



# SNAP Eligibility Checklist for Families

Are you eligible to get healthier, fresher food for your family? Many families and seniors qualify for food assistance through the Supplemental Nutrition Assistance Program (SNAP, formerly called Food Stamps). In fact, about 42 million people across the United States receive these food benefits. To help you figure out if you are eligible for these benefits, we put together the checklist below, and other useful information in the pages that follow. Feel free to go over this checklist with your park and recreation staff here at [REDACTED]. We are happy to help you in any way we can!

- ▶ You, and those in your household receiving benefits, have to be U.S. citizens or lawfully-present non-citizens (certain non-citizen qualified children, some refugees, special immigrants, etc; see [fns.usda.gov/snap/eligibility/citizen/non-citizen-policy](https://fns.usda.gov/snap/eligibility/citizen/non-citizen-policy) for details).
- ▶ You must have (or apply for) a social security number.
- ▶ You have to meet income and asset guidelines (for definitions, see “Additional Information” below):
  - Your **gross monthly income**, that is, household income before any of the program’s deductions are applied, generally needs to be at or below the gross monthly income levels listed in Table 1 for your size of household.<sup>1</sup>
  - Your **net monthly income**, or household income minus deductions (see “Additional information” below), generally needs to be at or below the amounts listed in the “net monthly income” levels listed in Table 2 for your size of household.<sup>1</sup>
  - Your **assets** generally must fall below certain limits: households without a member who is elderly or have a disability must have assets of \$2,250 or less, and households with such a member must have assets of \$3,500 or less.<sup>1</sup>
- ▶ Non-disabled household members, ages 16 through 59, must register for work, and may be required to participate in a SNAP Employment and Training Program unless a specified exemption is met.
- ▶ You have to participate in SNAP interviews when you sign up, and periodically after you receive SNAP benefits.

## Supplemental Nutrition Assistance Program (SNAP) Fiscal Year (FY) 2020 Income Eligibility Standards

The following tables provide the monthly income eligibility standards for FY 2020 (effective October 1, 2019, through September 30, 2020).

**Table 1: Gross Monthly Income Limit  
(130% of Federal Poverty Level)**

Household Size	48 States, District of Columbia, Guam, Virgin Islands	Alaska	Hawaii
1	\$1,354	\$1,690	\$1,558
2	\$1,832	\$2,290	\$2,109
3	\$2,311	\$2,889	\$2,659
4	\$2,790	\$3,488	\$3,209
5	\$3,269	\$4,087	\$3,760
6	\$3,748	\$4,686	\$4,310
7	\$4,227	\$5,285	\$4,860
8	\$4,705	\$5,884	\$5,411
Each Additional Member	+\$479	+\$600	+\$551

**Table 2: Net Monthly Income Limit  
(100% of Federal Poverty Level)**

Household Size	48 States, District of Columbia, Guam, Virgin Islands	Alaska	Hawaii
1	\$1,041	\$1,300	\$1,199
2	\$1,410	\$1,761	\$1,622
3	\$1,778	\$2,222	\$2,045
4	\$2,146	\$2,683	\$2,469
5	\$2,515	\$3,144	\$2,892
6	\$2,883	\$3,605	\$3,315
7	\$3,251	\$4,065	\$3,739
8	\$3,620	\$4,526	\$4,162
Each Additional Member	+\$369	+\$461	+\$424

Source: [fns-prod.azureedge.net/sites/default/files/media/file/FY20-Income-Eligibility-Standards.pdf](https://fns-prod.azureedge.net/sites/default/files/media/file/FY20-Income-Eligibility-Standards.pdf) (accessed on May 7, 2020)



## **Additional Information**

## SNAP-eligible Foods<sup>2</sup>

Any food for the household, such as:

- ▶ Fruits and vegetables
  - ▶ Meat, poultry, and fish
  - ▶ Dairy products
  - ▶ Breads and cereals
  - ▶ Other foods such as snack foods and non-alcoholic beverages
  - ▶ Seeds and plants, which produce food for the household to eat

Households CANNOT use SNAP benefits to buy:

- ▶ Beer, wine, liquor, cigarettes, or tobacco
  - ▶ Vitamins, medicines, and supplements (If an item has a Supplement Facts label, it is considered a dietary supplement and is not eligible for SNAP purchase)
  - ▶ Live animals (except shellfish, fish removed from water, and animals slaughtered prior to pick-up from the store)
  - ▶ Prepared foods fit for immediate consumption
  - ▶ Hot foods
  - ▶ Any nonfood items such as:
    - Pet foods
    - Cleaning supplies, paper products, and other household supplies
    - Hygiene items, cosmetics

## SNAP during COVID-19<sup>3</sup>

The Families First Coronavirus Response Act has created some changes in the SNAP program. While not all states are implementing the new opportunities, the act does allow the program to provide benefit supplements (emergency supplementary benefits for up to two months) during the pandemic to deliver more food assistance to struggling families, makes it easier for families to continue participating in SNAP, has temporarily suspended SNAP's three-month time limit on benefits for unemployed adults under age 50 without children in their home. Check with your state's program administration to see if it is implementing any of the new COVID-19 changes to SNAP.

## SNAP Benefits by Household Size

Household Size	Maximum Monthly Benefit, Fiscal Year 2020	Estimated Monthly Benefit, Fiscal Year 2020*	Average
1	\$194	\$131	
2	\$355	\$245	
3	\$509	\$378	
4	\$646	\$448	
5	\$768	\$526	
6	\$921	\$632	
7	\$1,018	\$610	
8	\$1,164	\$873	
Each Additional Person	\$146		

\* Estimated average benefits are based on fiscal year 2018 SNAP Quality Control Household Characteristics data, the most recent data with this information.

Source: [cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits](http://cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits) (accessed on May 7, 2020)

## Income

**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.

## Asset

**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. States have the option to relax the asset limits, and many have done so.

## Deductions

**What counts as a deduction?** Deductions are important in determining SNAP benefits. They represent household costs that make less income available for buying food. In determining available income (or "net income") deductions such as those listed below can be subtracted from a household's gross monthly income:

- A **standard deduction** to account for basic unavoidable costs;
- 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;
- 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;
- In some states, a standard shelter deduction for homeless households of \$152.06; and
- An **excess shelter deduction**, set at the amount by which the household's housing costs (including utilities) exceed half of its net income after all other deductions. The excess shelter deduction is limited to \$569 in 2020 unless at least one member of the household is elderly or has a disability.

## 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 \$77 a month, and shelter costs of \$941 per month.<sup>[15]</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.
- ▶ **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 (\$167), the earnings deduction (20 percent times \$1,256, or \$251), and the child care deduction (\$77). The result is \$761 (Countable Income A).
- ▶ **Step 3 — Shelter Deduction:** Begin with the shelter costs of \$941. Subtract half of Countable Income A (half of \$761 rounds to \$381) for a result of \$560.
- ▶ **Step 4 — Net Income:** Subtract the shelter deduction (\$560) from Countable Income A (\$761) for a result of \$201.
- ▶ **Step 5 — Family's Expected Contribution Towards Food:** Thirty percent of the household's net income (\$201) is about \$60.
- ▶ **Step 6 — SNAP Benefit:** The maximum benefit in 2019 for a family of three is \$509. The maximum benefit minus the household contribution (\$509 minus \$60) equals about \$449.
- ▶ The family's monthly SNAP benefit is **\$449**.<sup>[16]</sup>

Source for bullets: [cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits](http://cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits) (accessed on May 7, 2020), [fns.usda.gov/snap/recipient/eligibility](http://fns.usda.gov/snap/recipient/eligibility) (accessed on May 21, 2020); source for example box: [cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits](http://cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits) (accessed on May 7, 2020)

## References

<sup>1</sup>[cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits](http://cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits)

<sup>2</sup>[fns.usda.gov/snap/eligible-food-items](http://fns.usda.gov/snap/eligible-food-items)

<sup>3</sup>[cbpp.org/research/food-assistance/most-states-are-easing-snap-participation-rules-and-providing-added](http://cbpp.org/research/food-assistance/most-states-are-easing-snap-participation-rules-and-providing-added)