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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 that are in effect for federal fiscal year 2025, which began in October 2024.

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### 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.

You can also contact your state human services agency if you have questions about your benefit or to update your information if one of the following applies, as it may increase your benefit:

- If you recently lost income; or
- If you experienced a recent increase in certain expenses, or you think the state doesn't know about these expenses: housing or child care costs, child support payments, or if someone in your household who is aged 60 or older or has a disability has monthly medical expenses of \$35 or more.

[Find each state's website and telephone number](#)

[Find a local food bank for immediate food help](#)

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.

## 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 2025 is \$2,152 a month. Thus, 130 percent of the poverty line for a three-person family is \$2,798 a month, or about \$33,576 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.
- *Assets* must fall below certain limits: households without a member aged 60 or older or who has a disability must have assets of \$3,000 or less, and households with such a member must have assets of \$4,500 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 most 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 people without a documented immigration status, some students attending college more than half time,<sup>6</sup> certain immigrants with

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<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. Alaska, Hawai'i, Guam, and the Virgin Islands participate in SNAP but are subject to different eligibility, benefit, and deduction levels. Puerto Rico, American Samoa, and the Commonwealth of the Northern Mariana Islands do not participate in the regular program but instead receive a capped 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>.

<sup>3</sup> Households with members who are older adults 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.

<sup>4</sup> The income and asset limits do not apply to households that are categorically eligible for SNAP. See USDA, "Broad-Based Categorical Eligibility (BBCE)," <https://www.fns.usda.gov/snap/broad-based-categorical-eligibility>, 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 (\$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.

<sup>6</sup> For more information on college student eligibility, see <https://www.fns.usda.gov/snap/students>.

lawful immigration statuses,<sup>7</sup> and certain people with drug-related felony convictions in some states. Many adults aged 18 to 54 who do not have children in the home and 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.”)

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## The Three-Month Time Limit

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

Since the Personal Responsibility and Work Opportunity Act of 1996, individuals aged 18 or over and under 50 have been limited to three months of SNAP benefits every three years unless they are working or in a work or training program at least 20 hours a week. Some individuals are exempt from this work-reporting requirement (sometimes referred to as a time limit), such as those who live with children in the household, those determined to be physically or mentally unfit for work, pregnant people, and others.

In response to the pandemic, Congress suspended the work-reporting requirement until the month after the federal public health emergency (PHE) ended.<sup>a</sup> The PHE ended on May 11, 2023, and the first countable month toward the time limit was July 2023. Many participants unable to work or train 20 hours a week lost their SNAP benefits beginning in October 2023.

The Fiscal Responsibility Act, which was enacted in June 2023, phased in an expansion of this work-reporting requirement to adults up to age 54 as of October 2024.<sup>b</sup> The agreement also provided exemptions from the work-reporting requirement for veterans, people experiencing homelessness, and former foster youth up to age 24. States will need to identify these individuals for them to be exempt. The changes imposed by the Fiscal Responsibility Act will expire on September 30, 2030.

The law allows states to temporarily waive the work-reporting requirement in areas with relatively high and sustained unemployment. Individuals subject to the time limit can continue to receive SNAP benefits if they live in a state that has waived it in the area in which they reside.

More general information on the work-reporting requirement is available at <https://www.fns.usda.gov/snap/work-requirements>. For detailed eligibility requirements in a given state, consult the [state SNAP agency](#).

<sup>a</sup> The time limit was not suspended in the few states that pledged to provide 20 hours of qualifying work activity for every adult subject to this rule.

<sup>b</sup> Ed Bolen, “About 500,000 Adults Will Soon Lose SNAP Due to Return of Work-Reporting Requirements; Another 750,000 Older Adults Newly at Risk,” CBPP, July 12, 2023, <https://www.cbpp.org/blog/about-500000-adults-will-soon-lose-snap-due-to-return-of-work-reporting-requirements-another>.

## 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 USDA’s Thrifty Food Plan (TFP). The TFP represents the cost of purchasing and preparing a nutritionally adequate diet, consistent with the Dietary Guidelines for Americans, for people in low-income

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<sup>7</sup> In general, immigrant children with lawful immigration statuses, refugees, and asylees, and qualified immigrant adults who have been in the U.S. 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>.

households, assuming they take significant steps to stretch their food budget. In August 2021, USDA updated the TFP, raising SNAP benefits effective October 2021 and helping millions of families afford a healthy, nutritious diet.<sup>8</sup>

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 its net income.<sup>9</sup>

TABLE 1

**SNAP Benefits by Household Size**

Household Size	Maximum Monthly Benefit, Fiscal Year 2025	Estimated Average Monthly Benefit, Fiscal Year 2025*
1	\$292	\$199
2	\$536	\$364
3	\$768	\$594
4	\$975	\$726
5	\$1,158	\$845
6	\$1,390	\$1,018
7	\$1,536	\$1,116
8	\$1,756	\$1,317
Each additional person	\$220	

\* Estimated average benefits are based on fiscal year 2022 SNAP Quality Control Household Characteristics data, the most recent data with this information, adjusted to incorporate the updated maximum benefits for fiscal year 2025.

Source: “SNAP FY 2025 Cost-of-Living Adjustments,” USDA, August 2, 2024, <https://www.fns.usda.gov/snap/fy-2025-cola>. SNAP benefits in Alaska, Hawai’i, Guam, and the Virgin Islands are higher than in the other 48 states and Washington, D.C. because income eligibility standards, maximum benefits, and deduction amounts are different in those states and territories.

Table 1 shows the maximum SNAP benefit levels in fiscal year 2025 for households of different sizes and estimated average benefits. For example, consider a family of three: if that family had no income, it would receive the maximum benefit of \$768 per month; if it had \$600 in net monthly income, it would receive the maximum benefit (\$768) minus 30 percent of its net income (30 percent of \$600 is \$180), or \$588. We estimate the average benefit per person in fiscal year 2025 will be \$187 per month or \$6.16 per day.

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:

<sup>8</sup> Joseph Llobrera, Matt Saenz, and Lauren Hall, “USDA Announces Important SNAP Benefit Modernization,” CBPP, August 26, 2021, <https://www.cbpp.org/research/food-assistance/usda-announces-important-snap-benefit-modernization>.

<sup>9</sup> Eligible households with one or two members qualify for at least a “minimum benefit,” which is \$23 in fiscal year 2025 for 48 states and the District of Columbia (with higher amounts for Alaska, Hawai’i, Guam, and the Virgin Islands).

- **standard deduction** to account for basic unavoidable costs;<sup>10</sup>
- **earnings deduction** equal to 20 percent of earnings (this accounts for work-related expenses and payroll taxes while also acting as a work incentive);
- **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;
- **child support deduction** for any legally obligated child support that a household member pays;<sup>11</sup>
- **medical expense deduction** for out-of-pocket medical expenses greater than \$35 a month that a household member who is an older adult or has a disability incurs;<sup>12</sup> and
- **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. For example, the excess shelter deduction in 48 states and D.C. is limited to \$712 in 2025 unless at least one household member is an older adult or has a disability.<sup>14</sup>

All SNAP households can receive the standard deduction. Over two-thirds (68 percent) of SNAP households claim the shelter deduction, while 26 percent of households (and 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: 2 percent, 1 percent, and nearly 6 percent, respectively.<sup>15</sup> (For an example of how deductions affect benefit levels, see box, “Example: Calculating a Household’s Monthly SNAP Benefits.”)

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<sup>10</sup> The standard deduction varies by household size. For example, in 48 states and D.C., it is \$204 for households of one to three members and \$217, \$254, and \$291 for households with four, five, and six or more members, respectively (fiscal year 2025).

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

<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,” CBPP, June 2002, <http://www.cbpp.org/7-1-02fs.pdf>.

<sup>15</sup> CBPP analysis of the 2022 SNAP Quality Control Household Characteristics data.

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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 \$54 a month, and shelter costs of \$1,148 per month.<sup>a</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 \$1,257.
- **Step 2 — Net Income for Shelter Deduction:** Begin with the gross monthly earnings of \$1,257. Subtract the standard deduction for a three-person household (\$204), the earnings deduction (20 percent times \$1,257 or \$251), and the child care deduction (\$54). The result is \$748 (Countable Income A).
- **Step 3 — Shelter Deduction:** Begin with the shelter costs of \$1,148. Subtract half of Countable Income A (half of \$748 is \$374) for a result of \$774. Because there is a shelter deduction cap of \$712, the shelter deduction for this household is \$712.
- **Step 4 — Net Income:** Subtract the shelter deduction (\$712) from Countable Income A (\$748) for a result of \$36.
- **Step 5 — Family's Expected Contribution Toward Food:** 30 percent of the household's net income (\$36) is about \$11.
- **Step 6 — SNAP Benefit:** The maximum benefit in 2025 for a family of three is \$768. The maximum benefit minus the household contribution (\$768 minus \$11) equals about \$757. The family's monthly SNAP benefit is \$757.<sup>b</sup>

<sup>a</sup> The dependent care costs in this example represent the average co-payment that states required in their child care assistance programs in 2023 for a family of three at the poverty line with one child in child care, according to the National Women's Law Center report, "Two Steps Forward, One Step Back: State Child Care Assistance Policies 2023," <https://nwlc.org/wp-content/uploads/2024/06/NWLC-State-Child-Care-Assistance-Policies-2023.pdf>. The assumption of \$1,148 for shelter costs represents median shelter expenses in 2022 for working families earning at least \$500 per month with three members, including two children, based on a CBPP analysis of 2022 SNAP Quality Control data, inflated to fiscal year 2025 dollars.

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