

Resources for People Considering Employment as a Certified Peer Worker: Public Benefits and the Transition to Employment Series

Topic: Understanding the Supplemental Nutrition Assistance Program

About this Series:

This series is prepared by the NYSDOH AIDS Institute to provide general information about the impact of earning income as a New York State Certified Peer Worker on a person's eligibility for different public benefits. Each individual's circumstances are different and a number of factors may impact a person's eligibility for public benefits, including their: health status; number of dependents; income to be earned; type of income; other resources or benefits received; and other factors. Individuals should consult with the appropriate benefits program representative, or other expert about their situation, prior to making decisions about accepting reimbursement for work as a Peer Worker.

What is the Supplemental Nutrition Assistance Program (SNAP)?

Formerly known as Food Stamps, the Supplemental Nutrition Assistance Program (SNAP) helps low-income people and families purchase the food they need for good health. SNAP monthly benefits can be used to purchase food at authorized retail food stores. They are provided through an electronic benefit card, similar to a debit or credit card. **SNAP benefits can help support your income while you are working.**

What is the income eligibility for SNAP benefits?

If your household's income, based on your family size, is less than or equal to the amounts in the chart on page 2, you may be eligible for, or may continue receiving SNAP benefits. A SNAP budget must be calculated for your household in order to determine eligibility and benefit amount. SNAP has two income limits: gross income and net income.

Gross income is your total income, before taxes or any deductions.

Net income is determined by subtracting certain allowable deductions from the gross income. Examples of allowable deductions include, but are not limited to, expenses, such as: housing costs, court ordered child support payments, child care or dependent care payments, certain self-employment expenses, and monthly medical expenses over \$35 for elderly (at least 60 years of age) and people with disabilities. Most households have to meet both gross and net income limits to qualify for SNAP.

Households with members who are elderly or disabled, as well as households which pass the gross income test, must pass a net income test to qualify. Elderly households are those with members age 60 or older. Disabled members are those who receive disability payments, such as Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or Medicaid as a blind or disabled individual.

If everyone in your household receives Supplemental Security Income (SSI) or TANF (cash assistance), income limits do not apply.

If you are receiving SSDI and have limited income and resources, you may qualify for SNAP benefits. If you are receiving SSDI and your income and resources are too great, you may not be eligible for SNAP benefits. However, as previously mentioned, some medical expenses may be excluded from your income.

Federal SNAP Standards effective October 1, 2016 through September 30, 2017				
Household/Family Size	Federal Poverty Guidelines (FPG) – also known as Federal Poverty Lines (FPL) Monthly Income Standards			Monthly Maximum SNAP Benefits You May Receive
	100% FPG Net Income	130% FPG Gross Income	165% FPG Gross Income for Households <i>with an Elderly or Disabled Member, and Households with Dependent Care Expenses</i>	
1	\$990	\$1,287	\$1,980	\$194
2	\$1,335	\$1,736	\$2,670	\$357
3	\$1,680	\$2,184	\$3,360	\$511
+ Each Person	+\$347	+\$451	+\$693	+\$146

Example: A Peer Worker is working full time (37.5 hours/week), earning \$12/hour, and does not receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI). The Peer Worker is the head of their 3-person household, which includes 2 children with dependent care expenses.

Weekly, the Peer Worker earns $\$12 \times 37.5 \text{ hours} = \450 gross income.

Monthly, the Peer Worker earns $\$450 \times 4.3$ (average weeks in a month) = \$1,935 gross income.

Therefore, the Peer Worker has a monthly gross income below \$3,360 (165% of the FPG gross income), the limit for a 3-person household with dependent care expenses, as shown in the chart, and would be eligible for up to \$511 SNAP benefits each month.

Example: A Peer Worker, who is disabled, lives alone, and is working part time (20 hours/week), earning \$12/hour.

Weekly, the Peer Worker earns $\$12 \times 20 \text{ hours} = \240 gross income.

Monthly, the Peer Worker earns $\$240 \times 4.3$ (average weeks in a month) = \$1,032 gross income.

The Peer Worker also receives \$804/month from Social Security Disability Insurance (SSDI).

The Peer Worker can earn up to the Substantial Gainful Activity (SGA) level, which in 2016 is \$1,130 per month for people with disabilities other than blindness, or \$1,820 per month for blind individuals, and still receive the full SSDI monthly benefit.

Monthly, the Peer Worker receives \$1,032 from working part time + \$804/month from SSDI = \$1,836 gross income.

Therefore, the Peer Worker with a disability, has a monthly gross income below \$1,980 (165% of the FPG gross income), the limit for a 1-person household with a disabled member, as shown in the chart, and would be eligible for up to \$194 SNAP benefits each month.

SSDI also offers a “Trial Work Period”. *This is a period of nine months during which a Peer Worker may try to work without losing their disability benefits, regardless of how much they earn.* To qualify, a Peer Worker must report their work activity to the Social Security Administration, and continue to have a disability. The Peer Worker may work for up to nine months within a five year rolling period. This means that the nine months do not have to be consecutive, as long as they fall within a period of five years. After the Trial Work Period is complete, the Extended Period of Eligibility (EPE) provisions apply. The EPE is a 36 month re-entitlement period.

If the household has net income below the amounts in the chart on the previous page, and meets all other criteria, the SNAP allotment received is based on the household size and net monthly income.

Please note that the maximum SNAP benefit amount as shown in the chart is what a household will receive based on \$0 income. The greater the household’s net income, a lesser amount of SNAP benefits will be received.

To determine if you are eligible for SNAP benefits, visit mybenefits.ny.gov

Visit the United States Department of Agriculture (USDA) Food and Nutrition Service section concerning SNAP at <http://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap>. You may also call the toll-free Office of Temporary and Disability Assistance (OTDA) Hotline at **1-800-342-3009** and press “1” for SNAP, or contact your local Social Security Office

To learn more about the New York State Certified Peer Worker Initiative, call the HIV Education and Training Programs at 518-474-3045 or check out the following webpage for details: <https://www.hivtrainingny.org/Home/PeerCertification>

Before making any decisions about changing your employment status, contact your local Social Security Office and speak to a Claims Specialist about your specific circumstances.