

## Fact Sheet

# Supplemental Nutrition Assistance Program (SNAP) Provides Benefits for Millions of Adults Ages 50 and Older

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## Introduction

The Supplemental Nutrition Assistance Program (SNAP), formerly known as the food stamp program, is the nation's largest federal nutrition program and an important safety net for adults ages 50 and older. Administered by the US Department of Agriculture's (USDA's) Food and Nutrition Services, the program helps millions of low-income Americans avoid food insecurity—consistent lack of food due to inadequate financial resources<sup>1</sup>—by augmenting their financial resources so that they can afford to purchase food.

In 2016, 8.7 million (over 40 percent of) SNAP households had at least one adult age 50 or older.<sup>2</sup> SNAP is an especially important program for older adults because many live on fixed incomes and have limited financial resources to spend on food, housing, and other necessities. For example, research shows that older adults receiving SNAP are less likely to forgo needed medicine due to cost.<sup>3</sup> SNAP participation has also been linked to reduced hospital and nursing home admissions among older adults, resulting in millions of dollars in savings.<sup>4</sup>

This *Fact Sheet* provides an overview of the SNAP program's eligibility criteria and provides state-level data on average benefit amounts, household composition and size, and participation levels among SNAP households with older adults. While the USDA defines elderly as ages 60 and older, this Fact Sheet focuses on SNAP households with adults ages 50–59 *and* households with adults ages 60 and older. State-level data are included in the appendices.

## The SNAP Household

Eligibility for SNAP is determined at the household level. A household can be composed of a single individual or a group of people who live together and purchase and prepare food together. The household typically must apply for the program using aggregate income, expenses, and assets to determine household eligibility and benefit amount.<sup>5</sup>

For eligibility purposes, individuals who are ages 60 or older and are unable to purchase food and prepare meals with others in the

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household because of a permanent disability may be considered a separate SNAP household if the aggregate income of the other individuals they live with is less than 165 percent of the federal poverty level (FPL) for their household size.<sup>6</sup>

## SNAP Eligibility Requirements

SNAP recipients must be US citizens or lawfully present noncitizens.<sup>7</sup> Most participants must also meet both financial eligibility requirements and work requirements as described below.

### Financial Eligibility

States have the option to determine financial eligibility for SNAP under *traditional* eligibility rules or under *categorical* eligibility rules. *Traditional* eligibility rules consider the gross income, net income, and assets of the applicant. *Categorical* eligibility rules allow applicants who receive certain income-based government benefits—like Supplemental Security Income, Temporary Assistance for Needy Families, or state-funded General Assistance—to automatically receive SNAP benefits.<sup>8</sup> As of 2018, 42 states have implemented broad-based categorical eligibility for SNAP.<sup>9</sup> The following sections discuss the general eligibility rules in states that use the traditional eligibility pathway.<sup>10</sup>

### Income Requirements

In states using traditional eligibility for SNAP, most households must meet gross *and* net monthly income requirements. However, households with people with disabilities or adults ages 60 and older are required to meet only the net monthly income requirement.<sup>11</sup>

In order to be eligible for SNAP, gross income—a household's total cash income before any deductions are applied—must be at or below 130 percent of the FPL (\$1,307 per month for a single-person household and \$1,760 for a two-person household in 2018).<sup>12</sup> Countable gross income includes all sources of income, including wages (before payroll taxes are deducted), Social Security payments, and child support.<sup>13</sup> Certain income is excluded from countable gross income, such as federal energy assistance payments and one-time lump sum payments like income tax refunds.<sup>14</sup>

Net monthly income—gross income minus certain deductions—must be at or below 100 percent of the FPL (\$1,005 per month for a single-person household and \$1,354 for a two-person household in 2018). Households with people ages 60 and older and individuals living with disabilities are eligible for several deductions,<sup>15</sup> including a standard monthly deduction (indexed for inflation),<sup>16</sup> all shelter expenses (including utility costs) that are greater than half of the household's countable income after all other deductions,<sup>17</sup> and out-of-pocket medical expenses over \$35 a month for individual members of households who are ages 60 and older or living with disabilities.<sup>18</sup>

### Asset Requirements

SNAP households in states using traditional eligibility rules<sup>19</sup> have to meet asset (or resource) requirements in addition to income requirements.<sup>20</sup> The value of a household's assets—such as monies in savings accounts and stocks and bonds—typically may not exceed \$2,250 or \$3,500 if at least one person in the household is living with a disability or is age 60 or older.<sup>21</sup> The value of some assets, such as primary residence and money in retirement accounts, is not counted.

### Work Requirements

Generally, all able-bodied individuals ages 16–59 must comply with federal work requirements to qualify for SNAP under both traditional and categorical eligibility rules.<sup>22</sup> To comply, individuals must register for work with their state SNAP agency, accept suitable offers of employment, or participate in employment and training programs.<sup>23</sup> Individuals who fail to comply without good cause are ineligible for benefits and disqualified from SNAP for certain periods of time.<sup>24</sup> Adults ages 60 and older and individuals with disabilities are exempt from these work requirements.

### SNAP Benefit Levels

Monthly SNAP benefit allotments—distributed to participants on debit-like cards—are calculated by multiplying a household's net monthly income by 30 percent (the percentage of income households are expected to spend on food) and subtracting that calculation from the maximum monthly

allotment for the household size (see appendix A for maximum allotments by household size). In 2016, the average monthly SNAP benefit was \$189 for households with at least one eligible adult age 50–59 and \$124 for households with at least one eligible adult 60 or older. See appendix B for 2016 average SNAP benefits by state.

### Household Composition and Size

The majority of older adults who rely on SNAP live alone. In 2016, nearly 70 percent of SNAP households with adults ages 50–59 were single-person households. Among households with adults ages 60 and older, over 80 percent lived alone.

In 2016, the average SNAP household size was 1.5 people for households with adult(s) ages 50–59 and 1.2 people for households with adult(s) 60 and older, though average household size varied by state. See appendix C for SNAP household composition and size by state.

### SNAP Participation

In 2016, over 21 million households participated in SNAP. Of these, more than 40 percent (about 8.7 million) were households with adults ages 50 or older. Nineteen percent (4 million) were households with at least one eligible adult age 50–59 and

22 percent (nearly 4.7 million) were households with at least one eligible elderly adult (age 60 or older). See appendix D for SNAP households with older adults by age group and state.

Despite over 8.7 million households with adults 50 and older participating in SNAP, other analyses have found that the SNAP participation rate (i.e., the percentage of those eligible for SNAP who are actually enrolled in the program) is substantially lower among older adults than among younger age groups.<sup>25,26</sup> Possible reasons for this include lack of awareness about the program, confusion about eligibility requirements, a burdensome application process, negative experiences with program staff, and stigma associated with using a government program.<sup>27</sup>

### Conclusion

The Supplemental Nutrition Assistance Program currently provides benefits for millions of very low-income adults ages 50 and older. However, eligibility requirements are complex and data on older participants (particularly ages 50–59) are limited. As policy makers continue to examine SNAP, improved understanding of its impact on older adults and family caregivers will become increasingly important.

## Appendix A. Maximum Monthly SNAP Allotment, 2018

People in Household	Maximum Monthly Allotment
1	\$192
2	\$352
3	\$504
4	\$640
5	\$760
6	\$913
7	\$1,009
8	\$1,153
<b>Each additional person</b>	<b>\$144</b>

Note: Allotments are different in Alaska, Hawaii, Guam, and the Virgin Islands. For more information, see <https://www.fns.usda.gov/snap/cost-living-adjustment-cola-information>.

Source: USDA SNAP Fiscal Year 2018 Cost of Living Adjustments, <https://www.fns.usda.gov/snap/snap-fiscal-year-2018-cost-living-adjustments>.

## Appendix B. Average SNAP Benefit, 2016

State	Households with Adult(s) 50-59	Households with Adult(s) (60+)	State	Households with Adult(s) 50-59	Households with Adult(s) (60+)
<b>United States</b>	<b>\$189</b>	<b>\$124</b>	<b>Nebraska</b>	\$158	\$106
<b>Alabama</b>	\$203	\$106	<b>Nevada</b>	\$168	\$83
<b>Alaska</b>	\$436	\$256	<b>New Hampshire</b>	\$154	\$117
<b>Arizona</b>	\$212	\$112	<b>New Jersey</b>	\$161	\$120
<b>Arkansas</b>	\$164	\$72	<b>New Mexico</b>	\$175	\$115
<b>California</b>	\$249	\$141	<b>New York</b>	\$224	\$178
<b>Colorado</b>	\$195	\$124	<b>North Carolina</b>	\$184	\$104
<b>Connecticut</b>	\$201	\$130	<b>North Dakota</b>	\$189	\$145
<b>Delaware</b>	\$174	\$120	<b>Ohio</b>	\$162	\$111
<b>District of Columbia</b>	\$166	\$112	<b>Oklahoma</b>	\$188	\$104
<b>Florida</b>	\$183	\$134	<b>Oregon</b>	\$163	\$95
<b>Georgia</b>	\$187	\$109	<b>Pennsylvania</b>	\$169	\$119
<b>Hawaii</b>	\$353	\$263	<b>Rhode Island</b>	\$179	\$147
<b>Idaho</b>	\$176	\$101	<b>South Carolina</b>	\$174	\$100
<b>Illinois</b>	\$174	\$122	<b>South Dakota</b>	\$220	\$135
<b>Indiana</b>	\$167	\$109	<b>Tennessee</b>	\$191	\$88
<b>Iowa</b>	\$153	\$86	<b>Texas</b>	\$201	\$110
<b>Kansas</b>	\$157	\$116	<b>Utah</b>	\$185	\$134
<b>Kentucky</b>	\$166	\$106	<b>Vermont</b>	\$186	\$149
<b>Louisiana</b>	\$192	\$122	<b>Virginia</b>	\$167	\$88
<b>Maine</b>	\$157	\$115	<b>Washington</b>	\$175	\$127
<b>Maryland</b>	\$176	\$102	<b>West Virginia</b>	\$150	\$87
<b>Massachusetts</b>	\$175	\$138	<b>Wisconsin</b>	\$163	\$86
<b>Michigan</b>	\$192	\$109	<b>Wyoming</b>	\$148	\$110
<b>Minnesota</b>	\$151	\$102	<b>Guam</b>	\$467	\$379
<b>Mississippi</b>	\$161	\$86	<b>Virgin Islands</b>	\$348	\$195
<b>Missouri</b>	\$166	\$111			
<b>Montana</b>	\$187	\$130			

Note: Data refer to households with at least one eligible member age 50-59 or 60+.

Source: AARP Public Policy Institute Analysis of Supplemental Nutrition Assistance Program Quality Control Data, 2016.

## Appendix C. SNAP Household Composition and Size, 2016

State	Single-Person Households (%)		Average Household Size (Number of Members)	
	Among Households with Adult(s) 50-59	Among Households with Adult(s) (60+)	Households with Adult(s) 50-59	Households with Adult(s) (60+)
United States	68%	81%	1.5	1.2
Alabama	64%	78%	1.7	1.3
Alaska	54%	71%	2.3	1.7
Arizona	64%	78%	1.7	1.4
Arkansas	66%	77%	1.6	1.3
California	60%	83%	1.7	1.2
Colorado	70%	84%	1.6	1.2
Connecticut	75%	84%	1.5	1.2
Delaware	73%	87%	1.4	1.2
District of Columbia	81%	93%	1.3	1.1
Florida	72%	81%	1.5	1.2
Georgia	70%	78%	1.5	1.3
Hawaii	72%	70%	1.5	1.3
Idaho	67%	80%	1.6	1.3
Illinois	77%	84%	1.4	1.2
Indiana	74%	83%	1.5	1.2
Iowa	73%	88%	1.4	1.1
Kansas	68%	68%	1.4	1.3
Kentucky	53%	56%	1.6	1.4
Louisiana	71%	79%	1.5	1.3
Maine	76%	78%	1.4	1.2
Maryland	75%	87%	1.4	1.2
Massachusetts	79%	87%	1.3	1.1
Michigan	69%	85%	1.6	1.2
Minnesota	78%	87%	1.4	1.2
Mississippi	75%	87%	1.5	1.2
Missouri	50%	61%	1.4	1.2
Montana	74%	85%	1.6	1.3
Nebraska	82%	89%	1.4	1.2
Nevada	75%	85%	1.4	1.2
New Hampshire	73%	85%	1.5	1.2
New Jersey	72%	84%	1.4	1.2
New Mexico	64%	77%	1.6	1.2
New York	68%	82%	1.6	1.2

State	Single-Person Households (%)		Average Household Size (Number of Members)	
	Among Households with Adult(s) 50-59	Among Households with Adult(s) (60+)	Households with Adult(s) 50-59	Households with Adult(s) (60+)
North Carolina	66%	78%	1.6	1.3
North Dakota	77%	84%	1.4	1.2
Ohio	76%	83%	1.3	1.2
Oklahoma	52%	69%	1.6	1.3
Oregon	68%	80%	1.5	1.2
Pennsylvania	73%	79%	1.4	1.3
Rhode Island	51%	66%	1.2	1.1
South Carolina	56%	69%	1.5	1.3
South Dakota	67%	86%	1.8	1.2
Tennessee	69%	87%	1.6	1.2
Texas	61%	80%	1.8	1.3
Utah	70%	78%	1.7	1.4
Vermont	71%	86%	1.5	1.2
Virginia	73%	84%	1.5	1.2
Washington	77%	82%	1.4	1.2
West Virginia	55%	68%	1.6	1.3
Wisconsin	54%	70%	1.4	1.3
Wyoming	83%	88%	1.3	1.1
Guam	42%	54%	2.6	2.1
Virgin Islands	44%	72%	2.2	1.3

Note: Data refer to households with at least one eligible member age 50-59 or 60+.

Source: AARP Public Policy Institute Analysis of Supplemental Nutrition Assistance Program Quality Control Data, 2016.

## Appendix D. SNAP Households with Older Adults, 2016

State	Total SNAP Households	SNAP Households with Adult(s) 50-59	Percentage of SNAP Households with Adult(s) 50-59	SNAP Households with Adult(s) 60+	Percentage of SNAP Households with Adult(s) 60+
<b>United States</b>	<b>21,511,005</b>	<b>4,021,238</b>	<b>19%</b>	<b>4,681,126</b>	<b>22%</b>
Alabama	397,070	74,185	19%	73,805	19%
Alaska	34,581	8,042	23%	7,312	21%
Arizona	417,423	75,958	18%	69,418	17%
Arkansas	186,239	38,678	21%	32,479	17%
California	2,059,670	328,432	16%	252,953	12%
Colorado	223,796	38,973	17%	52,616	24%
Connecticut	243,861	54,105	22%	66,862	27%
Delaware	68,878	13,787	20%	15,130	22%
District of Columbia	75,166	17,167	23%	14,949	20%
Florida	1,870,739	354,800	19%	550,167	29%
Georgia	796,916	142,434	18%	145,062	18%
Hawaii	88,511	17,180	19%	24,840	28%
Idaho	78,570	12,658	16%	15,523	20%
Illinois	987,256	203,535	21%	184,276	19%
Indiana	318,798	70,310	22%	53,415	17%
Iowa	175,296	30,152	17%	29,413	17%
Kansas	112,825	22,889	20%	21,681	19%
Kentucky	308,642	66,387	22%	55,865	18%
Louisiana	404,561	68,024	17%	80,349	20%
Maine	97,198	21,916	23%	26,618	27%
Maryland	386,137	76,615	20%	84,204	22%
Massachusetts	443,831	85,206	19%	139,526	31%
Michigan	768,918	146,558	19%	157,212	20%
Minnesota	227,197	44,743	20%	48,484	21%
Mississippi	267,616	53,298	20%	47,605	18%
Missouri	375,465	80,853	22%	60,591	16%
Montana	53,987	11,401	21%	10,325	19%
Nebraska	77,794	15,179	20%	13,535	17%
Nevada	219,053	40,565	19%	45,818	21%
New Hampshire	47,103	9,896	21%	9,688	21%
New Jersey	439,216	70,956	16%	122,545	28%
New Mexico	209,873	38,023	18%	39,932	19%
New York	1,625,112	267,682	16%	565,185	35%
North Carolina	750,493	139,369	19%	149,898	20%

State	Total SNAP Households	SNAP Households with Adult(s) 50-59	Percentage of SNAP Households with Adult(s) 50-59	SNAP Households with Adult(s) 60+	Percentage of SNAP Households with Adult(s) 60+
North Dakota	24,823	5,139	21%	5,581	22%
Ohio	779,427	167,710	22%	149,792	19%
Oklahoma	271,765	51,418	19%	52,751	19%
Oregon	416,531	84,108	20%	101,837	24%
Pennsylvania	944,462	189,116	20%	243,819	26%
Rhode Island	98,820	18,831	19%	25,306	26%
South Carolina	357,268	81,443	23%	74,902	21%
South Dakota	41,836	6,778	16%	7,742	19%
Tennessee	542,589	115,291	21%	103,203	19%
Texas	1,575,638	246,969	16%	321,261	20%
Utah	84,442	12,319	15%	13,779	16%
Vermont	42,902	9,989	23%	12,949	30%
Virginia	374,168	70,546	19%	81,456	22%
Washington	543,979	109,995	20%	103,609	19%
West Virginia	174,632	35,159	20%	35,412	20%
Wisconsin	357,240	69,024	19%	72,794	20%
Wyoming	14,210	2,673	19%	2,108	15%
Guam	15,412	2,595	17%	2,559	17%
Virgin Islands	13,068	2,182	17%	2,986	23%

Note: Data refer to households with at least one eligible member age 50-59 or 60+.

Source: AARP Public Policy Institute Analysis of Supplemental Nutrition Assistance Program Quality Control Data, 2016.

- 1 "What Is Food Insecurity?," Feeding America, 2017, <https://hungerandhealth.feedingamerica.org/understand-food-insecurity/>.
- 2 Includes households with one or more eligible older adults. AARP Public Policy Institute analysis of Supplemental Nutrition Assistance Program Quality Control Data, 2016.
- 3 Mithuna Srinivasan and Jennifer A. Pooler, "Cost-Related Medication Nonadherence for Older Adults Participating in SNAP, 2013-2015," *American Journal of Public Health*, January 10, 2018, <https://ajph.aphapublications.org/doi/abs/10.2105/AJPH.2017.304176?journalCode=ajph>.
- 4 Ginger Zielinskie, Laura J. Samuel, and Sarah Szanton, "To Improve Health and Reduce Costs for Low-Income Seniors, Invest Upstream," *Health Affairs*, October 27, 2017, <https://www.healthaffairs.org/doi/10.1377/hblog2017.1024.786928/full/>.
- 5 Under certain circumstances, people who live together but buy and prepare meals separately may apply for SNAP benefits separately. Randy Alison Aussenberg, "Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits," Congressional Research Service, Washington, DC, December 29, 2016.
- 6 "US Federal Poverty Guidelines Used to Determine Financial Eligibility for Certain Federal Programs," US Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, <https://aspe.hhs.gov/poverty-guidelines>. For a more complete discussion of the SNAP definition of disability, see "SNAP Special Rules for the Elderly or Disabled," US Department of Agriculture, Food and Nutrition Service, <https://www.fns.usda.gov/snap/snap-special-rules-elderly-or-disabled#What%20are%20the%20SNAP%20work%20requirements>.



- 7 For details on eligible noncitizens, see “SNAP Policy on Non-Citizen Eligibility,” US Department of Agriculture, Food and Nutrition Service, <https://www.fns.usda.gov/snap/snap-policy-non-citizen-eligibility>.
- 8 Aussenberg, “Supplemental Nutrition Assistance Program.” Social Security Income is a federal income supplement program designed to help low-income people who are elderly, blind, or living with disabilities. Temporary Assistance for Needy Families is a federal program run by states that provides cash assistance to low-income families. General Assistance programs provide temporary assistance to low-income adults with no dependents or no other means of support.
- 9 “Broad-Based Categorical Eligibility,” US Department of Agriculture, February 2018, <https://fns-prod.azureedge.net/sites/default/files/snap/BBCE.pdf>.
- 10 For more on state variations, see “State Options Report,” US Department of Agriculture Food and Nutrition Service, October 1, 2016, [https://fns-prod.azureedge.net/sites/default/files/snap/13-State\\_Options-revised.pdf](https://fns-prod.azureedge.net/sites/default/files/snap/13-State_Options-revised.pdf).
- 11 “SNAP Special Rules for the Elderly or Disabled,” US Department of Agriculture.
- 12 SNAP gross and net income limits are higher in Hawaii and Guam. See 2018 limits for all household sizes in “Supplemental Nutrition Assistance Program (SNAP) FY 2018 Income Eligibility Standards,” US Department of Agriculture Food and Nutrition Service, <https://fns-prod.azureedge.net/sites/default/files/snap/FY18-Income-Eligibility-Standards.pdf>.
- 13 “A Quick Guide to SNAP Eligibility and Benefits,” Center of Budget and Policy Priorities, updated February 7, 2018, <https://www.cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits>.
- 14 For a complete list of income disregards, see Aussenberg, “Supplemental Nutrition Assistance Program.”
- 15 For a complete list of deductions available to older adults, see Aussenberg, “Supplemental Nutrition Assistance Program.”
- 16 The deduction is \$160 for households of one to three people in 2018, and \$170 for households of four people, adjusted for inflation. For more details, see “SNAP Special Rules for the Elderly or Disabled,” US Department of Agriculture.
- 17 Details on shelter costs are available at “Supplemental Nutrition Assistance Program,” US Department of Agriculture, <https://www.fns.usda.gov/snap/eligibility>.
- 18 Examples include health insurance premiums and deductibles, medical and dental costs not covered by insurance, prescription and over-the-counter drugs, and health-related equipment and supplies. See more at “SNAP Shots: Maximizing the SNAP Medical Expense Deduction for Older Adults,” National Council on Aging, [https://www.aoascc.org/Customer-Content/www/CMS/files/service\\_pages/snap/SNAPshots-medical-deduction.pdf](https://www.aoascc.org/Customer-Content/www/CMS/files/service_pages/snap/SNAPshots-medical-deduction.pdf).
- 19 Aussenberg, “Supplemental Nutrition Assistance Program.”
- 20 Five states with categorical eligibility also have asset limits. For more details, see “Broad-Based Categorical Eligibility,” US Department of Agriculture.
- 21 Adjusted for inflation. See Aussenberg, “Supplemental Nutrition Assistance Program.”
- 22 “Broad-Based Categorical Eligibility,” US Department of Agriculture.
- 23 “Supplemental Nutrition Assistance Program (SNAP), Facts about SNAP,” US Department of Agriculture, Food and Nutrition Service, September 13, 2017, <https://www.fns.usda.gov/snap/facts-about-snap>.
- 24 The minimum periods set by law are one month for the first instance, three months for the second, and six months for the third. The law gives states the options to (a) establish disqualification (DQ) periods longer than the minimums, (b) make the DQ permanent on the third occurrence, and (c) sanction the entire household if the head of household fails to comply.
- 25 Hiram Lopez-Landin, “SNAP Access Barriers Faced by Low Income 50–59 Year Olds,” AARP Foundation, April 2013, [https://www.aarp.org/content/dam/aarp/aarp\\_foundation/2013-pdfs/SNAP\\_White\\_Paper\\_Mar\\_2013.pdf](https://www.aarp.org/content/dam/aarp/aarp_foundation/2013-pdfs/SNAP_White_Paper_Mar_2013.pdf).
- 26 “Senior SNAP Participation Visualization,” National Council on Aging, <https://www.ncoa.org/economic-security/benefits/visualizations/senior-snap-participation/>.
- 27 Lopez-Landin, “SNAP Access Barriers Faced by Low Income 50–59 Year Olds.”

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