

SNAP *shots*

Debunking the \$16 Benefit Myth

The Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps) is a valuable tool for many seniors who experience difficulty affording nutritious meals. Yet many seniors—and the people who serve them—still believe that they will qualify for only the minimum benefit amount (\$16 a month).

This inaccurate assumption means that millions of older adults facing food insecurity do not bother to apply for SNAP. Without this assistance, many continue to make choices between paying for food or medicine, and risk their health and independence in doing so.

This fact sheet outlines the facts about SNAP benefits, and offers messages that those who counsel seniors can use to counter the \$16 myth.

The facts about benefit amounts

\$16 is the minimum monthly benefit. The average benefit is much higher.

The \$16 figure is the minimum benefit that any one- or two-person household that qualifies for SNAP would receive. Previously, the minimum benefit was \$10, but the 2008 Farm Bill increased the minimum. In 2016, this figure was \$16.

Only a small percentage of seniors receive the minimum benefit. In 2016, the most current year for which figures are available, 81% of all senior households received more than \$16 a month. That year, the average senior living alone received \$106 a month in SNAP benefits.¹

Some states have benefit calculators for SNAP that help people to estimate what benefit amount they may receive under the program. These can be found on the website of the agency/department that administers SNAP in each state. (See the Resources section for more information.)



Maximizing deductions can increase the SNAP benefit amount.

Seniors who qualify for SNAP may be able to deduct the costs of their excess medical and shelter expenses to receive a higher benefit amount.

The medical expense deduction allows an elderly/disabled household member to deduct monthly medical expenses that exceed \$35 from their gross income, as long as those expenses are not paid by insurance or someone else. The excess shelter deduction allows a household to deduct shelter costs that exceed more than half of their income after other deductions. Allowable expenses include utility costs, rent or mortgage payments, and taxes on the home.

Some states choose to offer a standard deduction amount for people who meet these excess costs, rather than itemizing these costs. Check with your state guidelines to see whether this is the case in your area or see the Resources box for additional information.

But...what if someone only qualifies for the \$16 benefit amount?

Despite the deductions and average benefit amounts noted above, there are some seniors who only qualify for the minimum benefit. How can you

convince them that a SNAP application is worth the effort? Here are messages that may help.

You can let your benefits accumulate.

SNAP benefits are loaded onto an electronic benefits transfer card (EBT) once a month, and they stay on the card, even if a person does not use the benefit that month. Instead, most states permit SNAP recipients to accrue benefits if they choose to do so. This accrual can last anywhere between six months to a year. Suddenly, what seemed like a meager \$16 benefit becomes \$48, \$64, or \$80—a much more realistic amount to buy several weeks' worth of groceries.

Resources

Download your state's SNAP application (in multiple languages where available) and find your state's SNAP administering office:

- BenefitsCheckUp® SNAP Map: <http://www.benefitscheckup.org/cf/snap.cfm>

Find outreach and advocacy materials:

- NCOA SNAP Enrollment Toolkit: <http://www.ncoa.org/seniorhunger>
- USDA Food and Nutrition Service SNAP information page: <http://www.fns.usda.gov/snap/>

Learn more about deductions:

- SNAPshots: Maximizing the SNAP Medical Expense Deduction for Older Adults: <https://www.ncoa.org/wp-content/uploads/SNAPshots-Medical-Deduction.pdf>
- Webinar: SNAP for Seniors: Establishing Eligibility and Maximizing Benefits: <https://www.ncoa.org/resources/webinar-snap-for-seniors-establishing-maximizing-eligibility/>

Often, benefits counselors encourage seniors who may be reluctant to take SNAP to consider using the accrued benefits for special occasions, e.g., hosting Thanksgiving dinner or baking a cake for a grandchild's birthday.

You wouldn't pass up a coupon for \$16 off your groceries would you?

The majority of people—irrespective of income level—appreciate a bargain. If a newspaper circular published a coupon for \$16 off groceries, you can bet that a lot of people would clip and use it. Some benefits counselors use this example to show how even the minimum benefit, presented in a different format, would be hard to pass up. After all, if you got a \$16 rebate on other products (clothes, electronics, etc.), you would cash it in, right?

Look what \$16 can buy you...

While the minimum benefit seems small, it's important to realize that \$16 can buy a fair number of food items at the grocery store, especially if the senior buys store brands and not brand-name items. Bananas, pasta and sauce, quick-cooking oats, and frozen vegetables are just a few of the many items that cost just cents per serving. For an example of a flyer that benefits counselors in Arkansas made illustrating this point, visit: <https://www.ncoa.org/wp-content/uploads/Flyer-AR.jpg>.



Reference

¹ U.S. Department of Agriculture (USDA). *Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2016*. Nov 2017. <https://fns-prod.azureedge.net/sites/default/files/ops/Characteristics2016.pdf>

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