

End SNAP Fraud to Protect New Yorkers And Their Tax Dollars

Op-Ed: We must understand how and why SNAP fraud keeps occurring to prevent further theft.

State Senator Iwen Chu

I remember when I first emigrated to the United States and what it was like to start from scratch, having few resources, and needing to work hard every day in order to get to the next rung on the ladder.

I am proud that here in New York, we value key social programs that help people bridge the gap during hard times and ensure that our most vulnerable – children, seniors and the disabled – don't go without the basic necessities. That's why I support the Supplemental Nutrition Assistance Program (SNAP), which helps keep people afloat when they need it most.

It's also why I am deeply concerned about the skyrocketing levels of fraud targeted at these programs on the taxpayer dime, with an [estimated](#) \$17 million in SNAP benefits having been reported stolen from January 2022 to October 2023 alone. That's why I have advanced key legislation that will allow us to better study the rate of fraud occurring, the tactics being employed and the steps we need to take to stop it for good.

Recent reports on the increased rate of SNAP fraud have permeated communities across the U.S., with particularly devastating instances happening right here in New York. This theft is being levied against innocent recipients who rely on these benefits to make ends meet. The electronic benefit cards are particularly susceptible, as they often don't have chips, making it easier for them to be skimmed.

And the cardholders themselves are prime targets for thieves, who after those that are the least likely to have the resources needed for remediation. Over [61,000 New Yorkers](#) filed a claim of EBT fraud over the past nine months, and some of this staggering theft is being done right here in my district.

When my office helped a constituent investigate why the funds on her benefits card were immediately depleted after the monthly deposit, we found that not only was she the victim of fraud, but that her benefits were being spent in California. This was on top of two other cases, where separate victims had approximately \$3,000 stolen from their benefits cards, with those transactions also happening outside of New York City.

The evidence for these crimes is overwhelming and include instances of [just a couple individuals](#) alone racking up tens of millions in stolen benefits. The ease and anonymity with which people are able to exploit these programs has ultimately had the biggest impact

on the people who rely on them the most, often realizing that they are the victim only when they are in the checkout line buying those essential items and having their card declined.

In the recent report from the State Comptroller, Brooklyn ranked second for highest levels of childhood poverty in the state. When people apply for SNAP, they are doing it because they need it. When they buy groceries with EBT, it's because there's a hungry mouth at home who would otherwise go without food. This is a crucial safety net to ensure that those who take a temporary fall don't permanently slip through the cracks. That's why as government officials we have a responsibility to tighten the holes in the net, ensure people aren't able to steal these benefits as easily, and face real consequences when they do.

That's why I proudly [sponsored and passed legislation](#) this session that would direct the commissioner of Social Services to study and report on the prevalence and threat of SNAP/EBT benefit fraud, and analyze the role that technology and enhanced security measures should play in preventing it. This bill would take effect immediately upon being signed into law, requiring that the report be conducted within the year. It would also help better align New York's laws with federal guidelines, to give real teeth to our enforcement mechanisms. We cannot take the appropriate next steps until we fully understand the nature of the threat. That's why this study would also help us better understand the common tactics that scammers use, as well as the main vulnerabilities in the system and how we can secure them. With this, we must also continue educating SNAP recipients of how to best protect themselves against these crimes, as well as the resources available to them if they are targeted.

At the end of the day, it's the seniors, children, low-income families and the disabled who need these benefits the most, and don't always have the tools to fight for their rights. Although stolen SNAP benefits can often be replaced, there isn't always a guarantee. Victims may go for extended periods while their case is being resolved. In those instances, even a day in delay will result in more families living in hunger. In the aftermath, some even worry about being evicted due to lack of cash benefits, and are afraid of using their SNAP cards after being scammed, never knowing when their information may be stolen again.

There is no world where they should shoulder the burden of these crimes, especially when it's hard earned taxpayer dollars that are being wasted. It's our job as lawmakers to not only make sure that our constituents receive all the benefits they are entitled to, but that we take decisive action to prevent the misuse of government funds.