

LEGAL FACT SHEET

Supplemental Nutrition Assistance Program (SNAP): How SNAP benefits are calculated

Supplemental Nutrition Assistance Program or SNAP (formerly food stamps) is an available benefit to many New York State households.

Below are charts showing the maximum award amounts of SNAP Benefits by household size (Chart 1). And the Income Guidelines (Charts 2-4) that are based upon the SNAP Standards, which went into effect on 10/01/2020. These guidelines and allowances are the same across New York State.

Chart 1 is the maximum SNAP allotment by household. This is maximum amount of SNAP assistance a household can receive, based on household size.

1.) Maximum SNAP Benefit Allowances	
Household Size	Maximum Allotment*
1	\$204
2	\$374
3	\$535
4	\$680
5	\$807
6	\$969
7	\$1,071
8	\$1,224
For each additional member	\$153 +

There are different Income guideline charts for different household circumstances (Households with No Earned Income (Chart 2), Households with Earned Income (Chart 3), and Households with an Elderly or Disabled Member (Chart 4)). Use the appropriate chart to determine if the gross household income qualifies the household for SNAP Benefits.

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2.) Income Guidelines for Households without Earned Income (no elderly or disabled member)

Family Size	Monthly Gross Income*	Annual Gross Income*
1	\$1,383	\$16,596
2	\$1,868	\$22,416
3	\$2,353	\$28,236
4	\$2,839	\$34,068
5	\$3,324	\$39,888
6	\$3,809	\$45,708
7	\$4,295	\$51,540
8	\$4,780	\$57,360
Each additional person	\$486 +	\$5,832 +

3.) Income Guidelines for Households with Earned Income (no elderly or disabled member)

Family Size	Monthly Gross Income*	Annual Gross Income*
1	\$1,595	\$19,140
2	\$2,155	\$25,860
3	\$2,715	\$32,580
4	\$3,275	\$39,300
5	\$3,835	\$46,020
6	\$4,395	\$52,740
7	\$4,955	\$59,460
8	\$5,515	\$66,180
Each additional person	\$560 +	\$6,720 +

4.) Income Guidelines for Households with an Elderly or Disabled Member and Households with Dependent Care Expenses

Family Size	Monthly Gross Income*	Annual Gross Income*
1	\$2,126	\$25,512
2	\$2,873	\$34,476
3	\$3,620	\$43,440
4	\$4,366	\$52,392
5	\$5,113	\$61,356
6	\$5,860	\$70,320
7	\$6,606	\$79,272
8	\$7,353	\$88,236
Each additional person	\$746 +	\$8,952 +

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How SNAP benefits are calculated:

SNAP benefits eligibility is calculated on gross income (income BEFORE taxes), however actual SNAP benefits are calculated on net income (income AFTER tax) and number of individuals in the household.

The total amount of SNAP benefits a household gets each month is called an allotment.

Because SNAP households are expected to spend about 30 percent of their resources on food, allotments are calculated by multiplying a household's **net monthly income** by 0.3 (or 30%), and then subtracting the result from the maximum monthly allotment for the household size.

The example below breaks down how benefits are calculated:

Step 1: Enter household net income:

Step 2: Multiply the income in Step 1, by 30% or 0.3:

- This amount represents the amount of a household's net income expected to use on food items.

Step 3: Find the Maximum SNAP allotment amount in Chart 1:

Step 4: Take the Maximum SNAP allotment (Step 3) and subtract the amount in Step 2.

This should be the monthly SNAP allotment a household would be eligible to receive. An example has been provided below:

If a household of 4 with earned income (Chart 3), with a monthly net income of \$1500.00 applies for SNAP benefits, the expected benefit would be \$230.00 in monthly SNAP benefits.

$$\$1500 \text{ (Net Income)} \times 0.3 = \$450.00$$

$$\$680 \text{ (SNAP Allotment Maximum for a household of 4)} \text{ minus } \$450.00 \text{ (30\% of net income, expected income for food use)} = \$230.00 \text{ in monthly SNAP benefit allotment.}$$

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