Benefit Redemption Patterns in SNAP - FY 2022

We periodically examine how Supplemental Nutrition Assistance Program (SNAP) households use their monthly EBT benefits, including number of purchase transactions per month, average purchase amount, types of retailers frequented, and rate at which households exhaust their benefits over the month. This is the fourth study in the series.

Key Findings

Why

How

In FY 2022, SNAP households made an average of 10.9 purchase transactions per month with their benefits, spending an average of $39.08 per transaction. This was an increase in both the number and dollar amount per transaction compared to FY 2017 (Figure 1). These increases follow larger benefits received in FY 2022 due to the Thrifty Food Plan (TFP) reevaluation and issuance of pandemic-era emergency allotments (EA) and Pandemic-Electronic Benefits Transfer (P-EBT).

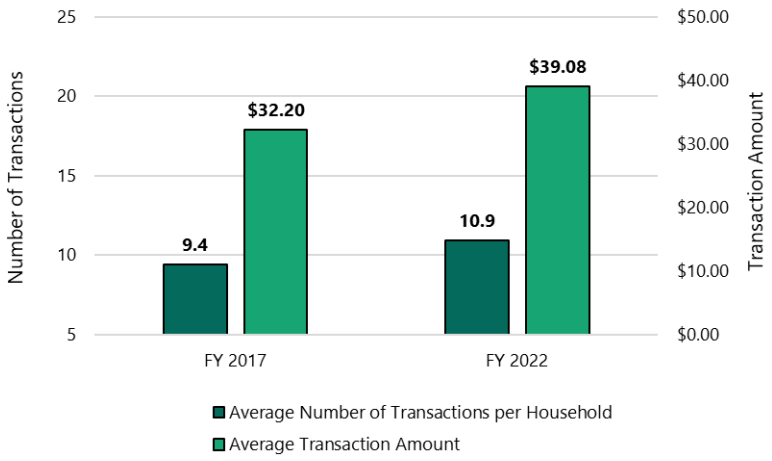

Figure 1. Average number of monthly transactions and amounts across all states, FY 2017 and 2022.
Note: Dollar values for FY 2017 converted to FY 2022 dollars using food at home Consumer Price Index values. FY 2022 includes transactions from non-SNAP households receiving P-EBT issuances.

Redemption patterns varied by type of household, mostly tied to the size of the total benefit. Households with children tended to be larger with higher benefits and on average they made almost twice as many monthly transactions than households without children (17.0 transactions versus 9.6 transactions) and redeemed more per transaction ($57.87 compared to $48.56).

On average, households redeemed 79.5% of their benefits within two weeks and 94.4% by the end of the benefit month. At the end of the benefit month, an average of 40.2% of households had a balance of less than $1.

The average amount of SNAP benefits carried over into the next month was $38.95 and the average account balance at the end of the month, including unspent issuance from prior months, was $197.67. Although, on average, households carried a cumulative account balance of nearly $200.00 from one month to the next, 56.2% of households carried $25 or less of unspent issuance. Carry-over from P-EBT issuances could have contributed to the large average balance.

During the year, 5.2% of households had at least one month when they did not use their monthly benefit. Most of these households were inactive for only one month of the year.

As in prior years, supermarkets and super stores accounted for the highest number of transactions and the largest percentage of benefits redeemed. Across all retailers, 57.1% of transactions occurred at supermarkets and super stores, followed by 20.2% at convenience stores (Figure 2). The majority (78.0%) of SNAP benefits were redeemed at supermarkets and super stores, in comparison to 3.6% at large or medium grocery stores, 0.6% at small grocery stores, 5.3% at convenience stores and 5.9% at internet retailers. The percentage of transactions at supermarkets and super stores decreased by 4 percentage points from 82.1% in FY 2017, likely due to the introduction of online retailers. Supermarkets and super stores are also likely to be authorized as online retailers, shifting some in-store transactions to their online platforms.

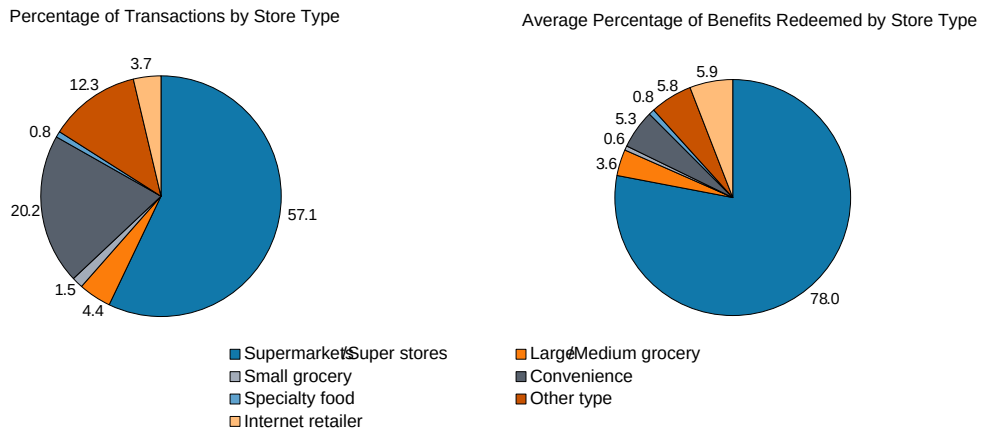

Figure 2. Percentage of transactions and benefits redeemed by store type.

Despite the availability of internet retailers, 88.5% of households did not make online redemptions. Across store types, internet retailers had the largest average transaction amounts at $63, followed by supermarkets and super stores at $53 (Figure 3). Convenience stores had the smallest average transactions ($10).

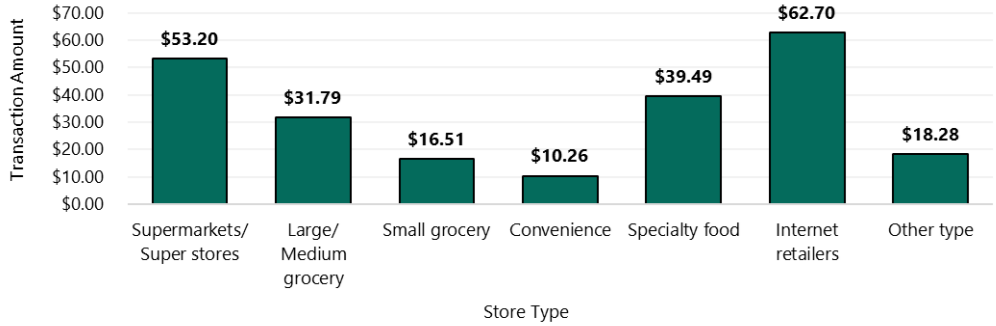

Figure 3. Average transaction amounts by store type.

Influence of EA and P-EBT on FY 22 Redemption Patterns

Households living in states that issued EAs made three more transactions on average per month than households in non-EA states (11.3 versus 8 transactions). The average transaction amount in both EA and non-EA states was $39.

In periods with P-EBT issuances, households made more transactions and carried over P-EBT benefits to use later. The average number of transactions in periods with P-EBT was 15.9 compared to 11.1 transactions in periods without P-EBT. The average transaction amount ($58)

remained the same for both periods.

Why FNA Did This Study

This study, the fourth in the series, was done to assess monthly EBT redemption patterns during FY 2022 when SNAP EBT benefits were much larger than usual due to pandemic funding, including emergency allotments (EA) and Pandemic Electronic Benefits Transfer (P-EBT) for households with school-age children, and the 2021 Thrifty Food Plan (TFP) reevaluation.

The study also examined how the increased monthly benefit amounts may have changed redemption patterns since FY 2017 when the last study was done. By FY 2022, SNAP households could use SNAP EBT to purchase groceries from authorized online retailers, so the study analyzed benefits redeemed through online purchasing.

How FNA Did This Study

The FY 2022 study used data sources and methods that were consistent with previous studies in the series. The analyses relied primarily on three FNA data sets:

1. Anti-Fraud Locator using EBT Retailer Transactions (ALERT): EBT transaction records for each SNAP household.
2. Store Tracking and Redemption System (STARS): information about each retailer authorized to redeem SNAP benefits.
3. SNAP Quality Control (SNAP QC): Demographic, economic, and SNAP eligibility information on a nationally representative sample of 41,391 SNAP households.

The primary data sets were combined with county characteristics (poverty rates, population density) and state EBT issuance schedules to produce the analysis files.

Suggested Citation

Castner, Laura, Leah Shiferaw, Andrew Wen, Clare Wolfendale, and Elisabeth Appel (2025). Benefit Redemption Patterns in the Supplemental Nutrition Assistance Program in Fiscal Year 2022, Prepared by Mathematica, Contract No. 47QRAA18D00BQ / 140D0423F1021. Alexandria, VA: U.S. Department of Agriculture, Food and Nutrition Administration, Evaluation, Analysis, and Regulatory Affairs Office, Project Officer: Kathleen Patton. Available online at: https://www.fns.usda.gov/research/snap/benefit-redemption-patterns/2022.

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