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Persistent Gaps in SNAP Benefit Adequacy across the Rural-Urban Continuum

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In August 2021, the USDA announced a landmark development in the Thrifty Food Plan (TFP),¹ changing the way benefits for the Supplemental Nutrition Assistance Program (SNAP) are determined for more than 42 million people. The TFP represents the federal government's assessment of a minimal-cost, nutritionally adequate diet and serves as the basis for determining SNAP benefits. On October 1, 2021, the value of the maximum SNAP benefit increased 21 percent, and the TFP will be reevaluated every five years.² This increase in maximum SNAP benefits exceeds even the temporary 15 percent increase during the COVID-19 pandemic.³ Before the temporary increase during the pandemic, the maximum SNAP benefit did not cover the cost of a meal in 96 percent of US counties (Waxman, Gundersen, and Fiol 2021). After this permanent increase, SNAP benefits fall short of the cost of a meal in only 21 percent of US counties, a dramatic decline. Although this is a very significant improvement, SNAP benefits are still inadequate for many families in both metropolitan (urban) and nonmetropolitan (rural) counties. In fact, counties with the largest remaining gaps between the cost of a meal and the maximum value of SNAP benefits include both the most rural and most urban counties.

In December 2020, the Biden administration temporarily increased the maximum SNAP benefit 15 percent through June 2021. The American Rescue Plan Act subsequently extended the additional 15 percent through September 2021. We explored the impact of the increase on the adequacy of SNAP benefits in our brief, "[How Far Did SNAP Benefits Fall Short of Covering the Cost of a Meal in 2020?](#)" (Waxman, Gundersen, and Fiol 2021). Although the 15 percent increase closed the gap for families living in many parts of the US, benefits remained inadequate for SNAP participants residing in about 40 percent of counties.

In the 2018 Farm Bill, Congress directed the US Department of Agriculture (USDA) to conduct a review of the TFP, which is the federal government's estimate of a minimal-cost, nutritionally

adequate meal and the basis for calculating monthly SNAP benefits. As a result of this reevaluation, the USDA increased the value of the TFP 21 percent, effective October 1, 2021. This policy revision is timely given that the 15 percent temporary increase in the maximum SNAP benefit expired at the end of September 2021. The USDA action also addressed several shortcomings of the TFP identified in previous research (Caswell and Yaktine 2013; Gundersen 2021; Gundersen, Waxman, and Crumbaugh 2019; Ziliak 2015), such as the TFP's lack of adjustment for food price differences across the continental US, its inconsistency with how Americans usually prepare meals, and its failure to account for what Americans typically eat.

With the recent revision of the TFP, benefit levels will be sufficient to meet the average cost of a modestly priced meal in 79 percent of US counties, but the remaining 21 percent will still experience a gap in benefits. This amounts to 665 counties continuing to see a gap in benefit adequacy, likely because of geographic variation in prices. SNAP does not currently adjust for variations in the cost of food across the US (apart from Alaska, Hawaii, and the US territories). In our analysis, we find that among counties where food costs in 2020 still exceeded the value of SNAP benefits, 57 percent were urban and 43 percent were rural. This represents 12 percent of all metropolitan counties and 9 percent of all nonmetropolitan counties in the US (we define urban, rural, metropolitan, and nonmetropolitan in the next section). In counties with a remaining gap, the average amount of the gap is 23 cents per meal and the cost of a meal is 9.8 percent higher than the maximum benefits allotted on average, but this cost difference can range from less than 1 percent to 159 percent.

To better understand the regions of the country that continue to face higher food prices, which reduce the effectiveness of SNAP benefits, we take a closer look at county characteristics across the rural-urban spectrum. By applying the USDA's Rural-Urban Continuum Codes, we can examine what urban and rural mean in this context. On average, in counties with a continuing gap in maximum benefit adequacy, metropolitan areas experience a gap of 10 percent, with the largest gap being \$1.61 per meal. In rural areas with gaps in maximum benefit adequacy, the average gap is 12 percent, and the largest county-level cost gap is \$3.78. Although urban cost gaps affect many more households (because more people live in any given urban county than in any given rural county), our data suggest that policymakers should also give attention to rural environments with higher food prices when establishing SNAP benefit policy. For example, when measuring counties by the percentage gap between the maximum SNAP benefit and the average cost of a local modestly priced meal, the top five include counties from the most rural to the most urban ends of the spectrum. The appendix provides more details on our data and methodology.

The Rural-Urban Continuum

This brief explores the level of urbanicity or rurality of the counties that continue to experience a gap between the maximum SNAP benefit per meal and the average cost of a modestly priced meal following the improvements to the TFP, which took effect in October 2021. For this analysis, we use the USDA's Rural-Urban Continuum Codes (RUCCs), which were established to allow researchers to break up county-level data into more granular residential areas to analyze trends in nonmetropolitan

areas.⁴ (We also provide estimates by RUCC on our project page, “[Does SNAP Cover the Cost of a Meal in Your County?](#)”) Next, we provide definitions for each of the county-level codes.

The USDA groups counties into categories of rurality based on RUCCs. From these categorizations, counties are then aggregated as metropolitan or nonmetropolitan. For this brief, we will analyze the gap in maximum SNAP benefit adequacy by RUCCs because they allow us to understand the geographic distribution in greater detail. We also define urban as synonymous with metropolitan and rural as synonymous with nonmetropolitan. See box 1 for the definition of each RUCC code and for details on how the codes are split into metropolitan and nonmetropolitan regions.

BOX 1

Rural-Urban Continuum Code Definitions

The USDA defines nine RUCCs. They cover all US counties as well as Puerto Rico and the Virgin Islands. The nine codes can be split into metropolitan and nonmetropolitan counties per USDA definitions.

Metropolitan counties:

- 1: Counties in metropolitan areas of 1 million people or more (e.g., New York, NY)
- 2: Counties in metropolitan areas of 250,000 to 1 million people (e.g., Buncombe County, NC, which includes Asheville)
- 3: Counties in metropolitan areas of fewer than 250,000 people (e.g., Walla Walla County, WA)

Nonmetropolitan counties:

- 4: Urban population of 20,000 or more, adjacent to a metropolitan area (e.g., Summit County, UT)
- 5: Urban population of 20,000 or more, not adjacent to a metropolitan area (e.g., Juneau City and Borough, AK)
- 6: Urban population of 2,500 to 19,999, adjacent to a metropolitan area (e.g., Macon County, GA)
- 7: Urban population of 2,500 to 19,999, not adjacent to a metropolitan area (e.g., Blaine County, ID)
- 8: Completely rural, or urban population of less than 2,500, adjacent to a metropolitan area (e.g., Teton County, MT)
- 9: Completely rural, or urban population of less than 2,500, not adjacent to a metropolitan area (e.g., Leelanau County, MI)

Source: “Rural-Urban Continuum Codes,” US Department of Agriculture, last updated December 10, 2020, <https://www.ers.usda.gov/data-products/rural-urban-continuum-codes.aspx>.

Counties with RUCC 1 include Miami-Dade County, FL (population 2,699,428) and Fairfax County, VA (1,145,862). Counties with RUCC 2 include places like Sonoma County, CA (499,772) and Fairfield County, CT (943,926). Santa Fe County, NM (149,293), home to New Mexico’s capital, and Berkshire

County, MA (126,425), of western Massachusetts, both fall under RUCC 3. Belknap County, NH (60,887), which is within the Boston-Worcester-Providence Combined Statistical Area, is designated RUCC 4. Summit County, CO (30,649), with RUCC 5, is home to, Breckenridge, a ski resort town. Tillamook County, OR (26,389), located far north up the Oregon coast, falls into RUCC 6. Nantucket County, MA (11,168), home to a popular New England vacation spot, is classified under RUCC 7. Custer County, ID (4,169), a rural, mountainous county in the center of the state, falls under RUCC 8. The most rural end of the continuum, RUCC 9, contains counties such as Buffalo County, SD (2,026), the majority of which is made up of the Crow Creek Indian Reservation.⁵

Results by RUCC

In this section, we explore the share of counties with a gap in benefits, the dollar amount of the gap, and the percentage of the gap, by RUCC. For this analysis, we define the gap in benefits to be the difference between the average cost of a modestly priced meal, adjusted by population size, and the maximum SNAP benefit per meal. Even after the 21 percent increase in benefits, gaps persist in counties across the entirety of the rural-urban continuum by varying degrees, and some counties see larger gaps on average than others (table 1).

In a previous brief, we noted that the temporary 15 percent increase in maximum benefits reduced the gap in benefit adequacy from 96 percent of counties to 40.5 percent of counties. This increase expired at the end of September 2021. The new 21 percent increase in the prepandemic maximum SNAP benefit dramatically reduces the share of US counties with a gap, from 96 percent to 21 percent.

TABLE 1

Percent and Number of All US Counties with a Gap in SNAP Benefits, by RUCC

RUCC	Before 21% TFP Increase		After 21% TFP increase	
	Percent	Number of counties	Percent	Number of counties
<i>Metropolitan</i>				
1	14	429	6	197
2	12	368	3	105
3	11	347	2	78
<i>Nonmetropolitan</i>				
4	7	208	1	38
5	3	85	0	15
6	18	563	2	77
7	13	404	2	64
8	7	217	1	25
9	13	399	2	66

Source: Author calculations, 2018 Census Bureau SAIPE estimates of SNAP participation by county; Feeding America's Map the Meal Gap data, including NielsenIQ county-level food price data, adjusted for state and local taxes and USDA and OMB geographic classifications; 2020 USDA maximum benefit allotments.

Note: We calculated the percent before the TFP increase using data prior to the temporary 15 percent increase.

Before any increase in benefits, counties in RUCC 6, suburban counties adjacent to a metropolitan area, were the most likely to experience a gap in the adequacy of benefits. These counties make up 19 percent of all US counties (table A.1). However, following the 21 percent increase in benefits, most urban areas with RUCCs 1 or 2 are most likely to see a gap in benefits. Together, they make up about one-quarter of all US counties.

TABLE 2

Average Gap between Meal Cost and Maximum SNAP Benefit in Counties with a Remaining Gap, by RUCC

RUCC	Before 21% TFP increase		After 21% TFP increase	
	Average gap per meal (\$)	Range of gap per meal (\$)	Average gap per meal (\$)	Range of gap per meal (\$)
<i>Metropolitan</i>				
1	0.52	(0.00, 2.02)	0.24	(0.00, 1.61)
2	0.39	(0.00, 1.18)	0.17	(0.00, 0.76)
3	0.33	(0.00, 1.32)	0.22	(0.00, 0.91)
<i>Nonmetropolitan</i>				
4	0.30	(0.00, 1.72)	0.33	(0.00, 1.31)
5	0.28	(0.00, 1.32)	0.17	(0.01, 0.90)
6	0.26	(0.00, 2.08)	0.25	(0.00, 1.67)
7	0.28	(0.00, 1.73)	0.27	(0.00, 1.31)
8	0.29	(0.00, 1.18)	0.23	(0.00, 0.77)
9	0.30	(0.01, 4.19)	0.39	(0.00, 3.78)

Source: Author calculations, 2018 Census Bureau SAIPE estimates of SNAP participation by county; Feeding America's Map the Meal Gap data, including NielsenIQ county-level food price data, adjusted for state and local taxes and OMB geographic classifications; 2020 USDA maximum benefit allotments.

Note: Dollar amounts are rounded to the nearest cent. Values of zero are rounded down; they are less than \$0.01 but greater than \$0.

Table 2 presents the average dollar amount of the difference between the maximum SNAP benefit and the cost of a meal for those counties that continue to experience gaps. As shown, the magnitude of the gap decreases significantly with the 21 percent increase in SNAP benefits across all RUCCs. The largest average gap per meal is 33 cents, found in RUCC 4 counties. But averages can mask wide variations in the outcomes for some counties in all nine RUCCs. Table 2 also displays ranges of the amount of the gap for each RUCC: five groups continue to have an upper-bound gap of more than \$1, and all counties have an upper bound gap of more than 75 cents. As shown in table 3, some of the largest percent gaps exist in nonmetropolitan counties. In fact, most of the average gaps over 10 percent are found in nonmetropolitan counties. On average, in counties on the most urban end of the spectrum in which benefits are inadequate, the cost of a modestly priced meal is 10 percent higher than maximum SNAP benefits. And in counties on the most rural end of the spectrum, the average percent gap in benefits is 16 percent. As shown in tables 2 and 3, relatively large gaps remain in some counties in all RUCCs despite the increase in maximum benefits.

TABLE 3

Average Percent Gap Between Meal Cost and SNAP Benefits with a Remaining Gap by RUCC

RUCC	Before 21% TFP increase		After 21% TFP increase	
	Average gap (%)	Range of gap (%)	Average gap (%)	Range of gap (%)
<i>Metropolitan</i>				
1	27	(0, 103)	10	(0, 68)
2	20	(0, 60)	7	(0, 32)
3	17	(0, 67)	9	(0, 38)
<i>Nonmetropolitan</i>				
4	15	(0, 88)	14	(0, 55)
5	14	(0, 67)	7	(0, 38)
6	13	(0, 106)	11	(0, 70)
7	14	(0, 88)	11	(0, 55)
8	15	(0, 60)	8	(0, 32)
9	15	(0, 213)	16	(0, 159)

Source: Author calculations, 2018 Census Bureau SAIPE estimates of SNAP participation by county; Feeding America's Map the Meal Gap data, including NielsenIQ county-level food price data, adjusted for state and local taxes and OMB geographic classifications; 2020 USDA maximum benefit allotments.

Note: Percentages are rounded to the nearest whole number. Values of zero are rounded down; they are less than 1 percent but greater than zero.

Counties with the Largest Gap in Benefits

Gaps in SNAP benefits remain largely an urban problem, and policymakers should continue to give these counties attention because of the numbers of SNAP participants in those areas. Nevertheless, some of the largest gaps in benefit adequacy persist in rural areas. This analysis allows us to see that the rural experience varies widely. In fact, after the 21 percent increase in maximum SNAP benefits, four of the top five counties with the largest percent gap in benefits are nonmetropolitan. This indicates that families in areas across the rural-urban continuum, including in rural areas, will continue to struggle with SNAP benefit adequacy.

Implications of the TFP Benefit Increase for Benefit Adequacy across the US

The recent increase in the value of the TFP, and thus the value of the maximum SNAP benefits, improves the ability of program participants to afford a modestly priced meal in more than three-quarters of all US counties. Strengthening the adequacy of the SNAP benefit is an important policy priority, because consistent evidence shows that SNAP is a government program that works: it reduces food insecurity in adults and children (Gundersen, Kreider, and Pepper 2017; McKernan, Ratcliffe, and Braga 2021) and improves the long-term health outcomes among children who received benefits when they were young (Almond, Hoynes, and Schanzenbach 2011; Hoynes, Schanzenbach, and Almond 2016). SNAP also helps low-income families meet basic needs by augmenting their purchasing power and smoothing shocks that arise from economic cycles and the instability of individual household income (Ziliak 2015). More broadly, SNAP stabilizes the economy by

counteracting downturns in the business cycle that diminish purchasing power (Ganong and Liebman 2013).

Still, one in five counties experiences a gap between the newly revised maximum SNAP benefit and the average cost of a modestly priced meal in those counties. Although high food prices are often viewed as an urban challenge, this analysis shows that they occur in a variety of geographic locations, including the most rural areas, which are often left out of conversations about benefit adequacy. Benefit shortfalls in the face of high food costs are a concern because prior research demonstrates that higher food prices are associated higher rates of food insecurity (Courtemanche et al. 2019; Gregory and Coleman-Jensen 2013; Nord, Coleman-Jensen, and Gregory 2014). Given the potential for SNAP to have significant positive impacts on families' health and well-being, additional program investments that ensure benefit adequacy in every county of the US can be an important tool in further reducing the number of families who struggle to afford an adequate diet.

Appendix: Data and Methodology

Here, we detail how we constructed county-level estimates of the adequacy of SNAP benefits. Our methods are very similar to those used in previous work (Waxman, Gundersen, and Thompson 2018; Gundersen, Waxman, and Crumbaugh, 2019; Waxman, Gundersen, and Fiol 2021). Currently, TFP adjustments have not been announced for Alaska and Hawaii, so we assume the 21 percent increase applies.

Establishing the SNAP per Meal Benefit

We first establish the SNAP per meal benefit for 2020, the most recent year for which we can access county-level food price data. The amount of SNAP benefits each person or family receives depends on various factors.⁶ Individuals or families with zero net income are entitled to the maximum benefit for their household size. For each additional dollar a household earns, SNAP benefits fall from between 24 and 30 cents. Because we are particularly interested in how well the maximum benefit can help people meet the actual cost of a meal in their community, we take an average of the maximum benefit each household size can receive and adjust it for the share of each household size among those enrolled in SNAP in 2020. We then divide the monthly benefit by the typical number of meals we assume people consume each month (3 meals a day × 31 days, or 93 meals). We arrive at a per meal maximum benefit of \$1.97. This overstates the per meal SNAP amount available to participants who do not qualify for the maximum benefit. With the 15 percent increase, the per meal maximum benefit was \$2.27. For the recent TFP change that became effective in October 2021, we increase the original maximum benefit amount 21 percent, to \$2.38.

Calculating the Average Cost of a Modestly Priced Meal in the Continental US

We begin with estimates from the Current Population Survey of the amount that low-income, food-secure households are spending on food weekly. Because people with higher incomes have more

resources to spend on food, we restrict our analysis to people in households with incomes at or below 130 percent of the federal poverty level, which is roughly equivalent to the SNAP eligibility threshold for gross income. We have also chosen to use only responses from individuals who are “food secure” based on their answers to standard questions in an annual supplement to the Current Population Survey. Our reasoning is that “food insecure” families are underspending on food, even for a TFP meal, because of limited resources. We divide weekly food expenditures for respondents by the typical number of meals we expect people would eat in a week (3 meals a day × 7 days a week). When calculating a national average meal cost across counties, we weight the county meal costs by the number of SNAP participants, based on Census Bureau Small Area Income and Poverty Estimates Program in 2019.⁷ On average, the national cost of a meal for households meeting our criteria is \$2.41 for 2020.

Adjusting the Modestly Priced Meal Cost for County Food Prices

We adjust the national per meal cost for relative prices paid for the TFP market basket in each county in the US. Maximum SNAP benefit values are adjusted separately for Alaska and Hawaii. Our source for a county-level food price index is a unique dataset from Feeding America’s annual Map the Meal Gap study,⁸ which incorporates food price data contributed by NielsenIQ⁹ to estimate the local meal cost by county.¹⁰ These data are weighted to the TFP market basket based on pounds purchased per week by age and gender. For this analysis, we examine pounds purchased by men ages 19 to 50. Although other TFPs for different ages or genders would produce different total market basket costs, relative pricing between counties (our goal for this analysis) is not affected insofar as the distribution of ages and household compositions are roughly similar across counties. The total market basket (including any applicable state and county taxes) is then translated into an adjustment factor that can be applied to any dollar amount. This adjustment differs by county, revealing differences in food costs. We then consider, by county, the gap between the maximum benefit and the average meal cost. That difference measures the amount that SNAP benefits per meal would need to increase to fully meet meal costs.

Categorizing Counties by Geography

We designate each of the 3,142 counties as either nonmetropolitan (63 percent) or metropolitan (37 percent). Nonmetropolitan counties are those with RUCC codes 4, 5, 6, 7, 8, and 9; metropolitan counties are those with RUCC codes 1, 2, and 3. Table 4 demonstrates the distribution of RUCCs across the US.

TABLE A.1

Percentages of Rural-Urban Continuum Codes in the United States

RUCC	Percentage of US counties	Number of US counties
1: Metropolitan areas of 1 million people or more	14	432
2: Metropolitan areas of 250,000 to 1 million people	12	378
3: Metropolitan areas of fewer than 250,000 people	11	356
4: Urban population of 20,000 or more, adjacent to a metropolitan area	7	214
5: Urban population of 20,000 or more, not adjacent to a metropolitan area	3	92
6: Urban population of 2,500 to 19,999, adjacent to a metropolitan area	19	593
7: Urban population of 2,500 to 19,999, not adjacent to a metropolitan area	14	433
8: Completely rural, or urban population of less than 2,500, adjacent to a metropolitan area	7	220
9: Completely rural, urban population of than 2,500, not adjacent to a metropolitan area	13	424

Source: "Rural-Urban Continuum Codes," US Department of Agriculture, last updated December 10, 2020, <https://www.ers.usda.gov/data-products/rural-urban-continuum-codes.aspx>.

Notes

- ¹ "USDA Modernizes the Thrifty Food Plan, Updates SNAP Benefits," US Department of Agriculture, accessed August 16, 2021, <https://www.usda.gov/media/press-releases/2021/08/16/usda-modernizes-thrifty-food-plan-updates-snap-benefits>.
- ² At the time of implementation, a cost-of-living adjustment was applied to the value of the TFP. This will be updated every fiscal year.
- ³ SNAP - Temporary Increase in Maximum Allotments due to COVID-19, FNS-GD-2020-0190 (2020).
- ⁴ "Rural-Urban Continuum Codes," US Department of Agriculture, last updated December 10, 2020, <https://www.ers.usda.gov/data-products/rural-urban-continuum-codes.aspx>.
- ⁵ 2015–2019 American Community Survey data used to determine population counts in this paragraph.
- ⁶ For example, households may be eligible for an excess shelter cost deduction if shelter expenses exceed half the household's income after other deductions.
- ⁷ See "Small Area Income and Poverty Estimates (SAIPE) Program," US Census Bureau, accessed July 15, 2021, <https://www.census.gov/programs-surveys/saipe.html>.
- ⁸ More information about Feeding America's Map the Meal Gap study at and the data sources are available at <http://map.feedingamerica.org/>.
- ⁹ NielsenIQ is not responsible for and had no role in analyzing and preparing the results reported herein.
- ¹⁰ "Hunger and Poverty in the United States | Map the Meal Gap," Feeding America, accessed July 16, 2021, <https://map.feedingamerica.org/>.

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