

# How the Senate Budget Reconciliation SNAP Proposals Will Affect Families in Every US State

## A Summary of Preliminary Research Findings

Laura Wheaton, Linda Giannarelli, and Sarah Minton  
with Ilham Dehry  
*July 2025*

The US Senate passed its version of the budget reconciliation bill on July 1, 2025.<sup>1</sup> As with the House's version of the bill, the Senate bill includes substantial changes to how the Supplemental Nutrition Assistance (SNAP) program operates and is funded.<sup>2</sup> Below we present preliminary findings on how the Senate's version of the reconciliation bill would affect families across the US.

Our key findings include the following:

- 22.3 million US families would be affected, losing some or all of their SNAP benefits.
- Of the total affected families, 5.3 million would lose at least \$25 in SNAP benefits per month. Among these families, 3.3 million are families with children, 3.5 million are working families, and 1.7 million are families with a full-time full-year worker.
- Families losing at least \$25 per month would lose \$146 per month on average (\$1,752 for a full-year recipient).
- At the state level, average monthly benefit losses for families losing at least \$25 per month would range from \$72 in Kansas (\$864 annually) to \$231 in the District of Columbia (\$2,772 annually).

### What We Modeled

We used the Analysis of Transfers, Taxes, and Income Security (ATTIS) microsimulation model to estimate the impacts of key proposed changes to the SNAP program.<sup>3</sup> We estimate the policy impacts by comparing the proposed changes to the current law. To project the impact of the SNAP changes outlined in the Senate bill, we consider the effects of the following key provisions:

- **Thrifty Food Plan:** capping future increases based on inflation, as reflected in the Consumer Price Index for All Urban Consumers; limiting benefits for very large assistance units
- **Work requirements:** extending the three-month time limit for able-bodied adults who do not meet an 80 hour per month work requirement to people ages 55 through 64, parents of children aged 14 to 17, and veterans;<sup>4</sup> restricting state waivers to areas with unemployment above 10 percent

- **Matching funds requirements:** requiring states with payment error rates at or above 6 percent to pay a portion of benefit costs, ranging from 5 percent to 15 percent of costs, depending on the state's payment error rate<sup>5</sup>
- **Eligibility for certain noncitizens:** limiting eligibility to US citizens and lawful permanent residents and removing eligibility for refugees and asylees who have not obtained lawful permanent resident status<sup>6</sup>

## Impacts on SNAP Benefit Levels

We estimate that the Thrifty Food Plan, work requirement, matching funds requirements, and noncitizen SNAP policies proposed in the Senate bill would cause 22.3 million US families to lose some of or all their benefits (table 1), with the number ranging from 15,000 in Wyoming to 3.1 million in California.<sup>7</sup> All families receiving SNAP would lose at least some benefits because of the limitations in Thrifty Food Plan increases; however, 5.3 million US families would lose at least \$25 in monthly benefits from the proposed policy changes, with the number ranging from 2,000 families in Wyoming to 909,000 families in California. Families experiencing a monthly reduction of at least \$25 would lose \$146 on average (or \$1,752 per year for a family receiving benefits for the entire year), with the amount ranging from \$72 in Kansas (\$864 per year) to \$231 in the District of Columbia (\$2,772 per year).

Among families who would lose at least \$25 in monthly SNAP benefits, we estimate that 3.3 million are families with children and that these families would lose \$70 on average per month (or \$840 per year). The number of families with children losing at least \$25 per month would range from 2,000 in Wyoming to 388,000 in California. Average monthly benefit losses for these families would range from \$38 in Wyoming (\$456 per year) to \$118 in the District of Columbia (\$1,416 per year).

Among those who would lose at least \$25 in monthly benefits, we estimate that 3.5 million are working families (that have at least one family member who works during the year) and that these families would lose \$108 on average (or \$1,296 per year). Of these families, 1.7 million have a full-year full-time worker and 1.8 million have a part-year or part-time worker (not shown in table 1). The number of working families losing at least \$25 per month would range from 2,000 in Wyoming to 516,000 in California. Average benefit losses for these families would range from \$54 in Montana (\$648 per year) to \$215 in the District of Columbia (\$2,580 per year).

TABLE 1

### Estimated Monthly Loss of SNAP Benefits Due to Policies Proposed in the US Senate Budget Reconciliation Bill

	Families losing some or all SNAP benefits (1,000s)	Families with Monthly Benefit Reduction ≥\$25					
		All Families		Families with Children		Working Families	
		Number of families (1,000s)	Average monthly benefit reduction	Number of families (1,000s)	Average monthly benefit reduction	Number of families (1,000s)	Average monthly benefit reduction
National total	22,344	5,320	\$146	3,305	\$70	3,491	\$108
Alabama	378	73	\$91	58	\$54	51	\$62
Alaska	27	10	\$181	6	\$99	7	\$122
Arizona	449	122	\$135	80	\$63	80	\$92
Arkansas	130	26	\$75	23	\$51	17	\$56
California	3,121	909	\$190	388	\$77	516	\$146
Colorado	298	61	\$88	49	\$49	49	\$65
Connecticut	237	58	\$193	26	\$84	36	\$151

	Families losing some or all SNAP benefits (1,000s)	Families with Monthly Benefit Reduction ≥\$25					
		All Families		Families with Children		Working Families	
		Number of families (1,000s)	Average monthly benefit reduction	Number of families (1,000s)	Average monthly benefit reduction	Number of families (1,000s)	Average monthly benefit reduction
Delaware	64	18	\$162	10	\$80	12	\$107
Dist. of Columbia	76	18	\$231	5	\$118	10	\$215
Florida	1,653	320	\$114	252	\$79	242	\$90
Georgia	729	153	\$118	121	\$83	107	\$94
Hawaii	94	53	\$183	33	\$66	31	\$110
Idaho	62	17	\$77	14	\$48	12	\$58
Illinois	1,102	297	\$184	137	\$83	176	\$143
Indiana	279	61	\$86	51	\$52	44	\$65
Iowa	134	26	\$83	22	\$53	21	\$63
Kansas	92	20	\$72	18	\$52	15	\$57
Kentucky	265	58	\$105	45	\$56	38	\$87
Louisiana	406	78	\$103	62	\$65	55	\$77
Maine	101	16	\$122	11	\$58	11	\$90
Maryland	369	81	\$150	51	\$81	54	\$115
Massachusetts	656	129	\$192	54	\$91	82	\$163
Michigan	796	211	\$159	111	\$55	133	\$115
Minnesota	227	38	\$103	30	\$63	30	\$79
Mississippi	198	44	\$104	37	\$77	30	\$78
Missouri	318	65	\$89	54	\$52	49	\$62
Montana	43	9	\$80	8	\$44	7	\$54
Nebraska	77	17	\$99	14	\$68	13	\$63
Nevada	265	83	\$167	40	\$53	50	\$119
New Hampshire	44	8	\$104	6	\$61	6	\$77
New Jersey	424	114	\$182	56	\$85	66	\$135
New Mexico	246	71	\$167	35	\$70	43	\$122
New York	1,701	460	\$190	208	\$86	257	\$146
North Carolina	784	158	\$118	125	\$83	115	\$96
North Dakota	24	5	\$93	4	\$62	4	\$92
Ohio	717	132	\$96	108	\$60	96	\$71
Oklahoma	330	74	\$116	57	\$76	53	\$88
Oregon	424	78	\$138	50	\$76	55	\$104
Pennsylvania	1,059	271	\$167	142	\$73	173	\$127
Rhode Island	88	20	\$181	9	\$88	11	\$135
South Carolina	299	59	\$103	48	\$68	43	\$76
South Dakota	34	11	\$105	9	\$77	7	\$99
Tennessee	374	84	\$93	70	\$62	59	\$70
Texas	1,514	351	\$83	305	\$58	268	\$64
Utah	77	23	\$83	21	\$70	19	\$56
Vermont	40	7	\$94	5	\$57	5	\$63
Virginia	447	91	\$112	73	\$78	66	\$89
Washington	517	128	\$150	74	\$60	87	\$111
West Virginia	166	28	\$85	25	\$58	19	\$61

	Families losing some or all SNAP benefits (1,000s)	Families with Monthly Benefit Reduction $\geq$ \$25					
		All Families		Families with Children		Working Families	
		Number of families (1,000s)	Average monthly benefit reduction	Number of families (1,000s)	Average monthly benefit reduction	Number of families (1,000s)	Average monthly benefit reduction
Wisconsin	375	75	\$81	64	\$50	61	\$61
Wyoming	15	2	\$81	2	\$38	2	\$66

**Source:** Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, [www.ipums.org](http://www.ipums.org).

**Notes:** "Families" refers to SNAP assistance units. An assistance unit may consist of one or more individuals. Families with monthly benefit reductions of at least \$25 include families previously receiving at least \$25 who would lose all their benefits and families that continue to be eligible for a lower benefit.

## Notes

<sup>1</sup> One Big Beautiful Bill Act, S.Amdt. 2360 to H.R. 1, 119th Cong. (2025). [https://rules.house.gov/sites/evo-subsites/rules.house.gov/files/documents/h1\\_eas.pdf](https://rules.house.gov/sites/evo-subsites/rules.house.gov/files/documents/h1_eas.pdf)

<sup>2</sup> One Big Beautiful Bill Act, H.R. 1, 119th Cong. (2025). <https://www.congress.gov/bill/119th-congress/house-bill/1>.

<sup>3</sup> We model provisions once fully in effect and so our estimates are not affected by temporary exemptions in the final bill that allow Alaska and Hawaii additional time to adapt to the work and state-matching funds requirements.

<sup>4</sup> Parents with children under age 14 are exempt from the work requirement. We do not capture the elimination of exemptions for people experiencing homelessness and people under 25 who were in foster care at the time they turned 18. We do not capture the bill's new exemption for people who are "Indians, Urban Indians, California Indians, and other Indians who are eligible for the Indian Health Services."

<sup>5</sup> The impact of the state-matching fund requirements will be driven by the extent to which states have error rates above 6 percent and take steps to reduce total benefit expenditures to reduce their share of the costs. To approximate this effect, we begin with CBO's estimate that 1.3 million people would lose some or all benefits in the average month due to this provision under the House version of the bill (<https://www.cbo.gov/publication/61426>) and reduce this by 69 percent based on CBO's lower estimate of the budgetary impact of the state-matching fund requirements in the Senate version of the bill (<https://www.cbo.gov/publication/61534>) relative to the House version (<https://www.cbo.gov/publication/61420>). We assume no caseload impact in states that had a payment error rate of under 10 percent in federal fiscal year 2024 (<https://www.fns.usda.gov/snap/qc/per>), assuming these states would reduce their payment error rates to less than 6 percent to avoid the matching fund requirement. We randomly assign SNAP households to lose benefits in the remaining states to achieve the estimated national caseload reduction.

<sup>6</sup> We do not capture exemptions for Cuban and Haitian entrants and people covered by the Compacts of Free Association.

<sup>7</sup> We use the term "families" to refer to SNAP assistance units. An assistance unit may consist of one or more individuals.

## About the Authors

Laura Wheaton, Linda Giannarelli, and Sarah Minton are senior fellows in the Tax and Income Supports division at the Urban Institute. Ilham Dehry is a senior research associate in the Tax and Income Supports division.

## Acknowledgments

This brief was funded by the Annie E. Casey Foundation. We are grateful to them and to all our funders, who make it possible for Urban to advance its mission. The views expressed are those of the authors and should not be attributed

to the Urban Institute, its trustees, or its funders. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute's funding principles is available at [urban.org/fundingprinciples](https://urban.org/fundingprinciples). Copyright © July 2025. Urban Institute. Permission is granted for reproduction of this file, with attribution to the Urban Institute.

The authors are indebted to our colleagues Christin Durham, Dilovar Haydarov, Katherine Hueston, Paul Johnson, Sarah Knowles, Kevin Moclair, Joyce Morton, Lauren Simpson, Silke Taylor, and Margaret Todd, who worked to prepare the American Community Survey data for use in ATTIS, developed baseline simulations, and maintained the technical systems that enable the simulations. We also appreciate the guidance of Hamutal Bernstein and Lindsay Dusard regarding policies for noncitizens. Further, we thank Gregory Acs and Elaine Waxman for their careful review of earlier versions of this summary and Lauren Lastowka for insightful editorial support.

We also gratefully acknowledge the Annie E. Casey Foundation and the David and Lucile Packard Foundation for their participation in the funding of the Urban Institute's State of the Safety Net Initiative, which supports the ATTIS microsimulation model.

## **About ATTIS**

The Urban Institute's ATTIS microsimulation model allows Urban experts to examine how today's safety net supports US families and how changes to it could affect their economic well-being. By using data and evidence created with ATTIS, today's decisionmakers are better positioned to advance equitable and effective policy solutions that help individuals and families meet their basic needs. To learn more, visit [urban.org/research-methods/attis-microsimulation-model](https://urban.org/research-methods/attis-microsimulation-model).