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A Quick Guide to SNAP Eligibility and Benefits

Most families and individuals who meet the program's income guidelines are eligible for the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program). The size of a family's SNAP benefit is based on its income and certain expenses. This paper provides a short summary of SNAP eligibility and benefit calculation rules that are in effect for federal fiscal year 2023, which began in October 2022.

Congress and the U.S. Department of Agriculture (USDA) have temporarily modified SNAP eligibility and benefits in response to the COVID-19 pandemic. The changes that remain in effect as of October 2022 also are described below.

Separately, in 2021 USDA revised the Thrifty Food Plan (TFP), which raised SNAP benefit levels beginning in October 2021 (and in future years). (See box, "Several Major Factors Have Affected SNAP Benefits in Recent Years," for how these changes have affected SNAP.)

How to Find Out If You Can Get Help From SNAP

If you would like help from SNAP, contact your local human services office. The staff there will work with you to find out if you qualify.

- [Find the telephone number for your state's office](#)
- [Find your state's SNAP website](#)

Notes: SNAP is often referred to by its former name, the Food Stamp Program. Your state may use a different name.

SNAP has [special rules](#) following natural disasters.

Determining Eligibility

Under federal rules, to be eligible for benefits a household's¹ income and resources must meet three tests:²

- *Gross monthly income* — that is, household income before any of the program's deductions are applied — generally must be at or below 130 percent of the poverty line. For a family of three, the poverty line used to calculate SNAP benefits in federal fiscal year 2023 is \$1,920 a month. Thus, 130 percent of the poverty line for a three-person family is \$2,495 a month, or about \$29,940 a year. The poverty level is higher for bigger families and lower for smaller families.³
- *Net income*, or household income after deductions are applied, must be at or below the poverty line.
- *Assets* must fall below certain limits: households without a member who is age 60 or older or who has a disability must have assets of \$2,750 or less, and households with such a member must have assets of \$4,250 or less.⁴

What counts as income? SNAP counts cash income from all sources, including earned income (before payroll taxes are deducted) and unearned income, such as cash assistance, Social Security, unemployment insurance, and child support.

What counts as an asset? Generally, resources that could be available to the household to purchase food, such as amounts in bank accounts, count as assets. Items that are not accessible, such as the household's home, personal property, and retirement savings, do not count. Most automobiles do not count.⁵ States have the option to relax the asset limits, and most have done so.

Who is not eligible? Some categories of people are not eligible for SNAP regardless of their income or assets, such as individuals who are on strike, all people without a documented immigration status,

¹ A "household" for SNAP consists of individuals who live together in the same residence and who purchase and prepare food together.

² This paper presents the rules for 48 states and the District of Columbia. Alaska, Hawai'i, Guam, and the Virgin Islands participate in SNAP but are subject to different eligibility, benefit, and deduction levels. Puerto Rico, American Samoa, and the Commonwealth of the Northern Mariana Islands do not participate in the regular program but instead receive a capped block grant for nutrition assistance. Many program rules are adjusted annually for inflation; for previous fiscal years' levels, see <https://www.fns.usda.gov/snap/cost-living-adjustment-cola-information>.

³ Households with members who are older adults or have a disability and households that are "categorically eligible" for SNAP because they participate in another economic security program — such as Temporary Assistance for Needy Families or Supplemental Security Income — are not subject to the gross income test.

⁴ The income and asset limits do not apply to households that are categorically eligible for SNAP. See U.S. Department of Agriculture, "Broad-Based Categorical Eligibility (BBCE)," June 9, 2022, <https://www.fns.usda.gov/snap/broad-based-categorical-eligibility>, for a list of states that have lifted the income and/or asset tests for most of the caseload by expanding categorical eligibility.

⁵ Federal SNAP rules count the market value of most vehicles above a dollar threshold (currently \$4,650) toward the asset limit, but states have significant flexibility to apply less restrictive vehicle asset rules and every state has adopted this flexibility.

some students attending college more than half time,⁶ and certain immigrants who are lawfully present.⁷ Unemployed adults aged 18 to 49 without children in the home who do not have disabilities are limited to three months of SNAP benefits every three years in many areas of the country, and states have broad authority to extend work requirements to many other SNAP households. (See box, “The Three-Month Time Limit.”)

The Three-Month Time Limit

Many adults without dependents need to meet certain requirements to remain eligible for SNAP

Individuals who are age 18 or over and under 50 are limited to three months of SNAP benefits every three years unless they are working or in a work or training program at least 20 hours a week. Some individuals are exempt from this requirement, such as those who live with children in the household, those determined to be physically or mentally unfit for work, pregnant, and others determined to be exempt from the three-month time limit.

In response to the pandemic, Congress suspended the three-month time limit until the month after the federal public health emergency ends.^a In addition, some states with mandatory training or job search requirements have temporarily suspended them.

When the three-month time limit is in effect, the law allows states to suspend it in areas with high and sustained unemployment. Prior to the pandemic, the time limit applied in at least a portion of the state in most states. More information on the time limit generally is available at <http://www.fns.usda.gov/snap/able-bodied-adults-without-dependents-abawds>. For detailed eligibility requirements in a given state, consult the [state SNAP agency](#).

^a The time limit is not suspended in the few states that have pledged to provide 20 hours of qualifying work activity for every adult subject to this rule.

Calculating Benefit Amounts

SNAP expects families receiving benefits to spend 30 percent of their net income on food. Families with no net income receive the maximum benefit, which is tied to the cost of USDA’s Thrifty Food Plan (TFP), a diet plan intended to provide adequate nutrition consistent with the Dietary Guidelines for Americans that low-income households can purchase and prepare, assuming they take significant steps to stretch their food budget. In August 2021, USDA announced a long-overdue update to the TFP that raised SNAP benefits and helps millions of families afford a healthy, nutritious diet.

⁶ In response to the pandemic, Congress temporarily created new exemptions to the general rule that makes many college students ineligible for SNAP.

⁷ In general, lawfully present immigrant children, refugees, and asylees, and qualified immigrant adults who have been in the U.S. for at least five years, are eligible for SNAP. In some cases, the income and resources of the immigrant’s sponsor count toward the immigrant’s eligibility. For detailed information on non-citizens’ eligibility for SNAP, see <http://www.fns.usda.gov/snap/snap-policy-non-citizen-eligibility>.

For households with net income, the monthly SNAP benefit equals the maximum benefit for that household size minus the household’s expected contribution of 30 percent of its net income.⁸ During the pandemic these benefit calculation rules were suspended temporarily because of emergency allotments (EAs), which provided all households with maximum SNAP benefits and remain in effect in many states.⁹

TABLE 1

SNAP Benefits by Household Size

Household Size	Maximum Monthly Benefit, Fiscal Year 2023	Estimated Average Monthly Benefit, Fiscal Year 2023*
1	\$281	\$197
2	\$516	\$377
3	\$740	\$586
4	\$939	\$718
5	\$1,116	\$842
6	\$1,339	\$981
7	\$1,480	\$1,062
8	\$1,691	\$1,282
Each additional person	\$211	

* Estimated average benefits are based on fiscal year 2019 SNAP Quality Control Household Characteristics data, the most recent data with this information, adjusted to incorporate the updated maximum benefits for fiscal year 2023. During the public health emergency, most states have provided households with emergency allotments (EAs), or the maximum benefit for their household size. As of April 2021, states provided households with additional EA benefits equal to the larger of \$95 or the difference between the maximum benefit for the household size and the original benefit. The estimated average benefits here are for the regular SNAP benefit rules and do not include EAs.

Source: “SNAP – Fiscal Year 2023 Cost-of-Living Adjustments,” USDA, August 9, 2022, <https://www.fns.usda.gov/snap/fy-2023-cola>. SNAP benefits in Alaska, Hawai’i, Guam, and the Virgin Islands are higher than in the other 48 states and Washington, D.C. because income eligibility standards, maximum benefits, and deduction amounts are different in those states and territories.

Table 1 shows the maximum SNAP benefit levels in fiscal year 2023 for households of different sizes and estimated average benefits (without the temporary pandemic-related increases, which still are in effect in many states.) For example, consider a family of three: if that family had no income, it would receive the maximum benefit of \$740 per month; if it had \$600 in net monthly income, it would receive the maximum benefit (\$740) minus 30 percent of its net income (30 percent of \$600 is \$180), or \$560. On average, SNAP households received about \$240 a month in fiscal years 2019 and

⁸ Eligible households with one or two members qualify for at least a “minimum benefit,” which is \$23 in fiscal year 2023 for 48 states and the District of Columbia (with higher amounts for Alaska, Hawai’i, Guam, and the Virgin Islands).

⁹ All states have provided EAs, which Congress authorized in March 2020, and, as of the summer of 2022 all but 16 states continued to provide them. USDA may approve states to provide EAs for as long as the federal government has declared a public health emergency and the state has issued an emergency or disaster declaration. In states providing EAs, all households receive the maximum benefit for their household size; if the difference between the maximum benefit and the household’s original benefit under the SNAP benefit formula is less than \$95, then the household’s EA is increased by no lower than \$95. See USDA, “USDA Increases Emergency SNAP Benefits for 25 million Americans; Ensures COVID-19 Relief Reaches Those Struggling the Most,” April 1, 2021, <https://www.fns.usda.gov/news-item/usda-006421>.

2020, prior to the pandemic and the TFP increase. The average SNAP benefit per person was about \$121 per month, which worked out to about \$4.00 per person per day.¹⁰ Since April 2020 average SNAP benefits have been higher because of legislation that provided temporary increases during the COVID-19 public health emergency. In fiscal year 2023, after the likely end of temporary measures, we estimate SNAP benefits per person will average about \$186 per month, or \$6.10 per person per day, reflecting the higher TFP and the effects of recent inflation in food prices.¹¹ (See box “Several Major Factors Have Affected SNAP Benefits in Recent Years.”)

¹⁰ These figures represent the benefit calculation once the EAs expire. The average monthly SNAP benefits per household and per person reported here for fiscal years 2019 and 2020 are based on monthly data from October 2018 through February 2020 (as of September 2022).

¹¹ Estimated average benefits are based on a CBPP analysis of SNAP household characteristics data for fiscal year 2019 with income and expenses inflated to fiscal year 2023 dollars and SNAP benefit parameters for fiscal year 2023 applied. About 65 percent of the increase from the pre-pandemic \$4.00 figure is due to the TFP revision; about 35 percent is due to inflation.

Several Major Factors Have Affected SNAP Benefits in Recent Years

SNAP benefits are adjusted annually in October to account for inflation. Typically those changes are relatively minor. In recent years however, SNAP households have experienced significant adjustments in their SNAP benefits:

First, Congress enacted two temporary benefit increases in response to increased hardship during the COVID-19 public health emergency.

- One already ended — a temporary 15 percent increase in SNAP benefits established by the December 2020 COVID-19 relief bill (and extended by the American Rescue Plan) expired at the end of September 2021.
- The second, emergency allotments, will end when the federal public health emergency or individual state emergency designation ends. Households receiving SNAP will experience a substantial cut in their benefits at that time, though the timing depends on the trajectory of the public health emergency and state policy decisions. (Sixteen states already ended the emergency allotments as of summer 2022.)

Second, USDA's revision to the TFP, which is used to set the amount of food assistance households participating in SNAP receive, enables the program to provide benefits that more accurately reflect the cost of a healthy diet. Congress directed USDA to undertake this science-driven update to the TFP in the bipartisan 2018 farm bill. This long-overdue update went into effect in October 2021 and raised maximum SNAP benefits by 21 percent in fiscal year 2022 and going forward compared to what they otherwise would have been.^a

Third, food prices rose rapidly starting in the fall of 2021. SNAP benefit levels (as well as several other program rules) are adjusted annually for inflation in October. As a result, this year SNAP maximum benefits are increasing more than 12 percent so their purchasing power does not erode because of higher food prices.

Bottom line: Households are seeing a large increase in SNAP benefits in October 2022 to account for higher food prices, but most SNAP households will see a substantial cut in their benefits, likely later in fiscal year 2023, when emergency allotments end. SNAP benefits after that cut takes effect will, however, be higher than they otherwise would have been without USDA's TFP update.

^a Joseph Llobrera, Matt Saenz, and Lauren Hall, "USDA Announces Important SNAP Benefit Modernization," CBPP, August 25, 2021, <https://www.cbpp.org/research/food-assistance/usda-announces-important-snap-benefit-modernization>.

Deductions play an important role in determining SNAP benefits. They reflect the fact that not all of a household's income is available for purchasing food; some must be used to meet other needs. In determining available (or net) income, the program allows the following deductions from a household's gross monthly income:

- *standard deduction* to account for basic unavoidable costs;¹²
- *earnings deduction* equal to 20 percent of earnings (this accounts for work-related expenses and payroll taxes, while also acting as a work incentive);

¹² The standard deduction varies by household size. For example, in 48 states and D.C., it is \$193 for households of one to four members and \$225 and \$258 for households with five and with six or more members, respectively (fiscal year 2023).

- *dependent care deduction* for the out-of-pocket child care or other dependent care expenses that are necessary for a household member to work or participate in education or training;
- *child support deduction* for any legally obligated child support that a household member pays;¹³
- *medical expense deduction* for out-of-pocket medical expenses greater than \$35 a month that a household member who is an older adult or has a disability incurs;¹⁴ and
- *excess shelter deduction*, set at the amount by which the household's housing costs (including utilities¹⁵) exceed half of its net income after all other deductions. For example, the excess shelter deduction in 48 states and D.C. is limited to \$624 in 2023 unless at least one household member is an older adult or has a disability.¹⁶

All SNAP households can receive the standard deduction. Over two-thirds (70 percent) of SNAP households claim the shelter deduction, while about 30 percent of households (and more than half of households with children) claim the earnings deduction. By contrast, the dependent care, child support, and medical expense deductions are claimed by small shares of all SNAP households: 3 percent, 2 percent, and 6 percent, respectively.¹⁷ (For an example of how deductions affect benefit levels, see box, “Example: Calculating a Household’s Monthly SNAP Benefits.”)

¹³ Some states have replaced the deduction for child support payments with an income exclusion in the same amount under a state option from the 2002 farm bill.

¹⁴ There is evidence that suggests this deduction is underutilized. See Ty Jones, “SNAP’s Excess Medical Expense Deduction: Targeting Food Assistance to Low-Income Seniors and Individuals With Disabilities,” CBPP, August 20, 2014, <http://www.cbpp.org/research/snaps-excess-medical-expense-deduction>.

¹⁵ To simplify SNAP benefit calculations, states are permitted to add a “standard utility allowance” to a household’s other housing costs and use the resulting sum when determining the family’s shelter deduction, rather than requiring verification of actual utility expenses.

¹⁶ For a detailed analysis of the shelter deduction, see Dorothy Rosenbaum, Daniel Tenny, and Sam Elkin, “The Food Stamp Shelter Deduction: Helping Households with High Housing Burdens Meet Their Food Needs,” CBPP, June 2002, <http://www.cbpp.org/7-1-02fs.pdf>.

¹⁷ CBPP analysis of the 2019 SNAP Quality Control Household Characteristics data.

Example: Calculating a Household's Monthly SNAP Benefits

Consider a family of three with one full-time, minimum-wage worker, two children, dependent care costs of \$54 a month, and shelter costs of \$1,092 per month.^a

- **Step 1 – Gross Income:** The federal minimum wage is currently \$7.25 per hour. Full-time work at this level yields monthly earnings of \$1,257.
- **Step 2 – Net Income for Shelter Deduction:** Begin with the gross monthly earnings of \$1,257. Subtract the standard deduction for a three-person household (\$193), the earnings deduction (20 percent times \$1,257 or \$251), and the child care deduction (\$54). The result is \$759 (Countable Income A).
- **Step 3 – Shelter Deduction:** Begin with the shelter costs of \$1,092. Subtract half of Countable Income A (half of \$759 is \$380) for a result of \$712. Because there is a shelter deduction cap of \$624, the shelter deduction for this household is \$624.
- **Step 4 – Net Income:** Subtract the shelter deduction (\$624) from Countable Income A (\$759) for a result of \$135.
- **Step 5 – Family's Expected Contribution Toward Food:** 30 percent of the household's net income (\$135) is about \$41.
- **Step 6 – SNAP Benefit:** The maximum benefit in 2023 for a family of three is \$740. The maximum benefit minus the household contribution (\$740 minus \$41) equals about \$699. The family's monthly SNAP benefit is \$699.^b

^a The dependent care costs in this example represent the median co-payment that states required in their child care assistance programs in 2021 for a family of three at the poverty line with one child in child care, according to the National Women's Law Center report, "At the Crossroads: State Child Care Assistance Policies 2021," <https://nwlc.org/resource/at-the-crossroads-state-child-care-assistance-policies-2021/>. The assumption of \$1,092 for shelter costs represents median shelter expenses in 2019 for working families earning at least \$500 per month with three members, including two children, based on a CBPP analysis of the 2019 SNAP Quality Control data, inflated to fiscal year 2023 dollars.

^b Calculations are rounded. This calculation shows the regular SNAP benefit formula, without emergency allotments. Under the temporary emergency allotment policy, which has ended in some states, a household receives the maximum benefit for its household size. If the difference between the maximum benefit and its original benefit is less than \$95, then the household's emergency allotment is increased to not less than \$95. For this household, the difference between the maximum benefit (\$740) and its original benefit (\$699) is \$41. Because \$41 is less than \$95, the household receives an additional \$54 for a total of \$95 in emergency allotments, and a total benefit of \$794.