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Criminals stealing money from SNAP recipients in Central Mass.: Why is it happening?

Congress intentionally excluded SNAP recipients from laws that protect electronic card users in checkout lines, said Negus.

Henry Schwan, Worcester Telegram & Gazette

Criminals are preying on low-income families who are struggling to put food on the table, and the numbers highlight the problem.

In Worcester, 245 households had a total of more than \$100,000 stolen from electronic cards issued by the government that are used to buy groceries, according to state figures from Jan. 1 through March 3.

In Fitchburg, 145 households were victimized over the same period to the tune of more than \$120,000. Leominster had 75 households that lost \$45,000.

Boston tops the list in Massachusetts, with more than 2,000 households targeted and over \$900,000 absconded.

Statewide, thieves stole \$3.6 million from 7,810 households that use the Electronic Benefit Transfer cards through the federal Supplemental Nutrition Assistance Program. The money on the cards is supplied by the federal government.

The cards are issued by the Massachusetts Department of Transitional Assistance for low-income families who qualify, and they're meant to supplement a family's nutritional needs.

"It's awful," said Jean McMurray, chief executive officer at the Worcester County Food Bank, of the thefts. Some of the victimized families come to the food bank in desperate need of provisions. McMurray said they're not turned away, even though the county food bank distributes food only to local pantries. It's not an on-site pantry.

"These people are eligible to receive the benefit, and through no fault of their own, they lost it," said McMurray. "It's sad."

How is this happening?

Victoria Negus, a policy advocate at the Massachusetts Law Reform Institute, believes national and international crime rings are stealing the money at the moment when groceries are rung up at checkout.

It's called skimming, and it happens when these cards with an electronic strip are handed over at the register. Undetected devices on a card reader at the point of sale capture the card's information and immediately deplete the entire balance, electronically whisking it away to parts unknown.

Or the cash is transferred to another card that is used to buy goods, and the thieves sell those items for cash.

Why is this happening?

Congress intentionally excluded SNAP recipients from laws that protect electronic card users in checkout lines, said Negus.

She laid out the timeline.

It started with the 1978 Electronic Fund Transfer Act that established legal protections for electronic card users at checkout that excluded SNAP.

The exclusion continued with the 1996 Welfare Reform Act. As technology advanced with credit and debit cards that have protective chips, and contactless chips that only require a card be tapped at checkout, SNAP cards don't have these protections.

In December 2022, Congress authorized the states to replace most stolen SNAP funds with federal dollars. Separate legislation allowed reimbursement that covered Oct. 1, 2022, to Sept. 30, 2024.

Congress extended the coverage through Dec. 20, 2024, and that's when it stopped.

A bipartisan bill to keep the U.S. government funded through mid-March extended reimbursement, said Negus. However, the bill died after then President-elect Donald Trump and Elon Musk said the legislation was a massive spending giveaway.

The measure that Congress passed on Dec. 21 to avert a government shutdown removed reimbursement for stolen SNAP funds. As a result, Massachusetts spent \$800,000 after Dec. 20 to reimburse SNAP families victimized by criminals, said Negus. That money pot ran dry in January.

What is the solution?

Some feel the only fair way to go is to add protective chip technology to SNAP cards, just like the chips on credit and debit cards.

Casey Burns, director at the Coalition for a Healthy Greater Worcester, sees it that way. Burns said SNAP recipients getting ripped off are being told to constantly change the personal identification number on their cards to ward off thieves, check their benefits online to make sure the cash balance hasn't been attacked, and be on the lookout for skimming equipment at the register.

Those suggestions might help, but Burns said it's time to put chips on the cards. "It's like a bottomless pit, because skimmers are finding more ways to steal more money. If you don't have the technology to protect people, then it will keep happening."

Gov. Maura Healey proposed \$15.5 million in her supplemental fiscal 2025 budget to put chips on SNAP cards. Roughly half the total would be reimbursed by the federal government. However, that reimbursement may not be guaranteed, as some analysts believe Republican lawmakers will look to cut SNAP funds as one way to trim \$2 trillion from the federal budget.

The problem with Healey's proposal, said Negus, is it takes months to get the chip cards made and distributed to the 665,000 Massachusetts households, or more than 1 million people, that receive SNAP benefits. That's time that many families don't have, said Negus, because they're skipping meals, not paying bills and using rent money to pay for food because of the money stolen from cards.

Some state lawmakers are trying to move the needle. State Sen. Robyn Kennedy, D-Worcester, filed a bill that calls for the state to fully reimburse stolen SNAP funds beyond what the federal government might cover.

State Rep. Sally Kerans, D-13th Essex, filed a similar bill. She also added an amendment to the proposed fiscal 2026 state budget, according to Negus, that includes \$10 million to cover the cost of stolen SNAP funds.

In the meantime, there are two ways to prevent theft, but Negus said they're not ideal because they're a little clunky and time-consuming.

One is for card users to create a new security PIN after every purchase or when a new card is issued to keep the thieves off-balance. Do it quickly, said Negus, because all it takes is seconds for crooks to drain a card's balance.

Another is to unlock the card before each use and then immediately lock it after a purchase. This is done through a mobile application operated by the state Department of Transitional Assistance.

Negus tells families these steps can protect them, but she believes it's time for the government to solve this problem.

"It's imperative that the government finds a better way to protect SNAP families, because the government is the reason this is ongoing. Criminals are the reason it's happening."

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