



## SNAP FINANCIAL ELIGIBILITY AND BENEFITS

By: Mary Fitzpatrick, Legislative Analyst II

### SNAP PURCHASES

State agencies distribute Supplemental Nutrition Assistance Program (SNAP) benefits on electronic benefit transfer (EBT) cards. Benefits must be used to purchase food items for home consumption from USDA-authorized retailers (e.g., supermarkets or convenience stores) and cannot be withdrawn as cash.

Among other things, SNAP benefits cannot be used to purchase:

- beer, wine, liquor, cigarettes or tobacco;
- nonfood items, including pet food;
- vitamins;
- foods eaten in the store; and
- hot foods.

### ISSUE

This report provides information on the Supplemental Nutrition Assistance Program (SNAP) in Connecticut and other states, including income and asset limits and benefit calculation. Other eligibility requirements, such as work requirements and immigration status, are outside the scope of this report. It partially updates [OLR Report 2012-R-0512](#) on SNAP eligibility rules.

### SUMMARY

In Connecticut, individuals are categorically eligible for SNAP benefits if they meet a gross income limit of 185% of the Federal Poverty Level (FPL) and a net income limit of 100% FPL. These individuals are not subject to an asset limit. Seniors and those living with a disability whose gross income exceeds 185% FPL may qualify for SNAP through traditional eligibility rules. But, for this population, the program also imposes an asset limit of \$3,250.

Federal law generally requires states to provide categorical eligibility to households when all members receive cash assistance through various other programs. But states may also expand

SNAP eligibility by providing low-income households with a non-cash Temporary Assistance for Needy Families (TANF)-funded service. Forty-two states, including Connecticut, use this "broad based categorical eligibility."



SNAP benefits are calculated through a formula based on (1) a maximum monthly allotment established in federal law and (2) a household's net monthly income. During federal FY 14, in Connecticut, the average monthly benefit was \$132.52 per person and \$239.19 per household. Across all SNAP jurisdictions, average monthly benefits per person ranged from \$104.64 in Minnesota to \$225.38 in Hawaii. Minnesota had the lowest average monthly benefit per household (\$214.45) and Guam had the highest (\$583.75).

## **FINANCIAL ELIGIBILITY**

The Department of Social Services (DSS) administers SNAP in Connecticut by, among other things, determining whether households meet eligibility requirements, within federal parameters. At the federal level, the U.S. Department of Agriculture's (USDA) Food and Nutrition Service (FNS) administers the program.

### ***Federal Requirements***

Under federal law, individuals are eligible for SNAP if they either (1) meet income and asset limits specified in federal law (i.e., traditional eligibility) or (2) receive benefits from other low-income assistance programs (i.e., categorical eligibility). SNAP eligibility is calculated on a household basis.

Federal income limits include a gross monthly income limit of 130% FPL and a net monthly income limit of 100% FPL (see Table 1). Gross income is a household's total, non-excluded income, before any deductions, while net income is gross income minus allowable deductions (e.g., a certain percentage of earned income, legally owed child support payments ([7 USC § 2014\(e\)](#))). Most households must meet both limits to be traditionally eligible, but households that include an elderly person or a person receiving certain disability payments must only meet the net income limit.

**Table 1: Federal SNAP Income Limits through September 30, 2016**

<i>Household Size</i>	<i>Gross Monthly Income Limit (130% FPL)</i>	<i>Net Monthly Income Limit (100% FPL)</i>
1	\$1,276	\$981
2	\$1,726	\$1,328
3	\$2,177	\$1,675
4	\$2,628	\$2,021

Source: [USDA FNS](#)

The federal asset limit is \$2,250 in countable resources for most households and \$3,250 for households that include an elderly or disabled person. “Countable resources” include cash in a bank account and exclude a home property and most retirement account funds, among other things.

Under federal law, households are categorically eligible for SNAP if all members are eligible for or receive cash benefits from TANF, Supplemental Security income (SSI) or state-funded general assistance programs ([7 USC § 2014\(a\)](#)). States may opt to take a more expansive approach to categorical SNAP eligibility, as described in [this 2014 Congressional Research Service \(CRS\) report](#). While states generally must provide categorical eligibility to households when all members receive need-tested cash assistance from TANF, SSI, or general assistance, they may also expand SNAP eligibility by providing low-income households with a non-cash TANF-funded service. Federal regulations generally limit this “broad-based” categorical eligibility to households under 200% FPL ([7 CFR § 272.2\(j\)\(2\)\(C\)](#)).

### ***Eligibility in Connecticut***

In Connecticut, individuals are categorically eligible for SNAP benefits if they meet a gross income limit of 185% FPL and a net income limit of 100% FPL, as shown in Table 2. They are not required to meet an asset limit. Connecticut confers this categorical eligibility through distribution of a TANF-funded informational brochure that describes how to access various other benefits and services (i.e., the Help for People in Need program, described in [the TANF state plan](#)).

**Table 2: Monthly SNAP Income Limits for Most Households in Connecticut**

<i>Household Size</i>	<i>Gross Income Limit (185% FPL)</i>	<i>Net Income Limit (100% FPL)</i>
1	\$1,815	\$981
2	\$2,456	\$1,328
3	\$3,098	\$1,675
4	\$3,739	\$2,021

Source: [DSS](#) (effective October 1, 2015)

In Connecticut, the only households that are subject to an asset test are those with a gross income that exceeds 185% FPL (i.e., not categorically eligible). SNAP-eligible households with gross income over 185% include an elderly person or a person receiving certain disability payments, and therefore are traditionally eligible and only subject to the (1) federal net income limit (100% FPL) and (2) higher federal asset limit for those households (\$3,250). Thus, these households are not categorically eligible because their gross income exceeds 185% FPL, but they may still qualify under traditional eligibility rules.

### **Categorical Eligibility in Other States**

According to the USDA, 42 states or jurisdictions use some type of broad-based categorical eligibility to expand SNAP eligibility, as shown in Table 3. Typically, these states do so by providing a nominal non-cash benefit (e.g., a brochure or pamphlet) funded through TANF or state funds used for TANF maintenance of effort requirements. Five of these states also impose an asset limit as part of their categorical eligibility rules.

**Table 3: Broad-based Categorical SNAP Eligibility in Other States**

<b>State or Jurisdiction</b>	<b>Asset Limit</b>	<b>Gross Income Limit (FPL)</b>
Alabama	None	130%
Arizona	None	185%
California	None	200%
Colorado	None	130%
Connecticut	None	185%
Delaware	None	200%
District of Columbia	None	200%
Florida	None	200%
Georgia	None	130%
Guam	None	165%
Hawaii	None	200%
Idaho	\$5,000	130%
Illinois	None	165%
Iowa	None	160%
Kentucky	None	130%
Maine	\$5,000	185%
Maryland	None	200%
Massachusetts	None	200%
Michigan	\$5,000 (excluding the first vehicle and other vehicles with a fair market value of \$15,000 or less)	200%
Minnesota	None	165%
Mississippi	None	130%
Montana	None	200%
Nebraska	\$25,000 for liquid assets	130%
Nevada	None	200%
New Hampshire	None	185%
New Mexico	None	165%
New Jersey	None	185%
New York	None	200%
North Carolina	None	200%
North Dakota	None	200%
Ohio	None	130%
Oklahoma	None	130%

Table 3 (continued)

<i>State or Jurisdiction</i>	<i>Asset Limit</i>	<i>Gross Income Limit (FPL)</i>
Oregon	None	185%
Pennsylvania	None	160%
Rhode Island	None	185%
South Carolina	None	130%
Texas	\$5,000 (excluding one vehicle and including excess vehicle value)	165%
Vermont	None	185%
Virgin Islands	None	175%
Washington	None	200%
West Virginia	None	130%
Wisconsin	None	200%

Source: [USDA FNS](#) (last updated January 2016)

## SNAP BENEFITS

### *Calculation of Benefit Amounts*

Under federal law, a household's monthly SNAP benefit amount is calculated by subtracting 30% of the household's net monthly income (i.e., gross income after certain deductions) from a maximum monthly benefit. To calculate net income, federal law requires deductions for various categories of expenses (e.g., child support, earned income, dependent care, and shelter), but allows states to use different methodologies to calculate some of these deductions. The maximum monthly benefit is established in federal law and based on the cost of purchasing a nutritionally adequate, low-cost diet. Under this formula, a household with no net monthly income would receive the maximum benefit. Table 4 describes the maximum monthly SNAP benefits for the 48 contiguous states and the District of Columbia. Alaska, Hawaii, Guam, and the Virgin Islands have higher maximum monthly amounts.

Table 4: Maximum Monthly SNAP Benefits (Federal FY 16)

<i>Household Size</i>	<i>Maximum Benefit</i>
1	\$194
2	\$357
3	\$511
4	\$649

Source: [USDA FNS](#)

For example, a household of three with a net monthly income of \$1,000 receives a SNAP benefit of \$211 ( $\$511 - (1,000 \times 0.3)$ , rounded up to the nearest dollar).

Under the formula, it is possible that a household could qualify for SNAP but have a calculated benefit of \$0. However, under federal law, eligible one- or two-person households are guaranteed a minimum monthly benefit of 8% of the maximum benefit for a one-person household (i.e., \$16) ([7 USC 2017\(a\)](#)).

FNS pays the full cost of SNAP benefits and shares states' administrative costs.

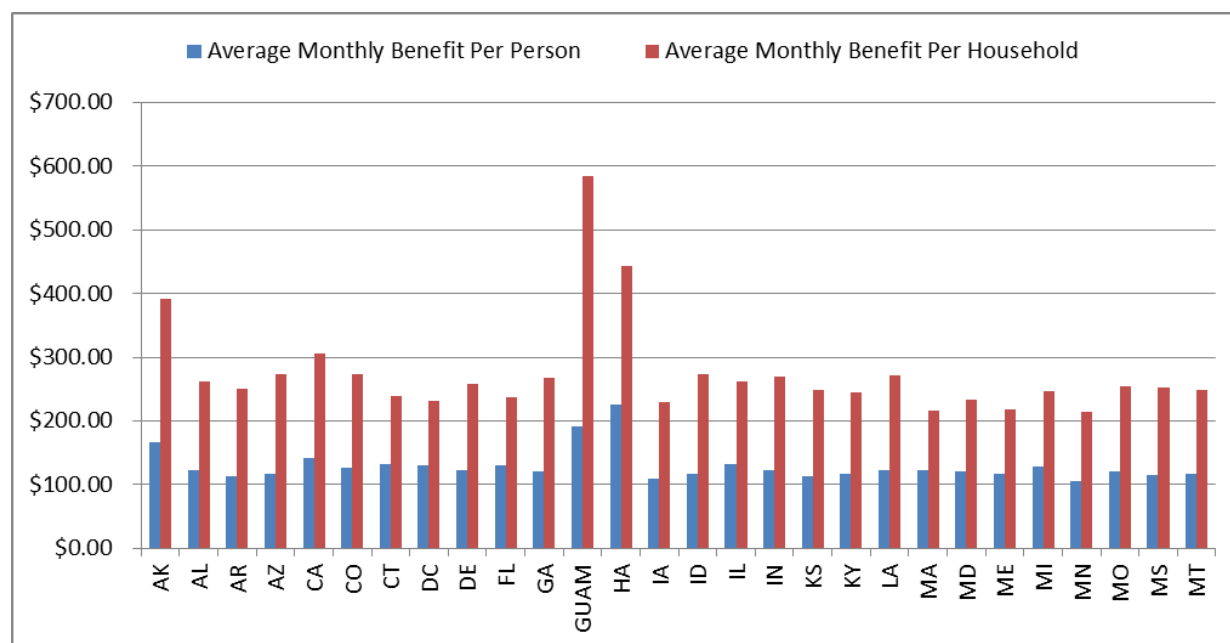
### **Average Benefit Amounts in Other States**

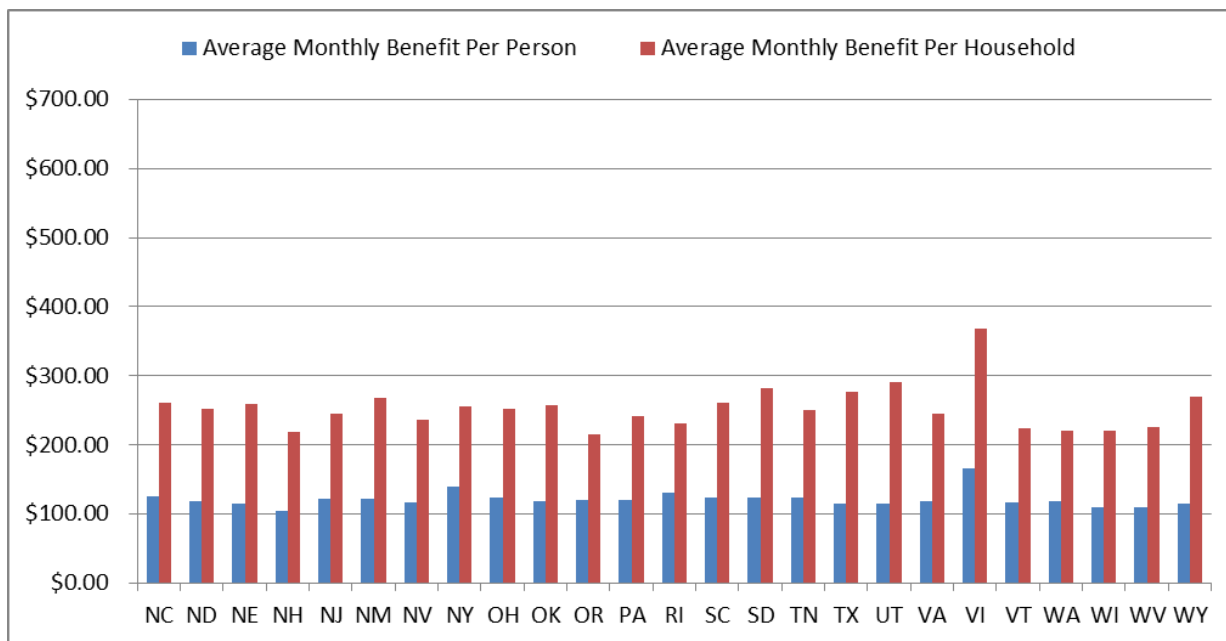
Figure 1 shows the average SNAP per person and per household benefit amount in each state and jurisdiction for federal FY 14.

**Average Benefit Per Person.** The average monthly per person benefit ranged from a high of \$225.38 in Hawaii to a low of \$104.64 in Minnesota. Connecticut's average benefit amount of \$132.52 was slightly higher than the national average of \$125.01.

**Average Benefit Per Household.** The average monthly per household benefit ranged from a high of \$583.75 in Guam to a low of \$214.45 in Minnesota. The average across all jurisdictions was \$264.60 and Connecticut's average was somewhat lower at \$239.19.

**Figure 1: Average SNAP Benefit Amounts in All Jurisdictions**





Source: [USDA FNS \(Federal FY 2014\)](#), Tables 28 and 29

## ADDITIONAL RESOURCES

Congressional Research Service: [Supplemental Nutrition Assistance Program \(SNAP\): A Primer on Eligibility and Benefits](#). February 2, 2016.

Congressional Research Service: [The Supplemental Nutrition Assistance Program \(SNAP\): Categorical Eligibility](#). July 22, 2014.

Department of Social Services: [State of Connecticut Temporary Assistance for Needy Families \(TANF\) State Plan: Federal Fiscal Years October 1, 2014 through September 30, 2017](#). March 31, 2016.

Department of Social Services: [Supplemental Nutrition Assistance Program – Guidelines](#). October 1, 2015.

United States Department of Agriculture, Food and Nutrition Services: [Broad-Based Categorical Eligibility](#). January 2016.

United States Department of Agriculture, Food and Nutrition Services: [Supplemental Nutrition Assistance Program: Eligibility](#). February 25, 2016.

United States Department of Agriculture, Food and Nutrition Services: [Supplemental Nutrition Assistance Program: FY 2016 Allotments and Deduction Information](#). September 24, 2015.

United States Department of Agriculture, Food and Nutrition Services:  
[Supplemental Nutrition Assistance Program State Activity Report Fiscal Year 2014.](#)  
October 2015.

MF:bs