What Is the Income Limit for SNAP?

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Key Takeaways

* Millions of older adults who qualify for the [Supplemental Nutrition Assistance Program](https://www.ncoa.org/article/what-is-snap-and-how-do-i-apply), or SNAP, may not realize it. Learn whether you’re eligible for this important benefit.
* Nutritious meals are key to maintaining good health as we age. Applying for SNAP can help you eat well on a budget.
* We can help you get your SNAP benefits. Visit [BenefitsCheckup.org](https://benefitscheckup.org/resources/snap/) and we’ll walk you through the application process; it’s confidential and free.

Chances are, you’ve heard of the [Supplemental Nutrition Assistance Program](https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program) (SNAP)—even if you know it by a different name, like Food Stamps. Administered by the United States Department of Agriculture (USDA), this important initiative helps income-eligible families and adults buy the nutritious food they need to stay healthy on a budget.

Many older adults may not believe they’re eligible for SNAP benefits; this is a common misconception. In fact, [as we’ve previously reported](https://www.ncoa.org/article/what-is-snap-and-how-do-i-apply), as many as three out of five qualifying seniors aren’t enrolled in the program. This means that close to five million people are missing out on key financial assistance that can make a real difference in their day-to-day lives. Could you be one of them? The SNAP income limits for 2022 may surprise you. And, thanks to recent updates to the way benefits are calculated, recipients enjoy more purchasing power than ever before. Read on to learn more about SNAP income requirements for 2022 and how you can apply.

Who qualifies for SNAP benefits?

SNAP considers the size of your household, defined as “everyone who lives together and purchases and prepares meals together,”1 when calculating your eligibility and potential benefits. This is true even if some people, including spouses and children under the age of 22, share their living space but buy their own food.

The federal government sets the overall rules for SNAP, including the highest income for food stamp eligibility, and the program is broadly available for low-income households across the country. That said, it’s important to know that each state designs its own SNAP application process and individually manages its own program. SNAP benefit amounts can vary by state, too. To determine whether you qualify, and what your specific benefits may be, you’ll need to start with [your local SNAP office](https://www.fns.usda.gov/snap/state-directory). We can help you with that—which we’ll get to a little further down.

Finally, income eligibility standards change annually as part of SNAP’s [cost of living adjustment (COLA](https://www.fns.usda.gov/snap/allotment/COLA)). It’s always worth checking whether you might qualify this year, even if you didn’t previously.

What are the SNAP income guidelines for 2022?

How much can you make to be eligible for food stamps? According to federal rules, if you're an adult over the age of 60 and/or live with a disability, your household generally must meet[the following two conditions](https://www.fns.usda.gov/snap/recipient/eligibility) when applying for SNAP:

Your net income is less than or equal to the [federal poverty line (FPL).](https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines)

* Your assets amount to $3,750 or less.

Your net income is your gross income minus any allowable deductions. And assets are "countable resources" like cash, money in a bank account, and certain vehicles. For fiscal year 2022 (October 1, 2021 – September 30, 2022), a two-member household with a net monthly income of $1,452 (100% of poverty) might qualify for SNAP.

It's important to keep in mind that a [variety of allowable deductions](https://www.fns.usda.gov/snap/eligibility/elderly-disabled-special-rules#What%20deductions%20are%20allowed%20in%20SNAP?), including those for excess medical expenses, can help you meet the net income test. In addition, [many assets](https://www.fns.usda.gov/snap/eligibility/elderly-disabled-special-rules#What%20resources%20can%20I%20have%20(and%20still%20get%20SNAP%20benefits)?)—such as your home, if you own one—don't count toward the $3,750 limit.

If this sounds confusing or intimidating, don’t worry; each SNAP office employs experts whose job it is to help you understand the rules and requirements. And don’t let it prevent you from checking whether or not you qualify, either. At the bottom of this article, we’ll direct you to our free resource that will help you or a loved one navigate the SNAP application process, including the types of information you’ll need to gather beforehand.

What if I live with my children or other family members? Am I still eligible for SNAP?

You could be. Under [special program provisions](https://www.fns.usda.gov/snap/eligibility/elderly-disabled-special-rules), you (and your spouse, if applicable) may qualify as a separate household if you’re over the age of 60 and unable to purchase or prepare your own meals because of a permanent disability.

Collectively, the remaining members of your household will still need to meet SNAP income limits, defined in this situation as no more than 165% of the federal poverty level.

Should I apply for SNAP? And what can I buy with SNAP benefits?

Nutritious meals are key to maintaining good health as we age. At the same time, quality food is expensive, and can be difficult for many older adults to afford.

For the first time in 45 years, the USDA recently [revised its method](https://www.fns.usda.gov/news-item/usda-0179.21) for calculating SNAP benefit payments to reflect the real cost of food and address common barriers to achieving a healthy diet. As a result, SNAP participating households will enjoy [increased purchasing power](https://ncoa.org/article/your-snap-benefits-are-increasing) in fiscal year 2022.

That’s why, if you think you might qualify for SNAP assistance, you should absolutely apply. Nationally, more than [one-quarter of participating SNAP households](https://www.fns.usda.gov/SNAP-State-characteristics) includes adults over the age of 60, which means you’re not alone. In fact, in some states, that number is even higher—approaching 40 percent.

**The average SNAP benefit for older adults is $104 per month—which you can use to purchase fresh, healthy foods and non-alcoholic beverages at supermarkets, convenience stores, and even some farmers’ markets.**

By making it easier to eat healthfully, [SNAP can also help you maintain your well-being and independence](https://www.ncoa.org/article/7-important-health-benefits-of-snap) in many important ways.

Where can I get help understanding my eligibility and how to apply?

You can find all the information you need at [BenefitsCheckup.org](https://benefitscheckup.org/resources/snap/). You can use our secure, confidential [screening tool](https://www.benefitscheckup.org/resources/snap/) to help determine whether you qualify; and our [SNAP map](https://www.benefitscheckup.org/resources/snap/) can help you find your program’s website, online SNAP application, eligibility criteria, contact information, and more.

Whether you’re interested in learning more about SNAP for yourself or a loved one, we encourage you to take the next step. We’ll be here to help you do it.

Source

1. USDA's "Who is in a SNAP household?" found on the internet at https://www.fns.usda.gov/snap/recipient/eligibility