%
Unknown	8.5%

*Non-Hispanic

II. Temporary Assistance for Needy Families (TANF)

Temporary Assistance for Needy Families (TANF), also known in New Hampshire as the Financial Assistance to Needy Families Program (FANF), provides cash assistance to families with dependent children. FANF is provided through the following programs: New Hampshire Employment Program (NHEP); Family Assistance Program (FAP); Interim Disabled Parent (IDP) program; or Families With Older Children (FWOC) program. All FANF programs have the same cash eligibility requirements and the same benefit limits. To qualify, the dependent children must lack parental support or care due to death, continued absence, or because at least one parent in a two-parent home is disabled or incapacitated. Cash benefits are limited to a maximum of 60 months.¹²

The New Hampshire Employment Program (NHEP) provides financial assistance to poverty-level families with dependent children. The Family Assistance Program (FAP) provides financial assistance to households where the adult in the family has a permanent disability, is over age 60, or has long-term obstacles to employment, such as chronic illness, domestic violence, or ongoing homelessness. The Interim Disabled Parent Program (IDP) provides cash and medical benefits for families in which at least one parent can't take part in work activities due to disability. Families with Older Children (FWOC) is for families with a child age 19 up to the age of 20 who is a full-time high school student or basic education student.¹³

Eligibility Requirements

Income Requirements: To be eligible, a family must fall below net income limits, based on family size (\$1,291/month for a family of three).

Resource Requirements: Applicants must have \$1,000 or less in assets, and beneficiaries must have \$5,000 or less.¹⁴

¹¹ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.10. Distribution of participating households by race and Hispanic status of household head and State,” <https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

¹² NH Department of Health and Human Services, “Temporary Assistance for Needy Families (TANF),” <https://www.dhhs.nh.gov/financial-assistance-0/temporary-assistance-needy-families-tanf>

¹³ Single Mother Guide, “New Hampshire Financial Assistance to Needy Families (FANF),” <https://singlemotherguide.com/state/new-hampshire/TANF>

¹⁴ NH Bureau of Family Assistance (BFA), “New Hampshire Bureau of Family Assistance (BFA) Program Fact Sheet,” <https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/bfa-progam-fact-sheet.pdf>

Work Requirements: Applicants aged 16 to 60 must participate in NHEP unless: they cannot work due to a permanent physical or mental disability and are receiving SSI or SSDI, or are getting VA disability; there is no parent in the case; or they are temporarily unable to participate due to a verified medical condition or are taking care of someone in the household with a verified medical condition. NHEP provides employment and training support services. Those required to participate in NHEP must participate. If they refuse, or refuse to accept and keep a suitable job, the amount of their cash benefits may be reduced or may end.¹⁵

Other: In addition, to qualify for cash assistance in NH, applicants must: be a U.S. citizen, a legal immigrant or a qualified alien; live in New Hampshire; be either unemployed, working part time or making a modest salary; and (except for the FWOC program) have a child under age 19 who lives with them, with children age 18 required to be a full-time high school student.¹⁶

Program Characteristics

FY2023 Expenditures for TANF in New Hampshire:¹⁷

Total TANF	\$64 million
Federal funds	\$32 million
TANF as percent of total state expend.	0.8%

Demographics of TANF Recipients:¹⁸

White*	82.3%
African American*	3.7%
Hispanic	9.5%
Other*	4.5%
Unknown	0.0%

*Non-Hispanic

III. Medicaid

The NH Medicaid program pays for certain health care costs (doctor and hospital bills, prescriptions, dental care for children, etc.) for individuals who meet the technical and categorical requirements of the program.¹⁹

¹⁵ NH Easy, <https://nheasy.nh.gov/forms/E/77A.pdf>

¹⁶ Single Mother Guide, “New Hampshire Financial Assistance to Needy Families (FANF),” <https://singlemotherguide.com/state/new-hampshire/TANF>

¹⁷ National Association of State Budget Officers, “2024 State Expenditure Report, Tables 19 and 20,” <https://www.nasbo.org/reports-data/state-expenditure-report>

¹⁸ Administration for Children & Families, HHS, “Characteristics and Financial Circumstances of TANF Recipients, Fiscal Year (FY) 2023, Table 10. TANF Recipients by Race/Ethnicity: FY2023,” https://acf.gov/sites/default/files/documents/dfa/fy2023_characteristics.pdf

¹⁹ NH Bureau of Family Assistance (BFA), “New Hampshire Bureau of Family Assistance (BFA) Program Fact Sheet,” <https://www.dhhs.nh.gov/sites/g/files/ehbermt476/files/documents2/bfa-progam-fact-sheet.pdf>

Eligibility Requirements

Categories eligible for NH Medicaid include: pregnant women medical assistance (PW); parents or caretaker relatives medical assistance (PCR); Granite Advantage Health Care Program (GA); Family Planning medical assistance (FP); Aid to the Needy Blind (ANB); Aid to the Permanently and Totally Disabled (APTD); Old Age Assistance (OAA); Medicaid for Employed Adults with Disabilities (MEAD); Medicaid for Employed Older Adults with Disabilities (MOAD); Nursing Home Care services; Breast and Cervical Cancer Program (BCCP); Refugee medical assistance (RMA); children under age 19; and Home Care for Children with Severe Disabilities (HC-CSD).

General eligibility requirements provide that applicants must: be either a U.S. citizen or an eligible qualified non-citizen, and a New Hampshire resident intending to remain in New Hampshire, and provide their Social Security number.²⁰

Income Requirements: To be eligible for Medicaid, an applicant's income must not exceed certain limits, based on federal poverty guidelines (FPG) that vary with family size and category of eligibility. For example, for a family of three, the monthly limits are: \$965 for parents or caretakers, and \$4,353 for children under 19 and pregnant women.

Resource Requirements: For a family of three, the asset limit is \$4,000.²¹

Work Requirements: There are no work requirements for NH Medicaid (as of December 2024).²²

Program Characteristics

FY2023 Expenditures for Medicaid in New Hampshire²³

Total Medicaid	\$2.611 billion
Federal funds	\$1.610 billion
Medicaid as % of total state expend.	31.4%

²⁰ New Hampshire Department of Health and Human Services, “NH Medicaid (Medical Assistance) Eligibility for Adults,”

<https://www.dhhs.nh.gov/programs-services/medicaid/nh-medicaid-medical-assistance-eligibility/nh-medicaid-medical-0>; and New Hampshire Department of Health and Human Services, “NH Medicaid (Medical Assistance) Eligibility for Children,”

<https://www.dhhs.nh.gov/programs-services/medicaid/nh-medicaid-medical-assistance-eligibility/nh-medicaid-medical>

²¹ NH Bureau of Family Assistance (BFA), “New Hampshire Bureau of Family Assistance (BFA) Program Fact Sheet,” <https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/bfa-progam-fact-sheet.pdf>

²² Ballotpedia, https://ballotpedia.org/Work_requirements_for_public_assistance_in_New_Hampshire

²³ National Association of State Budget Officers, “2024 State Expenditure Report, Tables 25 and 26,” <https://www.nasbo.org/reports-data/state-expenditure-report>

<u>Medicaid Recipients</u>	<u>% of Enrollees</u>	<u>% of Expenditures</u> ²⁴
Ages 19-64 (non-disabled)	47%	34%
Children under 19 (non-disabled)	35%	16%
Ages 65 and over (including disabled)	8%	20%
Disabled (excluding ages 65 and over)	11%	30%

Demographics of Medicaid Recipients:^{25 26}

Female	54.0%
Male	46.0%
White*	79.1%
African American*	3.1%
Hispanic	7.4%
Other*	8.5%

*Non-Hispanic

% of Adult Medicaid Recipients Working:²⁷

Not working	25%
Working part-time	30%
Working full-time	45%

Impact of Trump “Big Beautiful Bill” in New Hampshire

The recently enacted legislation called for by President Trump, entitled the “One Big Beautiful Bill Act,” represents the most severe curtailment of the social safety net since its creation through a combination of direct cuts and increased administrative requirements designed to limit eligibility for benefits.

Two key parts of the safety net — Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps) and Medicaid — are particularly hard-hit by the new Trump law.

Families losing some or all SNAP benefits: 44,000²⁸

Families with monthly SNAP benefit reductions of \$25 or more: 8,000

Average monthly SNAP benefit reductions for families losing \$25 or more: \$104²⁹

²⁴ KFF, “Medicaid in New Hampshire, 2023,” <https://files.kff.org/attachment/fact-sheet-medicaid-state-NH>

²⁵ KFF, “Medicaid Enrollees by Sex,” 2021, <https://www.kff.org/medicaid/state-indicator/medicaid-enrollees-by-sex/>

²⁶ KFF, “Distribution of People Ages 0-64 with Medicaid by Race/Ethnicity, 2023,”

<https://www.kff.org/medicaid/stat-indicator/medicaid-distribution-people-0-64-by-raceethnicity>

²⁷ KFF, “Medicaid State Fact Sheets,” 2025, <https://www.kff.org/interactive/medicaid-state-fact-sheets/>

²⁸ Urban Institute, “How the Senate Budget Reconciliation SNAP Proposals Will Affect Families in Every US State,” July 2025,

<https://www.urban.org/sites/default/files/2025-07/How-the-Senate-Budget-Reconciliation-SNAP-Proposals-Will-Affect-Families-in-Every-US-State.pdf>

²⁹ Center on Budget and Policy Priorities, “Research Note: Senate Republican Leaders’ Proposal Risks Deep Cuts to Food Assistance, Some States Ending SNAP Entirely,” updated June 30, 2025,

<https://www.cbpp.org/research/food-assistance/senate-republican-leaders-proposal-risks-deep-cuts-to-food-assistance-some>

Number of individuals losing health insurance (6/27 CBO estimate): 46,388³⁰
10-year cut in federal Medicaid funding: \$2 billion³¹

³⁰ Joint Economic Committee Minority, “Amended Senate Budget Bill Would Trigger Nearly 20 Million People Losing Health Insurance,” June 2025,
https://www.jec.senate.gov/public/_cache/files/571213e9-247f-4821-858c-2bac03d3bc89/6.30---jec-minority-health-insurance-losses.pdf

³¹ KFF, “Allocating CBO’s Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package,” July 23, 2025,
<https://www.kff.org/medicaid/issue-brief/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

Government Assistance Programs: North Carolina

Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) and Medicaid in North Carolina

SNAP (formerly Food Stamps), TANF and Medicaid are all means-tested programs, meaning that those seeking the assistance must document that they fall below federal (and in some cases state) income and asset thresholds. In addition, in most instances, they must meet federal and state work requirements (seeking or holding a job, attending job training, etc.).

Application Process in North Carolina

In order to simplify the application process, many states, but not North Carolina, have adopted consolidated application forms, allowing individuals and households to apply for SNAP, TANF and/or Medicaid on the same form. In North Carolina, the application for SNAP may be filed online, in person at a local Division of Social Services Office, or by mail and is eight pages long, with another two pages of instructions and other information.¹

For Work First (the NC equivalent of TANF), the application is 10 pages and must be filed either online or in person at a local Division of Social Services Office.²

For Medicaid, the form is 20 pages with one page of instructions, and may be filed online, at a local Division of Social Services office, by phone, by mail or by e-mail.³

The application forms require answers to a wide range of questions about the applicant and all members of the applicant household on such subjects as Social Security number, citizenship status, criminal record, income sources and amounts, major expense sources and amounts (including housing, utilities and child care), pregnancy status, employment status, education status, other benefits received, and assets (bank accounts, retirement accounts, etc.). There are also questions about living arrangements, including (for SNAP) whether those in the household buy and cook meals together.

¹ North Carolina Department of Health and Human Services, “North Carolina Department of Health and Human Services Application for Food and Nutrition Services,”

https://policies.ncdhhs.gov/wp-content/uploads/DSS-8207-FNS-App_10.2024.pdf

² North Carolina Department of Health and Human Services, “Work First Family Assistance,”

<https://www.ncdhhs.gov/divisions/social-services/work-first-family-assistance#>; and North Carolina Department of Health and Human Services, “TANF paper application,”

<https://policies.ncdhhs.gov/wp-content/uploads/dss-8228-ia.pdf>

³ North Carolina Department of Health and Human Services, “How to Apply for NC Medicaid,”

<https://medicaid.ncdhhs.gov/apply#> and North Carolina Department of Health and Human Services, “Application for Health Coverage & Help Paying Costs,” <https://policies.ncdhhs.gov/wp-content/uploads/dhb-5200-ia-9-2020.pdf>

After submitting the application, applicants are required to complete an interview with a caseworker from the Division of Social Services to discuss program requirements and benefits.⁴ Beneficiaries are all subject to periodic recertification of eligibility: every six months for SNAP,⁵ every 12 months for Work First,⁶ and every six or 12 months for Medicaid.⁷

I. Supplemental Nutrition Assistance Program

SNAP provides food assistance to needy households and is operated by the individual states. The federal government pays the full cost of SNAP benefits and splits administrative expenses with the states. Eligibility rules and benefit levels are based on federal standards, though states are allowed to make adjustments.⁸

Eligibility Requirements

Income Requirements: Most households must fall below both gross and net income limits to qualify. For households without an elderly (60 or over) or disabled member, gross monthly income cannot exceed 130% of the federal poverty limit (\$2,510 for a single individual/\$5,200 for a household of four) *and* net monthly income (gross income minus certain deductions such as housing and child care payments) cannot exceed 100% of the poverty line (\$1,255 for a single individual/\$2,600 for a household of four).

Resource Requirements: There is no asset limit for SNAP eligibility in North Carolina.⁹

Work Requirements: Subject to a few exemptions (such as for children, seniors or caring for a child under age six), applicants must meet work requirements, including registering for work at the time of application, not voluntarily quitting a job or reducing hours below 30 hours a week without good cause, and taking a suitable job if offered. Beneficiaries aged 18-54 without a disability and not living with children must document that they are working, enrolling in an

⁴ North Carolina Department of Health and Human Services, “Apply for Food and Nutrition Services (Food Stamps),”

<https://www.ncdhhs.gov/divisions/child-and-family-well-being/food-and-nutrition-services-food-stamps/apply-food-and-nutrition-services-food-stamps>; North Carolina Department of Health and Human Services, “North Carolina Department of Health and Human Services Application for Food and Nutrition Services,”

https://policies.ncdhhs.gov/wp-content/uploads/DSS-8207-FNS-App_10.2024.pdf; North Carolina Department of Health and Human Services, “TANF paper application,”

<https://policies.ncdhhs.gov/wp-content/uploads/dss-8228-ia.pdf>

⁵ North Carolina Department of Health and Human Services,

<https://www.ncdhhs.gov/divisions/child-and-family-well-being/food-and-nutrition-services-food-stamps/online-fns-and-snap-recertifications#>

⁶ North Carolina Department of Health and Human Services, “Work First: Cash Assistance Recertification Process and Procedures (April 1, 2025),” <https://policies.ncdhhs.gov/wp-content/uploads/WF-CN-01-2025a1.pdf>

⁷ North Carolina Department of Health and Human Services, “Fact Sheet: How NC Medicaid Eligibility Recertification Works,” <https://medicaid.ncdhhs.gov/documents/medicaid/how-nc-medicaid-eligibility-recertification-works-fact-sheet/download?attachment=>

⁸ Center on Budget and Policy Priorities, “Policy Basics: The Supplemental Nutrition Assistance Program (SNAP),” <https://www.cbpp.org/research/food-assistance/the-supplemental-nutrition-assistance-program-snap>

⁹ SNAP Screener, “SNAP Eligibility in North Carolina (Oct. 1, 2024 Through Sept. 30, 2025),”

<https://www.snapscreeener.com/guides/north-carolina>

approved job training program or volunteering at a nonprofit for at least eighty hours a month. Those subject to this requirement who fail to fully comply can receive SNAP benefits for three months, and if they fail to do so within that period, they are barred from the program for three years.¹⁰

Other Requirements: All household members must be a resident of North Carolina, a U.S. citizen or possess certain legal status, have or applied for a Social Security number, and not been convicted of certain drug-related felonies. College students are not eligible unless they meet certain work requirements or exceptions.¹¹

Program Characteristics

Proportion of SNAP Recipient Households Who Include:¹²

Children	39.3%
Elderly individuals	28.6%
Non-elderly individuals with disabilities	17.8%
Single adults with children	26.2%
Ages 18-49 w/o children or disabled	16.5%

Demographics of SNAP Recipient Households:¹³

White*	48.6%
African American*	43.1%
Hispanic	1.2%
Other*	3.4%
Unknown	3.7%

*Non-Hispanic

II. Temporary Assistance for Needy Families (TANF)

“Work First Family Assistance is North Carolina’s version of TANF that offers up to 60 months of cash assistance and employment services to very poor families. This program helps parents support themselves and their families by offering short-term training and other services to increase the chances of employment. Ultimately, the goal is to help all families move to self-sufficiency.”

¹⁰ USDA, “SNAP Work Requirements,” <https://www.fns.usda.gov/snap/work-requirements>

¹¹ North Carolina Department of Health and Human Services, “Food and Nutrition Services (Food Stamps),” <https://www.ncdhhs.gov/divisions/child-and-family-well-being/food-and-nutrition-services-food-stamps#FindOutIfIMEligible-4800>

¹² USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.5. Distribution of participating households by household composition and by State,” <https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

¹³ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.10. Distribution of participating households by race and Hispanic status of household head and State,” <https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

Eligibility Requirements

Income Requirements: To be eligible, a family must fall below countable income limits, based on family size (\$544/month for a family of three).

Resource Requirements: Applicants must have \$3,000 or less in countable resources.

Work Requirements: Unless otherwise exempt, most families receiving benefit payments are subject to mandatory work requirements of at least 35 hours per week in appropriate work activities.

Other: In addition, to qualify for cash assistance in NC, applicants must: be a U.S. citizen or lawful permanent resident; live in North Carolina; be either unemployed or underemployed (working for very low wages); and be pregnant or have a child under age 19.¹⁴

Program Characteristics

FY2023 Expenditures for TANF in North Carolina¹⁵

Total TANF	\$27 million
Federal funds	\$27 million
TANF as percent of total state expend.	0.0%

Demographics of TANF Recipients¹⁶

White*	34.6%
African American*	53.9%
Hispanic	5.3%
Other*	3.3%
Unknown	2.8%

*Non-Hispanic

III. Medicaid

NC Medicaid provides health care coverage for people with lower incomes.

Eligibility Requirements

General eligibility requirements provide that applicants must be either a U.S. citizen or have an eligible immigration status, live in North Carolina and have a Social Security number or be able to show that they have applied or are eligible to apply for one.

¹⁴ Single Mother Guide, “North Carolina Work First Family Assistance,” <https://singlemotherguide.com/state/north-carolina/TANF>

¹⁵ National Association of State Budget Officers, “2024 State Expenditure Report, Tables 19 and 20,” <https://www.nasbo.org/reports-data/state-expenditure-report>

¹⁶ Administration for Children & Families, HHS, “Characteristics and Financial Circumstances of TANF Recipients, Fiscal Year (FY) 2023, Table 10. TANF Recipients by Race/Ethnicity: FY2023,” https://acf.gov/sites/default/files/documents/ofa/fy2023_characteristics.pdf

Income Requirements: To be eligible for Medicaid, an applicant's income must not exceed certain limits, based on federal poverty guidelines (FPG) that vary with family size and category of eligibility. For example, for a family of three, the monthly limits are: \$4,686 for children under 19, \$5,252 for pregnant women and \$3,065 for ages 19 through 64.

Resource Requirements: There is no asset limit in North Carolina.¹⁷

Work Requirements: There are no work requirements for NC Medicaid (as of December 2024).¹⁸

Program Characteristics

FY2023 Expenditures for Medicaid in North Carolina:¹⁹

Total Medicaid	\$19.895 billion
Federal funds	\$13.942 billion
Medicaid as % of total state expend.	31.4%

<u>Medicaid Recipients</u>	<u>% of Enrollees</u>	<u>% of Expenditures</u> ²⁰
Ages 19-64 (non-disabled)	35%	16%
Children under 19 (non-disabled)	41%	20%
Ages 65 and over (including disabled)	9%	20%
Disabled (excluding ages 65 and over)	14%	44%

Demographics of Medicaid Recipients:^{21 22}

Female	58.0%
Male	42.0%
White*	40.2%
African American*	30.8%
Hispanic	18.3%
Other*	10.8%

*Non-Hispanic

% of Adult Medicaid Recipients Working:²³

Not working	33%
Working part-time	25%
Working full-time	42%

¹⁷ North Carolina Department of Health and Human Services, "NC Medicaid Eligibility,"

<https://medicaid.ncdhhs.gov/eligibility#Familysizeof3-2492>

¹⁸ Ballotpedia, https://ballotpedia.org/Work_requirements_for_public_assistance_in_North_Carolina

¹⁹ National Association of State Budget Officers, "2024 State Expenditure Report, Tables 25 and 26,"

<https://www.nasbo.org/reports-data/state-expenditure-report>

²⁰ KFF, "Medicaid in North Carolina, 2023," <https://files.kff.org/attachment/fact-sheet-medicaid-state-NC>

²¹ KFF, "Medicaid Enrollees by Sex," 2021, <https://www.kff.org/medicaid/state-indicator/medicaid-enrollees-by-sex/>

²² KFF, "Distribution of People Ages 0-64 with Medicaid by Race/Ethnicity, 2023,"

<https://www.kff.org/medicaid/stat-indicator/medicaid-distribution-people-0-64-by-raceethnicity>

²³ KFF, "Medicaid State Fact Sheets," 2025, <https://www.kff.org/interactive/medicaid-state-fact-sheets/>

Impact of Trump “Big Beautiful Bill” in North Carolina

The recently enacted legislation called for by President Trump, entitled the “One Big Beautiful Bill Act,” represents the most severe curtailment of the social safety net since its creation through a combination of direct cuts and increased administrative requirements designed to limit eligibility for benefits.

Two key parts of the safety net — Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps) and Medicaid — are particularly hard-hit by the new Trump law.

Families losing some or all SNAP benefits: 784,000²⁴

Families with monthly SNAP benefit reductions of \$25 or more: 158,000

Average monthly SNAP benefit reductions for families losing \$25 or more: \$118²⁵

Number of individuals losing health insurance (6/27 CBO estimate): 651,982²⁶

10-year cut in federal Medicaid funding: \$23 billion²⁷

²⁴ Urban Institute, “How the Senate Budget Reconciliation SNAP Proposals Will Affect Families in Every US State,” July 2025,

<https://www.urban.org/sites/default/files/2025-07/How-the-Senate-Budget-Reconciliation-SNAP-Proposals-Will-Affect-Families-in-Every-US-State.pdf>

²⁵ Center on Budget and Policy Priorities, “Research Note: Senate Republican Leaders’ Proposal Risks Deep Cuts to Food Assistance, Some States Ending SNAP Entirely,” updated June 30, 2025,

<https://www.cbpp.org/research/food-assistance/senate-republican-leaders-proposal-risks-deep-cuts-to-food-assistance-some>

²⁶ Joint Economic Committee Minority, “Amended Senate Budget Bill Would Trigger Nearly 20 Million People Losing Health Insurance,” June 2025,

https://www.jec.senate.gov/public/_cache/files/571213e9-247f-4821-858c-2bac03d3bc89/6.30---jec-minority-health-insurance-losses.pdf

²⁷ KFF, “Allocating CBO’s Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package,” July 23, 2025,

<https://www.kff.org/medicaid/issue-brief/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

Government Assistance Programs: Pennsylvania

Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) and Medicaid in Pennsylvania

SNAP (formerly Food Stamps), TANF and Medicaid are all means-tested programs, meaning that those seeking the assistance must document that they fall below federal (and in some cases state) income and asset thresholds. In addition, in most instances, they must meet federal and state work requirements (seeking or holding a job, attending job training, etc.).

Application Process in Pennsylvania

In order to simplify the application process, many states, including Pennsylvania, have adopted consolidated application forms, allowing individuals and households to apply for SNAP, TANF and/or Medicaid on the same form. However, because of differences in program eligibility and other requirements, applicants are faced with sometimes complicated and/or hard-to-determine instructions as to which questions must be answered for which program. In Pennsylvania, there is a 15-page form with 17 pages of instructions and information on related programs and services. Those meeting certain income, assets and cost (housing, utilities, etc.) requirements may qualify to fill out a two-page “Simplified Application Form” instead.

The regular forms for all programs in all of the subject states require answers to a wide range of questions about the applicant and all members of the applicant household on such subjects as legal name, Social Security number, citizenship status, marital status, work status, sources of income, criminal record, disability status, education status, other benefits received, utility sources and costs, housing costs, healthcare costs, military record, assets (bank accounts, retirement accounts, etc.), tax status and health insurance coverage.

After the application is filed, personal interviews (in-person or by phone) are mandatory for SNAP and TANF applications or as needed as determined by the state for Medicaid. Renewals are required, but in most cases are initiated administratively by the state.¹

I. Supplemental Nutrition Assistance Program (SNAP; previously called Food Stamps)

SNAP provides food assistance to needy households and is operated by the individual states. The federal government pays the full cost of SNAP benefits and splits administrative expenses with the states. Eligibility rules and benefit levels are based on federal standards, though states are allowed to make adjustments.²

¹ Pennsylvania Department of Human Services, “Pennsylvania Application for Benefits,” <https://www.pa.gov/content/dam/copapwp-pagov/en/dhs/documents/services/assistance/documents/benefits-applications/pa-0600.pdf>

² Center on Budget and Policy Priorities, “Policy Basics: The Supplemental Nutrition Assistance Program (SNAP),” <https://www.cbpp.org/research/food-assistance/the-supplemental-nutrition-assistance-program-snap>

Eligibility Requirements

Income Requirements: Most households must fall below both gross and net income limits to qualify. For households without an elderly (60 or over) or disabled member, gross monthly income cannot exceed 130% of the federal poverty limit (\$2,510 for a single individual/\$5,200 for a household of four) *and* net monthly income (gross income minus certain deductions such as housing and child care payments) cannot exceed 100% of the poverty line (\$1,255 for a single individual/\$2,600 for a household of four).³ However, “There are a few factors that contribute to higher SNAP allowances and income limits in Pennsylvania. Factors include household size, monthly income, and if a member of your household is 60 years old or older, or has a disability.” Thus, in Pennsylvania, the gross income limits are \$2,430/month for single-person households and \$5,000/month for a four-person household.⁴

Resource Requirements: There is no asset limit for SNAP eligibility in New Hampshire.⁵

Work Requirements: Subject to a few exemptions (such as for children, seniors or caring for a child under age six), applicants must meet work requirements, including registering for work at the time of application, not voluntarily quitting a job or reducing hours below 30 hours a week without good cause, and taking a suitable job if offered. Beneficiaries aged 18-54 without a disability and not living with children must document that they are working, enrolling in an approved job training program or volunteering at a nonprofit for at least eighty hours a month. Those subject to this requirement who fail to fully comply can receive SNAP benefits for three months, and if they fail to do so within that time period, they are barred from the program for three years.⁶

Other Requirements: All household members must have, or have applied for, a Social Security number, and most otherwise eligible non-citizens must wait five years before receiving SNAP benefits.⁷

³ SNAP Screener, “SNAP Eligibility in Pennsylvania (Oct. 1, 2024 Through Sept. 30, 2025),” <https://www.snapscreeener.com/guides/pennsylvania>

⁴ Pennsylvania Department of Human Services, “SNAP Income Limits,” <https://www.dhs.pa.gov/Services/Assistance/Pages/SNAP-Income-Limits.aspx>

⁵ SNAP Screener, “SNAP Eligibility in Pennsylvania (Oct. 1, 2024 Through Sept. 30, 2025),” <https://www.snapscreeener.com/guides/pennsylvania>

⁶ USDA, “SNAP Work Requirements,” <https://www.fns.usda.gov/snap/work-requirements>

⁷ Social Security Administration, “Supplemental Nutrition Assistance Program (SNAP) Facts,” <https://www.ssa.gov/pubs/EN-05-10101.pdf>

Program Characteristics

Proportion of SNAP Recipient Households Who Include:⁸

Children	31.2%
Elderly individuals	35.8%
Non-elderly individuals with disabilities	22.5%
Single adults with children	18.4%
Ages 18-49 w/o children or disabled	15.8%

Demographics of SNAP Recipient Households:⁹

White*	55.9%
African American*	25.5%
Hispanic	0.7%
Other*	15.6%
Unknown	2.3%

*Non-Hispanic

II. Temporary Assistance for Needy Families (TANF)

“Temporary Assistance for Needy Families (TANF) is a federally funded, state-run program. Also known as welfare, TANF helps families financially after experiencing hardship.”¹⁰

Eligibility Requirements

Income Requirements: To be eligible, a family must fall below countable income limits, based on family size (\$403/month for a family of three).

Resource Requirements: Applicants must have \$1,000 or less in countable resources.¹¹

Work Requirements: Unless otherwise exempt, applicants are required to look for a job or participate in an employment and training program, and to help the caseworker complete an Agreement of Mutual Responsibility (AMR), which is a plan for what the applicant will do so they no longer need cash assistance. The plan may include looking for work, attending a training program or applying for Social Security benefits.¹²

⁸ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.5. Distribution of participating households by household composition and by State,”

<https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

⁹ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.10. Distribution of participating households by race and Hispanic status of household head and State,”

<https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

¹⁰ <https://www.usa.gov/welfare-benefits>

¹¹ Single Mother Guide, “Pennsylvania TANF,” <https://singlemotherguide.com/state/pennsylvania/TANF>

¹² Pennsylvania Department of Human Services, “Temporary Assistance for Needy Families (TANF) and Moving to Independence,” <https://www.dhs.pa.gov/Services/Assistance/Pages/TANF.aspx>

Other: In addition, to qualify for cash assistance in Pennsylvania, applicants must: be a U.S. citizen or lawful permanent resident; live in Pennsylvania; be either unemployed or underemployed (working for very low wages); and be pregnant or have a child under age 19.¹³

Program Characteristics

FY2023 Expenditures for TANF in Pennsylvania:¹⁴

Total TANF	\$597 million
Federal funds	\$475 million
TANF as percent of total state expend.	0.5%

Demographics of TANF Recipients:¹⁵

White*	21.8%
African American*	57.6%
Hispanic	19.1%
Other*	1.5%
Unknown	0.0%

*Non-Hispanic

III. Medicaid

Medical Assistance (MA), also known as Medicaid, pays for health care services for eligible individuals. Categories of eligibility include: children aged 18 and under; pregnant women; parents and caretakers of children under 21; adults ages 19-64 with incomes at or below 133 percent of the Federal Income Poverty Guidelines (FPIG); family planning services; individuals ages 65 and older; individuals who are blind and/or disabled; Medical Assistance for Workers with Disabilities (MAWD); and individuals receiving long-term care (LTC) or home and community-based services (HCBS).¹⁶

Eligibility Requirements

Income Requirements: Medical Assistance eligibility is determined using income and household size for the individual categories of assistance. Examples of income counted in determining eligibility include: Wages; Interest; Dividends; Social Security; Veterans' Benefits (except for MAGI MA); Pensions; and Spouse's income if living with him/her. Examples of income not counted when determining eligibility include: Temporary Assistance for Needy Families (TANF) benefits; Supplemental Security Income (SSI); Supplemental Nutrition Assistance Program (SNAP) benefits; Low Income Home Energy Assistance Program (LIHEAP) benefits; Foster Care payments; Certain housing or utility subsidies; Weatherization Payments and Child Support

¹³ Single Mother Guide, "Pennsylvania TANF," <https://singlemotherguide.com/state/pennsylvania/TANF>

¹⁴ National Association of State Budget Officers, "2024 State Expenditure Report, Tables 19 and 20," <https://www.nasbo.org/reports-data/state-expenditure-report>

¹⁵ Administration for Children & Families, HHS, "Characteristics and Financial Circumstances of TANF Recipients, Fiscal Year (FY) 2023, Table 10. TANF Recipients by Race/Ethnicity: FY2023," https://acf.gov/sites/default/files/documents/dfa/fy2023_characteristics.pdf

¹⁶ Pennsylvania Department of Human Services, "Medical Assistance General Eligibility Requirements," <https://www.dhs.pa.gov/Services/Assistance/Pages/MA-General-Eligibility.aspx>

Payments. For example, eligibility for a household with children ages one to five is limited to 157% of the Federal Poverty Income Guidelines (FPIG), which is currently \$3,925 for a household of four.

Resource Requirements: Medical Assistance eligibility is also determined using resource and household size for the individual categories of assistance. Resource limits do not apply for: MAGI MA eligibility groups; Pregnant women; Individuals with children (aged 20 and under) under their care and control; and Children under the age of 21. Examples of resources counted in determining eligibility include: Cash; Checking accounts; Savings accounts and certificates; Christmas or vacation clubs; Stocks and bonds; Some trust funds; Life insurance; Vehicles; Revocable burial funds; and Non-resident property. Examples of resources not counted in determining eligibility include: Your home; Revocable and irrevocable burial reserves subject to specified limits; Burial space and marker; and One motor vehicle.¹⁷

Work Requirements: There are no work requirements for Pennsylvania Medicaid (as of December 2024).¹⁸

Other Eligibility Requirements: To be eligible, applicants must also possess a Social Security number, be a resident of Pennsylvania, and be a United States citizen, a refugee or be a lawfully admitted non-citizen. Other non-citizens may be eligible for limited Medical Assistance benefits if an emergency medical condition exists.¹⁹

Program Characteristics

FY2023 Expenditures for Medicaid in Pennsylvania:²⁰

Total Medicaid	\$45.547 billion
Federal funds	\$29.392 billion
Medicaid as % of total state expend.	40.1%

<u>Medicaid Recipients</u>	<u>% of Enrollees</u>	<u>% of Expenditures</u> ²¹
Ages 19-64 (non-disabled)	42%	25%
Children under 19 (non-disabled)	30%	10%
Ages 65 and over (including disabled)	9%	23%
Disabled (excluding ages 65 and over)	18%	41%

¹⁷ Pennsylvania Department of Human Services, “Medical Assistance General Eligibility Requirements,” <https://www.dhs.pa.gov/Services/Assistance/Pages/MA-General-Eligibility.aspx>

¹⁸ Ballotpedia, https://ballotpedia.org/Work_requirements_for_public_assistance_in_Pennsylvania

¹⁹ Pennsylvania Department of Human Services, “Medical Assistance General Eligibility Requirements,” <https://www.dhs.pa.gov/Services/Assistance/Pages/MA-General-Eligibility.aspx>

²⁰ National Association of State Budget Officers, “2024 State Expenditure Report, Tables 25 and 26,” <https://www.nasbo.org/reports-data/state-expenditure-report>

²¹ KFF, “Medicaid in Pennsylvania,” <https://files.kff.org/attachment/fact-sheet-medicaid-state-PA>

Demographics of Medicaid Recipients:^{22 23}

Female	54.0%
Male	46.0%
White*	52.9%
African American*	17.9%
Hispanic	18.4%
Other*	10.8%

*Non-Hispanic

% of Adult Medicaid Recipients Working:²⁴

Not working	28%
Working part-time	27%
Working full-time	45%

Impact of Trump “Big Beautiful Bill” in Pennsylvania

The recently enacted legislation called for by President Trump, entitled the “One Big Beautiful Bill Act,” represents the most severe curtailment of the social safety net since its creation through a combination of direct cuts and increased administrative requirements designed to limit eligibility for benefits.

Two key parts of the safety net — Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps) and Medicaid — are particularly hard-hit by the new Trump law.

Families losing some or all SNAP benefits: 1,059,000²⁵

Families with monthly SNAP benefit reductions of \$25 or more: 271,000

Average monthly SNAP benefit reductions for families losing \$25 or more: \$167²⁶

Number of individuals losing health insurance (6/27 CBO estimate): 483,868²⁷

10-year cut in federal Medicaid funding: \$46 billion²⁸

²² KFF, “Medicaid Enrollees by Sex,” 2021, <https://www.kff.org/medicaid/state-indicator/medicaid-enrollees-by-sex/>

²³ KFF, “Distribution of People Ages 0-64 with Medicaid by Race/Ethnicity, 2023,”

<https://www.kff.org/medicaid/stat-indicator/medicaid-distribution-people-0-64-by-raceethnicity>

²⁴ KFF, “Medicaid State Fact Sheets,” 2025, <https://www.kff.org/interactive/medicaid-state-fact-sheets/>

²⁵ Urban Institute, “How the Senate Budget Reconciliation SNAP Proposals Will Affect Families in Every US State,” July 2025,

<https://www.urban.org/sites/default/files/2025-07/How-the-Senate-Budget-Reconciliation-SNAP-Proposals-Will-Affect-Families-in-Every-US-State.pdf>

²⁶ Center on Budget and Policy Priorities, “Research Note: Senate Republican Leaders’ Proposal Risks Deep Cuts to Food Assistance, Some States Ending SNAP Entirely,” updated June 30, 2025, <https://www.cbpp.org/research/food-assistance/senate-republican-leaders-proposal-risks-deep-cuts-to-food-assistance-some>

²⁷ Joint Economic Committee Minority, “Amended Senate Budget Bill Would Trigger Nearly 20 Million People Losing Health Insurance,” June 2025,

https://www.jec.senate.gov/public/_cache/files/571213e9-247f-4821-858c-2bac03d3bc89/6.30---jec-minority-health-insurance-losses.pdf

²⁸ KFF, “Allocating CBO’s Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package,” July 23, 2025,

<https://www.kff.org/medicaid/issue-brief/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

Government Assistance Programs: Texas

Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) and Medicaid in Texas

SNAP (formerly Food Stamps), TANF and Medicaid are all means-tested programs, meaning that those seeking the assistance must document that they fall below federal (and in some cases state) income and asset thresholds. In addition, in most instances, they must meet federal and state work requirements (seeking or holding a job, attending job training, etc.).

Application Process in Texas

In order to simplify the application process, many states, including Texas, have adopted consolidated application forms, allowing individuals and households to apply for SNAP, TANF and/or Medicaid on the same form. In Texas, the combined application may be filed online, in person at a local benefits office, or by mail and is 30 pages long, with another four pages of instructions and other information.

The application forms require answers to a wide range of questions about the applicant and all members of the applicant household on such subjects as Social Security number, citizenship status, criminal record, income sources and amounts, major expense sources and amounts (including housing, utilities and child care), pregnancy status, employment status, education status, other benefits received, and assets (bank accounts, retirement accounts, etc.).¹

Applicants for SNAP and TANF benefits are required to complete an interview with a caseworker at the time of application, and periodically (annually for SNAP, every six months for TANF) thereafter. Medicaid applicants are not required to be interviewed, but must supply information periodically when requested to do so by the Texas Health and Human Services Commission (HHSC).²

I. Supplemental Nutrition Assistance Program

SNAP provides food assistance to needy households and is operated by the individual states. The federal government pays the full cost of SNAP benefits and splits administrative expenses with the states. Eligibility rules and benefit levels are based on federal standards, though states are allowed to make adjustments.³

¹ Texas Health and Human Services Commission, “Form H1010,”
https://yourtexasbenefits.com/GeneratePDF/en_US/H1010_July2025.pdf

² Texas Health and Human Services Commission, “Resuming SNAP and TANF Interviews FAQ,”
<https://www.hhs.texas.gov/sites/default/files/documents/snap-faq-interviews-faq.pdf>

³ Center on Budget and Policy Priorities, “Policy Basics: The Supplemental Nutrition Assistance Program (SNAP),”
<https://www.cbpp.org/research/food-assistance/the-supplemental-nutrition-assistance-program-snap>

Eligibility Requirements

Income Requirements: Most households must fall below both gross and net income limits to qualify. Gross monthly income cannot exceed \$2,070 for a single individual/\$4,290 for a household of four) *and* net monthly income (gross income minus certain deductions such as housing and child care payments) cannot exceed \$1,255 for a single individual/\$2,600 for a household of four.

Resource Requirements: Household assets (such as bank accounts) cannot exceed \$5,000, though a home and up to \$22,500 for a first vehicle may be excluded.⁴

Work Requirements: Subject to a few exemptions (such as for children, seniors or caring for a child under age six), applicants must meet work requirements, including registering for work at the time of application, not voluntarily quitting a job or reducing hours below 30 hours a week without good cause, and taking a suitable job if offered. Beneficiaries aged 18-54 without a disability and not living with children must document that they are working, enrolling in an approved job training program or volunteering at a nonprofit for at least eighty hours a month. Those subject to this requirement who fail to fully comply can receive SNAP benefits for three months, and if they fail to do so within that period, they are barred from the program for three years.⁵

Program Characteristics

Proportion of SNAP Recipient Households Who Include:⁶

Children	48.1%
Elderly individuals	30.7%
Non-elderly individuals with disabilities	16.5%
Single adults with children	30.6%
Ages 18-49 w/o children or disabled	8.3%

Demographics of SNAP Recipient Households:⁷

White*	10.5%
African American*	12.3%
Hispanic	10.2%
Other*	1.6%
Unknown	65.4%

*Non-Hispanic

⁴ SNAP Screener, “SNAP Eligibility in Texas (Oct. 1, 2024 Through Sept. 30, 2025),” <https://www.snapscanner.com/guides/texas>

⁵ USDA, “SNAP Work Requirements,” <https://www.fns.usda.gov/snap/work-requirements>

⁶ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.5. Distribution of participating households by household composition and by State,” <https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

⁷ USDA, “Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2023, Table B.10. Distribution of participating households by race and Hispanic status of household head and State,” <https://fns-prod.azureedge.us/sites/default/files/resource-files/snap-fy23-Characteristics-Report.pdf>

II. Temporary Assistance for Needy Families (TANF)

Texas TANF provides temporary financial and medical assistance to needy dependent children and the parents or grandparents with whom they are living.

Eligibility Requirements

Income Requirements: To be eligible, a family must fall below countable income limits, based on family size (just \$188/month for a family of three).

Resource Requirements: Applicants must have \$1,000 or less in countable resources.

Work Requirements: Unless otherwise exempt, most families receiving benefit payments are subject to mandatory work requirements of at least 30 hours per week, or 20 hours in other approved work activities (such as job training).

Other: In addition, to qualify for cash assistance in Texas, applicants must: be a U.S. citizen or legal alien, or permanent resident; be a resident of Texas; be responsible for a child age 18 or younger; and be unemployed or underemployed (with very low wages). Furthermore, under Texas law, TANF cash assistance may only be received for a total of 60 months.⁸

Program Characteristics

FY2023 Expenditures for TANF in Texas:⁹

Total TANF	\$21 million
Federal funds	\$ 1 million
TANF as percent of total state expend.	0.0%

Demographics of TANF Recipients:¹⁰

White*	17.3%
African American*	27.6%
Hispanic	52.5%
Other*	2.5%
Unknown	0.0%

*Non-Hispanic

III. Medicaid

Texas Medicaid offers Medicaid to provide low-income individuals and families with access to essential medical services.

⁸ Single Mother Guide, “Texas TANF,” <https://singlemotherguide.com/state/texas/TANF>

⁹ National Association of State Budget Officers, “2024 State Expenditure Report, Tables 19 and 20,” <https://www.nasbo.org/reports-data/state-expenditure-report>

¹⁰ Administration for Children & Families, HHS, “Characteristics and Financial Circumstances of TANF Recipients, Fiscal Year (FY) 2023, Table 10. TANF Recipients by Race/Ethnicity: FY2023,” https://acf.gov/sites/default/files/documents/dfa/fy2023_characteristics.pdf

Eligibility Requirements

General eligibility requirements provide that applicants must be either a U.S. citizen or have an eligible immigration status, live in Texas and have a Social Security number or be able to show that they have applied or are eligible to apply for one.

Income Requirements: To be eligible for Medicaid, an applicant's income must not exceed certain limits, based on federal poverty guidelines (FPG) that vary with family size and category of eligibility. For example, for a family of three, the monthly limits are: \$3,068 for children under 19, \$4,416 for pregnant women and \$311 for parents and caretakers.¹¹

Resource Requirements: There is no asset limit in Texas.¹²

Work Requirements: There are no work requirements for Texas Medicaid (as of December 2024).¹³

Program Characteristics

FY2023 Expenditures for Medicaid in Texas:¹⁴

Total Medicaid	\$57.017 billion
Federal funds	\$36.907 billion
Medicaid as % of total state expend.	41.6%

<u>Medicaid Recipients</u>	<u>% of Enrollees</u>	<u>% of Expenditures</u> ¹⁵
Ages 19-64 (non-disabled)	20%	12%
Children under 19 (non-disabled)	58%	30%
Ages 65 and over (including disabled)	10%	20%
Disabled (excluding ages 65 and over)	12%	39%

¹¹ Tex.org, <https://tex.org/how-to-quickly-get-on-medicaid-in-texas/>

¹² Snap Screener, "Medicaid eligibility in Texas (Mar. 1, 2025 – Feb. 29, 2026)," <https://www.snapscreeener.com/medicaid/guides/texas>

¹³ Ballotpedia, https://ballotpedia.org/Work_requirements_for_public_assistance_in_Texas

¹⁴ National Association of State Budget Officers, "2024 State Expenditure Report, Tables 25 and 26," <https://www.nasbo.org/reports-data/state-expenditure-report>

¹⁵ KFF, "Medicaid in Texas, 2023," <https://files.kff.org/attachment/fact-sheet-medicaid-state-NC>

Demographics of Medicaid Recipients:^{16 17}

Female	59.0%
Male	41.0%
White*	19.9%
African American*	16.9%
Hispanic	56.7%
Other*	6.4%

*Non-Hispanic

% of Adult Medicaid Recipients Working:¹⁸

Not working	32%
Working part-time	23%
Working full-time	45%

Impact of Trump “Big Beautiful Bill” in Texas

The recently enacted legislation called for by President Trump, entitled the “One Big Beautiful Bill Act,” represents the most severe curtailment of the social safety net since its creation through a combination of direct cuts and increased administrative requirements designed to limit eligibility for benefits.

Two key parts of the safety net — Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps) and Medicaid — are particularly hard-hit by the new Trump law.

Families losing some or all SNAP benefits: 1,514,000¹⁹

Families with monthly SNAP benefit reductions of \$25 or more: 351,000

Average monthly SNAP benefit reductions for families losing \$25 or more: \$83²⁰

Number of individuals losing health insurance (6/27 CBO estimate): 1,671,965²¹

10-year cut in federal Medicaid funding: \$31 billion²²

¹⁶ KFF, “Medicaid Enrollees by Sex,” 2021, <https://www.kff.org/medicaid/state-indicator/medicaid-enrollees-by-sex/>

¹⁷ KFF, “Distribution of People Ages 0-64 with Medicaid by Race/Ethnicity, 2023,”

<https://www.kff.org/medicaid/stat-indicator/medicaid-distribution-people-0-64-by-raceethnicity>

¹⁸ KFF, “Medicaid State Fact Sheets,” 2025, <https://www.kff.org/interactive/medicaid-state-fact-sheets/>

¹⁹ Urban Institute, “How the Senate Budget Reconciliation SNAP Proposals Will Affect Families in Every US State,” July 2025,

<https://www.urban.org/sites/default/files/2025-07/How-the-Senate-Budget-Reconciliation-SNAP-Proposals-Will-Affect-Families-in-Every-US-State.pdf>

²⁰ Center on Budget and Policy Priorities, “Research Note: Senate Republican Leaders’ Proposal Risks Deep Cuts to Food Assistance, Some States Ending SNAP Entirely,” updated June 30, 2025, <https://www.cbpp.org/research/food-assistance/senate-republican-leaders-proposal-risks-deep-cuts-to-food-assistance-some>

²¹ Joint Economic Committee Minority, “Amended Senate Budget Bill Would Trigger Nearly 20 Million People Losing Health Insurance,” June 2025,

https://www.jec.senate.gov/public/_cache/files/571213e9-247f-4821-858c-2bac03d3bc89/6.30---jec-minority-health-insurance-losses.pdf

²² KFF, “Allocating CBO’s Estimates of Federal Medicaid Spending Reductions Across the States: Enacted Reconciliation Package,” July 23, 2025,

<https://www.kff.org/medicaid/issue-brief/allocating-cbos-estimates-of-federal-medicaid-spending-reductions-across-the-states-enacted-reconciliation-package/>

FOR FURTHER READING

Administrative Burden and Public Trust in Government

Elizabeth Bell, James E. Wright II, & Jeongmin Oh, “Does Administrative Burden Create Racialized Policy Feedback? How Losing Access to Public Benefits Impacts Beliefs about Government,” Public Management Research Association, February 2024, <https://saragoldrickrab.com/wp-content/uploads/2024/02/muae004.pdf>

“While a large body of literature has been dedicated to examining the consequences of burdensome citizen-state interactions for program take-up and citizens’ health and behaviors, much less attention has been devoted to the potential for burdens to impact civic predisposition and trust in government...This systematic review therefore highlights the need for scholars to build a better understanding of whether, how and *for whom*, burdensome citizen-state interactions may impact public trust and beliefs about government.”

Pamela Herd, Hilary Hoynes, Jamila Michener & Donald Moynihan, “Administrative Burden as a Mechanism of Inequality in Policy Implementation,” Russell Sage Foundation, *Journal of the Social Sciences*, September 2023, <https://www.rsfjournal.org/content/9/5/1#sec-9>

“Administrative burdens are the frictions that people face in their encounters with public services leading to meaningful costs that include learning, compliance, and psychological costs...These burdens have implications beyond program access. Negative interactions with government in the form of burden reduce trust in government...with profound consequences for the health of our democracy.”

Pamela Herd & Donald P. Moynihan, *Administrative Burden: Policymaking by Other Means*, Russell Sage Foundation, December 2018,

<https://www.russellsage.org/publications/book/administrative-burden>

“Bureaucracy, confusing paperwork, and complex regulations often introduce delay and frustration into our experiences with government agencies...Because burdens affect people’s perceptions of government and often perpetuate long-standing inequalities, understanding why administrative burdens exist and how they can be reduced is essential for maintaining a healthy public sector.”

Joe Soss, Richard C. Fording & Sanford F. Schram, *Disciplining the Poor: Neoliberal Paternalism and the Persistent Power of Race*, University of Chicago Press, 2011,

<https://press.uchicago.edu/ucp/books/book/chicago/D/bo12120768.html>

“Connecting welfare reform to other policy developments, the authors analyze diverse forms of data to explicate the racialized origins, operations, and consequences of a new mode of poverty governance that is simultaneously neoliberal—grounded in market principles—and paternalist—focused on telling the poor what is best for them. The study traces the process of rolling out the new regime from the federal level, to the state and county level, down to the differences in ways frontline case workers take disciplinary actions in individual cases.” The book includes an analysis of the impact of welfare policies on public perceptions and trust, emphasizing barriers to services like Medicaid and SNAP.

Administrative Burden and Public Assistance Programs

Martin Gilens, *Affluence and Influence: Economic Inequality and Political Power in America*, Princeton University Press, 2012.

“The central thesis of the book is that American democracy is not equally responsive to the rich and the poor. Policy outcomes favored by the rich are substantially more likely than policy outcomes supported by those in the middle and bottom of the income distribution.” *Public Opinion Quarterly*, Volume 79, Issue 1, Spring 2015, Pages 207-209,
<https://doi.org/10.1093/poq/nfu064>

Aske Halling & Martin Baekgaard, “Administrative Burden in Citizen-State Interactions: A Systematic Literature Review,” *Journal of Public Administration Research and Theory*, Volume 34, Issue 2, April 2024, Pages 180-195, <https://doi.org/10.1093/jopart/muad023>

“Based on a systematic review of 119 articles and working papers, we provide an overview of how administrative burdens in citizen-state interactions have been studied since the inception of the research agenda in 2012...Empirical research supports conventional claims that burdens are consequential, distributive, and constructed. However, the literature has moved further by (1) demonstrating that factors such as frontline service delivery and government communication influence experiences of burdens; (2) highlighting how factors beyond ideology influence constructions of burdens; (3) introducing the burden tolerance concept; (4) illustrating that experiences of burden influence policymakers’ and members of the publics’ burden tolerance.”

Heather Hahn, Michael Katz and Julia B. Isaacs, “What Is It Like to Apply for SNAP and Other Work Supports? Findings from the Work Supports Strategies Evaluation,” Urban Institute, August 2017,

https://www.urban.org/sites/default/files/publication/92766/2001473_whats_it_like_to_apply_for_snap_and_other_work_supports.pdf

“In this brief, we first look at the typical process of applying for work supports, then discuss clients’ reports of what they would do to improve the application experience, and finally examine how the experience differs for different groups of clients.”

idea42, “From WIC to SNAP: Benefits Programs Go Further with Behavioral Sciences,” blog,
<https://www.idea42.org/blog/wic-snap-behavioral-science/>

“Often people who are eligible and really need these [public assistance] services lose out, and not necessarily because of a deliberate decision to forego them—hidden behavioral barriers can be at play, preventing individuals and families from getting what they need. By applying insights from behavioral science, vital benefits programs can expand their reach and effectiveness.”

Donald Moynihan, Pamela Herd & Hope Harvey, “Administrative Burden: Learning, Psychological, and Compliance Costs in Citizen-State Interactions,” *Journal of Public Administration Research and Theory*, Volume 25, Issue 1, January 2015, Pages 43-69,
<https://doi.org/10.1093/jopart/muu009>

“We develop the concept of administrative burden as an important variable in understanding how citizens experience the state. Administrative burden is conceptualized as a function of learning, psychological, and compliance costs that citizens experience in their interactions with government. Second, we argue that administrative burden is a venue of politics, that is, the level

of administrative burden placed on an individual, as well as the distribution of burden between the state and the individual, will often be a function of deliberate political choice rather than simply a product of historical accident or neglect.”

Eleanor Pratt, Marla McDaniel, et al., “Improvements in Public Programs’ Customer Service Experiences Could Better Meet Enrollees’ Needs and Help Build Trust in Government,” Urban Institute, January 2023, <https://www.urban.org/research/publication/improvements-public-programs-customer-service-experiences>

“Many studies have shown that applications for public benefit programs can be challenging, with unclear requirements that can feel arbitrary and demanding. In addition, people feel like they are not treated with fairness or respect when applying for benefits. These experiences have real costs, including applicants delaying or not receiving needed benefits...To better understand the experiences of people applying for public benefit programs and their perceptions of good and bad customer service within those programs, in 2022, we interviewed 27 adults who had applied for or received TANF cash assistance or Medicaid/CHIP in 2021 and reported at least one of four specified enrollment challenges.”

Justin Schweitzer, “How to Address the Administrative Burdens of Accessing the Safety Net,” Center for American Progress, May 5, 2022, <https://www.americanprogress.org/article/how-to-address-the-administrative-burdens-of-accessing-the-safety-net>

“Unfortunately, this uncertainty [caused by poverty] is often made worse by an inconsistent safety net that creates onerous, unnecessary barriers to receiving vital assistance...This report illustrates the many forms that administrative burdens can take, the serious harms they cause, and the broad pathways for solutions that are available to reduce burdens on individuals across safety net programs.”

Pamela Winston, Nina Chien, Rachel Gaddes, & Rachel Holzwart, “Complex Rules and Barriers to Self-Sufficiency in Safety Net Programs: Perspectives of Working Parents,” Office of the Assistant Secretary for Planning and Evaluation, Department of Health and Human Services, September 2021, <https://aspe.hhs.gov/reports/complex-rules-barriers-self-sufficiency-safety-net-programs>

“This brief discusses the perspectives of a group of working parents on receipt of federal benefits...Program rules were widely considered unclear, intrusive, and often illogical or arbitrary, and many participants saw program reporting requirements as unreasonably demanding. Parents said that program administration—including case manager actions—contributed to difficulties in gaining and maintaining benefits.”

Public Trust in Government

Pew Research Center, “Public Trust in Government: 1958-2024,” June 24, 2024, <https://www.pewresearch.org/politics/2024/06/24/public-trust-in-government-1958-2024/>

The Pew Research Center reported in May 2024 that “Public trust in the federal government, which has been low for decades, has increased modestly since 2023,” with just 22% of Americans indicating they trust the federal government to do what is right “just about always” (2%) or “most of the time” (21%).

Pew Research Center, “Americans’ Views of Government: Decades of Distrust, Enduring Support for Its Role,” June 6, 2022, <https://www.pewresearch.org/politics/2022/06/06/americans-views-of-government-decades-of-distrust-enduring-support-for-its-role>

A 2022 Pew survey examined different aspects of the question of why the public does or does not, trust the federal government. Whereas 70% believed the federal government does a somewhat good (58%) or very good (12%) job in responding to natural disasters, just 24% provide a positive mark (21% somewhat good, 3% very good) for helping people get out of poverty, marking it as the category with the lowest level of public regard. And some of the negativity with regard to the latter is almost certainly related to the public’s views about dealing with federal agencies: 77% report that “dealing with federal government agencies is often not worth the trouble” (15% describes their views extremely well, 23% very well, 39% somewhat well).