

SNAP Is the Wrong Target in the Fight Against Fraud

■ BRIEF

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Since the July 2025 passage of H.R. 1, the Trump Administration's budget reconciliation package, more than 5 million people have lost access to their Supplemental Nutrition Assistance Program (SNAP) benefits, including about 2 million children.¹ Such rapid losses have already demonstrated the inaccuracy of claims that the historic cuts would eliminate fraud and preserve SNAP for those who truly need it.² Struggling families who need help affording food have been cut off after a barrage of changes to paperwork requirements has made navigating SNAP's bureaucracy even more painful, and often results in months-long delays in benefits or being kicked off the program entirely.³ The push to root out fraud is aimed at the wrong problem.

These effects are likely to be amplified by the shift in administrative costs that began on October 1, which requires states to take on 75 percent of administrative expenses for food assistance through SNAP, up from 50 percent.⁴ Going forward, states and counties will only have half the federal resources available to them to administer SNAP, unless they generate new tax revenue or shift funding from other parts of the budget. Meanwhile, states and counties are incentivized to reduce error rates in preparing for the looming benefits cost shift that will go into effect on October 1, 2027, which could potentially force some states to end their SNAP programs altogether.⁵

Under H.R. 1, households with low incomes are being forced to bear the burden of the largest transfer of wealth in American history to the wealthy.⁶ Lawmakers relied on lasting, racially motivated narratives about who truly needs or deserves government assistance to scrutinize small mistakes in food assistance rather than pursuing much larger losses elsewhere. Rising defense spending in a bureaucracy that has not demonstrated adequate financial management and lax tax enforcement on the highest-income households results in wasted resources that hold potential for significant savings.⁷ Going after wealthy tax dodgers and exercising greater oversight over defense spending would provide far greater returns than targeting families that cannot afford enough to eat.

Accusations of Fraud Are Used to Justify Taking Away Food Assistance from Families

Brooke Rollins, who leads the United States Department of Agriculture (USDA), has made highlighting fraud in SNAP a priority during the second Trump administration. She has celebrated that millions fewer people are receiving food assistance following the passage of H.R. 1, claiming "a lot of that is fraud."⁸ Separately, the USDA Office of Inspector General (OIG) has been conducting state inspections to expose potential fraud.

However, two Republican-led states, Ohio and Georgia, have already challenged findings from the inspections, with state officials suggesting that more than 90 percent of OIG's initial claims of potential SNAP fraud were not fraud at all.⁹ The anomalies OIG initially flagged included a mix of allowable benefits payments and routine administrative errors, combined with a misunderstanding of how to correctly identify fraud, leading to substantially inflated estimates.¹⁰ While real fraud exists, it is much

smaller than the initial claims suggest, and the primary victims of recent efforts to reduce fraud are eligible families struggling to get by.

H.R. 1 CONFLATES “PAYMENT ERROR RATES” WITH FRAUD

The historic cuts to SNAP in H.R. 1 are largely affecting low-income families who need help affording food, not committing fraud. Fraud involves those who intentionally violate program rules to receive benefits they are not eligible for, exchange benefits for unapproved items or cash, or steal benefits from eligible participants.¹¹ This is clearest in the administrative cost shift that took effect on October 1, which will make it harder for states to combat fraud by potentially forcing them to cut investigators and staff training.¹² Separately, the law’s more restrictive eligibility requirements are making it more difficult for people in need to qualify for assistance.¹³ The standout change addressing program integrity focuses on reducing payment error rates, a measure of payments made in error through overpayments or underpayments.¹⁴

But payment errors are not a measure of fraud.¹⁵ Instead, they track largely unintentional mistakes by the agency administering benefits or by applicants who misunderstand program rules and required documentation, resulting in inaccurate payment amounts.¹⁶ Such mistakes require overpayments to be repaid, as was the case with Ethel Griffin, who lives in Houston, Texas, and works three jobs to support herself and her 13-year-old godson.¹⁷ Ethel received a notice stating she owed \$2,522 to the state after the agency failed to process some of her income, resulting in an unexpected debt after six months on SNAP through no fault of her own.¹⁸

Importantly, only a small portion of the wide-reaching SNAP cuts would likely be meaningfully tied to fraud (see Figure 1). Action should be taken to address any intentional misuse of benefits, but the portion of fraud claims established measuring instances of benefit trafficking and false, misleading, or misrepresentative eligibility information only represent about 0.06 percent of overall benefit issuance in fiscal year 2023 (the latest data available).¹⁹ While no single data point captures all types of fraud, fraud claims established are often used as a measure of intentional program violations (IPVs) by recipients, though it is not always clear that someone charged with an IPV knew they were committing a violation.²⁰ Meanwhile, total disqualifications were only about 0.1 percent of average monthly participation.²¹

Figure 1: SNAP Payment Errors Are Largely Unintentional Mistakes While Fraud Is More Rare

The value of the latest data available on SNAP fraud claims established (fiscal year 2023) compared to overpayments (fiscal year 2025).

☞ = \$100,000,000



Note: Values are rounded to the nearest \$100 million. Fraud claims established include cases in which individuals present false, misleading, or misrepresentative information to influence a SNAP eligibility determination, or where benefits are exchanged for cash or items not eligible for purchase with SNAP benefits. Some states initially classify all non-agency error claims as household error claims and then transfer a claim from household error to fraud after the prosecution or administrative disqualification hearing, resulting in a slightly understated documented value. Overpayments can include fraud claims, but are not a measure of fraud.

Source: "Table 39: SNAP Newly Established Recipient Claims - FY 2017 - 2023." U.S. Department of Agriculture, Food and Nutrition Administration, May 2025. Available at <https://fna-bwbufwdzbabpezgc.z01.azurefd.us/sites/default/files/resource-files/snap-sar-fy23.pdf>; "Supplemental Nutrition Assistance Program Participation and Costs." U.S. Department of Agriculture Food and Nutrition Administration, updated 11 September 2026. Available at <https://fna-bwbufwdzbabpezgc.z01.azurefd.us/sites/default/files/resource-files/snap-annualsummary-9.pdf>; Supplemental Nutrition Assistance Program: Payment Error Rates Fiscal Year 2025." U.S. Department of Agriculture Food and Nutrition Administration, 24 June 2026. Available at <https://fna-bwbufwdzbabpezgc.z01.azurefd.us/sites/default/files/resource-files/snap-qcfy25-per.pdf>.

STATES ARE PUNISHED FOR ERRORS, NOT FRAUD

Starting in fiscal year 2028, H.R. 1 will require states to pay a portion of benefits based on their payment error rate. States with an error rate of at least 6 percent will have to pay 5 percent, 10 percent, or 15 percent of benefit costs, though states with an error rate of at least 13.34 percent are granted a delay until fiscal year 2029 or 2030.^{22,1} Based on fiscal year 2025 error rates, states would be responsible for a total share of around \$9 billion as early as next year.²³

The unprecedented change to shift a portion of SNAP benefit costs onto states will place significant financial strain on state budgets.²⁴ According to one survey, 11 percent of participating states reported that they may have to leave the SNAP program altogether, and 29 percent identified further narrowing eligibility policies to reduce program costs as a potential risk.²⁵ Because there are many potential sources of error that can result in an expensive benefit cost share, states are incentivized to implement

¹ States with an error rate of 6-7.99 percent will be required to pay 5 percent of benefit costs. Those with an error rate between 8 - 9.99 percent will pay 10 percent. Those with an error rate above 10 percent will pay 15 percent.

a wide variety of error reduction strategies beyond directly addressing fraud, some of which can further harm low-income families.²⁶ Illinois, for instance, is requiring SNAP participants to recertify their eligibility more often, while Nebraska is making beneficiaries certify the number of people living with them, such as by having a neighbor sign extra paperwork.²⁷ These measures aim to reduce errors by imposing greater administrative burdens on families.

FAMILIES WHO NEED FOOD ASSISTANCE STAND TO LOSE FAR MORE THAN FRAUDSTERS UNDER H.R. 1

States also report deemphasizing timely benefit delivery and accurate eligibility decisions to focus first and foremost on reducing error rates, with 40 percent reporting a reduced focus on benefit timeliness.²⁸ Along with lengthier delays in providing hungry participants with assistance, some eligible families are being incorrectly kicked off or denied SNAP benefits, contributing to a separate error rate calculation known as the CAPER, or case and procedural error rate.²⁹ The CAPER is an important measure of program integrity for tracking whether SNAP is properly serving people in need, but such mistakes do not carry the same financial penalty as payment error rates and thus receive less attention.

This has been most clearly documented in Arizona, where administrative hurdles have set many SNAP recipients up to fail. Alejandra Casillas, for instance, received a notice in March requesting a signed household composition letter, but she was given a February deadline to reply, making compliance impossible.³⁰ Alejandra and her two children lost their benefits, and her job does not provide enough to keep them all fed.³¹ She reported losing weight, selling her TV to pay rent, and even fantasizing about stealing food.³² H.R. 1's punitive approach to reducing errors encouraged states to implement burdensome paperwork requirements that go far beyond targeting fraud and are incorrectly cutting eligible families off from aid.

A particularly striking omission from a package intended to increase program integrity is any mention of fraud via benefit theft through electronic benefit transfer (EBT) card skimming, a problem Congress previously recognized and acted to address. Criminals steal hundreds of millions of dollars per year from low-income families, often by planting devices on store card readers that capture EBT card information, allowing them to access a SNAP participant's benefits.³³ States were temporarily able to replace stolen benefits with federal funds from October 2022 to December 2024 following the passage of the Consolidated Appropriations Act of 2023 and a subsequent extension, resulting in more than \$320 million in stolen benefits being replaced, but this does not capture the full extent of theft.³⁴ The USDA OIG used this limited metric to forecast \$233 million in benefit theft across fiscal years 2025 and 2026.³⁵ Separate estimates from Propel, the company behind a popular EBT app, suggest that more than \$600 million in benefits were stolen in 2025 alone, with no federal funds available to replace the stolen aid.³⁶ While some efforts are underway at the state level to enhance EBT card security, this is another example of work that has been deprioritized in favor of focusing on payment errors.³⁷

Tales of Public Benefit Fraud Result in Harmful Cuts, While Defense & Tax Fraud Receive Less Attention

Elected officials persistently look first to public benefits programs when discussing government fraud and waste, despite ample evidence pointing to more waste and fraud in the defense and tax spheres. The justification for H.R. 1's cuts to SNAP was to preserve resources for those who truly need the

assistance, implying that someone who did not work enough hours or mistakenly received too many benefits took limited resources away from another family.³⁸ This is not accurate. Prior to H.R. 1, benefits would be made available to any eligible applicant, allowing SNAP to respond nimbly to economic downturns.³⁹ By making eligibility more restrictive and forcing states to balance their budgets on reduced federal nutrition aid, H.R. 1 instead created the conditions for more people in need to go hungry, including roughly 2 million children who have already lost access to SNAP.⁴⁰

The framing around preserving resources for those who truly need help ties back to racist perceptions of who is “deserving” of government assistance. Black Americans, particularly women, were initially excluded from public benefits programs set up during the New Deal Era, while white mothers were given sympathetic portrayals.⁴¹ By the time the modern food stamp program (now called SNAP) was made permanent during the Civil Rights period and began to expand throughout the country, including to Black families, concerns about fraud rose alongside media portrayals of poverty that disproportionately portrayed poverty as something that Black Americans uniquely faced, rather than the reality that Americans of all races and ethnicities experience poverty.^{42,43} Lawmakers took a similar approach by framing poverty as a consequence of individual choices, suggesting families were relying on public benefits programs because of a personal failing for not wanting to work hard enough, ultimately leading to substantial benefits cuts in the 1980s and 1990s.⁴⁴ This false narrative persists today, and lawmakers again capitalized on its problematic but lasting impact in 2025 to justify H.R. 1’s cuts to SNAP and Medicaid.⁴⁵

The choice to rely on cutting benefits to offset the law’s tax cuts that disproportionately benefit the wealthiest households is notable, given that fraud, waste, and abuse exist outside of government assistance programs, particularly in defense and tax.⁴⁶ For example, Leonard Glenn Francis, a con man better known as Fat Leonard, admitted to defrauding taxpayers of \$35 million by bribing “scores” of U.S. Navy officials to provide him with confidential information, which he then used to secure additional defense contracts and overcharge for services at ports he controlled in Southeast Asia.⁴⁷ Separately, the estate of late billionaire Robert Brockman agreed to pay \$750 million in back taxes and penalties to the IRS following the allegation that Brockman hid \$2 billion of income in a web of offshore entities in the “largest ever tax charge against an individual in the United States.”⁴⁸ While the latest efforts to reduce fraud in SNAP are harming hungry families due to the scope of the cuts extending far beyond their stated intention, there is untapped potential for measures addressing fraud, waste, and abuse to yield significant returns in the defense and tax spheres.

RECOVERING LOST REVENUE FROM THE TAX GAP WOULD PROVIDE FAR GREATER RETURNS COMPARED TO SNAP CUTS

At the same time that H.R. 1 enacted the largest cuts to SNAP in the program’s history and made households with the lowest incomes worse off, those at the top of the income distribution are estimated to benefit the most from the package’s tax cuts.⁴⁹ Notably, research suggests that high-income households contribute disproportionately to the tax gap, the difference between taxes collected and taxes owed.⁵⁰ In 2025, the Budget Lab at Yale projected that the top 1 percent had unpaid taxes of up to \$205 billion annually, a figure substantially larger than losses from SNAP overpayments (see Figure 2).⁵¹

Figure 2: Correctly Taxing the Rich Would Be Far More Effective at Recovering Lost Dollars Than Targeting SNAP

Fiscal year 2025 SNAP overpayments compared to the projected value of unpaid taxes among the top 1 percent of taxpayers by income for tax year 2025.

 = \$1,000,000,000



Note: Values are rounded to the nearest \$1 billion.

Source: “Supplemental Nutrition Assistance Program Participation and Costs.” U.S. Department of Agriculture Food and Nutrition Administration, updated 11 September 2026. Available at <https://fna-bwbufwdzbabpezgc.z01.azurefd.us/sites/default/files/resource-files/snap-annualsummary-9.pdf>; Supplemental Nutrition Assistance Program: Payment Error Rates Fiscal Year 2025.” U.S. Department of Agriculture Food and Nutrition Administration, 24 June 2026. Available at <https://fna-bwbufwdzbabpezgc.z01.azurefd.us/sites/default/files/resource-files/snap-qcfv25-per.pdf>; “The Revenue and Distributional Effects of IRS Funding.” The Budget Lab at Yale, updated 24 April 2025. Available at <https://budgetlab.yale.edu/research/revenue-and-distributional-effects-irs-funding>.

Meaningful progress could be made towards reducing the tax gap if the Internal Revenue Service (IRS) had sufficient resources to investigate complex returns filed by the nation’s highest earners and track down non-filers who owe taxes. However, recent funding cuts to the IRS, combined with a 28 percent workforce reduction, suggest that it will become increasingly difficult to combat tax evasion, and it is estimated to reduce future collections and drive up deficits.⁵² Revenue from audits has already fallen by \$3.5 billion, or 35 percent, in fiscal year 2025 from the year prior.⁵³

Similarly, tax prosecutions have fallen to their lowest levels in decades, down 27 percent in 2025 compared to 2024, as the Department of Justice (DOJ) has reassigned many attorneys responsible for tax prosecution to immigration cases amid the 2025 reorganization.⁵⁴ DOJ’s April 2026 decision to move the Criminal Division’s Tax Section to a new National Fraud Enforcement Division could accelerate this decline, with its work now focused on addressing theft of taxpayer dollars.⁵⁵ Trump administration officials even reportedly told prosecutors that tax investigations were not a priority, increasing the likelihood that tax cheats will have an easier time evading enforcement.⁵⁶

RIISING DEFENSE BUDGETS DO NOT RECEIVE THE SAME LEVEL OF SCRUTINY AS SNAP

The Trump administration's fiscal year 2027 budget request for \$1.5 trillion in defense spending would mark the largest one-year increase for the Pentagon since the Korean War, going to a department with poor financial oversight.⁵⁷ The \$446 billion (42 percent) increase for defense over the enacted 2026 funding level alone could reverse the projected FY27 cuts to SNAP 27 times over (see Figure 3).⁵⁸ Considering that the United States already spends more on defense than the next six countries combined, aides reportedly had difficulty deciding how to spend down such a large budget.⁵⁹ Defense experts have even described the request as an "all you can eat buffet," a fitting analogy considering the hungry mouths these resources could help feed instead.⁶⁰

Figure 3: The One Year Requested Increase to the Defense Budget Could Reverse Projected FY27 Cuts to SNAP 27 Times Over

Projected one-year SNAP cuts from H.R. 1 compared to the requested increase for defense budget authority, fiscal year 2027.

💰 = \$16,000,000,000



Money Bag by Maya Nurhayati from [Noun Project](#) (CC BY 3.0)

Note: Values are rounded to the nearest \$16 billion, the estimated reduction in fiscal year 2027 SNAP spending as a result of H.R. 1. Defense funding is measured using the National Defense Budget Function (050). Given that SNAP participation is falling faster than initially estimated, projected SNAP cuts may be understated.

Source: "Estimated Budgetary Effects of Public Law 119-21, to Provide for Reconciliation Pursuant to Title II of H. Con. Res. 14, Relative to CBO's January 2025 Baseline." Congressional Budget Office, 21 July 2025. Available at <https://www.cbo.gov/publication/61570>; "Budget of the U.S. Government, Fiscal Year 2027." Office of Management and Budget, April 2026. Available at https://www.whitehouse.gov/wp-content/uploads/2026/04/budget_fy2027.pdf; Rosenbaum, Dottie and Joseph Llobrera. "Congress Should Stanch SNAP Participation Losses, Which Exceed CBO's Estimates." Center on Budget and Policy Priorities, 30 June 2026. Available at <https://www.cbpp.org/blog/congress-should-staunch-snap-participation-losses-which-exceed-cbos-estimates>.

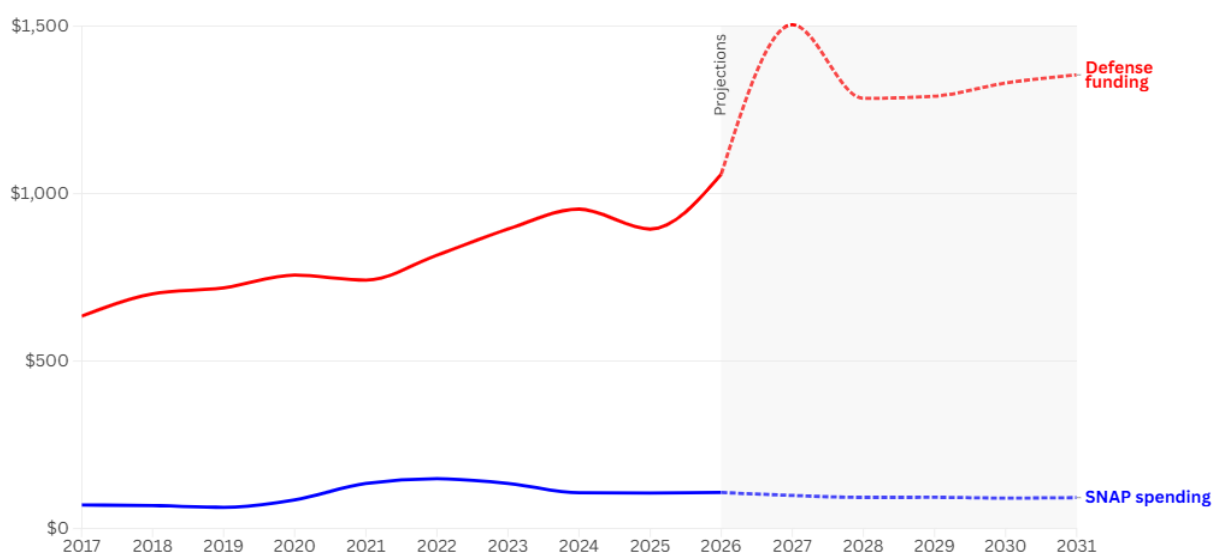
This comes at a time when the Pentagon failed its eighth audit in a row and remains the only major government agency never to pass one.⁶¹ Relatedly, the Department of Defense (DOD) reported about \$10.8 billion in confirmed fraud from fiscal years 2017 through 2024, which includes only amounts determined to be fraudulent through judicial or adjudicatory processes and excludes amounts settled

out of court, with or without an admission of guilt.⁶² DOD also has a history of wasteful spending, including a bloated bureaucracy and price gouging on almost every purchase from soap dispensers to missiles, allowing military contractors' profits to soar.⁶³

Despite this, defense spending has been allowed to rise rapidly, while food assistance has been cut for millions of hungry families under the guise of supposed rampant fraud and waste (see Figure 4). According to the Government Accountability Office, "Significant [DOD] funding increases from Public Law 119-21, commonly known as the One Big Beautiful Bill Act, as well as a requested budget increase for fiscal year 2027, provide further opportunities for fraud while pressures to expend funds quickly further compound already heightened procurement-related fraud risks."⁶⁴

Figure 4: Defense Funding Has Rapidly Increased and Is Projected to Rise Further Amid Cuts to SNAP

Budget authorities and outlays for national defense and SNAP, respectively, in billions (fiscal years 2017-2031).



Note: Defense funding is measured using the sum of discretionary budget authority under the National Defense Budget Function (050) for each year except 2025-2027, which includes mandatory defense resources requested for fiscal year 2027 as well as those included in H.R. 1. SNAP outlays are displayed instead of budget authority to reflect actual need by excluding the intended overappropriation that allows SNAP to operate as an entitlement. Given that SNAP participation is falling faster than initially estimated, projected SNAP cuts may be understated.

Source: "Public Budget Database: Outlays." Office of Management and Budget, April 2026. Available at <https://www.whitehouse.gov/omb/information-resources/budget/supplemental-materials/>; "Budget of the U.S. Government, Fiscal Year 2027." Office of Management and Budget, April 2026. Available at https://www.whitehouse.gov/wp-content/uploads/2026/04/budget_fy2027.pdf; Rosenbaum, Dottie and Joseph Llobrera. "Congress Should Stanch SNAP Participation Losses, Which Exceed CBO's Estimates." Center on Budget and Policy Priorities, 30 June 2026. Available at <https://www.cbpp.org/blog/congress-should-stanch-snap-participation-losses-which-exceed-cbos-estimates>.

The war in Iran has further demonstrated the degree to which taxpayer funds have been mismanaged. Most Americans have consistently opposed the war, and higher energy prices resulting from this conflict have strained household budgets for months.⁶⁵ And yet when Defense Secretary Pete Hegseth reported to Congress in July that the war had already cost \$37.5 billion, he asked for tens of billions of dollars in additional emergency funds.⁶⁶ Not long after, the House of Representatives passed a budget resolution outlining \$73 billion in defense and intelligence funding.⁶⁷ By August, the Pentagon told Congress that the cost of the war had increased to more than \$42 billion.⁶⁸

Conclusion

Program integrity should mean getting the right amount of benefits to people in need, not simply getting fewer benefits to fewer people. Yet H.R. 1 pulls from the same playbook of questioning whether participants deserve assistance that has worked to cut public benefits programs for decades to kick millions of people off SNAP. The increased administrative cost shift will be another challenge states must navigate, potentially imposing additional barriers for hungry families seeking aid and making it more difficult to accurately address fraud.

The Trump administration has put more taxpayer dollars at risk by deprioritizing tax investigations, cutting taxes for the wealthy, and pushing for an exorbitant increase in the defense budget. The only government spending that has consistently come under scrutiny and been accused of being rife with fraud are public benefits programs that millions of people depend on for basic needs like food. Efforts to reduce government waste, fraud, and abuse would be more fruitful where there is more money at stake, such as in defense spending or adequate tax enforcement.

Appendix: Term Dictionary

Term	Definition
Payment error rate (PER) ⁶⁹	A measure of payment accuracy. Errors occur when households receive the incorrect amount of benefits they are entitled to receive, resulting in either underpayments or overpayments. This is not an example of fraud and occurs largely unintentionally. In 2025, the national payment error rate was 10.62 percent.
SNAP fraud ⁷⁰	SNAP fraud is the intentional, illegal misuse of benefits by recipients, retailers, or scammers.
Recipient fraud ⁷¹	SNAP recipient fraud occurs when individuals receiving benefits intentionally lie about eligibility requirements to receive SNAP or sell their benefits for cash (trafficking). States are responsible for ensuring accurate eligibility information and use of benefits.
Retailer fraud ⁷²	There are more than 250,000 U.S. retailers authorized to accept SNAP benefits. Retailer fraud includes illegally exchanging benefits for cash (trafficking), selling items that are not allowable with SNAP, or lying on their application to be authorized for SNAP.
EBT skimming ⁷³	Skimming occurs when benefits are stolen directly from Electronic Benefit Transfer (EBT) cards via illegal devices installed in ATMs or point-of-sale (POS) terminals.
Case and procedural error rates (CAPER) ⁷⁴	The share of reviewed SNAP cases in which a state incorrectly denies, ends, or suspends a household's benefits, or fails to follow required procedures for doing so. In fiscal year 2025, the CAPER was 38.34%, meaning that states made eligibility or procedural errors in more than one in three reviewed SNAP cases involving denied, terminated, or suspended benefits.

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