



## SNAP Facts About Income



Low-income individuals and families may be eligible for nutrition assistance through SNAP, the Supplemental Nutrition Assistance Program (formerly the Food Stamp Program).

The Department of Human Services (DHS) uses the following terms about income:

- **Earned income** is income from working at a job, self-employment or a training allowance.
- **Unearned income** is income received by a household member that is not from working. It may include government benefits, pensions, or child support.

### **Households may be eligible for SNAP benefits even if someone in the household is working.**

Many individuals working full or part-time and earning a low-wage may be eligible for SNAP benefits. Sometimes, SNAP recipients with income from working receive more SNAP benefits than those who do not work because DHS will deduct a portion of the earned income of the working household member when determining eligibility.

### **A household with unearned income may be eligible for SNAP benefits.**

Almost all forms of unearned income will be counted as income by DHS when determining SNAP eligibility. Examples of unearned income include but are not limited to: Social Security; SSI, the state supplemental payment, RI Works, Temporary Disability Insurance, Unemployment, child support, alimony, pensions, foster care payments, educational grants and loans in excess of school expenses, income from excluded household members or from sponsor deeming. Unearned income of children within a household also counts as household income.

### **Households with no income may be eligible for SNAP benefits.**

It is not necessary to have income to be found eligible for SNAP benefits. However, applicants who report no income but report paying monthly expenses may be asked to show how they pay those expenses.

## **A SNAP applicant who has recently lost or left a job may be eligible for SNAP benefits.**

Individuals who lost a job may apply for benefits regardless of their income before the job loss.

- Applicants will have to provide documentation of their last paid day of work or termination notice.
- An applicant who has recently lost a job and has applied for unemployment insurance should not wait to apply for SNAP benefits. They may receive SNAP benefits while the unemployment case is pending and then report a change in income to DHS once the Unemployment is processed.

Individuals who left a job may have to provide proof of why they left before being eligible for SNAP.

- Applicants who quit a job within 60 days of applying for SNAP benefits may not be eligible to receive benefits unless they can prove they quit due to “good cause.” Good cause may be having worked in a hostile or discriminatory environment, or having not been paid for work performed.

## **Self-employed individuals may also be eligible for SNAP benefits.**

When determining the income of a self-employed individual, including those who own rental property, DHS will review the applicant’s income after deducting the cost of doing business. Self-employed applicants should provide documentation of both income and expenses.

## **SNAP applicants may be eligible even if they have a car, house or bank account.**

The value of a car or house, life insurance policy, retirement account or education savings fund do not impact SNAP eligibility.

## **There are alternatives to going to the Department of Human Services to receive benefits.**

Paper applications may be mailed or faxed into the office or applicants may apply on-line at [www.foodstamps.ri.gov](http://www.foodstamps.ri.gov). Though every SNAP applicant must have an interview with a DHS staff member to determine eligibility, every applicant has the right to choose an in person or phone interview. If an applicant is uncomfortable or unable to complete the interview, he or she may choose a trusted friend or relative to complete the interview for him or her. This person is called an *authorized representative*.

**URI SNAP Outreach Project: 1-866-306-0270**

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