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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.

### Determining Eligibility

Under federal rules, to be eligible for benefits a household's<sup>1</sup> income and resources must meet three tests:<sup>2</sup>

- *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 2018 is \$1,702 a month. Thus, 130 percent of the poverty line for a three-person family is \$2,213 a month, or about \$26,600 a year. The poverty level is higher for bigger families and lower for smaller families.<sup>3</sup>
- *Net income*, or household income after deductions are applied, must be at or below the poverty line.

### 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](#)
- [Find out quickly if you may qualify](#)

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.

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

<sup>2</sup> This paper presents the rules for 48 states and the District of Columbia that will be in effect for federal fiscal year 2018, beginning in October 2017. Alaska, Hawaii, 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 [www.fns.usda.gov/snap/government/cola.htm](http://www.fns.usda.gov/snap/government/cola.htm).

<sup>3</sup> Households with elderly or disabled members and households that are "categorically eligible" for SNAP because they receive public assistance — such as Temporary Assistance for Needy Families (TANF) or Supplemental Security Income (SSI) — are not subject to the gross income test.

- *Assets* must fall below certain limits: households without an elderly or disabled member must have assets of \$2,250 or less, and households with an elderly or disabled member must have assets of \$3,500 or less.<sup>4</sup>

*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.<sup>5</sup> States have the option to relax the asset limits, and many have done so.

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## The Three-Month Time Limit

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

A provision in the 1996 welfare reform law limited individuals who are over age 18 and under 50 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.

The law allows states to suspend the three-month limit in areas with high and sustained unemployment; many states qualified due to the Great Recession and its aftermath and waived the time limit throughout the state through 2015. However, as unemployment rates fell, fewer areas across the country qualified for statewide waivers. In all but a few states, the time limit was in effect in some or all of the state by January 2016. CBPP estimates that at least 500,000 individuals lost eligibility over the course of 2016.

The time limit continues to apply 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](#).

*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, and certain lawfully

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<sup>4</sup> The income and asset limits do not apply to households that are categorically eligible for SNAP. See <http://www.fns.usda.gov/broad-based-categorical-eligibility-chart> for a list of states that have lifted the income and/or asset tests for most of the caseload by expanding categorical eligibility.

<sup>5</sup> 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.

present immigrants.<sup>6</sup> Unemployed childless adults who do not have disabilities are limited to three months of SNAP benefits every three years in many areas of the country. (See box.)

## 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 Department of Agriculture’s Thrifty Food Plan (TFP), a diet plan intended to provide adequate nutrition at a minimal cost. For all other households, the monthly SNAP benefit equals the maximum benefit for that household size minus the household’s expected contribution.<sup>7</sup>

Due to the effect of lower food prices on the TFP in recent years, the maximum benefit is lower (by about \$2 to \$3 per person per month) in 2018.<sup>8</sup> Not all households receive the maximum benefit, and other parts of the benefit calculation (including deductions discussed below) will rise next year to reflect inflation in other parts of the economy, so not all SNAP households will experience the same benefit reduction. Close to three-quarters of households will see a modest reduction of about \$4 per month on average; the rest will have no change or a modest increase.

Table 1 shows the maximum SNAP benefit levels in fiscal year 2018 for households of different sizes. Take as an example a family of three: if that family had no income, it would receive the maximum benefit of \$504 per month; if it had \$600 in net monthly income, it would receive the maximum benefit (\$504) minus 30 percent of its net income (30 percent of \$600 is \$180), or \$324. On average, SNAP households currently receive about \$253 a month. The average SNAP benefit per person is about \$125 per month, which works out to about \$1.40 per person per meal.<sup>9</sup>

TABLE 1

### SNAP Benefits by Household Size

Household Size	Maximum Monthly Benefit, Fiscal Year 2018	Estimated Average Monthly Benefit, Fiscal Year 2017 <sup>1</sup>
1	\$192	\$142
2	\$352	\$253
3	\$504	\$379
4	\$640	\$465
5	\$760	\$556
6	\$913	\$657
7	\$1,009	\$697

<sup>6</sup> 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 legal immigrants’ eligibility for SNAP, see <http://www.fns.usda.gov/snap/snap-policy-non-citizen-eligibility>.

<sup>7</sup> Eligible households with one or two members qualify for at least a “minimum benefit,” which is \$15 in fiscal year 2018.

<sup>8</sup> Maximum benefits will go up in Hawaii and will fall by larger amounts in Alaska, Guam, and the Virgin Islands.

<sup>9</sup> This is the average from October 2016-June 2017, the most recent months of data available for fiscal year 2017.

TABLE 1

**SNAP Benefits by Household Size**

Household Size	Maximum Monthly Benefit, Fiscal Year 2018	Estimated Average Monthly Benefit, Fiscal Year 2017 <sup>1</sup>
8	\$1,153	\$870
Each additional person	\$144	

<sup>1</sup> Estimated average benefits are based on FY 2015 SNAP Quality Control Household Characteristics data, the most recent data with this information. SNAP benefit levels are based on the cost of the Agriculture Department's Thrifty Food Plan (TFP), which reflects the minimal cost of a bare-bones, nutritionally adequate diet. Because of low food price inflation, SNAP maximum benefits are the same for fiscal years 2015 through 2017. As a result, average SNAP benefits in 2017 will be very close to 2015's levels. Due to declines in the TFP, SNAP's maximum benefit will fall (by about \$2 to \$3 per person) in nearly every state in 2018, except for Hawaii, where the maximum benefit will go up, and Alaska, Guam, and the Virgin Islands, where maximum benefits will go down but by larger amounts.

Source: U.S. Department of Agriculture, "SNAP Fiscal Year 2018 Cost-of-Living Adjustments," [https://fns-prod.azureedge.net/sites/default/files/snap/SNAP\\_Fiscal\\_Year\\_2018\\_Cost\\_of\\_Living\\_Adjustments.pdf](https://fns-prod.azureedge.net/sites/default/files/snap/SNAP_Fiscal_Year_2018_Cost_of_Living_Adjustments.pdf). SNAP benefits in Alaska, Hawaii, Guam, and Virgin Islands are higher than in the other 48 states and DC because income eligibility standards, maximum benefits, and deduction amounts are different in those states and territories.

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;<sup>10</sup>
- 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;<sup>11</sup>
- 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;<sup>12</sup> and

<sup>10</sup> The standard deduction varies by household size. In 2018 it is \$160 for households of one to three members and \$170, \$199, and \$228 for households with four, five, and six or more members, respectively.

<sup>11</sup> 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.

<sup>12</sup> 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," August 20, 2014, <http://www.cbpp.org/research/snaps-excess-medical-expense-deduction>.

- an *excess shelter deduction*, set at the amount by which the household’s housing costs (including utilities<sup>13</sup>) exceed half of its net income after all other deductions. The excess shelter deduction is limited to \$535 in 2018 unless at least one member of the household is elderly or disabled.<sup>14</sup>

All SNAP households can receive the standard deduction. Over two-thirds (68 percent) of SNAP households claim the shelter deduction, while 32 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 (4 percent, 2 percent, and 5 percent, respectively).<sup>15</sup>

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### 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 \$67 a month, and shelter costs of \$881 per month.<sup>16</sup>

- **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 monthly.<sup>17</sup>
- **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 (\$160), the earnings deduction (20 percent times \$1,256, or \$251), and the child care deduction (\$67). The result is \$778 (Countable Income A).
- **Step 3 – Shelter Deduction:** Begin with the shelter costs of \$881. Subtract half of Countable Income A (half of \$778 is \$389) for a result of \$492.
- **Step 4 – Net Income:** Subtract the shelter deduction (\$492) from Countable Income A (\$778) for a result of \$286.
- **Step 5 – Family’s Expected Contribution Towards Food:** 30 percent of the household’s net income (\$286) is \$86.
- **Step 6 – SNAP Benefit:** The maximum benefit in 2018 for a family of three is \$504. The maximum benefit minus the household contribution (\$504 minus \$86) equals \$418.
- The family’s monthly SNAP benefit is **\$418**.

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<sup>13</sup> 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.

<sup>14</sup> 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,” Center on Budget and Policy Priorities, June 2002, <http://www.cbpp.org/7-1-02fs.pdf>.

<sup>15</sup> CBPP analysis of the 2015 SNAP Quality Control Households Characteristics data.

<sup>16</sup> The dependent care costs in this example represent the median co-payment that states required in their child care assistance programs in 2016 for a family of three at the poverty line with one child in child care, according to the National Women’s Law Center report “Red Light Green Light: State Child Care Assistance Policies 2016,” <https://nwlc.org/wp-content/uploads/2016/10/NWLC-State-Child-Care-Assistance-Policies-2016-final.pdf>. The assumption of \$881 for shelter costs represents median shelter expenses in 2015 for working families earning at least \$500 a month with three members, including two children, based on a CBPP analysis of the 2015 SNAP Quality Control data, inflated to fiscal year 2017 dollars.

<sup>17</sup> Calculations are rounded.