FISCAL ALLIANCE FOUNDATION · WHITE PAPER · 2026

# SNAP in *Massachusetts*

HOW THE FOOD STAMP PROGRAM IS FAILING BAY STATE TAXPAYERS

By **Hayden Dublois**

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|---|---|
| **$300M** POTENTIAL ANNUAL COST-SHARING LIABILITY | **12.49%** HIGHEST SNAP ERROR RATE IN NEW ENGLAND |
| **$1.4B** IMPROPER SNAP BENEFITS OVER FOUR YEARS | **1.1M** INDIVIDUALS ON SNAP IN FY2025 |

# Massachusetts's SNAP is out-of-control, and has been for years.

Massachusetts's Supplemental Nutrition Assistance Program (SNAP) is out-of-control, and has been for years. Even by New England standards, Massachusetts's SNAP is exceptionally bloated, having the highest caseload and expenditures per capita in the region.[1] In fact, **despite comprising less than half of the New England population, Massachusetts accounts for nearly 60 percent of its SNAP spending.**[2]

SNAP in Massachusetts has long been plagued by instances of rampant waste, mounting fraud cases, abuse by gaming the current system, and other payment errors. As a result of the failure of state policymakers to address these program integrity shortfalls, **Massachusetts taxpayers now face a potential SNAP cost-sharing liability of as much as $300 million annually.**[3] That equates to roughly $90 per tax-paying Massachusetts household each year.[4] This is the result of commonsense program integrity reforms included in the 2025 federal reconciliation law, which tie states' modest SNAP cost sharing requirements to their error rates.[5] Previously, SNAP benefits were entirely federally funded, meaning there was reliance solely on individual states' own integrity policies to assure fiscally prudent spending of federal taxpayer dollars. With the highest SNAP error rate in New England, Massachusetts taxpayers are on track to pay dearly for the lack of much needed policy reform.

This is not a problem that can be simply solved with additional staffing as previously attempted. Rather, it is the direct result of bad policy decisions that have created an on-ramp to payment errors. Thus far, the Healey administration has chosen to deny the crisis exists, deflect blame onto federal policymakers, and frantically hire more caseworkers. But only through meaningful policy reforms can real progress be achieved.

**60%**

of New England's SNAP spending occurs in Massachusetts — despite the state comprising less than half of the region's population

**$300M**

potential SNAP cost-sharing liability facing Massachusetts taxpayers annually

**$90**

per tax-paying Massachusetts household each year

**12.49%**

SNAP error rate — the highest in New England

1. *Author's calculations on SNAP enrollment per 100,000 state residents in New England states using FY2025 enrollment data.*
2. *Ibid.*
3. *Author's calculations based on Massachusetts's FY2025 SNAP error rate and the most recent month of benefit issuances reported by the U.S. Department of Agriculture.*
4. *Author's calculations using the estimated Massachusetts SNAP payment liability compared to the number of Massachusetts tax returns with positive adjusted gross incomes, as reported by the Internal Revenue Service in its Statistics of Income.*
5. *Public Law 119-21 (2025), https://www.govinfo.gov/content/pkg/PLAW-119publ21/pdf/PLAW-119publ21.pdf.*

# SNAP Enrollment and Expenditures Have Exploded

**+40%**
SNAP ENROLLMENT GROWTH 2015–2025

**+120%**
EXPENDITURE GROWTH 2015–2025

**1.1M**
INDIVIDUALS DEPENDENT ON SNAP IN FY2025

From 2015 to 2025, SNAP enrollment increased by nearly 40 percent in Massachusetts, while expenditures rose by nearly 120 percent over the same period.[6] In FY2025, 1,087,752 individuals were dependent on the program—up from just 785,000 ten years earlier.[7]

FIGURE 1

A decade of SNAP dependence in Massachusetts


*Source: U.S. Department of Agriculture*

This astonishing reality reflects an unsustainable trend that is out-of-step with the country and even Massachusetts's New England neighbors. **In terms of both per capita enrollment and expenditures, Massachusetts's SNAP program remains more than 20 percent higher than the New England average.**[8]

FIGURE 2

SNAP Enrollment and Expenditures Per 100,000 Residents in New England States (2025)

| STATE | ENROLLMENT | EXPENDITURES |
|---|---|---|
| **Massachusetts** | **15,205** | **$36,574,085** |
| Rhode Island | 12,891 | $30,671,603 |
| *New England Average* | *12,386* | *$28,899,717* |
| Maine | 11,755 | $24,616,243 |
| Vermont | 10,052 | $23,250,644 |
| Connecticut | 10,012 | $23,041,918 |
| New Hampshire | 5,360 | $10,834,056 |

*Sources: U.S. Department of Agriculture, Census Bureau*

As the Fiscal Alliance Foundation has previously noted, this is the result of poor policy decisions by the Healey administration.[9] For example:

### GEOGRAPHIC WAIVERS

Even after the COVID-19 pandemic was over, Massachusetts received a geographic waiver for able-bodied adults without dependents (ABAWDs) to ensure nearly 40 percent of its caseload was not subject to commonsense work requirements[10];

### DISCRETIONARY EXEMPTIONS

As recently as FY2025, Massachusetts used more than 120,000 unique "discretionary exemptions" to further waive work requirements for even more ABAWDs, bloating the state's SNAP caseload even further[11];

### CATEGORICAL ELIGIBILITY

Massachusetts has continued to utilize disastrous policies, such as Broad Based Categorical Eligibility (BBCE) which waives SNAP asset limits altogether and raises the state's gross income limit from 130 percent of the federal poverty level (FPL) to 200 percent FPL.[12]

*These and other policy decisions have left Massachusetts's SNAP program bloated beyond belief—setting the stage for a welfare crisis of epic proportions.*

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6. *Food and Nutrition Service, "SNAP Data Tables," U.S. Department of Agriculture (2025), https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap.*
7. *Ibid.*
8. *Author's calculations on SNAP enrollment and expenditures per 100,000 state residents in New England states using FY2025 enrollment data.*
9. *Hayden Dublois, "The Welfare State: How Massachusetts's Welfare Programs Have Grown Out-of-Control," Fiscal Alliance Foundation (2026), 4.16.2026_Massachusetts_Welfare_Study.pdf.*
10. *Food and Nutrition Service, "Massachusetts FY2024 ABAWD Waiver," U.S. Department of Agriculture (2024), https://www.fna.usda.gov/snap/abawd/waivers/2020-2024.*
11. *Food and Nutrition Service, "Supplemental Nutrition Assistance Program (SNAP) – Fiscal Year 2026 Allocations of Discretionary Exemptions for Able-Bodied Adults Without Dependents," U.S. Department of Agriculture (2026), https://www.fna.usda.gov/snap/work-requirements/policies/allocations-abawds-fy26.*
12. *Food and Nutrition Service, "Broad-Based Categorical Eligibility (BBCE)," U.S. Department of Agriculture (2026), https://www.fns.usda.gov/snap/broad-based-categorical-eligibility.*

# Error Rates for SNAP Could Lead to a $300 Million Liability for Massachusetts Taxpayers

For Massachusetts taxpayers who have paid any attention to the headlines, SNAP waste, fraud, abuse, and errors should come as no surprise. These include but are certainly not limited to:

**$1.4M**

A recent $1.4 million multi-program benefit fraud crackdown, culminating in the arrest of 15 individuals in Massachusetts, including 11 illegal immigrants[13]

**$7M**

A $7 million SNAP retailer fraud scheme in Boston[14]

**$4.1M**

$4.1 million in SNAP fraud uncovered by the Massachusetts State Auditor[15]

**$1M**

$1 million in stolen welfare benefits by a Fitchburg resident[16]

**12.49%**

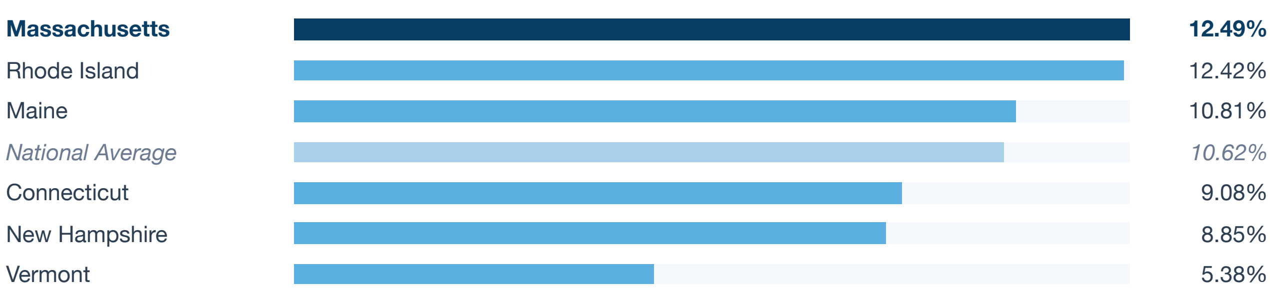
MASSACHUSETTS SNAP ERROR RATE

Source: U.S. Department of Agriculture

It is of no shock that **Massachusetts has the highest SNAP error rate in New England**, and among the highest in the nation. **At 12.49 percent, more than $1 in every $10 dollars spent on SNAP in Massachusetts is considered improper.**[17]

FIGURE 3

FY2025 SNAP Error Rates



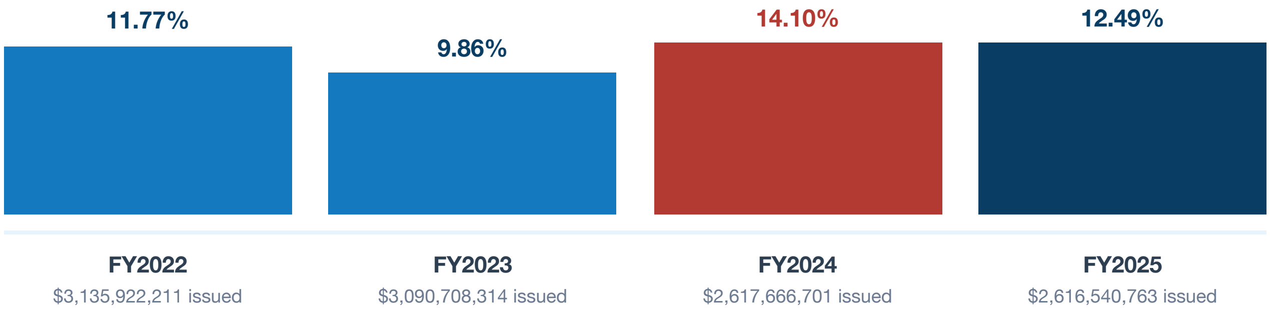

*Source: U.S. Department of Agriculture, Food and Nutrition Service, Payment Error Rates Fiscal Year 2025.*

If anything, this is a dramatic understatement of the true number of errors because of the way the SNAP error rate is calculated. Auditors are instructed to ignore certain cases of blatant fraud, such as retailer trafficking, when calculating error rates.[18] Furthermore, SNAP errors below $57 per month ($684 per year) are excluded from the error rate calculation due to statutory restrictions.[19] The federal Government Accountability Office (GAO) estimates that roughly 38 percent of SNAP payment error cases fall below this threshold, and thus are not captured in the official error rate metrics.[20] **Therefore, the true sum of all errors and fraud combined in Massachusetts is substantially higher than the reported error rate metric.**

Nevertheless, even based on this metric, it means that in just the last four fiscal years alone, Massachusetts has issued nearly **$1.4 billion** improperly in SNAP benefits, most of which occurred during Gov. Healey's tenure in office.[21]

FIGURE 4

Four years of SNAP payment errors in Massachusetts




*SNAP error rate and benefits issued by fiscal year. Cumulatively, the total value of errors paid in those four years was $1,369,738,830.*
*Source: U.S. Department of Agriculture*

Furthermore, as a result of the current 12.49 percent error rate, **Massachusetts is on track to face an annual cost sharing penalty of nearly $300 million.**[22] Under the new provisions of the 2025 reconciliation law, states with high error rates will be required to cost-share in benefits, up to 15 percent of their total benefit costs.[23] The hope is to provide state incentive to increase program integrity by giving them skin in the game. Massachusetts's error rate is high enough to trigger this 15 percent cost sharing requirement, starting in FY2028. Massachusetts could reduce its error rate in FY2026 and thus lower its cost sharing liability, but recent trends indicate that this is highly unlikely to occur. (Alternatively, if the state's error rate skyrockets to an exceptionally high level, it may face a delay in the implementation of cost sharing requirements).

POTENTIAL TAXPAYER EXPOSURE

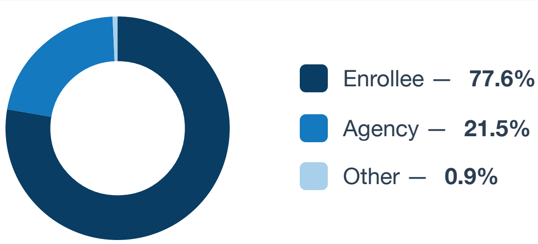
**$298.9 million**

PER YEAR IN STATE COST SHARING PENALTIES

Overwhelmingly, these payments made in error are caused by enrollees failing to report accurate information.[24]

FIGURE 5

Massachusetts SNAP Payment Errors by Responsible Entity



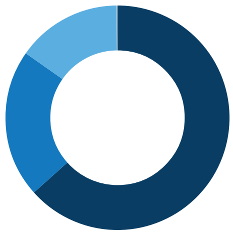

*Source: U.S. Department of Agriculture*

For example, more than half the state's SNAP errors alone are attributable to information not being reported by the enrollee, or incorrect information being reported by the enrollee.[25] The inability of the Department of Transitional Assistance (DTA) to sufficiently flag this incorrect or altogether missing information before distributing benefits is extremely concerning, since they act as the first line of defense in assuring the spending integrity of taxpayer dollars.

Additionally, most case errors are due to inaccuracies with income, such as enrollees failing to report accurate earnings or the state failing to verify earnings.[26]

FIGURE 6

Massachusetts SNAP Payment Errors by Cause



Income — **63.3%**

Deductions — **21.3%**

Non-Financial — **15.1%**

Unknown — **0.3%**

*Source: U.S. Department of Agriculture*

For example, roughly 30 percent of case errors were either due to 1) an unreported source of income or 2) an unreported change in employment status.[27]

**A significant portion of the problem is Massachusetts's use of "simplified reporting" for most enrollees, which eases the alleged paperwork burden on applicants at the expense of less rigorous requirements.** In contrast, "change reporting" requires applicants to report potential changes in circumstances that could impact their eligibility within ten days.[28]

This problem is further compounded by **lengthy certification periods**. Certification periods reflect how long a SNAP household is certified for the program before the state fully reevaluates their eligibility. According to the U.S. Department of Agriculture, SNAP certification periods in Massachusetts are, at a minimum, 12 months, and reach as long as 36 months for certain households.[29]

Lastly, the commonwealth's use of **Broad-Based Categorical Eligibility (BBCE) is a major contributing factor to its high SNAP errors for two reasons.** First, eliminating the SNAP asset limit and raising income limits through BBCE bloats program enrollment.[30] Second, once BBCE is adopted, states can use the "BBCE pathway" to confer eligibility for non-BBCE classes of enrollees, such as non-traditional categorical eligibility groups.[31] This effectively bypasses the existing SNAP architecture that would otherwise catch SNAP errors. Unsurprisingly, more than 70 percent of error cases in Massachusetts reflect households enrolled via the BBCE pathway.[32] States with BBCE also have higher administrative SNAP costs.[33]

> *"More than 70 percent of error cases in Massachusetts reflect households enrolled via the BBCE pathway."*

13. Office of Public Affairs, "Justice Department Charges 11 Illegal Aliens Among 15 in $1.4M Benefit Fraud Crackdown in Massachusetts," U.S. Department of Justice (2026), justice.gov.
14. Lance Reynolds, "Massachusetts SNAP benefit fraud scheme busted after netting nearly $7M: Feds," Boston Herald (2025), bostonherald.com.
15. Tim Dunn, "Massachusetts Auditor's Office uncovers nearly $12M in SNAP, MassHealth, other public benefits fraud," Boston Herald (2026), bostonherald.com.
16. Colleen Cronin, "Mass man implicated in alleged $1M SNAP, pandemic benefit fraud scheme," Boston Herald (2026), bostonherald.com.
17. Food and Nutrition Service, "Supplemental Nutrition Assistance Program: Payment Error Rates Fiscal Year 2025," U.S. Department of Agriculture (2026), snap-qcfy25-per.pdf.
18. Congressional Research Service, "Supplemental Nutrition Assistance Program: Errors and Fraud," U.S. Congress (2025), congress.gov.
19. Food and Nutrition Service, "Supplemental Nutrition Assistance Program: Payment Error Rates Fiscal Year 2025," U.S. Department of Agriculture (2026), snap-qcfy25-per.pdf.
20. U.S. Government Accountability Office, "Policy Changes and Calculation Methods Likely Affect Improper Payment Rates, and USDA Is Taking Steps to Help Address Recipient Fraud," U.S. Government Accountability Office (2016), gao.gov.
21. In FY2022, Massachusetts distributed $3,135,922,211 in SNAP benefits and had a 11.77 percent error rate. In FY2023, Massachusetts distributed $3,090,708,314 in SNAP benefits and had a 9.86 percent error rate. In FY2024, Massachusetts distributed $2,617,666,701 in SNAP benefits and had a 14.10 percent error rate. And in FY2025, Massachusetts distributed $2,616,540,763 in SNAP benefits and had a 12.49 percent error rate. Cumulatively, the total value of errors paid in those four years was $1,369,738,830. Author's calculations using SNAP error rates and expenditures by fiscal year. See, e.g., Food and Nutrition Service, "SNAP Data Tables," U.S. Department of Agriculture (2026), fna.usda.gov.
22. Author's calculations based on Massachusetts's FY2025 SNAP error rate and the most recent month of benefit issuances reported by the U.S. Department of Agriculture.
23. Public Law 119-21 (2025), govinfo.gov.
24. Food and Nutrition Service, "Supplemental Nutrition Assistance Program: Quality Control Annual Report Fiscal Year 2023," U.S. Department of Agriculture (2025), snap-qc-annualreportfy23.pdf.
25. Author's analysis of both FY2023 and FY2024 SNAP QC raw data.
26. Food and Nutrition Service, "Supplemental Nutrition Assistance Program: Quality Control Annual Report Fiscal Year 2023," U.S. Department of Agriculture (2025), snap-qc-annualreportfy23.pdf.
27. Author's analysis of both FY2023 and FY2024 SNAP QC raw data.
28. Food and Nutrition Service, "State Policy Options Report," U.S. Department of Agriculture (2025), snap-stateOptionsReport-17edition-120925.pdf.
29. Ibid.
30. Alli Fick and Liesel Crocker, "Eliminating BBCE Will Lower Food Stamp Payment Errors and Save Billions," Foundation for Government Accountability (2026), thefga.org.
31. Ibid.
32. Author's analysis of both FY2023 and FY2024 SNAP QC raw data.
33. Jonathan Bain, "Closing the BBCE Loophole Would Safeguard Food Stamps for the Truly Needy and Save Billions," Foundation for Government Accountability (2026), thefga.org.

# The Healey Administration Has Buried Its Head in the Sand

The Healey administration's response to the SNAP crisis has been threefold: 1) deny it exists, 2) blame it on the federal government, and 3) hire more staff to manage a broken system.

> *"That's like trying to mop up the floor while the faucet is still running, and then blaming the plumber."*

This was perhaps perfectly demonstrated by DTA's response to the Fiscal Alliance Foundation report from April of this year. In an attempted rebuttal from DTA obtained by the Fiscal Alliance Foundation, the agency claimed the report reflected a "fundamental misunderstanding of how the Department of Transitional Assistance's programs work." In reality, it is DTA that seemingly misunderstands their own policies, processes, and procedures.

Below is a line-by-line rebuttal to several of the fatuous claims made by DTA in a failed attempt to defend their poor track record.

**DTA CLAIM**

*"[The report] conflates payment error rate with fraud, two very different things."*

**REALITY**

The report accurately distinguishes the error rate from fraud. See, e.g., footnote #34 on the SNAP error rate: "This also underestimates the true extent of errors, as 1) certain fraudulent activities are excluded from the error rate calculation and 2) the error rate formula disregards all errors that have a dollar value of less than $698 per year. As a result, Massachusetts's true rate of SNAP errors is even higher."[34]

**DTA CLAIM**

*"SNAP geographic waivers were eliminated in HR1/OBBB."*

**REALITY**

It is complete misinformation to say that geographic waivers were "eliminated" in H.R.1/OBBB. As the Congressional Research Service notes, the legislation merely made it "harder" for areas of states to qualify for a waiver from the work requirements.[35] For example, waivers are still permitted in areas with unemployment rates of 10 percent or more.[36]

**DTA CLAIM**

*"The Department takes program integrity seriously. We aggressively fight fraud, waste, and abuse...Fraud cases are rare and represent a very small share (<1%) of overall SNAP spending."*

**REALITY**

Massachusetts DTA clearly does not take program integrity seriously—otherwise, it wouldn't have the worst SNAP error rate in the region. DTA continues to gaslight Massachusetts's residents by focusing only on instances of intentional benefit fraud rather than all payment errors.

**DTA CLAIM**

*"DTA requires identity verification for all programs."*

**REALITY**

Per the whistleblower referenced in the original report, caseworkers at DTA "are being discouraged from asking even the most basic and expected questions to verify identity."[37]

**DTA CLAIM**

*"DTA employs data matching to identify and verify wages, residency, out-of-state EBT transactions, incarceration records, death records, and more…[and] reports annually on Program Integrity as required by the Massachusetts Legislature, and provides additional quarterly reporting to the federal agencies that oversee the programs."*

**REALITY**

DTA does not make publicly available its use or frequency of crosschecks—which are not codified in statute, and thus may vary on a whim—nor does it appropriately post its program integrity reports.[38]

**DTA CLAIM**

*"DTA requires photos on EBT cards as required in Massachusetts law."*

**REALITY**

A substantial portion of the Massachusetts SNAP caseload is exempt from photo ID requirements, as DTA acknowledges on its website.[39]

DTA made several other inaccurate claims in its response; but due to the sheer quantity of misleading information produced by the Department, any rebuttal must be somewhat summary. Nevertheless, DTA's own apparent misunderstanding of the SNAP program is itself a serious cause for concern and potentially an explanation for the state's mismanagement of the program.

34. Hayden Dublois, "The Welfare State: How Massachusetts's Welfare Programs Have Grown Out-of-Control," Fiscal Alliance Foundation (2026), 4.16.2026_Massachusetts_Welfare_Study.pdf.
35. Congressional Research Service, "Supplemental Nutrition Assistance Program (SNAP) and Related Nutrition Programs in P.L. 119-21: An Overview," Congressional Research Service (2025), congress.gov/crs-product/R48552.
36. Public Law 119-21 (2025), govinfo.gov.
37. Tim Dunn, "Whistleblower details 'rampant' SNAP-EBT fraud in Massachusetts: 'It's just unbelievable'" Boston Herald (2026), bostonherald.com.
38. Mass.gov, "Department of Transitional Assistance legislative reports," Mass.gov (2026), mass.gov.
39. Mass.gov, "Getting your EBT Card," Mass.gov (2026), mass.gov.

# Major Reforms Are Needed to Set SNAP on the Right Path in Massachusetts

In order to address the root causes of SNAP program integrity failures, Massachusetts policymakers should consider the following reforms:

01

### Roll-back BBCE

As described above, BBCE both bloats the size of the SNAP program by eliminating the asset limit and raising the income limit, and allows the BBCE pathway to be used to confer eligibility on other enrollees without sufficient verification. Ending it would preserve resources for the truly needy and reduce case errors.

02

### Increase the frequency of certification periods

Recertifying SNAP benefits at a minimum once every 12 months (and up to once every 36 months) is effectively an invitation for improper spending. Massachusetts should make 12 months the maximum—not the minimum—and adopt more frequent certification periods for ABAWDs and households whose circumstances typically fluctuate more frequently.

03

### Ban the use of any self-attested information

In response to the Fiscal Alliance Foundation's April welfare report, DTA said that it has "greatly limited the use of self-declarations." This is insufficient. Self-declarations, or self-attestation, should never be used without verification at the time of application.

04

### Codify data crosschecks

Policymakers should cement in statute robust and frequent data crosschecks with a wide array of databases to ensure the Department actually implements them.

05

### Adopt change reporting

Rather than simplified reporting, change reporting will help require applicants to more regularly inform the Department of potentially crucial changes in circumstances more quickly.

06

### Stop abusing SNAP waivers and exemptions

Policymakers should statutorily ban the use of future geographic waivers to exempt ABAWDs from SNAP work requirements. Furthermore, the Department should commit to ending its abuse of "discretionary" exemptions from work requirements.

07

### End participation in the Elderly Simplified Application Pilot (ESAP)

ESAP is the tool that enables the Department to engage in three-year long certifications for certain populations. This risky pilot program exposes the program to the unnecessary risk of greater case errors.

08

### Consider other reforms

Policymakers should also examine bolstering and broadening EBT card identification requirements, enacting child support related disqualifications, counting all income toward eligibility in illegal immigrant households, and more, to improve program integrity.

Critically, these reforms would either 1) cost minimal resources to implement, 2) reduce bloated SNAP caseloads and therefore more than cover any increased administrative costs, or 3) more than pay for themselves through the avoidance of waste, fraud, abuse, and other payments made in error.

## Conclusion

Massachusetts's SNAP program is on a collision course with reality. The commonwealth cannot continue to do the same thing over and over and expect different results. At this point, taxpayers are being penalized for poor policy decisions while Massachusetts has cemented its reputation as among the worst states in the nation for how it spends SNAP money. The Bay State is no longer seen as a state that cares about how taxpayer money is being spent. And unless real change happens—and soon—the state's trajectory will threaten taxpayers' pocketbooks with potentially severe new cost sharing requirements.

Now more than ever, Governor Healey needs to face reality and implement reforms instead of just more spending and caseworkers. Massachusetts taxpayers are not an endless ATM machine that can fund systemic failure. The failed policies of the past must be abandoned, and commonsense SNAP program integrity reforms must be embraced.

> *"Massachusetts taxpayers are not an endless ATM machine that can fund systemic failure."*

Fiscal Alliance Foundation

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