



Evaluation of the NJ SNAP Minimum Benefit: Who Was Affected and How

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Introduction

In 2023, NJ legislatively established a minimum monthly SNAP benefit amount of \$95. For recipients who are approved for a federal benefit that is less than \$95, NJ adds State funds to (or supplements) the federal payments so that the amount recipients receive equals \$95.

The Center for Research and Evaluation on Education and Human Services (CREEHS) at Montclair State University was retained by the New Jersey Department of Human Services (NJDHS), Division of Family Development (DFD) to conduct a study to better understand who receives the SNAP minimum benefit and its value for New Jersey recipients and in state economic activity. Funding for this study was provided by the New Jersey Food Security Initiative with support from the Food Research and Action Center and the Robert Wood Johnson Foundation.

This report presents the key takeaways from the findings of data collected between July 2025 and January 2026, and briefly describes how the evaluation was done.



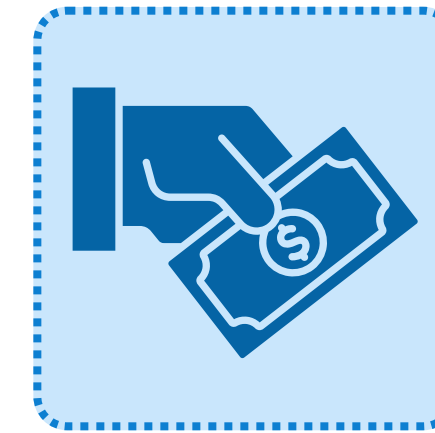
Key Takeaways

Program Recipients



- NJ SNAP recipients receiving the minimum benefit most frequently **reside in less densely populated regions* of NJ** (e.g., Sussex, Warren, and Gloucester counties).
- They are more likely to be **seniors, single-person households, English-speaking, and working** than NJ SNAP households overall.

Economic Impact



- Between March 2023 and May 2025, NJ **invested more than \$60 million** so that more than **125,700 households** received the \$95 minimum benefit.
- An estimated **\$93 million in economic activity** was generated from NJ's investment during this time (an average of \$3.4 million per month), with a **\$33 million return on investment**.

* Less densely populated regions refer to counties with lower population density compared with the state, including rural areas.

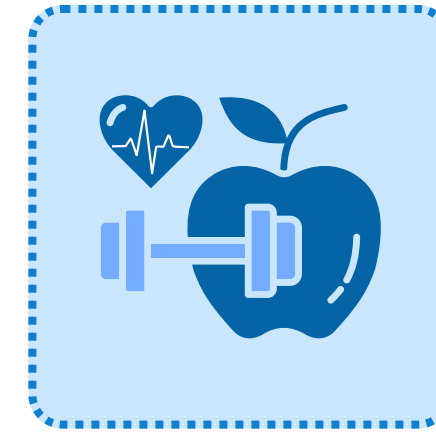
Key Takeaways

Influence on Participation



- NJ SNAP outreach vendors reported noticing a **greater interest in applying and recertifying for SNAP benefits** because of the \$95 monthly minimum benefit.
- Vendor interviewees noted that the additional supplemental benefit justifies the time and effort required by the application, particularly for seniors and smaller families with children.

Impact on Households and Well-Being



- 80% of NJ SNAP recipients surveyed reported that the **minimum benefit is “extremely” or “very” important.**
- Study respondents deemed the minimum benefit as critical for managing their basic needs and overall well-being.

Findings

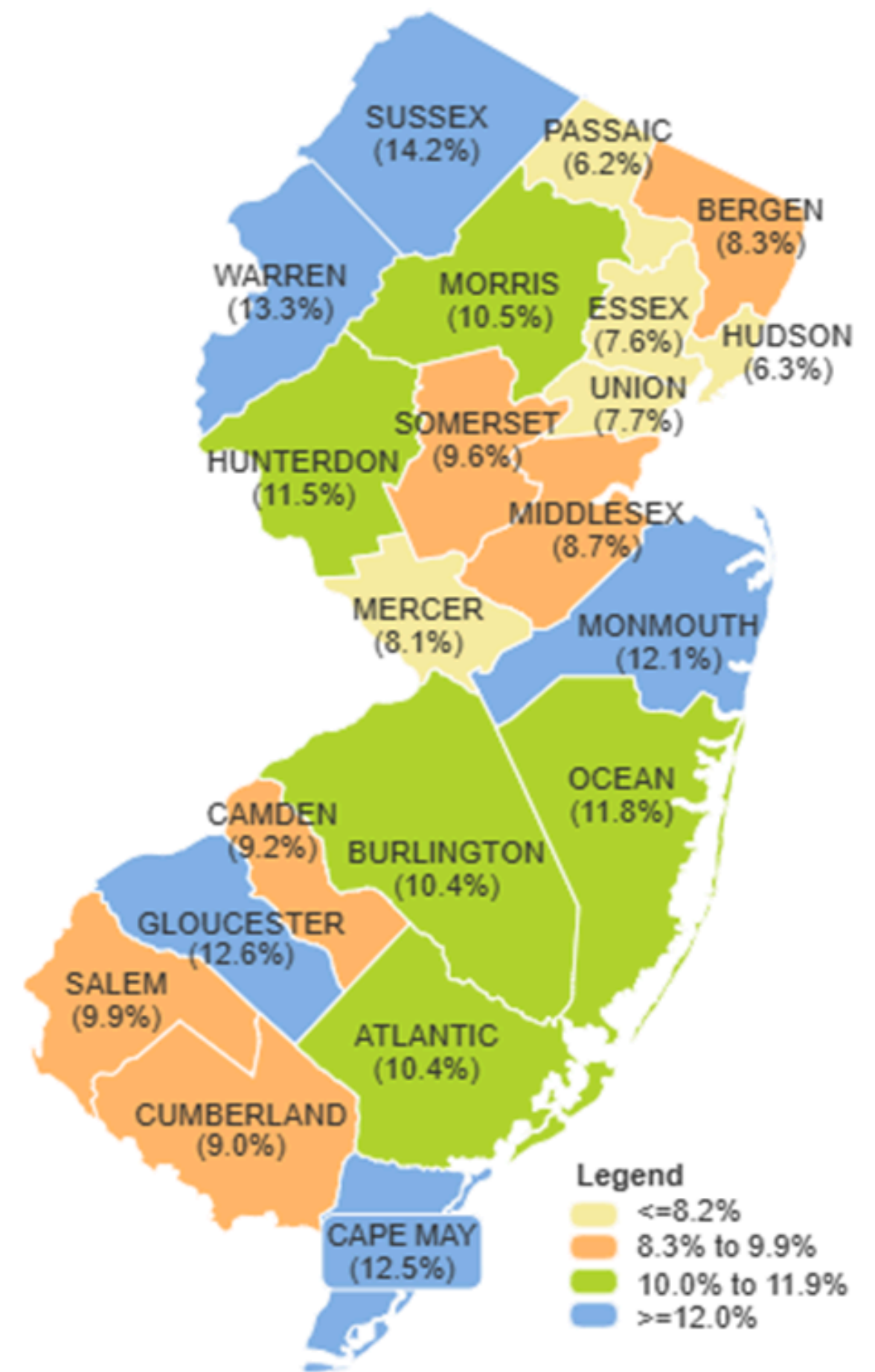
To expand upon the key takeaways, the findings of the evaluation are presented and include the following:

- Who received the \$95 minimum benefit, and how they compare to SNAP-receiving households that do not receive it.
- The estimated economic impact of the minimum benefit in NJ.
- The extent to which the supplemental benefit (i.e., the amount added to the benefit to get to the \$95 minimum) influenced interest in applying for SNAP.
- How the benefit has affected recipients' lives.



SNAP participants receiving the minimum benefit most frequently reside in less densely populated regions of NJ

- Between March 2023 and May 2025, more than **125,700 households (unduplicated) received the \$95 SNAP minimum benefit** (average of 39,500 households per month).
- Monthly fluctuations in the number of households receiving the SNAP minimum benefit closely mirrored those observed for overall SNAP participation.
- The counties with the highest proportions of SNAP participants receiving the minimum benefit are **Sussex (14.2%), Warren (13.3%), Gloucester (12.6%), Cape May (12.5%), and Monmouth (12.1%)**.
 - These counties are generally less densely populated and fall outside of the more urban corridor in NJ.



The SNAP minimum benefit **largely supports females and seniors, as well as English-speaking and single-person households**



64-66% of recipients are **female** adults

43-46% of recipients are **seniors (age 60+)***

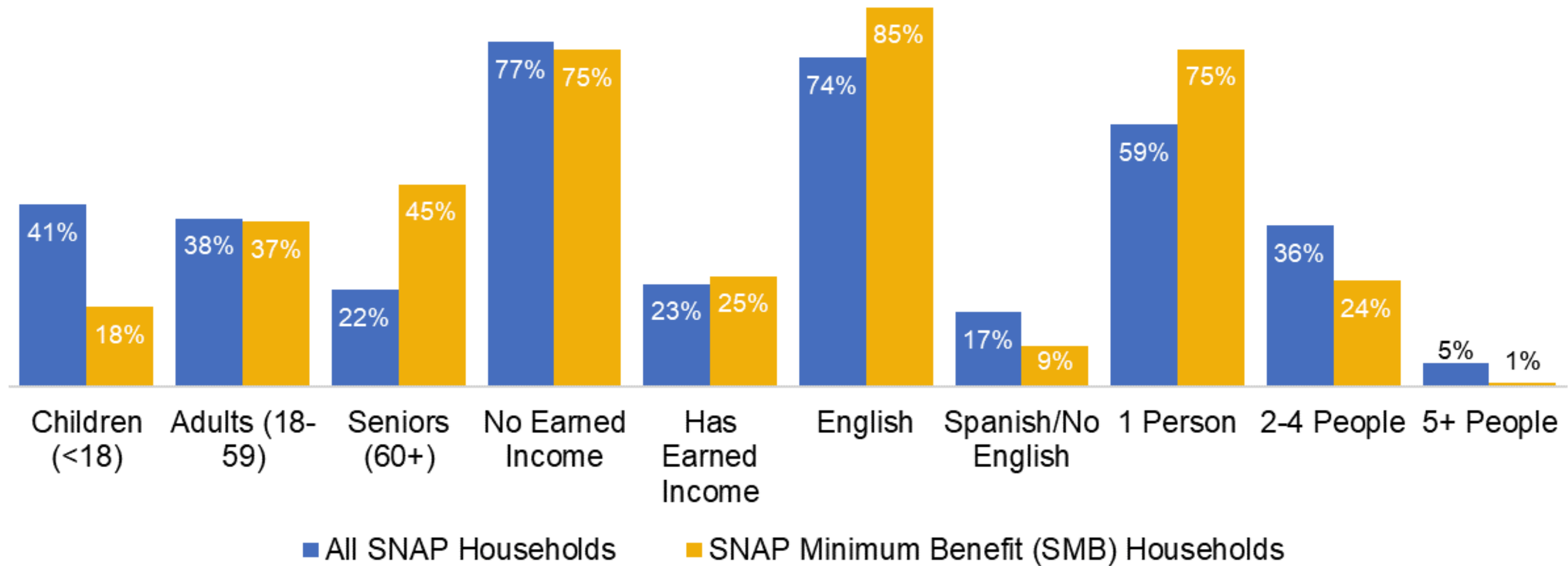


86-88% of households are **English-speaking households***

75-80% of households are **single-person households***

** Differences are significant at $p < .0001$ per odds ratio tests. Seniors (OR = 2.31), English-speaking households (OR = 2.21), and single-person households (OR = 2.07) are about twice as likely to receive SNAP minimum benefits compared with adults ages 18–59, Spanish-speaking households, and households with 2–4 members, respectively.*

Compared to all SNAP households, those receiving the SNAP minimum benefit are more likely to be **seniors, single-person households, English-speaking, and have earned income (i.e., working)**



Note: Differences between All SNAP Households and SMB Households are significant at $p < .0001$ per Chi-square test.

Source: NJ DHS, DFD individual-level administrative data from March 2023 to May 2025, percent of recipients receiving supplemented minimum benefits vs. all SNAP households

Supermarkets were the primary locations for redeeming benefits among SNAP minimum benefit survey respondents

- Respondents most frequently reported **redeeming their benefits in supermarkets (78%)** and **small neighborhood grocery stores (47%)**



78%

Supermarkets

47%

Small neighborhood grocery store

22%

Online store or grocer

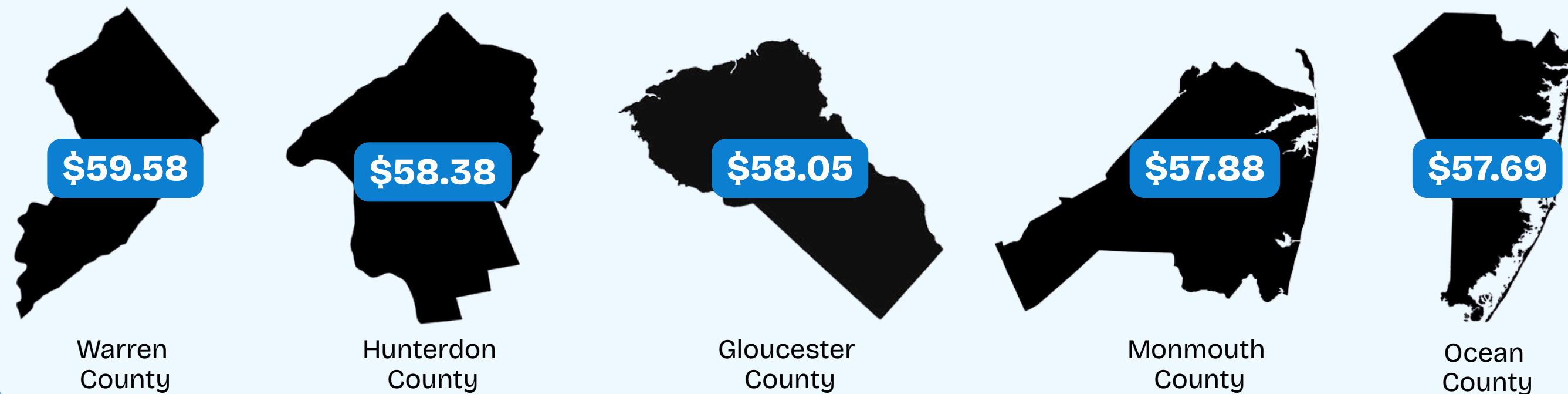
17%

Farmers' market or fresh produce stand

NJ invested more than \$60 million to supplement Federal SNAP benefits so recipients would receive a minimum of \$95 per month

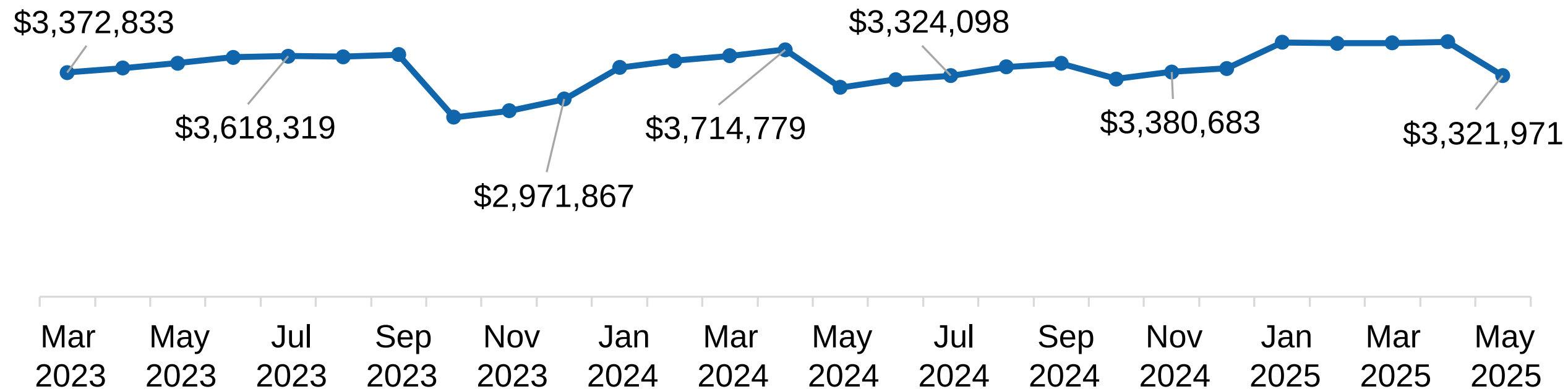
- Between March 2023 and May 2025, NJ invested approximately **\$60 million** to fill the gap between the Federal SNAP benefit and the \$95 minimum (average of \$2 million per month).
- On average, NJ invested **\$56.61 per participating household per month to supplement Federal SNAP benefits**. This varied by county, ranging from an average of \$59.58 in Warren County to \$53.35 in Hudson County.

In May 2025, the average supplement per SNAP household was greatest in Warren, Hunterdon, Gloucester, Monmouth, and Ocean counties.



NJ's investment in the SNAP minimum benefit has **generated an estimated \$3.4 million per month, or \$93 million total, in economic activity from March 2023 to May 2025**

- Between March 2023 and May 2025, an average of **\$3.4 million per month in economic activity was generated** from the SNAP minimum benefits, **a total of about \$93 million.**
- This represents a **net gain of \$33 million, or a 55% return on the \$60 million invested** in the supplement to SNAP benefits



Note: DFD and CREEHS used the USDA Economic Research Service SNAP gross domestic product (GDP) multiplier of 1.54, meaning that for every \$1 spent through SNAP, about \$1.54 is generated in economic activity in local communities.

"A lot of people had stopped recertifying when they were just receiving \$24. They stopped following up because they felt that it wasn't worth the trouble of going through the hassle of filling out paperwork, submitting all these documents, and that they might feel like it's a little invasive. But with the \$95, we did see an influx of people applying, especially older adults."

"... if they're on SNAP benefits, they qualify for the school lunch program. So, for a family with school-age children, \$95 does not seem as much to them... but if, in turn, it gets them free lunch for 4 kids in school, then they'll be like 'Oh, maybe that's an extra benefit.'"

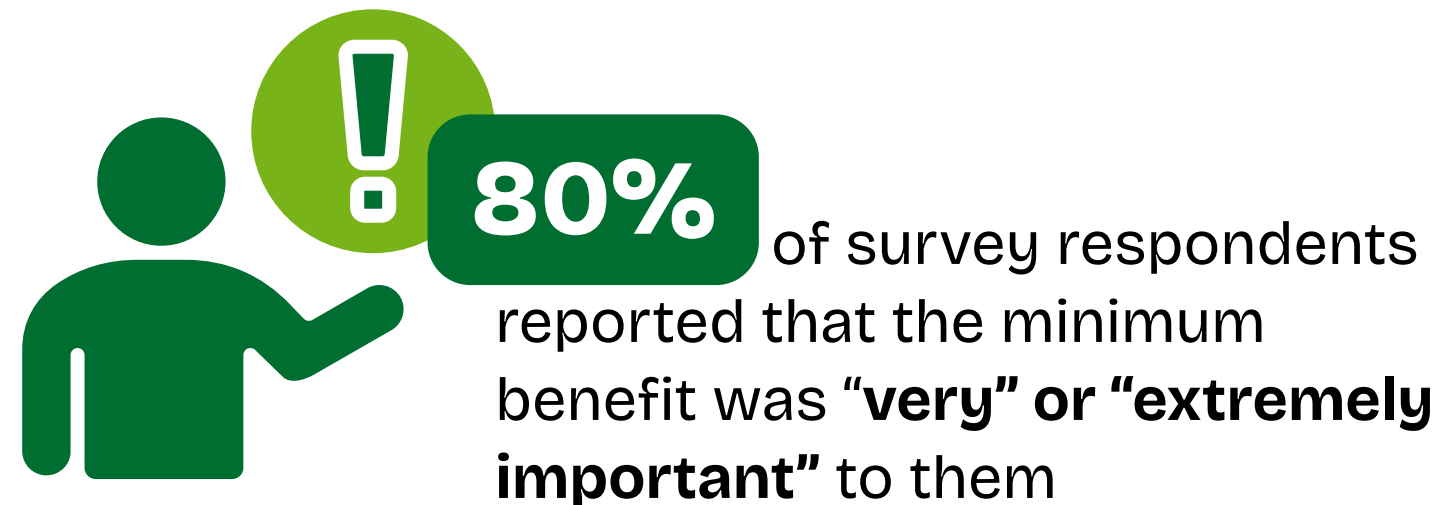
- Stakeholder Interviewees

SNAP vendors reported noticing a **greater interest in applying for SNAP benefits as a result of the \$95 minimum benefit**

- Vendor interviewees noted that the additional supplemental benefit justifies the time and effort required by the application, particularly for seniors and smaller families with children.



SNAP minimum benefit recipients reported that **the \$95 minimum benefit is very important to their household**



"I think the \$95 minimum overall helped strengthen the SNAP program. I think we're met with less reluctance from clients. I think it helped in supporting some families that are going through certain things."

"Without SNAP, recipients wouldn't be able to feed their children."

- Stakeholder Interviewees

SNAP minimum benefit plays an important role in **meeting basic needs of recipients, such as having more food at home throughout the month and better shopping experiences**

58%

of survey respondents reported **more or at least unchanged amount of food throughout the month** after receiving the \$95 minimum benefit

66%

of survey respondents reported **better or at least unchanged shopping experiences** after receiving the \$95 minimum benefit

Sources: CREEHS 2025 SNAP Minimum Benefit Recipient Survey and Focus Groups with SNAP Minimum Benefit Recipients



“Without it, I’d struggle more than I already do. Less food, more stress, and more days trying to figure out how to make it through the month.”

“[I can buy] protein. Before, it was mostly noodles and canned stuff. Now I can sometimes get meat or fish instead of just stretching carbs all month.”

“I think my health is a little better, mostly because I can eat more balanced meals sometimes.”

- Focus Group Respondents

SNAP minimum benefit also plays a critical role in **reducing financial stress and improving mental and emotional well-being**

68%

of survey respondents reported **improved or at least unchanged mental and emotional well-being** after receiving the \$95 minimum benefit

60%

of survey respondents reported **an improved or at least unchanged ability to pay bills** after receiving the \$95 minimum benefit

Sources: CREEHS 2025 SNAP Minimum Benefit Recipient Survey and Focus Groups with SNAP Minimum Benefit Recipients



“At least at the end of the month, I know I have money coming, so I can stress less. Only when the extra money runs out do I have to spend my own, which is a mental relief.”

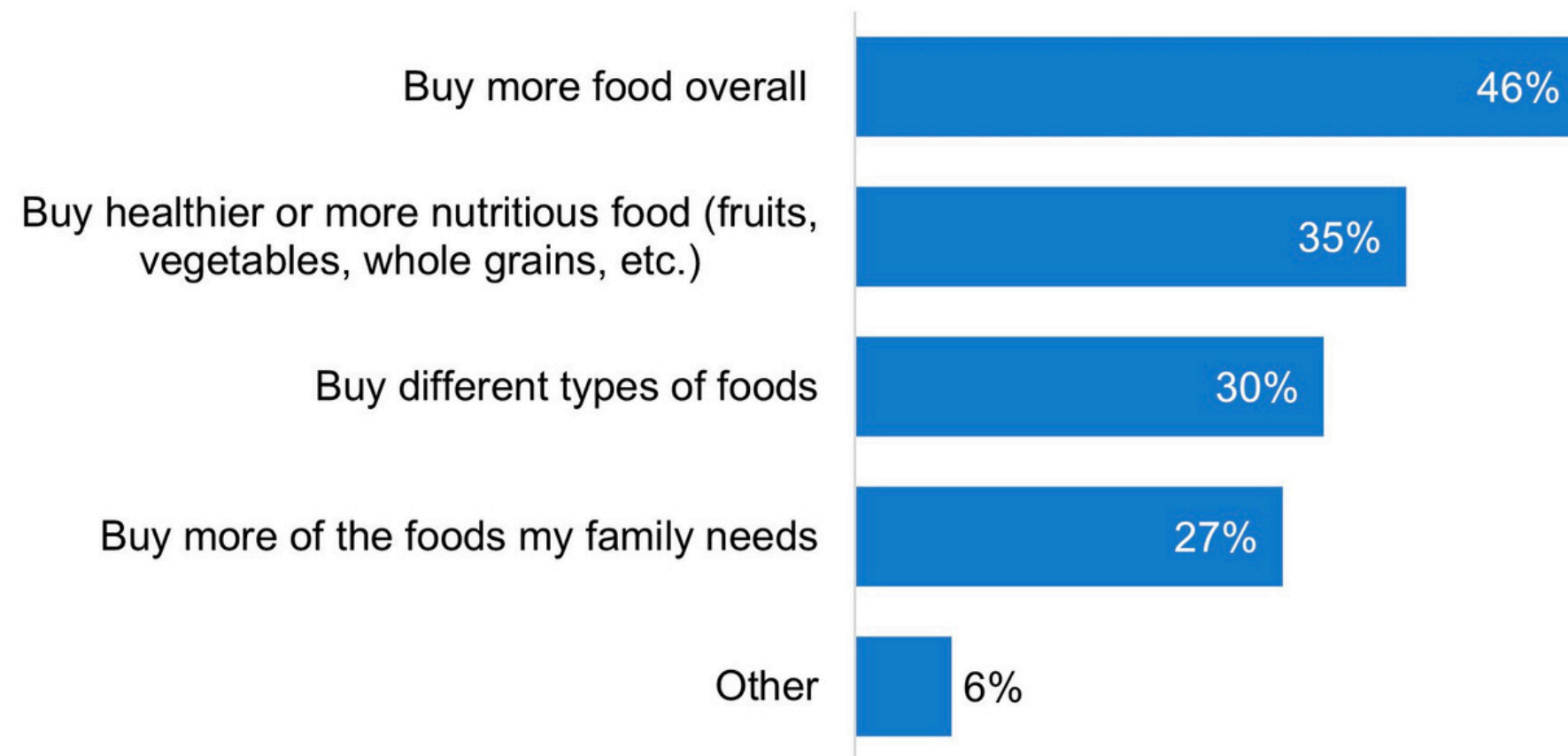
It would be really hard. I’d probably skip meals more often and stress a lot more about money. Even though \$95 isn’t a lot, losing it would definitely make things worse.”

“Makes it easier to pay utility bills in full.”

- Focus Group Respondents

SNAP minimum benefit **increased respondents' purchasing power**

- Focus group respondents reported being able to buy more healthy foods such as vegetables, fruits, and meats, while shopping strategically to stretch their dollars.
- Interviewees shared that pregnant women and seniors are using the additional benefit funds to purchase higher-quality food items such as chicken, fruits, and vegetables.



Source: CREEHS 2025 SNAP Minimum Benefit Recipient Survey

“ I get larger packages of food items I need, for example, a large bottle of olive oil will last me 1-2 months, and I try to get more meats, chicken on sale.”

“I usually use the \$95 for basics like milk, butter, eggs, and vegetables. Also, I try to stretch it by buying whatever is on sale or using coupons. It doesn't cover everything I need for the month, but at least I have some extra money.”

- Focus Group Respondents

Methods

Purpose

CREEHS and DFD worked collaboratively to articulate the evaluation questions, as well as the study design (a non-experimental design using mixed methods), to evaluate NJ's SNAP minimum benefit.

Goals

- Assess the value of the \$95 minimum benefit for NJ recipients
- Examine the program's contribution to in-state economic activity
- Inform improvements or enhancements
- Provide a basis for further examination of its overall value

Evaluation Questions

01

What has been the reach of the SNAP minimum benefits distributed from March 2023 through May 2025?

02

How do SNAP recipients who receive the minimum benefit compare to those who do not?

03

To what extent has the minimum benefit influenced SNAP application interest (e.g., time and effort required are relative to the value of the benefit received)?

04

To what extent has the minimum benefit influenced SNAP recipients?

Methods

Between **August 2025 and February 2026**, CREEHS engaged in several data collection activities as part of this assessment. Data were collected from a recipient survey, focus group with recipients, stakeholder interviews, and administrative records compiled by DFD.



Recipient Survey

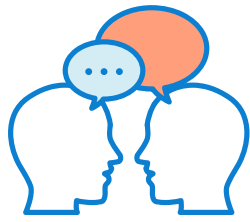
- CREEHS developed a survey to learn about recipients' experiences receiving the SNAP minimum benefit, as well as how these benefits have affected their lives, including shopping, food choices, and well-being.
- In total, 7,000 current SNAP minimum benefit recipients (18 years and older) were invited. In total, **115 surveys** were completed (**32% of the target goal of 365**) during November 2025.



Recipient Focus Groups

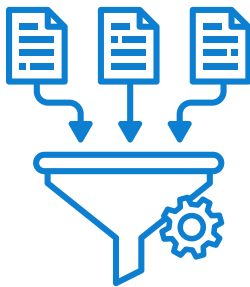
- A focus group protocol was developed to conduct up to 5 in-person and virtual focus groups with a sample of NJ SNAP recipients receiving the minimum benefit.
- In total, **5 focus groups** were conducted virtually and in-person across ten counties in NJ from January to February 2026. Focus groups **engaged 38 recipients (63% of the target goal of up to 60)**.

Methods



Key Informant Interviews

- CREEHS developed an interview protocol to conduct up to 5 virtual interviews with a sample of NJ SNAP vendor staff. These vendors included organizations that provide outreach and support to SNAP applicants and beneficiaries (e.g., SNAP Outreach).
- In total, **4 virtual interviews** were conducted across north, central, and south NJ during November 2025.



Administrative Data

- CREEHS compiled program administrative data provided by DFD for the period of March 2023 to May 2025. The de-identified data, included:
 - Number of SNAP applications at the household-level,
 - Amount of supplemental benefits distributed (i.e., state benefit amount) at the household-level,
 - County of residence at the household-level, and
 - Demographic characteristics of all NJ SNAP recipients at the individual-level (e.g., age, gender for adults only) and household-level (e.g., household size, language spoken at home, earned income).

Methods

The study also experienced the following **limitations** which affected the sample size of the survey and the depth of data analysis and reporting.

- **Limited program data**
 - Some SNAP administrative data were unavailable (e.g., benefit redemption locations) or were limited (e.g., application data prior to January 2023), affecting the depth of this analysis.
- **Government shutdown**
 - The data collection period coincided with the 2025 federal government shutdown and delays in the November distribution of SNAP benefits, both of which created significant challenges for recruitment across all data collection components. CREEHS and DFD were able to extend the focus group timeline into February 2026 to provide opportunities for participation.
- **Low trust and response**
 - Recipients may have distrusted emails from an unknown entity (CREEHS), reducing survey participation (and a primer/announcement from familiar sources was not feasible)

Conclusion

This report summarizes findings from the evaluation of NJ's SNAP minimum benefit and its influence on those who receive these benefits and related economic activity in the state since March 2023.

The data presented highlight evidence of the critical role the \$95 minimum benefit plays in helping recipients by:

- increasing their access to healthier foods and greater flexibility in shopping choices,
- improving their ability to plan and manage household budgets, and
- reducing their financial stress and thereby improving their mental and emotional well-being.

In addition between March 2023 and May 2025, the state's investment produced an estimated \$93 million in economic activity, highlighting the role of SNAP benefits in supporting both households and local economies.

Together, these findings suggest that the SNAP minimum benefit provides meaningful support to participating households.

This report was **supported by** the New Jersey Food Security Initiative (NJFSI), a cross-sector, community-centered effort to increase food security, improve nutrition, and advance health equity across New Jersey. NJFSI is led by the Food Research & Action Center (FRAC) and funded by the Robert Wood Johnson Foundation (RWJF). FRAC gratefully acknowledges RWJF's support in developing and launching this assessment to help reduce food insecurity in New Jersey through equitable, upstream approaches.

This report was **developed by** the Center for Research and Evaluation on Education and Human Services (CREEHS), a University-based research and evaluation center housed at Montclair State University. CREEHS provides evaluation, applied research, and program planning services to state and municipal agencies, school districts, community-based organizations, institutions of higher education, and foundations to assist them in meeting their program improvement and accountability needs.

