The Food Stamp and Disaster Food Stamp Programs

The Food Stamp Program serves a vital role in helping many needy people avoid food insecurity and improve their diets. Each month, about 1 in 12 Americans participate in the program, which increases their food-purchasing power by providing benefits to purchase approved food items at retail food stores across the country. Unlike other food assistance programs that target specific population groups, food stamps are available to most needy households with limited income and assets, subject to certain work and immigration status requirements. Most households are eligible for the Food Stamp Program if their gross monthly income is less than 130 percent of the poverty line and they have less than defined resource limits. Food stamp benefit levels depend on household income and size—as a household's income decreases, food stamp benefits increase. As a means-tested entitlement program, the Food Stamp Program automatically responds to changes in the need for assistance.³

During disasters, USDA delivers emergency food assistance in two ways. Initially, emergency food commodities are provided to shelters, to other mass feeding sites, and directly to households when normal commercial channels of food distribution may be disrupted. Once grocery stores and other retailers are operating again, USDA issues emergency food stamps through the Disaster Food Stamp Program (DFSP), an extension of the regular Food Stamp Program. Both programs are funded by USDA and administered by the States (USDA, May 1995; FRAC, 2005; and Congressional Research Service, 2006).

Under the DFSP, the Secretary of Agriculture approves State waivers to establish temporary eligibility standards for households not already enrolled in the Food Stamp Program that experience an adverse effect from the disaster. Eligibility verification and reporting requirements are temporarily relaxed so that benefits can be quickly provided to households that suddenly need food assistance but may not ordinarily qualify for food stamps.

To qualify for disaster food stamps, a household must meet the DFSP income and resource test. The household's income during the disaster period plus its accessible liquid resources (cash and checking and savings accounts) less a deduction for expected disaster-related expenses must not exceed the disaster gross income limit. The disaster gross income limit for a given household size is equal to the sum of the maximum monthly net income plus the maximum standard income deduction plus the maximum excess shelter expense deduction.

A number of requirements for the regular Food Stamp Program are dropped for the DFSP (USDA, May 1995). Households are not required to document or verify income, resources, or household composition, although verification of identity is still required. Unlike the regular Food Stamp Program, citizenship or alien status does not affect eligibility in the DFSP, there are no special restrictions on students or strikers, nor are there work or training requirements for anyone. Households approved for disaster benefits receive the maximum disaster benefit, which equals the regular maximum food

³The program caseload tends to decrease during economic expansions as unemployment rates fall and incomes rise. Conversely, it tends to increase during economic downturns as the unemployment rate increases.

stamp allotment for their household size. All benefits must be issued by Electronic Benefit Transfer (EBT) unless service is disrupted, in which case a manual voucher process may be used. The normal rules governing the food products recipients may buy with food stamps apply to disaster food stamps, although waivers to allow the purchase of hot foods at retail foodstores licensed to accept food stamp benefits are often granted.⁴

Flexibility in program regulations allows States to specify the disaster program to the needs of the circumstances. For example, States specify the period over which applications will be accepted, the length of time for benefits, and the geographic area the program will cover. Florida issued only 1 month of benefits through the DFSP to victims of Hurricane Wilma, while the DFSP in Alabama, Louisiana, Mississippi, and Texas issued anywhere from 1 to 3 months of benefits to victims of Hurricanes Katrina and Rita.

As special cases of the DFSP, two new national evacuee policies were instituted for evacuees who left Alabama, Louisiana, and Mississippi because of Hurricane Katrina. Under the National Enhanced Policy, evacuee households (households in a declared disaster area that move from home) could receive a 1-month maximum food stamp benefit (according to household size) based solely on evacuee status—that is, there were no income or resources eligibility tests. Under the Expanded Disaster Evacuee Policy, these same households could be issued up to 3 months of benefits.⁵

The DFSP in the Gulf Coast States also affected existing food stamp households. For example, households in areas affected by the hurricanes who were already participating in the Food Stamp Program automatically received a 1-month supplement to bring their benefit amount to the maximum for their household size. Although not considered part of the DFSP, States under the regular Food Stamp Program could also provide replacement benefits (usually consisting of a half a month's worth of benefits) to current food stamp households who lost food in the disaster.

⁴Under normal circumstances, food stamps cannot be used to purchase hot foods.

⁵Evacuees in Texas were automatically eligible for up to 3 months of maximum benefits. In the other States, benefit levels after the first month were based on regular Food Stamp Program rules.