THRIVE KY

PURSUING SYSTEMIC CHANGE TO MEET THE BASIC NEEDS OF EVERY KENTUCKIAN

HELP WITH FOOD THROUGH THE SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

SNAP, our most vital tool to end hunger, provides people who earn low incomes with funds that can be spent on groceries at participating stores and farmers markets.

WHO IS ELIGIBLE FOR SNAP?

Obtaining grocery help through SNAP requires a household's income and resources to be reviewed for eligibility, including:

- Gross monthly income, which is household income before deductions, must be at or below 130% of the poverty line. For example, a family of three qualifies if its income does not exceed $2,495 a month, or about $29,940 a year.
- Net income, which is household income after deductions are applied, must be at or below the poverty line.
- Assets must fall below certain limits. Households may have no more than $2,750 in cash and bank account assets. If a member of the household is 60 or older, the household may have no more than $4,250 in resources. Some resources are not used to calculate assets including the home, personal belongings and vehicles.

WHO ISN'T ELIGIBLE FOR SNAP?

Some people are not eligible for SNAP regardless of their income or need for help with groceries. For example, people without a documented immigration status including some who are lawfully present, some college students attending more than half-time and people on strike. Additionally, adults between 18 and 49 who are unable to report work hours are limited to only three months of SNAP benefits every three years, unless they have a child in their home or a documented disability.

THE NET INCOME ELIGIBILITY GUIDELINES THROUGH **SEPT. 30, 2023**

The amount of benefits you are eligible for is determined by a calculation based on your household size and net monthly income.

HOUSEHOLD SIZE	NET MONTHLY INCOME	MAX MONTHLY BENEFIT
1	$1,133	$281
2	$1,526	$516
3	$1,920	$740
4	$2,313	$939
5	$2,706	$1,116
6	$3,100	$1,339
7	$3,493	$1,480
8	$3,886	$1,691
EACH ADDITIONAL MEMBER	$394	$211

NEED ASSISTANCE IN APPLYING FOR SNAP?

Call **1-855-306-8959** or contact a local **SNAP kynector**

DEDUCTIONS

Deductions are an important part of determining the amount of SNAP benefits a household is eligible for. They also serve as a reminder that not all of a household's income is available for purchasing food and must be used to meet other basic needs like shelter, utilities or medical expenses. In determining a household's net income, SNAP allows the following deductions from gross monthly income.



You will have to submit proof of income and expenses, such as, pay stubs, rent or utility receipts, social security letters or savings account statements when claiming these deductions.

CONSIDER UPDATING YOUR CASE OR REAPPLYING WITH THESE POSSIBLE DEDUCTIONS:

Standard deduction to account for basic unavoidable costs

Earnings dedication equal to 20 percent of earnings (such as work-related expenses and payroll taxes)

Dependent care deduction for out-of-pocket child care or dependent care expenses 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

Excess shelter deduction is set at the amount by which housing and utilities costs exceed half of the household's net income after all other deductions.

NEW Standard medical deduction for out-of-pocket medical expenses greater than $35 a month for an older adult or person with a disability within the household.

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 (this could include rent/mortgage, real property taxes, repairs, and utilities) of $1,066 per month.[a]

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 ($193), the earnings deduction (20% times $1,257 or $251), and the child care deduction ($54). The result is $759 (Countable Income A).

STEP 3: SHELTER DEDUCTION

Begin with the shelter costs of $1,066. Subtract half of Countable Income A (half of $759 is $380) for a result of $686. Because there is a shelter deduction cap of $624, the shelter deduction for this household is $624.

STEP 4: NET INCOME

Subtract the shelter deduction ($624) from Countable Income A ($759) for a result of $135.

STEP 5: FAMILY'S EXPECTED CONTRIBUTION TOWARD FOOD

30 percent of the household's net income ($135) is about $41.

STEP 6: SNAP BENEFIT

The maximum benefit in 2023 for a family of three is $740. The maximum benefit minus the household contribution ($740 minus $41) equals about $699. The family's monthly SNAP benefit is $699.[b]

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CALL DCBS FOR MORE INFORMATION

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A: The dependent care costs in this example represent the median co-payment that states required in their child care assistance programs in 2021 for a family of three at the poverty line with one child in child care, according to the National Women's Law Center report, "At the Crossroads: State Child Care Assistance Policies 2021," https://nwlc.org/resource/at-the-crossroads-state-child-care-assistance-policies-2021/. The assumption of $1,066 for shelter costs represents median shelter expenses in pre-pandemic 2020 for working families earning at least $500 per month with three members, including two children, based on a CBPP analysis of the pre-pandemic 2020 SNAP Quality Control data, inflated to fiscal year 2023 dollars.

B: Calculations are rounded. This calculation shows the regular SNAP benefit formula, without the temporary emergency allotments, which will end after the February 2023 issuance.

Source: https://www.cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits