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 2022, which began in October 2021.

Recent Changes to SNAP Benefits and Eligibility

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 2021 are described below.

Separately, in August 2021 USDA announced a revision of the Thrifty Food Plan, which raised SNAP benefit levels beginning in October 2021 (and in future years).1 (See Box, “Households Will See Modest Increase in SNAP Benefits in October 2021” for how the expected changes will affect SNAP in October.)

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**Determining Eligibility**

Under federal rules, to be eligible for benefits a household’s income and resources must meet three tests: 3

- **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 2022 will be $1,830 a month. Thus, 130 percent of the poverty line for a three-person family will be $2,379 a month, or about $28,550 a year. The poverty level is higher for bigger families and lower for smaller families. 4

- **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 elderly (age 60 or older) or who has a disability must have assets of $2,500 or less, and households with such a member must have assets of $3,750 or less. 5

*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. 6 States have the option to relax the asset limits, and many 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 unauthorized immigrants, some students.

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2 A “household” for SNAP consists of individuals who live together in the same residence and who purchase and prepare food together.

3 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 somewhat different eligibility, benefit, and deduction levels. Puerto Rico does not participate in the regular program but instead receives a 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.

4 Households with members who are elderly 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.

5 The income and asset limits do not apply to households that are categorically eligible for SNAP. See https://fns-prod.azureedge.net/sites/default/files/resource-files/BBCE%20States%20Chart%20%28July%202021%29.pdf for a list of states that have lifted the income and/or asset tests for most of the caseload by expanding categorical eligibility.

6 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.
attending college more than half time, and certain lawfully present immigrants. Unemployed adults 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 over age 18 and under 50 are limited to three months of SNAP benefits out of every three years unless they are working or in a work or training program 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 women, and others determined to be exempt from SNAP work requirements.

In response to the COVID-19 pandemic, Congress suspended the three-month time limit until the month after the federal public health emergency ends. 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](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.  

*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 the 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 will raise SNAP benefits and help millions of families afford a healthy, nutritious diet. (See Box, “Households Will See Modest Increase in SNAP Benefits in October 2021.”)

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 their net income. During the pandemic these benefit calculation rules have been suspended temporarily because of

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

8 In general, lawfully present immigrant children, refugees, and asylees, and qualified legal immigrant adults who have been in the United States 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](http://www.fns.usda.gov/snap/snap-policy-non-citizen-eligibility).

9 Eligible households with one or two members qualify for at least a “minimum benefit,” which is $20 in fiscal year 2022.
emergency allotments (EAs), which raised most households’ SNAP benefits to at least the maximum and remain in effect in most states.\textsuperscript{10}

Table 1 shows the maximum SNAP benefit levels in fiscal year 2022 for households of different sizes and estimated average benefits (without the temporary pandemic-related increases that still are in effect in most states but will likely end in fiscal year 2022.) For example, consider a family of three: if that family had no income, it would receive the maximum benefit of $658 per month; if it had $600 in net monthly income, it would receive the maximum benefit ($658) minus 30 percent of its net income ($180), or $478. On average, SNAP households received about $240 a month in fiscal years 2019 and 2020, prior to the pandemic and the TFP increase. The average SNAP benefit per person was about $121 per month, which worked out to less than $1.40 per person per meal.\textsuperscript{11}

\begin{table}[h]
\centering
\caption{SNAP Benefits by Household Size}
\begin{tabular}{|l|c|c|}
\hline
Household Size & Maximum Monthly Benefit, Fiscal Year 2022 & Estimated Average Monthly Benefit, Fiscal Year 2022* \\
\hline
1 & $250 & $175 \\
2 & $459 & $334 \\
3 & $658 & $520 \\
4 & $835 & $638 \\
5 & $992 & $748 \\
6 & $1,190 & $869 \\
7 & $1,316 & $941 \\
8 & $1,504 & $1,137 \\
Each additional person & & $188 \\
\hline
\end{tabular}
\end{table}

\textsuperscript{*}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 2022. During the public health emergency, states providing emergency allotments (EAs) will provide households with additional 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.


\textsuperscript{10} All states have provided EAs, which Congress authorized in March 2020 and all but a handful of states continue to provide. 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.

\textsuperscript{11} These figures represent the benefit calculation once the emergency allotments 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 2021). These reflect participation prior to the COVID-19 global pandemic. Average benefits during the pandemic are substantially higher because of legislation that provided temporary increases. See https://www.fns.usda.gov/pl/supplemental-nutrition-assistance-program-snap.
Households Will See Modest Increase in SNAP Benefits in October 2021

The USDA’s recent revision to the TFP, which is used to set the amount of food assistance households participating in SNAP receive, is enabling 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 raised maximum SNAP benefits by 21 percent this year and going forward compared to what they otherwise would have been, but SNAP households will see a smaller immediate increase in their benefits when this takes effect in October 2021. That’s because 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. Thus, most SNAP households’ benefits will rise only modestly in October.

Another important consideration for SNAP households is that a second SNAP pandemic relief measure, emergency allotments, will end when the COVID-19 federal public health emergency or individual state emergency designation ends. Households receiving SNAP will experience a substantial cut in their SNAP benefits at that time, though the timing depends on the trajectory of the public health emergency and state policy decisions.

Bottom line: In October 2021, SNAP households in most states will see a benefit increase in the amount shown in the table below as the temporary 15 percent increase ends and the TFP increase takes effect. Most SNAP households will see a substantial cut in their SNAP benefits when emergency allotments end. SNAP benefits after that cut takes effect will, however, be higher than they otherwise would have been without the USDA’s TFP update.

SNAP Benefit Increase for October 2021 for States With Emergency Allotments, Monthly, by Household Size

<table>
<thead>
<tr>
<th>Household Size</th>
<th>SNAP benefit increase in October 2021 compared to September 2021, per household</th>
<th>Per-person increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$16</td>
<td>$16.00</td>
</tr>
<tr>
<td>2</td>
<td>$29</td>
<td>$14.50</td>
</tr>
<tr>
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<td>$14.00</td>
</tr>
<tr>
<td>4</td>
<td>$53</td>
<td>$13.25</td>
</tr>
<tr>
<td>5</td>
<td>$63</td>
<td>$12.60</td>
</tr>
</tbody>
</table>

Each additional person: About $12

These are the amounts for households that live in states with EAs in place in September and October 2021 and where the state is not taking into account any other changes in the household’s circumstances during these months. A few states no longer are providing EAs, and the change in SNAP benefits from September to October will be slightly different in those states. Alaska, Hawaii, Guam, and the Virgin Islands have different maximum benefits and the amounts will be different in those states.


The change for most households in the handful of states that no longer are providing emergency allotments will be about the same as the amounts shown, but could be slightly different due to other program adjustments affecting households’ benefits that are going into effect at the same time. The biggest difference in those states is that SNAP benefits for households that received the minimum allotment of $16 in September 2021 will receive only an additional $4.
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:

- a **standard deduction** to account for basic unavoidable costs;\(^{12}\)
- an **earnings deduction** equal to 20 percent of earnings (this accounts for work-related expenses and payroll taxes, while also acting as a work incentive);
- a **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;
- a **child support deduction** for any legally obligated child support that a member of the household pays;\(^{13}\)
- a **medical expense deduction** for out-of-pocket medical expenses greater than $35 a month that a household member who is elderly or has a disability incurs;\(^{14}\)
- an **excess shelter deduction**, set at the amount by which the household’s housing costs (including utilities\(^{15}\)) exceed half of its net income after all other deductions. The excess shelter deduction is limited to $597 in 2022 unless at least one member of the household is elderly 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 Benefits.”)

\(^{12}\) The standard deduction varies by household size. In 2022 it is $177 for households of one to three members and $184, $215, and $246 for households with four, five, and six or more members, respectively.

\(^{13}\) 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.


\(^{15}\) 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.


\(^{17}\) 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 $78 a month, and shelter costs of $992 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 $1,256.

- **Step 2 — Net Income for Shelter Deduction:** Begin with the gross monthly earnings of $1,256. Subtract the standard deduction for a three-person household ($1,177), the earnings deduction (20 percent times $1,256 or $251), and the child care deduction ($78). The result is $750 (Countable Income A).

- **Step 3 — Shelter Deduction:** Begin with the shelter costs of $992. Subtract half of Countable Income A (half of $750 is $375) for a result of $617. Because there is a shelter deduction cap of $597, the shelter deduction for this household is $597.

- **Step 4 — Net Income:** Subtract the shelter deduction ($597) from Countable Income A ($750) for a result of $153.

- **Step 5 — Family’s Expected Contribution Toward Food:** 30 percent of the household’s net income ($133) is about $46.

- **Step 6 — SNAP Benefit:** The maximum benefit in 2022 for a family of three is $658. The maximum benefit minus the household contribution ($658 minus $40) equals about $618. The family’s monthly SNAP benefit is $612.\(^b\)


\(^b\) Calculations are rounded. This calculation shows the regular SNAP benefit formula, without emergency allotments. Under the temporary emergency allotment policy, which has ended in a few states and is expected to end in all states during fiscal year 2022, a household receives the maximum benefit for its household size. If the difference between the maximum benefit and their 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 ($658) and its original benefit ($612) is $46. Because $46 is less than $95, the household receives an additional $49 for a total $95 in emergency allotment, and a total benefit of $713.