What We'll Cover

- **What Is SNAP and Why It's Important**
  - Stats and Facts
- **How It Works**
  - Eligibility Rules
  - How Your Clients Apply
  - What Your Eligible Clients Receive
- **Relationship to Other Public Benefits**
  - Other Food Assistance Programs
- **Resources**

What is SNAP & Why it is Important

- Administered at federal level by USDA Food & Nutrition Service

- States set own eligibility guidelines and make determinations, following broad federal rules

- SNAP helps those who qualify afford food
  - Anyone who qualifies for SNAP can get the benefit
  - The benefit is loaded monthly onto a debit card that is used to buy food

- SNAP benefits can be used at <u>any</u> approved store (over 250,000 nationwide)

- Some states use different names for their program (e.g., "3SquaresVT" in VT, "Food Supplement Program" in MD)

Stats and Facts

- Over 4.8 million older adults (age 60+) use SNAP each month
  - Roughly 3 out of 5 seniors who qualify for SNAP do not apply (over 5 million seniors potentially missing the benefit)
- Average SNAP benefit of older adult living alone is $108/mo
  - 80% of participants age 60+ live alone
- Every $1 in SNAP benefits generates over $1.73 in community spending

Eligibility Rules: What Is a Household for Purposes of SNAP?

- Eligibility for SNAP is based on the income of a **household**

- Who is in a "household"?

  - Generally everyone who lives together **and** purchases **and** prepares meals together is considered a household for purposes of SNAP.

  - **However,** those who are 60+ *and* are unable to purchase and prepare meals separately (e.g., because of a permanent disability) may be considered a separate household – <u>only</u> if the others they live with do not have very much income (no more than 165% of the Federal Poverty Level)

Eligibility: Who is Elderly/Disabled for Purposes of SNAP?

- Households with elderly or disabled members have different income eligibility rules than other households

- Who is considered elderly?
  - Those age 60 years or older

- Who is disabled?
  - Generally those who receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits

More about Eligibility Rules

- Some people are "Categorically Eligible" for SNAP – they have proven they are eligible for another means tested program:
  - Supplemental Security Income (SSI)
  - Public or General Assistance from a state or local government
  - Temporary Assistance for Needy Families (TANF)
  - However, most still need to complete a SNAP application even if they are excused from proving certain components of eligibility – check your state rules!
- All other households need to prove they qualify under applicable SNAP income and resource tests

Eligibility Rules: Income Test

- Households with an elderly person (60+) or a person who is disabled have to meet the <u>net</u> income test
  - Unless they are receiving *only* SSI, General Assistance, or TANF – then they do not have to re-prove their income
- Net income means gross income *minus* allowable deductions
  - Net income is very important because it helps establish both eligibility and amount of benefits
  - There are many types of deductions allowed for elderly/disabled households (see next slide)
- Seniors and people living with disabilities must have net income at or below 100% FPL
  - FNS applies FPLs on fiscal, not calendar, year (Oct-Sept)

Allowable Income Deductions

- Deductions determine the amount of the SNAP benefit
  - Standard Deduction:
    - Subtract $160 for households with 1-3 members; $170 with 4 members (higher in AK and HI and for larger households)
  - Medical Deductions:
    - For elderly or disabled members, subtract medical expenses that are more than $35 for the month if they are not paid by insurance or someone else
    - No cap on medical deductions
  - Housing Deductions:
    - Subtract excess shelter costs that are more than half of the household's income after the other deductions (again, no cap!)
    - Allowable costs include rent or mortgage payments and taxes on the home
    - Utility costs may be accounted for in a "Standard Utility Allowance" (SUA)
      - SUA is mandatory in some states, optional in others
      - In some states, seniors may prove their actual expenses are higher than the SUA

http://www.fns.usda.gov/snap/eligibility#Deductions

Eligibility Rules: Resource Test

- ## What's the SNAP resource limit?
  - Some states have <u>no</u> resource limit for households with elderly or disabled members
    - Many states either increased resource limit or apply the resource test only if older adult gross household income is above 200% of FPL
  - In other states, if at least one person is over age 60 or is disabled, household may have $3,500 in countable resources (e.g., checking/saving account, stocks)
  - Remember that your clients getting SSI, TANF, or GA/PA usually do not need to verify their resources, but check with your state
- ## What's not counted as a resource?
  - Home applicant lives in
  - Check with your state for additional exclusions

How to Apply

- Only the SNAP agency can decide if someone is eligible
- Some states allow your clients to apply online, others require them to bring the application to local SNAP eligibility office
  - Know the rules in your state so you can help your clients understand and respond accurately to the questions
  - The state SNAP agency must decide on eligibility within 30 days
  - 7-day processing of those with little or no income or assets that can be used to buy food
  - An in-person interview may be required, unless it is waived
- Learn your state's rules/download applications at: https://www.benefitscheckup.org/getsnap/

How is the SNAP Monthly Benefit Calculated?

- Amount of benefit depends on household composition, income, and where the client lives
- To find benefit amount:
  - Multiply household's net monthly income by 30%
  - Subtract that amount from the maximum benefit for the household size (see chart at http://www.fns.usda.gov/snap/eligibility) and you get household's SNAP monthly benefit

What Can Clients Purchase with SNAP?

- What SNAP can buy:
  - Grocery items such as breads and cereals, fruits and vegetables, meats, fish and poultry, dairy products, and seeds and plants which produce food for the household to eat
- SNAP is <u>not</u> allowed to be used for:
  - Beer, wine, liquor, cigarettes or tobacco; any nonfood items, such as pet food, soaps, paper products, and household supplies; vitamins and medicines; food that will be eaten in the store; and hot food
- Some states allow SNAP to be used by qualifying homeless people, the elderly, and disabled to purchase low-cost meals from qualifying restaurants or from Meals on Wheels
- SNAP can <u>NEVER</u> be exchanged for cash

SNAP and SSI

- Social Security tells all applicants for Supplemental Security Income (SSI) about SNAP, and SSI applicants may start a SNAP application at the same time they apply for SSI or when they recertify their SSI eligibility
  - Social Security forwards the SNAP application to the state SNAP eligibility office
  - The SNAP office processes the SNAP application and decides how much – if any – SNAP benefits to award
- Some states streamline this process through data transfers from SSA to the SNAP agency

SNAP and SSI (cont.)

- One state – CA - "cashes out" SNAP
  - People with SSI in cash-out states do not get SNAP
  - Instead, the state adds a lump sum onto the SSI benefit
- Several states run "Combined Application Project" (SSI-CAP) demonstrations:
  - Designed to simplify SNAP enrollment for SSI recipients using data from SSI application – need only answer few additional questions
  - Generally for 1-person elderly SSI households ("pure SSI households")

Senior Farmer's Market Nutrition Program (SFMNP)

- Another anti-hunger program that gets food quickly to people in need
  - Grants to states, D.C., U.S. territories, and Tribal governments
  - Helps low-income seniors purchase eligible food at farmers' markets, roadside stands, and community supported agriculture programs
- Eligibility: Age 60+ with income less than 185% FPL
- Some states use participation in other programs (e.g., SNAP) as proof of eligibility for SFMNP, so people do not need to prove their income again
- In FY15, benefits were available to over 800,000 low-income seniors
- More info at: http://www.fns.usda.gov/sfmnp

Commodity Supplemental Food Program (CSFP)

- Works to improve health of low-income seniors by providing them with nutritious food
  - Formerly served women, infants, and children, but only those over age 60 have been able to apply since Feb. 2014
- Eligibility: Age 60+ with income less than 130% FPL
- State agencies (departments of health, human services) store CFSP food, and distribute through local agencies
- Available in 47 states, DC, and 2 Indian Tribal Organizations
- Get the CFSP fact sheet at: http://www.fns.usda.gov/csfp

The Emergency Food Assistance Program (TEFAP)

- An emergency food distribution program
- USDA provides food items to states
  - Distribution formula based on the number of unemployed people, and the number of people living below the poverty level
- States then provide the food to local agencies, usually food banks, which distribute it to local organizations (i.e. soup kitchens or food pantries) to serve eligible beneficiaries
  - Food varies according to market conditions and state preferences
- Those who get TEFAP services can also qualify for SNAP
- More info at: http://www.fns.usda.gov/tefap

Resources

- USDA FNS SNAP Program at: www.fns.usda.gov/snap

- Download SNAP applications and screen for SNAP in your state: www.benefitscheckup.org/getsnap

- SNAP Retailer Locator at: https://www.fns.usda.gov/snap/retailerlocator

- SNAP outreach materials, best practices handbook, and more from NCOA at: www.ncoa.org/SeniorHunger

Thank You!

- Thank you for participating in the Benefits 101 Series from the Center for Benefits Access at NCOA

- Learn more about us at:

  www.ncoa.org/centerforbenefits

- Find other Benefits 101 resources at: www.ncoa.org/resources (search for Benefits 101)

- If you have any questions or comments, please contact us at centerforbenefits@ncoa.org