

# SNAP Policy Brief



Everyone deserves access to affordable, nutritious food. For many Minnesota workers, the Supplemental Nutrition Assistance Program (SNAP) makes sure they have enough food on the table to feed their families.

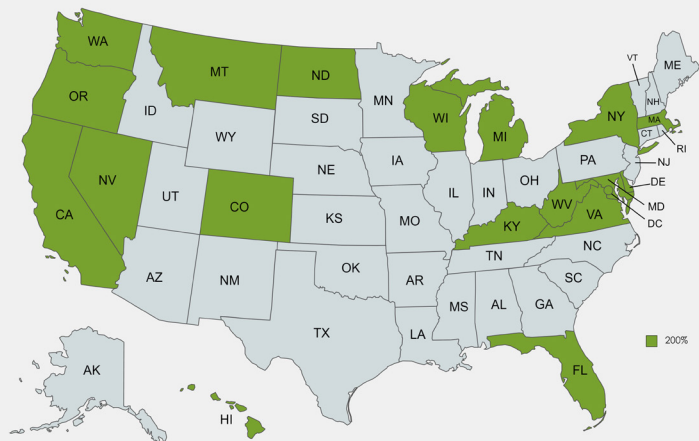
SNAP is calculated using two measures of income: gross and net income. To be eligible for SNAP in Minnesota, households must meet both the net and the gross income guidelines. Gross income includes all sources of income from things like wages and social security payments. Net income is the gross minus allowable deductions. Deductions include things like dependent care expenses, shelter costs, and medical expenses. At the federal level, the net income is set at 100% of the Federal Poverty Level.

Some low-income workers who are just above the current gross income limit can't access SNAP even if their housing or child care expenses take up most of their income. And those who are just barely eligible under the net income limit can be penalized if they get a raise or start working more hours at work.

## THE SOLUTION

Minnesota can join with 19 other states by raising the gross income threshold for SNAP to 200% of the federal poverty line. By doing so, we can help working people who don't earn enough to meet their needs, but who earn too much to qualify for SNAP under current guidelines, and who have high expenses such as childcare, housing, or medical costs. This policy change would strengthen food security and economic stability among low-income working households, boost the local economy, and bring in more federal funding to Minnesota.

**MOST U.S. STATES AND TERRITORIES RAISE THEIR SNAP ELIGIBILITY THRESHOLD TO HELP FAMILIES WITH HIGH COSTS OF LIVING, INCLUDING 19 OTHER STATES AT 200%**



Broad Based Categorical Eligibility (BBCE) allows states to increase the SNAP income eligibility. In Minnesota, we have the ability to increase the gross income threshold on SNAP from 165% to 200% of federal poverty—\$3,660 a month for a family of three—providing key support to many cost-burdened working families. Increasing eligibility will help many who are struggling to put food on the table to get the resources they need to feed their families.

## LET’S EXAMINE

Let’s examine two families on either side of the gross income threshold to see how some families get left behind with fewer resources.

Louisa and Elena are both single working mothers with children enrolled in childcare and are paying fair market rent in Minneapolis, earning \$17 per hour. Elena recently picked up 5 extra hours of work every week, which put her family over the eligibility threshold to qualify for SNAP benefits in Minnesota by \$292.

### Minnesota example under current SNAP rules

	Louisa’s Family	Elena’s Family
Hourly Wage	\$17	\$17
Hours Worked Per Week	40	45
Gross Monthly Income	\$2,944	\$3,312
SNAP eligibility threshold for family of 3	\$3,020	\$3,020
<b>SNAP Eligibility?</b>	Eligible by... \$76	Ineligible by... (\$292)
Childcare Costs	\$1,808	\$1,808
Rent	\$1,497	\$1,497
SNAP Benefits	\$658	\$-
<b>Total Monthly Resources</b> (including SNAP, after rent and childcare)	<b>\$297</b>	<b>\$7</b>

Source: Minnesota Budget Project

Elena’s family is penalized by her working the extra hours  
and is in turn worse off than Louisa’s family.

By raising the gross income in Minnesota, we can help families like Elena's who aren't eligible for SNAP but are struggling to make it. The additional \$638 per month to buy groceries would make a huge difference and put her family in a better position to deal with an economic setback, like an unexpected car repair.

### Minnesota Example Comparison of Current/Expanded SNAP Rules

	Elena's Family on Current SNAP Rules	Elena's Family with 200% FPL
Hourly Wage	\$17	\$17
Hours Worked Per Week	45	45
Gross Monthly Income	\$3,312	\$3,312
SNAP eligibility threshold for family of 3	\$3,020	\$3,660
<b>SNAP Eligibility?</b>	Ineligible by... <b>(\$292)</b>	Eligible by.. \$348
Child Care Costs	\$1,808	\$1,808
Rent	\$1,497	\$1,497
SNAP Benefits	\$-	\$638
<b>Total Monthly Resources</b> (including SNAP, after rent and childcare)	<b>\$7</b>	<b>\$645</b>

*Source: Minnesota Budget Project*

**By raising the gross income limit in Minnesota, we can help families like Elena's who aren't eligible for SNAP but are struggling to make it.**

**Ultimately, this simple change can improve the lives of many Minnesotans.** The Minnesota Legislature can pass HF 611 and SF 759 and give more low-income Minnesotan workers and seniors a boost. By using categorical eligibility to raise the gross income limit, we can make certain that hard-working Minnesotans don't miss out on valuable support when they get a small raise or additional hours at work.

By joining with 19 other states who set the gross income threshold at 200% of the Federal Poverty Level, Minnesota can ensure that low-income families burdened by high expenses, such as childcare and housing, are able to put food on their tables and can help Minnesota become a healthier, more thriving state for all who live in it.

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