

# Issue BRIEF

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## Composition and Characteristics of Supplemental Nutrition Assistance Program Households

The Supplemental Nutrition Assistance Program (SNAP) is the foundation of America's nutrition safety net and is the nation's first line of defense against food insecurity. SNAP benefits are available to all who meet the federal eligibility guidelines set by Congress. According to program operations data from the U.S. Department of Agriculture's Food and Nutrition Service, SNAP provided benefits to 46.5 million people in an average month in fiscal year 2014, slightly fewer than the 47.6 million people served in an average month in fiscal year 2013.

SNAP serves a broad demographic spectrum. This brief's descriptions of SNAP participants and their benefits are based on a sample of households that participated in SNAP in fiscal year 2013.

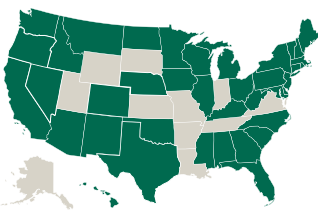
### SNAP ELIGIBILITY AND PARTICIPATION

Monthly income is a key determinant of a household's SNAP eligibility and benefit amount. To be eligible for SNAP benefits, the combined monthly income of household members who customarily purchase and prepare food together must be below set income limits, which vary by household size, location, and composition. To be eligible under the standard federal rules, households without an elderly individual (age 60 and over) or individual with a disability must have a combined monthly gross income at or below 130 percent of the federal poverty level (FPL). Households with an elderly individual or individual with a disability are exempt from the gross income limit. All households must have a combined monthly net income at or below the FPL. The FPL for a family of four in the contiguous United States is \$1,988 in fiscal year 2015. The maximum gross income for such a family is \$2,584.

Additionally, a household's assets must fall below the applicable asset limit when eligibility is determined under standard federal rules. Households without elderly individuals or individuals with disabilities must have combined countable assets at or below \$2,250 in fiscal year 2015. Households with elderly individuals or individuals with disabilities may have up to \$3,250 in countable assets.

If each member of a household receives Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), or General Assistance benefits, that household is categorically eligible for SNAP and not subject to the federal income and asset limits. States also have the option to confer categorical eligibility on a large number of low-income households by using a TANF-funded noncash benefit. Currently, 39 states, the District of Columbia, Guam, and the Virgin Islands provide a noncash benefit to confer eligibility. These states have flexibility in setting the criteria for receiving the TANF-funded noncash benefit. States may establish a

### States with Categorical Eligibility Policies



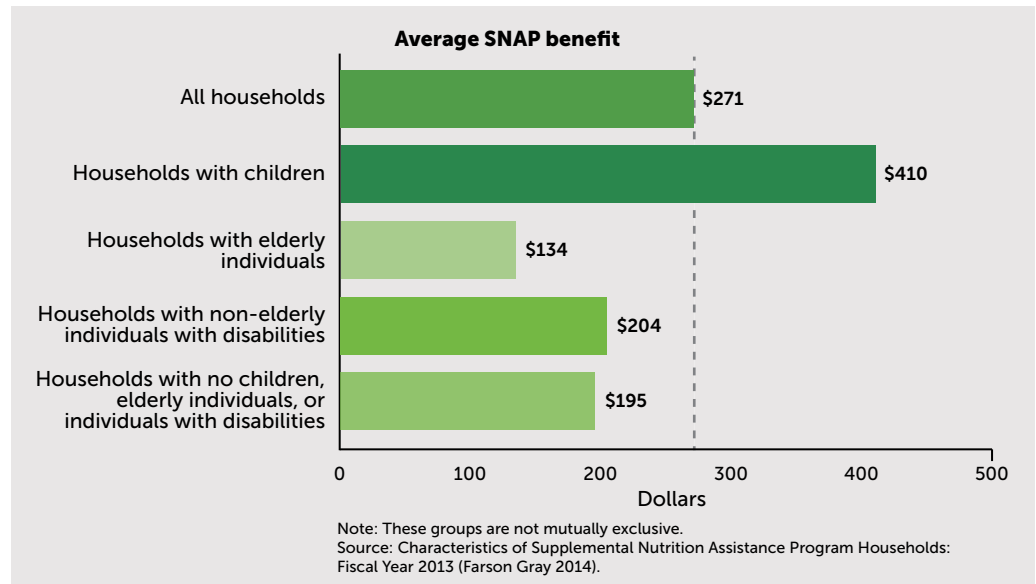
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gross income limit, and either eliminate the asset test or establish a higher asset limit.

## SNAP BENEFIT AMOUNTS

After a household is certified to receive SNAP benefits, its monthly benefit amount is computed by subtracting 30 percent of the household's net income from the maximum benefit amount to which it is entitled. Similar to SNAP income eligibility standards, monthly SNAP benefit amounts vary by household size and location. In fiscal year 2015, the maximum monthly SNAP benefit for a family of four in the contiguous United States is \$649. All eligible one- and two-person households are guaranteed a minimum benefit, which is currently \$16 in the contiguous United States. Benefits for categorically eligible households are determined by the same rules that apply to other eligible SNAP households.

In fiscal year 2013, the average monthly SNAP benefit was \$271. Forty-one percent (9.3 million) of SNAP households received the maximum benefit, and 5 percent (1.2 million) received the minimum benefit. SNAP households with children received a relatively high average benefit of \$410, while households with elderly individuals received a relatively low benefit of \$134. One reason for this disparity is that older adults tend to live in smaller households: the size of SNAP households with children averages 3.2 people, compared with 1.3 people in households with elderly individuals. SNAP households that include a non-elderly adult with a disability had an average monthly SNAP benefit of \$204. Households with no elderly individuals, individuals with disabilities, or children had an average benefit of \$195.



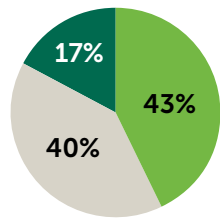
## POVERTY AND INCOME STATUS OF SNAP HOUSEHOLDS

SNAP effectively targets benefits to the neediest households. In fiscal year 2013, 92 percent of all SNAP benefits went to the 83 percent of SNAP households with gross monthly incomes at or below the FPL. When SNAP benefits are included in gross income, 12 percent of participating households move above the FPL, and 14 percent move from below half to above half of the FPL. Only 1 percent of all benefits went to the 5 percent of SNAP households with a gross monthly income of over 130 percent of the FPL. More than half of these households were not subject to gross income limits because

they included an elderly individual or an individual with a disability.

SNAP household income comes from a variety of sources. In fiscal year 2013, 31 percent of SNAP households had earned income and 57 percent had unearned income. Earned income includes wages, salaries, self-employment, and other reported earned income, whereas unearned income includes Social Security, SSI, TANF, General Assistance, and other government benefit and assistance payments. Social Security was received by 24 percent of SNAP households, SSI by 20 percent, child support by 9 percent, TANF by 7 percent, unemployment compensation by 4 percent, and General Assistance by 3 percent.

## Percent of Households by Poverty Level



50 percent or less  
51 percent to 100 percent  
101 percent or more

Source: Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2013 (Farson Gray 2014).

In fiscal year 2013, the average monthly gross income for all SNAP households was \$758. Twenty-two percent of SNAP households had no gross income at the time they were certified or recertified to receive SNAP benefits.

The income and poverty status of SNAP households varied by location. For example, at the national level, 17 percent of all SNAP households had income amounts above the FPL. This percentage ranged from a low of 9 percent in California and Mississippi to a high of 40 percent in Vermont. Similarly, while 43 percent of all SNAP households nationwide had monthly gross income amounts that were less than or equal to 50 percent of the FPL, state-level percentages ranged from a low of 11 percent in Maine to a high of 46 percent in the Virgin Islands.

## SNAP HOUSEHOLD COMPOSITION

In fiscal year 2013, nearly 9 in 10 SNAP participants (87 percent) lived in households with a child, an elderly individual, or an individual with a disability. These households represented 75 percent (17.1 million) of all SNAP households. Other key findings about SNAP household demographics include the following:

**Households with children.** More than two-thirds of SNAP benefits (68 percent) went to households with children. This represents 10.2 million households, or 45 percent of all SNAP households. The majority of these households (57 percent) included only one adult, but the average number of people in households with

children was 3.2. This compares with an average of 1.1 people for households without children.

### Households with elderly individuals.

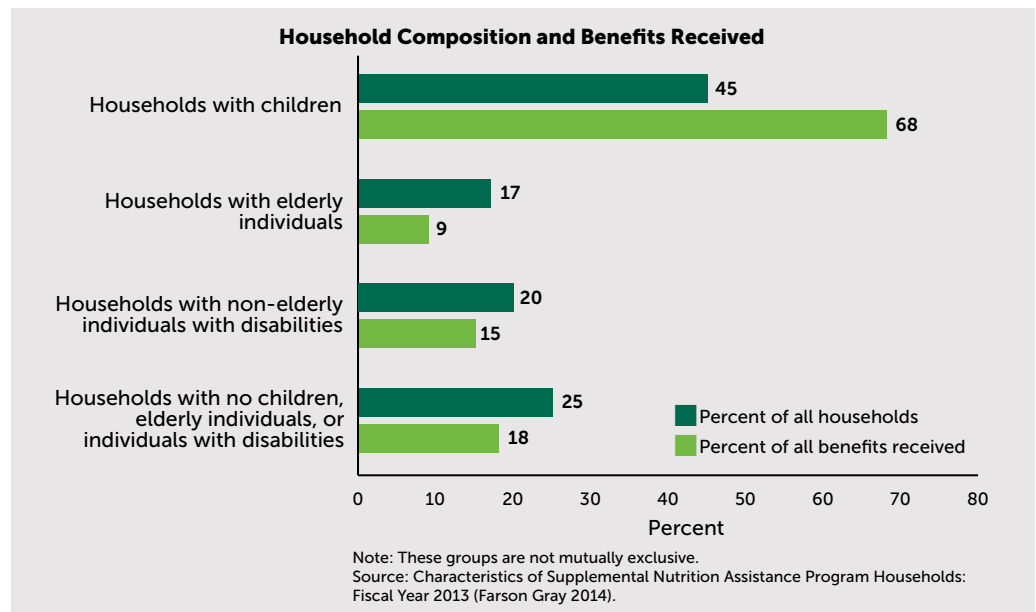
Seventeen percent of all SNAP households included elderly individuals. In 80 percent of these households, the elderly SNAP participants applied for SNAP as a single individual. More than four in five SNAP households with elderly individuals (86 percent) received income from at least one of two sources: Social Security (70 percent) or SSI (36 percent). Seven percent of households with elderly individuals had no income.

### Households that include non-elderly individuals with disabilities.

SNAP served approximately 4.6 million households that included non-elderly individuals with disabilities, representing 20 percent of all SNAP households. Sixty percent of these households contained only one individual. Nearly 7 in 10 (69 percent) households with disabled, non-elderly individuals received SSI, and half (51 percent) received Social Security income.

### Households with no children, elderly individuals, or individuals with disabilities.

SNAP serves other needy households in addition to those with children, elderly individuals, or individuals with disabilities. One-quarter (25 percent) of all SNAP households consisted solely of one or more non-elderly, non-disabled adults with no children. These households, with an average monthly SNAP benefit of \$195, are overwhelmingly single-person households (91 percent). Nearly three in five of these households (59 percent) had zero gross income.



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## METHODOLOGY

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The estimates on the characteristics of SNAP households presented in this brief are derived from the fiscal year 2013 SNAP QC data file. This data file is an edited version of the raw data file generated by the SNAP Quality Control System. The SNAP QC data file contains detailed demographic, economic, and SNAP eligibility information for a national representative sample of approximately 50,000 SNAP households. The data are edited to ensure consistent measures of SNAP household size, income, deductions, and benefit level. The file is weighted to match adjusted SNAP program operations data for SNAP households, participants, and benefits issued by month and state.

## ACKNOWLEDGEMENTS

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## REFERENCES

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