A PLAIN-ENGLISH FACT CHECK

FOOD STAMPS, WELFARE AND THE SAFETY NET

What the Records Show



SNAP TANF SSI EITC HOUSING

Who Gets Help, What It Costs and What Changed

ANDREW DOMINGUEZ

TRINFINITY Enterprises

FOOD STAMPS, WELFARE AND THE SAFETY NET

What the Records Show About Who Gets Help, What It Costs and What Changed

SNAP, TANF, SSI, the Earned Income Tax Credit and housing aid, and the claims people make about all of it

Andrew Dominguez

Fact Check Series

Trinfinity Enterprises

Food Stamps, Welfare and the Safety Net: What the Records Show About Who Gets Help, What It Costs and What Changed

Copyright 2026 Andrew Dominguez.

Free to download. All rights reserved.

No part of this book may be reproduced, distributed, or transmitted in any form or by any means without written permission from the publisher, except for brief quotations in reviews. You are welcome to download this book and read it for free.

Published by Trinfinity Enterprises, Dayton, Nevada. First edition, 2026.

The information in this book stops at November 18, 2026. Each figure comes from the newest report I could open on that date and carries the date of its source. Benefit amounts, income limits and program rules change every year, and the 2025 budget law is still being phased in, so check the sources named in the footnotes and your state agency before you make a decision.

This book is for general information only. It is not legal or tax advice, and it cannot tell you whether you qualify for a program. Only the agency that runs the program can decide that.

Questions and corrections: andrew@trinfinityenterprises.com

Please read before you use this book. This book is for general information and education only. It is not legal, medical, financial, tax, or other professional advice, and reading it does not create a professional relationship of any kind. Laws, rules, prices, and research change, and every situation is different. Before you act on anything in this book, check it against current sources and talk with a lawyer, doctor, licensed professional, or other qualified expert as your situation calls for. I worked hard to get the facts right, but I can't promise that every detail is complete, correct, or current. You use this information at your own risk. To the fullest extent the law allows, Andrew Dominguez, Trinfinity Enterprises, and Andrew Dominguez's heirs, estate, successors, and assigns accept no responsibility or liability for any loss, injury, or damage of any kind that comes from using or relying on this book.

Fact check notice. The ratings and conclusions in this book are my own reading of the public record as of the date the book was finished, based on the sources it lists. Statements about named people, groups, and organizations are reported from those sources and are not new accusations. If a source is later corrected or new evidence comes out, a rating may change. If you believe something here is wrong, write to andrew@trinfinityenterprises.com and I will review it.

Money notice. I am not a financial adviser, accountant, tax preparer, or attorney. This book is general information about money. It is not investment, tax, insurance, or financial advice, and it is not a recommendation to buy or sell anything. Tax laws, rates, and limits change every year. Talk with a licensed financial professional, certified public accountant (CPA), or tax attorney before you make decisions about your own money, taxes, retirement, insurance, or debt.

Contents

Introduction: How to Read This Book 6

What this book covers 6

Where the facts come from 6

Facts, interpretations and unknowns 7

The four verdicts 7

A word about fiscal years 7

Part One: What the Safety Net Is 8

Chapter 1: The Programs at a Glance 8

Chapter 2: What It Costs 9

Is spending going up or down? 10

Part Two: Food Stamps (SNAP) 11

Chapter 3: Who Qualifies and What They Get 11

The income tests 11

How the benefit is figured 12

Who gets SNAP 12

Chapter 4: Work Rules and the 2025 Law 13

What the 2025 law changed 13

Chapter 5: Errors and Fraud 14

The payment error rate 14

Trafficking 14

Part Three: Cash and Income Help 16

Chapter 6: TANF, the Program People Usually Mean by "Welfare" 16

A block grant, not an entitlement 16

Time limits and work 16

Where the money goes 17

Chapter 7: SSI, Help for People Who Are Old, Blind or Disabled 17

How much it pays..... 17
The asset limit..... 18
Cost..... 18
Chapter 8: The Earned Income Tax Credit..... 18
The improper payment problem..... 18
Part Four: Housing Help..... 20
Chapter 9: Housing Choice Vouchers..... 20
Who it serves..... 20
Not an entitlement..... 20
The money..... 20
Part Five: Do the Programs Work?..... 22
Chapter 10: The Programs and Poverty..... 22
What this shows and what it doesn't..... 22
Part Six: Testing the Claims..... 23
Chapter 11: Twelve Common Claims..... 23
Claim 1: "Most people on food stamps are not U.S. citizens."..... 23
Claim 2: "Illegal immigrants get food stamps."..... 23
Claim 3: "Able-bodied adults can stay on food stamps without working."..... 23
Claim 4: "One in ten food stamp dollars is lost to fraud."..... 24
Claim 5: "Food stamp spending keeps exploding."..... 24
Claim 6: "People can stay on welfare for life."..... 24
Claim 7: "Welfare money goes to cash for poor families."..... 25
Claim 8: "The EITC has one of the worst improper payment rates in government."..... 25
Claim 9: "Safety net programs don't reduce poverty."..... 25
Claim 10: "Poverty hit a record low in 2025."..... 26
Claim 11: "SSI gives people a comfortable living."..... 26
Claim 12: "Anyone who qualifies for housing help gets it."..... 26
Summary of verdicts..... 27

Part Seven: Where Things Stand 28
Chapter 12: As of November 18, 2026 28
What nobody knows yet 28
Where to get help in Nevada 29
Plain steps for readers 29
Appendix A: Timeline 30
Appendix B: Glossary 31
Appendix C: Full Source List 32
Tier 1: Primary and official sources 32
Tier 2: Nonpartisan analysis 32
Tier 4: Fact-checks and journalism 33
Tier 5: Advocacy and industry groups 33

Introduction: How to Read This Book

The information in this book stops at November 18, 2026.

Few subjects stir up as many strong opinions, and as few facts, as welfare. One side says food stamps go to people who will not work, that fraud is everywhere and that immigrants are draining the system. The other side says the programs are a thin line between millions of children and hunger, and that cuts will push families into poverty. Both sides quote numbers. Some of those numbers are true, some are half true and some are wrong.

I wrote this book to put the records in one place. What are the main programs? Who qualifies, and how much do they get? What do the programs cost? How much money is lost to errors and fraud? What did the 2025 budget law change? And do the programs actually reduce poverty? Every number traces to a source you can open and check. The book does not take a side. It does not tell you which party to vote for or how big the safety net should be. It lays out what the records show and lets you decide what they mean.

This book does not cover Social Security retirement benefits or Medicaid in depth. Other books in this series cover those programs.

What this book covers

- **Part One** explains what people mean by the safety net, which programs are in it and what they cost.
- **Part Two** covers food stamps, now called the Supplemental Nutrition Assistance Program (SNAP): who qualifies, what they get, the work rules, the 2025 changes, and errors and fraud.
- **Part Three** covers cash and income help: Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI) and the Earned Income Tax Credit (EITC).
- **Part Four** covers housing vouchers.
- **Part Five** asks whether the programs reduce poverty.
- **Part Six** tests common claims and gives each one a verdict.
- **Part Seven** shows where things stand, what nobody knows yet, and where Nevada families can go for help.

Where the facts come from

I sorted sources into five tiers and leaned on the top tiers wherever I could.

Tier	What it means	Examples in this book
1. Primary and official	Government agencies reporting their own data	U.S. Census Bureau, U.S. Department of Agriculture (USDA), Social Security Administration (SSA), Department of Housing and Urban Development (HUD), Treasury
2. Nonpartisan analysis	Research groups that do not lobby for a side	Congressional Research Service (CRS), USAFacts

Tier	What it means	Examples in this book
3. Scholarly	Peer-reviewed research	None needed for this book; the official data covered the questions
4. Fact-checks and journalism	News reports and fact-checks, used to point back to primary sources	PolitiFact
5. Advocacy groups	Groups that argue a side	Used only where no neutral source was found, always labeled

CRS reports appear often in this book. CRS is the research office that works for Congress, and it writes for members of both parties. I read its reports through EveryCRSReport.com, a public copy of the same documents, because the congress.gov site refused automated reading.

I do not use social media posts, chain emails or anonymous web pages as evidence. When a claim spread that way, I describe it and then check it against real records.

Facts, interpretations and unknowns

I keep three kinds of statements apart.

- **Confirmed facts** are things the records show, such as how many people received SNAP in an average month of 2025.
- **Interpretations** are what someone makes of the facts, such as whether a program discourages work. When I give one, I say whose interpretation it is.
- **Unknowns** are things the records don't settle yet. When I could not confirm something, I mark it **[Not verified]** and say what I searched.

The four verdicts

In Part Six, I test common claims. I use only four verdicts, the same ones used in every book in this series:

- **True:** The records support the claim as stated.
- **Partly true:** Part of the claim holds up, but it leaves out something important or overstates it.
- **False:** The records contradict the claim.
- **Inconclusive:** The evidence is not strong enough to say either way, or it is too soon to know.

Each verdict comes with the evidence, so you can judge it for yourself.

A word about fiscal years

Most program numbers in this book are by federal fiscal year (FY), which runs from October 1 to September 30. Fiscal year 2025 ran from October 1, 2024, to September 30, 2025. Poverty numbers from the Census Bureau are by calendar year.

Part One: What the Safety Net Is

Chapter 1: The Programs at a Glance

Welfare is not one program. It is a loose name for a set of programs, each with its own law, its own rules and its own agency. Some pay cash. Some pay for food. Some pay part of the rent. Some work through the tax code. When someone says "welfare," it helps to ask which program they mean, because the facts are very different from one to the next.

Here are the five programs this book covers, with the newest figures I could confirm.

Program	What it gives	Who runs it	How many people
SNAP (food stamps)	Money on a card for groceries	USDA, through the states	42.4 million people in an average month of FY2025[1]
TANF	Cash and services for low-income families with children	HHS, through block grants to the states	Fewer than at its 1994 peak of 5.1 million families[2]
SSI	Monthly cash for people who are 65 or older, blind or disabled and have little income	Social Security Administration	7.3 million in October 2026[3]
EITC	A tax credit for working people with low and moderate pay	IRS	Paid through tax returns; $70.6 billion in FY2026[4]
Housing Choice Vouchers	Help paying rent to a private landlord	HUD, through about 2,100 local housing agencies	About 2.4 million families[5]

HHS is the U.S. Department of Health and Human Services.

Two things stand out. First, the programs are very different in size. SNAP reaches about one in eight Americans. TANF cash reaches far fewer. Second, only some of them are entitlements. Anyone who

[1] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[2] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[3] Social Security Administration, Office of Research, Evaluation, and Statistics, "SSI Monthly Statistics, October 2026, Table 2", November 2026. https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2026-10/table02.html. Accessed November 18, 2026.

[4] U.S. Department of the Treasury, PaymentAccuracy.gov, "Internal Revenue Service - Earned Income Tax Credit (program page)", FY 2026 data. https://paymentaccuracy.gov/program/treasury-internal-revenue-service-earned-income-tax-credit. Accessed November 18, 2026.

[5] U.S. Department of Housing and Urban Development, "Fiscal Year 2027 Congressional Justifications: Tenant-Based Rental Assistance", 2026. https://www.hud.gov/sites/dfiles/CFO/documents/2027_CJ_Program_TBRA.pdf. Accessed November 18, 2026.

qualifies for SNAP, SSI or the EITC gets it. TANF is a fixed block grant, and housing vouchers are limited by the money Congress provides, so many people who qualify for those two programs get nothing (Chapters 6 and 9).

Chapter 2: What It Costs

The federal government spent $101.7 billion on SNAP in fiscal year 2025, about 1.4 percent of all federal spending, according to USAFacts.[6] CRS puts the figure at $102.6 billion, with about $95.8 billion going to the benefits themselves and the rest to running the program.[7] The small gap between the two comes from different data dates. Either way, more than nine of every ten SNAP dollars go to food benefits.

Here is what the other programs cost, from the newest source I could open for each:

- **TANF:** The basic federal block grant is $16.4 billion a year. States must add money of their own, called maintenance of effort.[8]
- **SSI:** Total federal spending was $62.2 billion in FY2024: $57.6 billion for benefits and $4.6 billion for administration.[9]
- **EITC:** $70.6 billion in FY2026.[10]
- **Housing Choice Vouchers:** Congress provided $38.4 billion for tenant-based rental assistance in 2026. The President's 2027 budget asked for $38.8 billion.[11]

Together these five programs cost roughly $290 billion a year. That is my sum of the figures above, which come from different years, so treat it as a rough size, not an exact total.

---

[6] USAFacts, "How much does the federal government spend on SNAP every year?", updated February 11, 2026. https://usafacts.org/answers/how-much-does-the-federal-government-spend-on-snap-every-year/country/united-states/. Accessed November 18, 2026.

[7] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[8] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[9] Congressional Research Service, "Supplemental Security Income (SSI) (In Focus IF10482)", updated February 13, 2026. https://www.everycrsreport.com/reports/IF10482.html. Accessed November 18, 2026.

[10] U.S. Department of the Treasury, PaymentAccuracy.gov, "Internal Revenue Service - Earned Income Tax Credit (program page)", FY 2026 data. https://paymentaccuracy.gov/program/treasury-internal-revenue-service-earned-income-tax-credit. Accessed November 18, 2026.

[11] U.S. Department of Housing and Urban Development, "Fiscal Year 2027 Congressional Justifications: Tenant-Based Rental Assistance", 2026. https://www.hud.gov/sites/dfiles/CFO/documents/2027_CJ_Program_TBRA.pdf. Accessed November 18, 2026.

Is spending going up or down?

It depends on the program and the starting point. SNAP spending in FY2025 was 25.1 percent lower than its inflation-adjusted high of $135.8 billion in FY2021, when pandemic increases were in place.[12] The average SNAP benefit fell from a high of $259 per person in FY2021 to $188 in FY2025.[13]

[12] USAFacts, "How much does the federal government spend on SNAP every year?", updated February 11, 2026. https://usafacts.org/answers/how-much-does-the-federal-government-spend-on-snap-every-year/country/united-states/. Accessed November 18, 2026.

[13] USAFacts, "How much does the federal government spend on SNAP every year?", updated February 11, 2026. https://usafacts.org/answers/how-much-does-the-federal-government-spend-on-snap-every-year/country/united-states/. Accessed November 18, 2026.

Part Two: Food Stamps (SNAP)

Chapter 3: Who Qualifies and What They Get

SNAP is the largest food program in the country. In fiscal year 2025, an average of 42.4 million people in 22.6 million households received SNAP each month.[14] That is about 12 percent of the population.[15] Participation peaked in FY2013, when an average of 47.6 million people, 15 percent of the population, received benefits.[16]

The income tests

To qualify, most households must pass two income tests:[17]

- **Gross income** (before deductions) at or below 130 percent of the federal poverty level.
- **Net income** (after the deductions SNAP allows) at or below 100 percent of the federal poverty level.

For the year from October 2026 to September 2027, those limits in the 48 contiguous states and Washington, D.C., are:[18]

Household size	Gross monthly income limit	Net monthly income limit
1	$1,729	$1,330
2	$2,345	$1,804
3	$2,960	$2,277
4	$3,575	$2,750

Alaska and Hawaii have higher limits.

There is also an asset test. For FY2027 the limit is $3,000 per household, or $4,750 if the household has an elderly or disabled member.[19] However, most states use an option called broad-based categorical

[14] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[15] USAFacts, "How many people receive SNAP benefits in the US every month?", updated November 14, 2026. https://usafacts.org/answers/how-many-people-receive-snap-benefits-in-the-us-every-month/country/united-states/. Accessed November 18, 2026.

[16] USAFacts, "How many people receive SNAP benefits in the US every month?", updated November 14, 2026. https://usafacts.org/answers/how-many-people-receive-snap-benefits-in-the-us-every-month/country/united-states/. Accessed November 18, 2026.

[17] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[18] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[19] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-

eligibility, which ties SNAP eligibility to other aid and lets the state drop the asset test and raise the gross income limit as high as 200 percent of the poverty level. As of June 2026, 43 states, the District of Columbia, Guam and the U.S. Virgin Islands used this option.[20]

How the benefit is figured

SNAP assumes a household will spend 30 percent of its net income on food. The benefit is the maximum benefit for the household's size minus 30 percent of its net income.[21] A household with no net income gets the maximum. A household with more income gets less.

For FY2026, the maximum benefit in the 48 states and D.C. was $298 a month for one person and $994 for a family of four.[22] The minimum benefit for small households in FY2027 is $25 a month.[23]

In FY2025, the average benefit was $188.30 per person per month, or $353.43 per household.[24] That works out to a little over $6 per person per day.

Who gets SNAP

The answer surprises many people. In FY2024, 62.9 percent of SNAP participants, 25.3 million of 40.2 million, were children, people with disabilities or people 65 and older, the groups that are not expected to work.[25] Households with children are about twice as likely to get SNAP as households without children: 17.4 percent compared with 9.2 percent in 2025. Among households headed by a single mother, 37.4 percent took part.[26]

04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[20] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[21] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[22] USAFacts, "How much does the federal government spend on SNAP every year?", updated February 11, 2026. https://usafacts.org/answers/how-much-does-the-federal-government-spend-on-snap-every-year/country/united-states/. Accessed November 18, 2026.

[23] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[24] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[25] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[26] USAFacts, "How many people receive SNAP benefits in the US every month?", updated November 14, 2026. https://usafacts.org/answers/how-many-people-receive-snap-benefits-in-the-us-every-month/country/united-states/. Accessed November 18, 2026.

Participation varies widely by state, from 4.7 percent of residents in Wyoming to 21.9 percent in New Mexico in FY2025.[27]

Chapter 4: Work Rules and the 2025 Law

SNAP has had work rules for decades. Most adults who are able to work must register for work, accept a suitable job if offered one, and not quit a job or cut their hours below 30 a week without good cause. Breaking these rules can disqualify a person for one to six months, and in some cases the whole household for up to 180 days.[28]

A stricter rule applies to adults without dependents. Unless they work or take part in a work program for enough hours, they can receive SNAP for only three months in any 36-month period.[29] In FY2024, about 7.9 million participants, roughly 20 percent, were in the group subject to this time limit.[30]

What the 2025 law changed

The budget reconciliation law passed in July 2025, Public Law 119-21, often called the One Big Beautiful Bill Act, made the largest changes to SNAP in years. Based on the CRS primer, the main changes are:[31]

- **Older adults.** The time limit now applies to adults up to age 65.
- **Parents of teenagers.** Parents and caregivers whose youngest child is 14 or older are no longer exempt.
- **State share of costs.** Starting October 1, 2026, states must pay a larger share of SNAP's administrative costs. Starting in fiscal year 2028, states with high payment error rates will have to pay part of the cost of the benefits themselves. USAFacts describes this as up to 15 percent of benefit costs.[32]
- **Immigrants.** Eligibility was narrowed for some groups of lawfully present immigrants. PolitiFact reports that refugees and people granted asylum are no longer eligible.[33]

---

[27] USAFacts, "How many people receive SNAP benefits in the US every month?", updated November 14, 2026. https://usafacts.org/answers/how-many-people-receive-snap-benefits-in-the-us-every-month/country/united-states/. Accessed November 18, 2026.

[28] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[29] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[30] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[31] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[32] USAFacts, "How much does the federal government spend on SNAP every year?", updated February 11, 2026. https://usafacts.org/answers/how-much-does-the-federal-government-spend-on-snap-every-year/country/united-states/. Accessed November 18, 2026.

[33] Loreben Tuquero, PolitiFact, "US citizens make up the majority of SNAP recipients, contrary to X posts", November 3, 2025, updated February 25, 2026. https://politifact.com/factchecks/2025/nov/03/tweets/snap-recipients-american-citizens/. Accessed November 18,

The CRS primer also describes other changes, including narrower waivers of the time limit and the removal of some exemptions, but the version I could read did not give those details in full. **[Not verified]**: the exact list of exemptions removed and the new waiver standard. Readers should check CRS Report R48552 or their state SNAP agency.

How many people will lose benefits because of these changes is not settled. News reports cite Congressional Budget Office estimates in the millions, but I could not open the estimate itself. **[Not verified]**

Chapter 5: Errors and Fraud

This is where the loudest claims live, and where two very different numbers get mixed up.

The payment error rate

Every year, USDA checks a sample of SNAP cases in every state to see whether households got the right amount. The result is the payment error rate. For FY2025 the national rate was 10.62 percent, well above the 6 percent threshold Congress set, and it represented about $10.1 billion in improper payments, counting both overpayments and underpayments.[34]

That number is real, and it is high. It has been above 10 percent for several years: 11.54 percent in FY2022 and 11.68 percent in FY2023, compared with 6.80 percent in FY2018.[35] Under the 2025 law, states with high error rates will pay part of the cost of benefits starting in FY2028.[36]

But the payment error rate is not a fraud rate. CRS states plainly that it "is *not* a measure of fraud."[37] Most errors happen when a household's income or expenses are reported or recorded wrong, by the household or by the state worker. Some errors are underpayments, where families got less than they should have. In FY2023, overpayments were 10.03 percent and underpayments were 1.64 percent.[38]

Trafficking

The main type of SNAP fraud is trafficking: the illegal sale of SNAP benefits for cash, which can involve both stores and recipients.[39] USDA estimates trafficking about every three years. The most recent

---

2026.

[34] U.S. Department of Agriculture, "USDA Announces FY 2025 State Payment Error Rates in SNAP (Release No. 0082.26)", June 24, 2026. https://www.usda.gov/about-usda/news/press-releases/2026/06/24/usda-announces-fy-2025-state-payment-error-rates-snap. Accessed November 18, 2026.

[35] Congressional Research Service, "Supplemental Nutrition Assistance Program: Errors and Fraud (In Focus IF10860)", updated April 7, 2025. https://www.everycrsreport.com/reports/IF10860.html. Accessed November 18, 2026.

[36] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[37] Congressional Research Service, "Supplemental Nutrition Assistance Program: Errors and Fraud (In Focus IF10860)", updated April 7, 2025. https://www.everycrsreport.com/reports/IF10860.html. Accessed November 18, 2026.

[38] Congressional Research Service, "Supplemental Nutrition Assistance Program: Errors and Fraud (In Focus IF10860)", updated April 7, 2025. https://www.everycrsreport.com/reports/IF10860.html. Accessed November 18, 2026.

[39] Congressional Research Service, "Supplemental Nutrition Assistance Program: Errors and Fraud (In Focus IF10860)", updated April 7, 2025. https://www.everycrsreport.com/reports/IF10860.html. Accessed November 18, 2026.

estimate in the CRS report found that about 1.6 cents of every SNAP dollar, about $1.27 billion a year, was trafficked in FY2015 to FY2017, up slightly from 1.5 cents in FY2012 to FY2014.[40] I could not open a newer estimate. **[Not verified]**: any trafficking estimate after FY2017.

CRS sums up the evidence this way: "SNAP fraud is rare, according to available data and reports, but there is no single data point that reflects all the forms of fraud in SNAP."[41]

So both of these statements are true at once: SNAP pays the wrong amount far too often, and outright fraud is a small share of the program.

[40] Congressional Research Service, "Supplemental Nutrition Assistance Program: Errors and Fraud (In Focus IF10860)", updated April 7, 2025. https://www.everycrsreport.com/reports/IF10860.html. Accessed November 18, 2026.

[41] Congressional Research Service, "Supplemental Nutrition Assistance Program: Errors and Fraud (In Focus IF10860)", updated April 7, 2025. https://www.everycrsreport.com/reports/IF10860.html. Accessed November 18, 2026.

Part Three: Cash and Income Help

Chapter 6: TANF, the Program People Usually Mean by "Welfare"

When people picture "welfare," they usually picture a monthly check to a single mother. That program used to be Aid to Families with Dependent Children. In 1996 Congress replaced it with Temporary Assistance for Needy Families, or TANF. TANF works very differently.

A block grant, not an entitlement

TANF gives each state a fixed block grant. The total for the 50 states, Washington, D.C., and tribes is $16.4 billion a year.[42] Nevada's share for FY2024 was about $43.8 million.[43] States must also spend their own money, at least 75 or 80 percent of what they spent before 1996, depending on whether they meet the work standard.[44]

States decide who qualifies and how much to pay. That leads to huge differences. In July 2023, the maximum monthly benefit for a single parent with two children ranged from $204 in Arkansas to $1,243 in New Hampshire.[45] The amount of federal TANF money per poor child ranged from $358 in Texas to $4,420 in Vermont in FY2024.[46]

Time limits and work

TANF has a five-year lifetime limit on federally funded assistance for families with an adult, and states must cut benefits for an adult who refuses to work.[47] Some states set shorter limits. **[Not verified]**: Nevada's exact time limit rule; the CRS table that lists state limits was not in the part of the report I could read.

---

[42] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[43] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[44] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[45] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[46] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[47] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

Where the money goes

Here is the fact that surprises people most. In FY2024, only 24 percent of all TANF spending, federal and state, went to what the law calls assistance, which is mainly cash.[48] In FY1995, the year before TANF, 71 percent went to assistance.[49] The rest of today's TANF money goes to child care, work programs, child welfare services, tax credits and other uses that states choose.

The number of families getting cash peaked at 5.1 million in March 1994 and has fallen sharply since.[50] **[Not verified]**: the exact number of families receiving TANF cash in FY2024 or FY2025.

Chapter 7: SSI, Help for People Who Are Old, Blind or Disabled

Supplemental Security Income is often confused with Social Security. They are different programs. Social Security is earned through payroll taxes. SSI is paid from general tax money to people with very low income and few assets who are 65 or older, blind or disabled.[51]

How much it pays

In 2026, the maximum federal SSI payment is $994 a month for one person and $1,491 for a couple.[52] Some states add a supplement. In October 2026, 7.3 million people received SSI, and the average payment was $740.07 a month.[53]

To put that in perspective, the SNAP net income limit for one person in FY2027, which equals the federal poverty level, is $1,330 a month.[54] The maximum SSI payment is about 75 percent of that. That comparison is my own arithmetic.

---

[48] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[49] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[50] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[51] Congressional Research Service, "Supplemental Security Income (SSI) (In Focus IF10482)", updated February 13, 2026. https://www.everycrsreport.com/reports/IF10482.html. Accessed November 18, 2026.

[52] Congressional Research Service, "Supplemental Security Income (SSI) (In Focus IF10482)", updated February 13, 2026. https://www.everycrsreport.com/reports/IF10482.html. Accessed November 18, 2026.

[53] Social Security Administration, Office of Research, Evaluation, and Statistics, "SSI Monthly Statistics, October 2026, Table 2", November 2026. https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2026-10/table02.html. Accessed November 18, 2026.

[54] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

The asset limit

To qualify, a person can have no more than $2,000 in countable resources, or $3,000 for a couple. CRS notes that "These limits are not adjusted for inflation."[55]

Cost

Federal SSI spending was $62.2 billion in FY2024.[56]

Chapter 8: The Earned Income Tax Credit

The EITC is one of the largest anti-poverty programs, yet many people don't think of it as welfare at all, because it works through the tax return and goes only to people who work. A worker with low or moderate earnings files a return, and if the credit is more than the tax owed, the IRS pays the difference as a refund. The credit is largest for families with children.

The EITC paid about $70.6 billion in FY2026.[57] Together with the refundable part of the Child Tax Credit, refundable tax credits lifted 6.1 million people, including 3.3 million children, above the poverty line in 2025 under the Census Bureau's supplemental poverty measure.[58]

The improper payment problem

The EITC also has one of the highest improper payment rates of any federal program. Treasury reports a payment accuracy rate of 67.9 percent for FY2026, which means roughly a third of EITC dollars were paid improperly or could not be confirmed.[59] The FY2025 figure was similar.

Treasury's own explanation is mostly about the rules, not deliberate fraud. It says about $21.3 billion of overpayments come from the inability to confirm that a child meets the qualifying-child rules, and that the program's structure, which pays first and checks later without a preapproval step, is the primary cause.[60] The rules about who counts as a qualifying child, especially when parents are separated or children live with grandparents, are complicated, and many errors come from honest confusion or from

---

[55] Congressional Research Service, "Supplemental Security Income (SSI) (In Focus IF10482)", updated February 13, 2026. https://www.everycrsreport.com/reports/IF10482.html. Accessed November 18, 2026.

[56] Congressional Research Service, "Supplemental Security Income (SSI) (In Focus IF10482)", updated February 13, 2026. https://www.everycrsreport.com/reports/IF10482.html. Accessed November 18, 2026.

[57] U.S. Department of the Treasury, PaymentAccuracy.gov, "Internal Revenue Service - Earned Income Tax Credit (program page)", FY 2026 data. https://paymentaccuracy.gov/program/treasury-internal-revenue-service-earned-income-tax-credit. Accessed November 18, 2026.

[58] Christina Bijou and Emily A. Shrider, U.S. Census Bureau, "Poverty in the United States: 2025 (Current Population Reports P60-290)", September 15, 2026. https://www.census.gov/library/publications/2026/demo/p60-290.html. Accessed November 18, 2026.

[59] U.S. Department of the Treasury, PaymentAccuracy.gov, "Internal Revenue Service - Earned Income Tax Credit (program page)", FY 2026 data. https://paymentaccuracy.gov/program/treasury-internal-revenue-service-earned-income-tax-credit. Accessed November 18, 2026.

[60] U.S. Department of the Treasury, PaymentAccuracy.gov, "Internal Revenue Service - Earned Income Tax Credit (program page)", FY 2026 data. https://paymentaccuracy.gov/program/treasury-internal-revenue-service-earned-income-tax-credit. Accessed November 18, 2026.

paid tax preparers. Treasury also notes that people who claim refundable credits are audited at almost three times the rate of other taxpayers.[61]

The 2025 law added a requirement that parents generally have a valid Social Security number to claim the EITC and the Child Tax Credit.[62]

[61] U.S. Department of the Treasury, PaymentAccuracy.gov, "Internal Revenue Service - Earned Income Tax Credit (program page)", FY 2026 data. https://paymentaccuracy.gov/program/treasury-internal-revenue-service-earned-income-tax-credit. Accessed November 18, 2026.

[62] National Immigration Forum (immigration advocacy group), "Fact Sheet: Immigrants and Public Benefits in 2026", March 31, 2026, updated October 29, 2026. https://forumtogether.org/article/fact-sheet-immigrants-and-public-benefits-in-2026/. Accessed November 18, 2026.

Part Four: Housing Help

Chapter 9: Housing Choice Vouchers

The Housing Choice Voucher program, often called Section 8, helps low-income families rent homes from private landlords. The family usually pays about 30 percent of its adjusted income toward rent and utilities, and the voucher covers the rest, up to a limit set by the local housing agency.[63]

Who it serves

About 2,100 public housing agencies run the program, serving about 2.4 million families, according to HUD.[64] HUD reports that 80 percent of these families have extremely low incomes, 35 percent are headed by someone 65 or older, and 22 percent are headed by a younger person with a disability. Average household income is about $18,814 a year, and the average family pays $485 a month toward rent.[65] HUD also reports that 27 percent of voucher households have wages as their main source of income.[66]

Not an entitlement

Unlike SNAP, vouchers are not guaranteed to everyone who qualifies. The number of vouchers depends on how much Congress provides each year. The National Low Income Housing Coalition, a housing advocacy group, says only one in four households eligible for federal rental assistance receives any.[67] Families sign up on local waiting lists, which in many places are closed or take years. **[Not verified]**: a current national count of households on waiting lists or average wait times; the sources that track this would not open for automated reading.

The money

Congress provided $38.4 billion for tenant-based rental assistance in 2026. The President's 2027 budget asks for $38.8 billion, $407 million more, but it also proposes that housing agencies stop issuing new vouchers in 2027 and that work requirements and time limits be added for adults who are not elderly or disabled.[68] Those are proposals in the budget request. Congress had not acted on them as of November 18, 2026.

---

[63] Ed Gramlich and Alayna Calabro, National Low Income Housing Coalition (housing advocacy group), "Advocates' Guide 2026, Chapter 4: Housing Choice Vouchers", 2026 (data through September 30, 2025). https://nlihc.org/sites/default/files/AG-2026/CH4/6_Housing_Choice_Vouchers_Chapter_4.pdf. Accessed November 18, 2026.

[64] U.S. Department of Housing and Urban Development, "Fiscal Year 2027 Congressional Justifications: Tenant-Based Rental Assistance", 2026. https://www.hud.gov/sites/dfiles/CFO/documents/2027_CJ_Program_TBRA.pdf. Accessed November 18, 2026.

[65] U.S. Department of Housing and Urban Development, "Fiscal Year 2027 Congressional Justifications: Tenant-Based Rental Assistance", 2026. https://www.hud.gov/sites/dfiles/CFO/documents/2027_CJ_Program_TBRA.pdf. Accessed November 18, 2026.

[66] U.S. Department of Housing and Urban Development, "Fiscal Year 2027 Congressional Justifications: Tenant-Based Rental Assistance", 2026. https://www.hud.gov/sites/dfiles/CFO/documents/2027_CJ_Program_TBRA.pdf. Accessed November 18, 2026.

[67] Ed Gramlich and Alayna Calabro, National Low Income Housing Coalition (housing advocacy group), "Advocates' Guide 2026, Chapter 4: Housing Choice Vouchers", 2026 (data through September 30, 2025). https://nlihc.org/sites/default/files/AG-2026/CH4/6_Housing_Choice_Vouchers_Chapter_4.pdf. Accessed November 18, 2026.

[68] U.S. Department of Housing and Urban Development, "Fiscal Year 2027 Congressional Justifications: Tenant-Based Rental Assistance", 2026. https://www.hud.gov/sites/dfiles/CFO/documents/2027_CJ_Program_TBRA.pdf. Accessed November 18, 2026.

Part Five: Do the Programs Work?

Chapter 10: The Programs and Poverty

The Census Bureau measures poverty two ways.

- **The official poverty measure** counts cash income before taxes. It does not count SNAP, housing help or tax credits.
- **The Supplemental Poverty Measure (SPM)** counts those benefits, subtracts taxes and medical costs, and adjusts for local housing costs.

In 2025, the official poverty rate fell half a percentage point to 10.2 percent, or 34.5 million people. The official rate for children fell to 13.4 percent, which the Census Bureau called a historic low.[69] The SPM rate was 13.1 percent, not statistically different from 2024.[70]

Because the SPM counts benefits, it lets researchers ask what poverty would look like without each program. Under the SPM in 2025:[71]

- Social Security moved 28.8 million people out of poverty, more than any other program.
- Refundable tax credits, mainly the EITC and the refundable part of the Child Tax Credit, lifted 6.1 million people out of poverty, including 3.3 million children.
- Medical expenses pushed 7.7 million people into poverty.

The Census report also measures SNAP, SSI, housing subsidies and school lunch, but I could not read those individual figures reliably from the report. **[Not verified]**: the 2025 SPM effect of SNAP, SSI and housing aid.

What this shows and what it doesn't

These figures show how much the programs add to family income at a point in time. They do not settle the bigger arguments about the safety net, such as whether benefits discourage work or marriage over the long run, or whether the same money would do more good spent another way. Economists disagree on those questions, and this book does not try to settle them.

---

[69] Christina Bijou and Emily A. Shrider, U.S. Census Bureau, "Poverty in the United States: 2025 (Current Population Reports P60-290)", September 15, 2026. https://www.census.gov/library/publications/2026/demo/p60-290.html. Accessed November 18, 2026.

[70] Christina Bijou and Emily A. Shrider, U.S. Census Bureau, "Poverty in the United States: 2025 (Current Population Reports P60-290)", September 15, 2026. https://www.census.gov/library/publications/2026/demo/p60-290.html. Accessed November 18, 2026.

[71] Christina Bijou and Emily A. Shrider, U.S. Census Bureau, "Poverty in the United States: 2025 (Current Population Reports P60-290)", September 15, 2026. https://www.census.gov/library/publications/2026/demo/p60-290.html. Accessed November 18, 2026.

Part Six: Testing the Claims

Chapter 11: Twelve Common Claims

Each claim below is stated the way it usually appears, followed by the verdict and the evidence.

Claim 1: "Most people on food stamps are not U.S. citizens."

Verdict: False.

PolitiFact checked this claim in 2025 using USDA data on SNAP households for FY2023. About 95.6 percent of SNAP recipients were U.S. citizens, counting both people born here and naturalized citizens. Refugees were 1.1 percent and other noncitizens 3.3 percent. Ninety-eight percent of SNAP households included a U.S. citizen.[72]

Claim 2: "Illegal immigrants get food stamps."

Verdict: False.

People living in the country illegally are not eligible for SNAP, TANF, SSI, non-emergency Medicaid or federal housing aid.[73] A household may include both an ineligible parent and a child who is a citizen. In that case, only the eligible members are counted for benefits.[74] Most lawful immigrants must also wait five years before they can get SNAP and several other programs, and the 2025 law narrowed eligibility further.[75]

Claim 3: "Able-bodied adults can stay on food stamps without working."

Verdict: False.

Adults who can work must meet SNAP work rules, and adults without dependents can get only three months of benefits in three years unless they work or join a work program.[76] The 2025 law extended the

[72] Loreben Tuquero, PolitiFact, "US citizens make up the majority of SNAP recipients, contrary to X posts", November 3, 2025, updated February 25, 2026. https://politifact.com/factchecks/2025/nov/03/tweets/snap-recipients-american-citizens/. Accessed November 18, 2026.

[73] Loreben Tuquero, PolitiFact, "US citizens make up the majority of SNAP recipients, contrary to X posts", November 3, 2025, updated February 25, 2026. https://politifact.com/factchecks/2025/nov/03/tweets/snap-recipients-american-citizens/. Accessed November 18, 2026. National Immigration Forum (immigration advocacy group), "Fact Sheet: Immigrants and Public Benefits in 2026", March 31, 2026, updated October 29, 2026. https://forumtogether.org/article/fact-sheet-immigrants-and-public-benefits-in-2026/. Accessed November 18, 2026.

[74] Loreben Tuquero, PolitiFact, "US citizens make up the majority of SNAP recipients, contrary to X posts", November 3, 2025, updated February 25, 2026. https://politifact.com/factchecks/2025/nov/03/tweets/snap-recipients-american-citizens/. Accessed November 18, 2026.

[75] National Immigration Forum (immigration advocacy group), "Fact Sheet: Immigrants and Public Benefits in 2026", March 31, 2026, updated October 29, 2026. https://forumtogether.org/article/fact-sheet-immigrants-and-public-benefits-in-2026/. Accessed November 18, 2026. Loreben Tuquero, PolitiFact, "US citizens make up the majority of SNAP recipients, contrary to X posts", November 3, 2025, updated February 25, 2026. https://politifact.com/factchecks/2025/nov/03/tweets/snap-recipients-american-citizens/. Accessed November 18, 2026.

[76] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

time limit to adults up to 65 and to parents of teenagers.[77] Most SNAP participants, 62.9 percent in FY2024, were children, elderly or disabled.[78]

Claim 4: "One in ten food stamp dollars is lost to fraud."

Verdict: Partly true.

The FY2025 SNAP payment error rate was 10.62 percent, about $10.1 billion.[79] But CRS states that the error rate "is *not* a measure of fraud." It counts mistakes in both directions, including underpayments, and most are errors in reporting or processing income.[80] The main form of fraud, trafficking, was estimated at about 1.6 cents per dollar in FY2015 to FY2017.[81] The claim gets the size of the error problem right and the nature of it wrong.

Claim 5: "Food stamp spending keeps exploding."

Verdict: False.

SNAP spending in FY2025 was $101.7 billion, 25.1 percent below the inflation-adjusted peak of $135.8 billion in FY2021.[82] Participation of 42.1 million to 42.4 million people in FY2025 was well below the FY2013 peak of 47.6 million.[83] Spending did jump during the pandemic, and it rose 1.6 percent in participation from FY2024 to FY2025, but it is not exploding.[84]

Claim 6: "People can stay on welfare for life."

Verdict: False for TANF cash; it does not apply to every program.

---

[77] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[78] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[79] U.S. Department of Agriculture, "USDA Announces FY 2025 State Payment Error Rates in SNAP (Release No. 0082.26)", June 24, 2026. https://www.usda.gov/about-usda/news/press-releases/2026/06/24/usda-announces-fy-2025-state-payment-error-rates-snap. Accessed November 18, 2026.

[80] Congressional Research Service, "Supplemental Nutrition Assistance Program: Errors and Fraud (In Focus IF10860)", updated April 7, 2025. https://www.everycrsreport.com/reports/IF10860.html. Accessed November 18, 2026.

[81] Congressional Research Service, "Supplemental Nutrition Assistance Program: Errors and Fraud (In Focus IF10860)", updated April 7, 2025. https://www.everycrsreport.com/reports/IF10860.html. Accessed November 18, 2026.

[82] USAFacts, "How much does the federal government spend on SNAP every year?", updated February 11, 2026. https://usafacts.org/answers/how-much-does-the-federal-government-spend-on-snap-every-year/country/united-states/. Accessed November 18, 2026.

[83] USAFacts, "How many people receive SNAP benefits in the US every month?", updated November 14, 2026. https://usafacts.org/answers/how-many-people-receive-snap-benefits-in-the-us-every-month/country/united-states/. Accessed November 18, 2026. Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[84] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

TANF has a five-year lifetime limit on federally funded cash assistance for families with an adult, and states must sanction adults who refuse to work.[85] SNAP's time limit applies to adults without dependents.[86] Programs for people who are elderly or disabled, such as SSI, have no time limit, because those people are not expected to work.[87]

Claim 7: "Welfare money goes to cash for poor families."

Verdict: False for TANF.

Only 24 percent of TANF spending went to assistance, which is mainly cash, in FY2024, down from 71 percent before TANF began.[88] States spend the rest on child care, work programs, child welfare and other services.

Claim 8: "The EITC has one of the worst improper payment rates in government."

Verdict: True.

Treasury reports a payment accuracy rate of 67.9 percent for the EITC in FY2026, meaning roughly a third of payments were improper or unconfirmed.[89] Treasury attributes most of it to the program's complex qualifying-child rules and the lack of a preapproval step, not mainly to deliberate fraud.[90]

Claim 9: "Safety net programs don't reduce poverty."

Verdict: False.

Under the Census Bureau's supplemental measure, Social Security moved 28.8 million people out of poverty in 2025, and refundable tax credits lifted 6.1 million, including 3.3 million children.[91] Whether

---

[85] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[86] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[87] Congressional Research Service, "Supplemental Security Income (SSI) (In Focus IF10482)", updated February 13, 2026. https://www.everycrsreport.com/reports/IF10482.html. Accessed November 18, 2026.

[88] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[89] U.S. Department of the Treasury, PaymentAccuracy.gov, "Internal Revenue Service - Earned Income Tax Credit (program page)", FY 2026 data. https://paymentaccuracy.gov/program/treasury-internal-revenue-service-earned-income-tax-credit. Accessed November 18, 2026.

[90] U.S. Department of the Treasury, PaymentAccuracy.gov, "Internal Revenue Service - Earned Income Tax Credit (program page)", FY 2026 data. https://paymentaccuracy.gov/program/treasury-internal-revenue-service-earned-income-tax-credit. Accessed November 18, 2026.

[91] Christina Bijou and Emily A. Shrider, U.S. Census Bureau, "Poverty in the United States: 2025 (Current Population Reports P60-290)", September 15, 2026. https://www.census.gov/library/publications/2026/demo/p60-290.html. Accessed November 18, 2026.

the programs are worth what they cost, or whether they affect work over time, are separate questions this measure does not answer.

Claim 10: "Poverty hit a record low in 2025."

Verdict: Partly true.

The official child poverty rate fell to 13.4 percent, which the Census Bureau called a historic low, and the overall official rate fell to 10.2 percent.[92] But the broader Supplemental Poverty Measure, which counts benefits, taxes and costs, was 13.1 percent, not statistically different from 2024.[93] Which "poverty rate" a speaker means matters.

Claim 11: "SSI gives people a comfortable living."

Verdict: False.

The maximum federal SSI payment in 2026 is $994 a month, and the average payment in October 2026 was $740.07.[94] The maximum is about three-quarters of the federal poverty level for one person.[95] Recipients may have no more than $2,000 in countable resources.[96]

Claim 12: "Anyone who qualifies for housing help gets it."

Verdict: False.

Housing vouchers are not an entitlement. The number of families helped depends on yearly funding.[97] The National Low Income Housing Coalition, an advocacy group, estimates that only one in four eligible households receives federal rental assistance.[98] I could not confirm that figure from a government

---

[92] Christina Bijou and Emily A. Shrider, U.S. Census Bureau, "Poverty in the United States: 2025 (Current Population Reports P60-290)", September 15, 2026. https://www.census.gov/library/publications/2026/demo/p60-290.html. Accessed November 18, 2026.

[93] Christina Bijou and Emily A. Shrider, U.S. Census Bureau, "Poverty in the United States: 2025 (Current Population Reports P60-290)", September 15, 2026. https://www.census.gov/library/publications/2026/demo/p60-290.html. Accessed November 18, 2026.

[94] Congressional Research Service, "Supplemental Security Income (SSI) (In Focus IF10482)", updated February 13, 2026. https://www.everycrsreport.com/reports/IF10482.html. Accessed November 18, 2026. Social Security Administration, Office of Research, Evaluation, and Statistics, "SSI Monthly Statistics, October 2026, Table 2", November 2026. https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2026-10/table02.html. Accessed November 18, 2026.

[95] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[96] Congressional Research Service, "Supplemental Security Income (SSI) (In Focus IF10482)", updated February 13, 2026. https://www.everycrsreport.com/reports/IF10482.html. Accessed November 18, 2026.

[97] Ed Gramlich and Alayna Calabro, National Low Income Housing Coalition (housing advocacy group), "Advocates' Guide 2026, Chapter 4: Housing Choice Vouchers", 2026 (data through September 30, 2025). https://nlihc.org/sites/default/files/AG-2026/CH4/6_Housing_Choice_Vouchers_Chapter_4.pdf. Accessed November 18, 2026. U.S. Department of Housing and Urban Development, "Fiscal Year 2027 Congressional Justifications: Tenant-Based Rental Assistance", 2026. https://www.hud.gov/sites/dfiles/CFO/documents/2027_CJ_Program_TBRA.pdf. Accessed November 18, 2026.

[98] Ed Gramlich and Alayna Calabro, National Low Income Housing Coalition (housing advocacy group), "Advocates' Guide 2026, Chapter 4: Housing Choice Vouchers", 2026 (data through September 30, 2025). https://nlihc.org/sites/default/files/AG-2026/CH4/6_Housing_Choice_Vouchers_Chapter_4.pdf. Accessed November 18, 2026.

source, but HUD's own budget confirms the program is limited by funding and proposes stopping new vouchers in 2027.[99]

Summary of verdicts

#	Claim	Verdict
1	Most people on food stamps are not citizens	False
2	Illegal immigrants get food stamps	False
3	Able-bodied adults can stay on SNAP without working	False
4	One in ten food stamp dollars is lost to fraud	Partly true
5	Food stamp spending keeps exploding	False
6	People can stay on welfare for life	False
7	Welfare money goes to cash for poor families	False
8	The EITC has one of the worst improper payment rates	True
9	Safety net programs don't reduce poverty	False
10	Poverty hit a record low in 2025	Partly true
11	SSI gives people a comfortable living	False
12	Anyone who qualifies for housing help gets it	False

[99] U.S. Department of Housing and Urban Development, "Fiscal Year 2027 Congressional Justifications: Tenant-Based Rental Assistance", 2026. https://www.hud.gov/sites/dfiles/CFO/documents/2027_CJ_Program_TBRA.pdf. Accessed November 18, 2026.

Part Seven: Where Things Stand

Chapter 12: As of November 18, 2026

- **SNAP** reached an average of 42.4 million people a month in FY2025 at a federal cost of about $102 billion. The 2025 law's tighter work rules are in effect, and states began paying a larger share of administrative costs on October 1, 2026. The state share of benefit costs begins in FY2028.[100]
- **The SNAP error rate** for FY2025 was 10.62 percent, still well above the 6 percent threshold. Under the new law, that number now carries a direct cost for states.[101]
- **SSI** served 7.3 million people in October 2026, with an average payment of $740.07.[102]
- **The EITC** paid about $70.6 billion in FY2026, with roughly a third of payments improper or unconfirmed.[103]
- **Housing vouchers** serve about 2.4 million families. The President's 2027 budget proposes no new vouchers in 2027, which Congress has not acted on.[104]
- **Poverty** under the official measure fell to 10.2 percent in 2025, while the supplemental measure held steady at 13.1 percent.[105]

What nobody knows yet

- How many people will lose SNAP because of the 2025 work rules, and how many will find work instead. Early state data will take time to appear.
- Which states will owe a share of SNAP benefit costs in FY2028, and whether some states will cut benefits or leave the program to avoid the cost.
- Whether the error rate will fall now that states have money at stake.
- What Congress will do with the 2027 housing budget proposals.

---

[100] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[101] U.S. Department of Agriculture, "USDA Announces FY 2025 State Payment Error Rates in SNAP (Release No. 0082.26)", June 24, 2026. https://www.usda.gov/about-usda/news/press-releases/2026/06/24/usda-announces-fy-2025-state-payment-error-rates-snap. Accessed November 18, 2026. Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[102] Social Security Administration, Office of Research, Evaluation, and Statistics, "SSI Monthly Statistics, October 2026, Table 2", November 2026. https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2026-10/table02.html. Accessed November 18, 2026.

[103] U.S. Department of the Treasury, PaymentAccuracy.gov, "Internal Revenue Service - Earned Income Tax Credit (program page)", FY 2026 data. https://paymentaccuracy.gov/program/treasury-internal-revenue-service-earned-income-tax-credit. Accessed November 18, 2026.

[104] U.S. Department of Housing and Urban Development, "Fiscal Year 2027 Congressional Justifications: Tenant-Based Rental Assistance", 2026. https://www.hud.gov/sites/dfiles/CFO/documents/2027_CJ_Program_TBRA.pdf. Accessed November 18, 2026.

[105] Christina Bijou and Emily A. Shrider, U.S. Census Bureau, "Poverty in the United States: 2025 (Current Population Reports P60-290)", September 15, 2026. https://www.census.gov/library/publications/2026/demo/p60-290.html. Accessed November 18, 2026.

Where to get help in Nevada

If you or someone you know needs help with food, cash assistance or medical coverage in Nevada, the state agency is the Nevada Division of Welfare and Supportive Services, which takes applications through its Access Nevada website. Dialing 211 connects you to local help lines for food banks, housing and other services. Local housing authorities run the voucher program, and the Social Security Administration handles SSI. Only those agencies can decide whether you qualify.

Plain steps for readers

1. When you hear a welfare claim, ask which program it is about. The facts for SNAP, TANF, SSI, the EITC and housing are very different.
2. When you hear an error or fraud number, ask whether it is an error rate or a fraud rate. They are not the same.
3. When you hear a poverty rate, ask whether it is the official measure or the supplemental measure.
4. Check the date. Program rules and amounts change every year.

Appendix A: Timeline

Date	Event
March 1994	Families receiving cash welfare peak at 5.1 million.[106]
1996	Congress replaces Aid to Families with Dependent Children with TANF.[107]
FY2013	SNAP participation peaks at an average of 47.6 million people a month.[108]
FY2015 to FY2017	Most recent published SNAP trafficking estimate: about 1.6 cents per dollar.[109]
FY2021	SNAP spending peaks at $135.8 billion in today's dollars.[110]
July 2025	Public Law 119-21 changes SNAP work rules, immigrant eligibility and state cost sharing.[111]
June 24, 2026	USDA reports a FY2025 SNAP payment error rate of 10.62 percent.[112]
September 15, 2026	Census Bureau reports 2025 poverty: official rate 10.2 percent, child rate 13.4 percent.[113]
October 1, 2026	States begin paying a larger share of SNAP administrative costs.[114]

[106] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[107] Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html. Accessed November 18, 2026.

[108] USAFacts, "How many people receive SNAP benefits in the US every month?", updated November 14, 2026. https://usafacts.org/answers/how-many-people-receive-snap-benefits-in-the-us-every-month/country/united-states/. Accessed November 18, 2026.

[109] Congressional Research Service, "Supplemental Nutrition Assistance Program: Errors and Fraud (In Focus IF10860)", updated April 7, 2025. https://www.everycrsreport.com/reports/IF10860.html. Accessed November 18, 2026.

[110] USAFacts, "How much does the federal government spend on SNAP every year?", updated February 11, 2026. https://usafacts.org/answers/how-much-does-the-federal-government-spend-on-snap-every-year/country/united-states/. Accessed November 18, 2026.

[111] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026. Loreben Tuquero, PolitiFact, "US citizens make up the majority of SNAP recipients, contrary to X posts", November 3, 2025, updated February 25, 2026. https://politifact.com/factchecks/2025/nov/03/tweets/snap-recipients-american-citizens/. Accessed November 18, 2026.

[112] U.S. Department of Agriculture, "USDA Announces FY 2025 State Payment Error Rates in SNAP (Release No. 0082.26)", June 24, 2026. https://www.usda.gov/about-usda/news/press-releases/2026/06/24/usda-announces-fy-2025-state-payment-error-rates-snap. Accessed November 18, 2026.

[113] Christina Bijou and Emily A. Shrider, U.S. Census Bureau, "Poverty in the United States: 2025 (Current Population Reports P60-290)", September 15, 2026. https://www.census.gov/library/publications/2026/demo/p60-290.html. Accessed November 18, 2026.

Date	Event
October 2026	7.3 million people receive SSI.[115]
FY2028	States with high error rates begin paying part of SNAP benefit costs.[116]

Appendix B: Glossary

Block grant: A fixed amount of federal money given to a state, which has wide freedom in how to spend it. TANF is a block grant.

Entitlement: A program that must serve everyone who qualifies, no matter the cost. SNAP, SSI and the EITC work this way.

Federal poverty level: The income line the government uses to decide eligibility for many programs. It changes every year and depends on family size.

Maintenance of effort: The amount of their own money states must spend to receive TANF funds.

Payment error rate: The share of SNAP dollars paid in the wrong amount, too much or too little. It is not a fraud rate.

Refundable tax credit: A tax credit that can be paid out as a refund even if it is more than the tax owed. The EITC is refundable.

Supplemental Poverty Measure (SPM): A Census Bureau poverty measure that counts benefits such as SNAP and tax credits, subtracts taxes and medical costs, and adjusts for housing costs.

Trafficking: The illegal sale of SNAP benefits for cash.

[114] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

[115] Social Security Administration, Office of Research, Evaluation, and Statistics, "SSI Monthly Statistics, October 2026, Table 2", November 2026. https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2026-10/table02.html. Accessed November 18, 2026.

[116] Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html. Accessed November 18, 2026.

Appendix C: Full Source List

Every source cited in this book is listed here once, grouped by the five tiers explained in the Introduction. Sources were read on November 18, 2026.

Tier 1: Primary and official sources

- Christina Bijou and Emily A. Shrider, U.S. Census Bureau, "Poverty in the United States: 2025 (Current Population Reports P60-290)", September 15, 2026. https://www.census.gov/library/publications/2026/demo/p60-290.html.

- Social Security Administration, Office of Research, Evaluation, and Statistics, "SSI Monthly Statistics, October 2026, Table 2", November 2026. https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2026-10/table02.html.

- U.S. Department of Agriculture, "USDA Announces FY 2025 State Payment Error Rates in SNAP (Release No. 0082.26)", June 24, 2026. https://www.usda.gov/about-usda/news/press-releases/2026/06/24/usda-announces-fy-2025-state-payment-error-rates-snap.

- U.S. Department of Housing and Urban Development, "Fiscal Year 2027 Congressional Justifications: Tenant-Based Rental Assistance", 2026. https://www.hud.gov/sites/dfiles/CFO/documents/2027_CJ_Program_TBRA.pdf.

- U.S. Department of the Treasury, PaymentAccuracy.gov, "Internal Revenue Service - Earned Income Tax Credit (program page)", FY 2026 data. https://paymentaccuracy.gov/program/treasury-internal-revenue-service-earned-income-tax-credit.

Tier 2: Nonpartisan analysis

- Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits (R42505)", updated November 4, 2026. https://www.everycrsreport.com/files/2026-11-04_R42505_48e7f73c63e62171b99cf10728a3a779b1ee6d3b.html.

- Congressional Research Service, "Supplemental Nutrition Assistance Program: Errors and Fraud (In Focus IF10860)", updated April 7, 2025. https://www.everycrsreport.com/reports/IF10860.html.

- Congressional Research Service, "Supplemental Security Income (SSI) (In Focus IF10482)", updated February 13, 2026. https://www.everycrsreport.com/reports/IF10482.html.

- Congressional Research Service, "Temporary Assistance for Needy Families (TANF) Block Grant: A Primer (R48413)", updated May 4, 2026. https://www.everycrsreport.com/files/2026-05-04_R48413_304caf380913f930b9369cb24ecce9ebb73927ca.html.

- USAFacts, "How many people receive SNAP benefits in the US every month?", updated November 14, 2026. https://usafacts.org/answers/how-many-people-receive-snap-benefits-in-the-us-every-month/country/united-states/.

- USAFacts, "How much does the federal government spend on SNAP every year?", updated February 11, 2026. https://usafacts.org/answers/how-much-does-the-federal-government-spend-on-snap-every-year/country/united-states/.

Tier 4: Fact-checks and journalism

- Loreben Tuquero, PolitiFact, "US citizens make up the majority of SNAP recipients, contrary to X posts", November 3, 2025, updated February 25, 2026. https://politifact.com/factchecks/2025/nov/03/tweets/snap-recipients-american-citizens/.

Tier 5: Advocacy and industry groups

- Ed Gramlich and Alayna Calabro, National Low Income Housing Coalition (housing advocacy group), "Advocates' Guide 2026, Chapter 4: Housing Choice Vouchers", 2026 (data through September 30, 2025). https://nlihc.org/sites/default/files/AG-2026/CH4/6_Housing_Choice_Vouchers_Chapter_4.pdf.

- National Immigration Forum (immigration advocacy group), "Fact Sheet: Immigrants and Public Benefits in 2026", March 31, 2026, updated October 29, 2026. https://forumtogether.org/article/fact-sheet-immigrants-and-public-benefits-in-2026/.