

## SNAP (Supplemental Nutrition Assistance Program) 101

The Supplemental Nutrition Assistance Program (SNAP)—formerly known as the Food Stamp program—is a federally funded, means-tested entitlement program that provides certain low-income individuals and families with a monthly benefit that they can use to buy food.

### Eligibility

The U.S. Department of Agriculture’s Food and Nutrition Service, or FNS, oversees SNAP; however, each state determines eligibility and delivers the benefits. Generally states must follow the federal guidelines of the program, although there are options state agencies may use to help meet the needs of eligible individuals and families in their states.

Most households must meet an income and a resource test for SNAP. However, some people are automatically eligible for SNAP because they get:

- Supplemental Security Income (SSI)<sup>1</sup>
- Public or General Assistance
- Temporary Assistance for Needy Families (TANF)

If your clients get one of these benefits listed above they are categorically eligible for SNAP. This means they do not have to prove they qualify for SNAP because they’ve already proven that they are eligible for another program for which the rules are at least as strict as the SNAP rules. However, they may still need to complete a SNAP application in your state, unless the SNAP application is combined with another program’s application, such as for General Assistance or TANF. [Find out the rules in your state.](#)

Your clients who are not getting SSI, General Assistance (if your state has this kind of income support program), or TANF have to prove the income and assets they report on their SNAP application.

### *SNAP - Income Test*

Most households must meet both a gross *and* a net income limit to be eligible for SNAP. However, people who are 60 years of age or older or who are disabled (generally those who receive [SSI](#) or [SSDI](#)) need only meet the *net* income limit.

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<sup>1</sup> SSI recipients in California are not eligible for SNAP benefits because they receive a state supplement called a “cash-out” to their SSI benefits in place of SNAP benefits.

### *What is net income?*

Net income is calculated when you add the total income of a household (the gross income), then take away a number of approved deductions (see below). The net income must be at or below 100% of the Federal Poverty Level (FPL), but some states have less restrictive net income tests for older adults and adults with disabilities. Note that FNS applies FPLs according to a fiscal year calendar, with the effective date starting October 1 and running through September 30 of the following year. Thus, in 2015, SNAP applicants must meet 2014 FPL guidelines until September 30; on October 1, the income amount changes to reflect 2015 FPLs.

It is important to [check your state's eligibility criteria to find out the income limit](#). Some states may have less restrictive income tests. The state or local SNAP office can explain the rules for your state.

### *SNAP – Allowable Income Deductions*

There are certain deductions that are allowed when determining a household's net income:

- **Standard Deduction:** Off the top, those applying for SNAP subtract from their income a standard deduction. The amount of the deductions vary by location and size of household.
- **Medical Expense Deductions:** Your clients aged 60+ and with disabilities can deduct certain medical costs that they incur above \$35 in a month. Think of the \$35 as a deductible; once a person has spent \$35 then certain medical costs can be counted toward their medical deductions. There is no cap on medical deductions. Expenses do not qualify for the medical deduction if they were paid by insurance (e.g., Medicare, Medicaid) or by someone outside the household.
- **Housing Deductions:** Certain shelter costs that are over half of the household's income may be deducted. And there is no cap on shelter deductions for the elderly and disabled.
- **Standard Utility Allowance (SUA):** Most states and the District of Columbia have a mandatory SUA, meaning your clients get the standard utility deduction. (If they can show higher utility costs, your clients can substitute that amount for the standard deduction.) A small number of states make the SUA optional (meaning your clients have the option to either take the standard deduction or submit proof of their utility costs). [Find out more about the SUA in your state](#).

[Learn more about these deductions and how to apply them.](#)

### *SNAP - Resource Test*

A household with someone who is either 60 years or older or disabled may have countable assets of up to \$3,250. States may choose to increase or remove this asset limit; many states also exclude certain items from counting as assets, such as vehicles owned by household members. [Learn more about asset rules.](#)

### **Applying for SNAP**

Anyone can apply for SNAP. Your clients can apply for SNAP through their local assistance offices. These agencies may vary from state by state. For example, the state agency administering SNAP may be located at the DHS office (Department of Health Services) or the Social Security office. [Locate your local SNAP office.](#)

Since each state runs its own program, you'll need to check with your state to find out specific rules for applying. Many states have online SNAP applications; in others you may have to print the application and bring to the local SNAP office. Most states also offer a SNAP eligibility calculator to help you screen your clients for eligibility. Use [BenefitsCheckUp®](#) to download applications, get local office contact information, and find your state's program website and rules.

### **How do SNAP benefits work?**

People who qualify for SNAP get their benefits through a special card called an EBT (Electronic Benefits Transfer) card. The EBT card works just like a debit card. Your clients buy their groceries at a participating food store and, using the card, the cost is taken out of the account linked to their card. SNAP benefits are loaded onto the EBT card on a monthly basis. Most states allow benefits to accrue up to 6-12 months, so if your client does not spend their SNAP allotment in one month, unused funds will carry over to the next.

Under certain circumstances, SNAP benefits can be used in other ways, such as to pay for Meals on Wheels. Check with your state's SNAP office to find the rules in your area.

Many who qualify for SNAP benefits generally get their benefits for a 6 or 12 month period. However, people over the age of 60 may be eligible for up to 24 months. [Find out the rules in your state.](#)

### **How much SNAP benefits can your eligible clients get?**

The amount of SNAP benefits varies, depending on household composition, income, and where clients live. To find out the household's benefit, the net monthly income of the household is

multiplied by 0.30, and then subtracted from the maximum benefit for the household size. [Find your state's maximum benefit allotments.](#)

## How You Can Help Your Clients

Only 2 out of 5 seniors who qualify for SNAP actually apply for the benefit. Therefore, many of the people you meet and counsel with may be eligible for this critical benefit and are not applying. As you meet with clients, help them learn more about the SNAP benefit and how to apply. Help your clients understand the rules of the program, and how they can deduct certain expenses to increase their benefit, if they qualify.

**Remember:** If your clients are age 60 or older, or get Social Security or SSI disability benefits, *and* their income is above the 100% FPL amount, they may still be eligible for SNAP. This is because SNAP has many types of income deductions such as medical and housing costs that are especially generous for qualified elderly and disabled persons.

Many seniors believe they will only be eligible for a minimum benefit and therefore do not wish to apply. Yet the average SNAP benefit for an older adult living alone is \$113/month. Even among those who do receive the minimum, a small amount of money can still make a positive impact on a limited budget.

## References

See the Food and Nutrition Service (FNS) [federal website](#) for more general information on the Supplemental Nutrition Assistance Program (SNAP), including federal guidelines for the 48 U.S. states and D.C. See [Special Rules for the Elderly or Disabled](#).

See the Food and Nutrition Service (FNS) [website](#) for current and past SNAP maximum benefit, deductions, and income eligibility standards.

Download state SNAP applications and screen for the program using [BenefitsCheckUp's SNAP tool](#).

[Find outreach materials and additional statistics](#) on senior hunger from NCOA.