



THE THRIFTY FOOD PLAN

About every 5 years the U.S. Department of Agriculture (USDA) conducts a comprehensive review of the current cost of groceries, shopping patterns, and the latest nutrition standards to determine the price of a healthy diet for a family of four.

Using a mathematical model to create sample food baskets for a family, the USDA estimates the cost of those groceries at four different budget levels: Thrifty, Low Cost, Moderate, and Liberal.

The Thrifty Food Plan (TFP) is the lowest budget level and is the USDA's outline for a nutritious diet at a minimal cost. In other words, it's the cheapest way to eat while meeting a family's nutrition needs.



Under a mandate from the 2018 bipartisan Farm Bill, the TFP was reviewed in 2021. The findings incorporated food prices, food composition, consumption patterns, and current dietary guidance. Based on this data the benefit levels were raised to better reflect the actual cost of feeding a family.

After 2025, future evaluations of the science behind the TFP can continue, but any changes must be cost-neutral. Revaluations will be unable to change benefit levels beyond an inflation index, freezing the value of a SNAP dollar. The benefit amounts might still increase a small amount year by year, but the overall value of SNAP benefits will decline, and families lose real purchasing power.





SNAP and the TFP

The Thrifty Food Plan sets the maximum benefits a household can receive. The actual amount depends on individual circumstances.

The formula assumes households can spend 30% of their net income on food. The difference between 30% of a family's income and the amount of money it takes to feed a family (according to the TFP) determines the benefit amount.



SNAP agencies verify the income of eligible families, the number of people in the household, and then determine the appropriate amount of benefits. The average daily benefit is about \$6 a person.



In FY 2026, The TFP estimates that a typical family of four would need to spend about \$994 a month for a balanced and cost-conscious diet.

If this family has a monthly income of \$2,000, it is assumed they will be able to spend 30% or \$600 on food.

SNAP would provide \$394 per month to make up the difference.