

Impact of SNAP Proposed Rule Change on Broad-Based Categorical Eligibility

The proposed rule will impact those households that receive broad-based categorical eligibility. There are 3 major changes:

- Households will be subject to either a \$3,500 or \$2,250 resource test. The amount of the allowable resources is based on household composition.
- The allowable gross income will reduce from 185% FPL to 130% FPL for some households.
- The allowable net income will reduce from 130% FPL to 100% FPL.

Scenario 1

| Household Composition | Impact of Rule | Number of Households that Will Lose Eligibility | Number of Children that will Lose Eligibility | Average Monthly Benefits that will be Lost |
|---|---|---|---|--|
| Households with at least 1 member age 60/over or disabled, and: <ul style="list-style-type: none"> • not eligible for standard categorical eligibility • gross income up to 185% FPL • Net income 100% or less | Households will be subject to a \$3,500 resource test | 1790 | 47 | \$129.99 |

Example of an actual household that falls within this category:

Member (62) and her partner (59) live together and pool their income/resources. Their savings account balance will make them ineligible for the 3SquaresVT Program.

| <u>Description</u> | <u>Monthly Amount</u> |
|-------------------------------|-----------------------|
| Gross Income | \$1,585 |
| Mortgage | \$405 |
| Property Taxes | \$54 |
| Out of Pocket Medical Expense | \$64 |
| Savings Account | \$5,134 |
| Current Benefit Amount | \$212 |
| Future Benefit Amount | \$0 |



Scenario 2

| Household Composition | Impact of Rule | Number of Households that Will Lose Eligibility | Number of Children that will Lose Eligibility | Average Monthly Benefits that will be Lost |
|--|---|---|---|--|
| Households with at least 1 member age 60/over or disabled, and: <ul style="list-style-type: none"> not eligible for standard categorical eligibility gross income up to 185% FPL Net income over 100% | All households in this category will lose eligibility as net income is above 100% FPL | 595 | 220 | \$24.41 |

Example of an actual household that falls within this category:

Grandmother (71) has custody of her grandson (10). The net income after deductions cannot exceed 100% of the federal poverty level. For a household of two, the annual federal poverty level is \$16,910. In addition, this child will lose direct certification for free school lunch.

| Description | Monthly Amount |
|-------------------------------|----------------|
| Gross Income | \$2,517 |
| Mortgage | \$350 |
| Property Taxes | \$71 |
| Homeowner's Insurance | \$45 |
| Savings Account | \$2,125 |
| Current Benefit Amount | \$15 |
| Future Benefit Amount | \$0 |



Scenario 3

| Household Composition | Impact of Rule | Number of Households that Will Lose Eligibility | Number of Children that will Lose Eligibility | Average Monthly Benefits that will be Lost |
|--|---|---|---|--|
| Households with no members who are 60/over or disabled, and: <ul style="list-style-type: none"> not eligible for standard categorical eligibility gross income up to 130% FPL Net income 100% or less | Households will be subject to a \$2,250 resource test | 687 | 1023 | \$280.01 |

Example of an actual household that falls within this category:

Member (37) rents a room in a home. Her savings account balance will make her ineligible for the 3SquaresVT Program

| Description | Monthly Amount |
|-------------------------------|----------------|
| Gross Income | \$1,115 |
| Room Rent | \$360 |
| Bank Account Savings | \$3,321 |
| Current Benefit Amount | \$139 |
| Future Benefit Amount | \$0 |



Scenario 4

| Household Composition | Impact of Rule | Number of Households that Will Lose Eligibility | Number of Children that will Lose Eligibility | Average Monthly Benefits that will be Lost |
|--|---|---|---|--|
| Household with no members who are over 60/over or disabled, and; <ul style="list-style-type: none"> not eligible for standard categorical eligibility, gross income up to 130% FPL net income over 100% | All households in this category will lose eligibility as net income is above 100% FPL | 665 | 1262 | 131.97 |

Example of an actual household that falls within this category:

Member (59) and Spouse (59). The net income after deductions cannot exceed 100% of the federal poverty level. For a household of two, the annual federal poverty level is \$16,910.

| Description | Monthly Amount |
|-------------------------------|----------------|
| Gross Income | \$1,725 |
| Room Rent | \$300 |
| Savings Account | \$957 |
| Current Benefit Amount | \$15 |
| Future Benefit Amount | \$0 |



Scenario 5

| Household Composition | Impact of Rule | Number of Households that Will Lose Eligibility | Number of Children that will Lose Eligibility | Average Monthly Benefits that will be Lost |
|---|---|---|---|--|
| Household with no members who are 60/over or disabled and; <ul style="list-style-type: none"> not eligible for standard categorical eligibility, gross income 130% to 185% FPL. | Household would lose eligibility as gross income is above 130% FPL. | 1467 | 2067 | \$124.72 |

Example of an actual household that falls within this category:

Mom (27) and infant daughter (5 months). The gross income cannot exceed 130% of the federal poverty level. For a household of two, 130% of the federal poverty level is \$21,983

| Description | Monthly Amount |
|-------------------------------|----------------|
| Gross Income | \$2,286 |
| Rent (subsidized) | \$514 |
| Dependent Care | \$336 |
| Savings Account | \$80 |
| Current Benefit Amount | \$127 |
| Future Benefit Amount | \$0 |

