

## Sample Food Stamp/SNAP Benefits for One (1) Person Elder/Disabled Households with Unearned Income

<b>Monthly Income</b>  Assumes unearned income such as Social Security, Pension, Unemployment Comp, Workers Comp or Other Unearned Income.		<b>Sample rent or home ownership costs –</b>  A. 30% income = rent B. 50% income = rent A. 70% income = rent	<b>FS/SNAP Benefit with <u>Max. SUA in Shelter Deduction</u></b>  All scenarios use highest heating/cooling SUA of \$611 added to rent (assumes separate heating, AC or fuel assist).	<b>FS/SNAP Benefit with <u>Max. SUA + \$90 Medical Deduction</u></b>  All scenarios assume some medical expenses (between \$35-\$125/month) for standard \$90 deduction.
\$800	A	\$240 rent	<b>\$159</b>	<b>\$199</b>
	B	\$400 rent	<b>\$200</b>	<b>\$200</b>
	C	\$560 rent	<b>\$200</b>	<b>\$200</b>
\$900	A	\$270 rent	<b>\$123</b>	<b>\$163</b>
	B	\$450 rent	<b>\$177</b>	<b>\$200</b>
	C	\$630 rent	<b>\$200</b>	<b>\$200</b>
\$1,000	A	\$300 rent	<b>\$87</b>	<b>\$127</b>
	B	\$500 rent	<b>\$147</b>	<b>\$187</b>
	C	\$700 rent	<b>\$200</b>	<b>\$200</b>
\$1,200	A	\$360 rent	<b>\$16</b>	<b>\$55</b>
	B	\$600 rent	<b>\$87</b>	<b>\$127</b>
	C	\$840 rent	<b>\$159</b>	<b>\$199</b>
\$1,300	A	\$390 rent	<b>\$16</b>	<b>\$19</b>
	B	\$650 rent	<b>\$57</b>	<b>\$97</b>
	C	\$910 rent	<b>\$135</b>	<b>\$175</b>
\$1,500	A	\$450 rent	<b>\$16</b>	<b>\$16</b>
	B	\$750 rent	<b>\$16</b>	<b>\$16</b>
	C	\$1050 rent	<b>\$87</b>	<b>\$127</b>
\$1,700	A	\$510 rent	<b>\$16</b>	<b>\$16</b>
	B	\$850 rent	<b>\$16</b>	<b>\$16</b>
	C	\$1190 rent	<b>\$39</b>	<b>\$79</b>

## Sample Food Stamp/SNAP Benefits for Two (2) Person Elder/Disabled Households with Unearned Income

<b>Monthly Income</b>  Assumes unearned income such as Social Security, Pension, Unemployment Comp, Workers Comp or Other Unearned Income.		<b>Sample rent or home ownership costs –</b>  A. 30% income = rent B. 50% income = rent C. 70% income = rent	<b>FS/SNAP Benefit with <u>Max. SUA</u> in Shelter Deduction</b>  All scenarios use highest heating/cooling SUA of \$611 added to rent (assumes separate heating, AC or fuel assist).	<b>FS/SNAP Benefit with <u>Max. SUA + \$90 Medical Deduction</u></b>  All scenarios assume some medical expenses (between \$35-\$125/month) for standard \$90 deduction.
\$800	A	\$240 rent	\$326	\$366
	B	\$400 rent	\$367	\$367
	C	\$560 rent	\$367	\$367
\$900	A	\$270 rent	\$290	\$330
	B	\$450 rent	\$344	\$367
	C	\$630 rent	\$367	\$367
\$1,000	A	\$300 rent	\$254	\$294
	B	\$500 rent	\$314	\$354
	C	\$700 rent	\$367	\$367
\$1,200	A	\$360 rent	\$182	\$222
	B	\$600 rent	\$254	\$294
	C	\$840 rent	\$326	\$366
\$1,300	A	\$390 rent	\$146	\$186
	B	\$650 rent	\$224	\$264
	C	\$910 rent	\$302	\$342
\$1,500	A	\$450 rent	\$74	\$114
	B	\$750 rent	\$164	\$204
	C	\$1050 rent	\$254	\$294
\$1,700	A	\$510 rent	\$16	\$42
	B	\$850 rent	\$104	\$144
	C	\$1190 rent	\$206	\$246

## **FAQs on Using Food Stamp/SNAP Chart for Elder/Disabled Households**

### **Q: What is this Food Stamp/SNAP Benefits chart about?**

**A:** This chart shows you scenarios of the monthly food stamp/SNAP benefits elderly or disabled households with one or two people might receive to help you promote the SNAP program and spot cases getting less than they should receive. The chart contains two scenarios for each income level and corresponding shelter expense (rent or mortgage): 1) food stamp/SNAP amount with the maximum SUA in the household's shelter deduction and 2) food stamp/SNAP amount with the maximum SUA and a \$90 medical expense deduction. The rental amounts or home ownership costs in the second column are based on 30 percent, 50 percent and 70 percent of income levels in the first column.

### **Q: What is the Shelter Deduction?**

**A:** The shelter deduction allows households to subtract shelter expenses from income when calculating their food stamp/SNAP benefit. Shelter expenses are broad, including rent, utilities, one or more mortgages on the property, interest payments, property taxes, homeowner's insurance, water/sewer fees, and repairs to the property damaged by fire or flood. A mortgage free homeowner can still claim all other expenses as shelter costs (taxes, insurance, etc). The amount of the shelter deduction is not the full amount of shelter expenses. Instead, the expenses are calculated into a formula that determines the amount of the shelter deduction. For elderly/disabled households, there is no cap on the amount of the shelter deduction.

### **Q: What is the maximum SUA?**

**A:** SUA stands for standard utility allowance. The food stamp/SNAP program has fixed SUA amounts for households paying their own utilities to simplify the calculation of benefits. For example, a household paying for its own heating or cooling, even if it receives fuel assistance, gets an SUA of \$611 per month, representing its heating/cooling costs, regardless of what its actual monthly expense is. Thus, the \$611 SUA is added to the household's other shelter expenses such as rent or mortgage to calculate the shelter deduction. \$611 is currently the maximum SUA allowed and this is the amount included in the food stamp/SNAP scenarios in the chart. (The SUA for households paying for non-heating/cooling utilities is \$375 per month and the SUA for households paying for telephone or cell phone service only is \$44 per month. A household paying for all utilities—heating, non-heating, and phone—would get the maximum \$611 SUA.)

### **Q: What is the Medical Expense Deduction?**

**A:** The medical expense deduction is allowed for elderly (age 60+) or disabled household members only. A wide range of medical expenses may be deducted from income, including out-of-pocket medical bills, over the counter medicines and medical supplies or treatments, alternative therapies, transportation at 55 cents/mile to and from medical appointments, pharmacies, etc. If monthly medical expenses exceed \$35, a \$90 standard deduction is applied in the calculation. This is the amount included in the second set of food stamp/SNAP scenarios in the chart. If actual expenses exceed \$125, the actual amount minus \$35 may be claimed for a larger deduction and higher benefits.