CHECKLIST · 2026 EDITION

Am I Eligible for SNAP?

The 2026 income limits, senior exceptions, and how to apply

Program: ■**SNAP (Food Stamps)** Apply: ■**State agency or 211** Expedited: ■**7 days if crisis**

1 Income Limits by Household Size (2026)

SNAP uses gross monthly income limits (130% FPL) and net monthly income limits (100% FPL). For a household of 1: gross ~$1,580/mo, net ~$1,215/mo. Household of 2: gross ~$2,137/mo. Household of 3: gross ~$2,694/mo. Household of 4: gross ~$3,250/mo.

Many states have eliminated the SNAP asset test through Broad-Based Categorical Eligibility (BBCE). In those states, you only need to meet the income test. Check with your state.

DR. ED'S TIP: Seniors (60+) and people with disabilities get special treatment: only NET income is tested, and medical expenses over $35/month can be deducted. This means many seniors qualify even if their gross income looks too high.

2 What Counts as Income (And What Doesn't)

Counted: wages, Social Security, SSI, pensions, unemployment, rental income. NOT counted: LIHEAP payments, most one-time lump sums, loans, federal tax refunds, educational grants/scholarships, WIC benefits.

Deductions that lower your countable income: 20% earned income deduction, standard deduction ($198 for most households), dependent care, child support paid, excess shelter costs, and medical expenses for seniors/disabled over $35/month.

DR. ED'S TIP: The deduction system is complex and works in your favor more often than people think. Don't look at your gross Social Security check and assume you're over the limit. Apply and let them calculate.

3 How to Apply — Apply First

Apply through your state SNAP agency (called different names in different states — CalFresh in CA, LINK in IL, EBT in most states). You can apply online in most states, by phone, by mail, or in person at your local office.

If you're in a crisis (very low income, almost no food), ask about Expedited SNAP — you may receive benefits within 7 days. You don't need all your documents to apply. Apply first, provide documentation as requested.

DR. ED'S TIP: Call 211 (free, nationwide) to find your local SNAP office and get help applying. Many Community Action Agencies will help you fill out the application. Apply First — your application date locks in when benefits start.

4 SNAP + Other Programs — What You Can Stack

SNAP can be combined with: Social Security, SSI, SSDI, Medicaid, LIHEAP, WIC, Section 8, school lunch programs, and more. Getting SNAP does not reduce your Social Security or disability benefits.

In many states, receiving SNAP automatically qualifies your household for free school meals, LIHEAP, and other programs. SNAP is often the gateway to a whole network of support.

DR. ED'S TIP: Run a free benefits check at 24help.org/screener to see every program you may qualify for alongside SNAP. Many people qualify for 3-5 programs and only apply for one.

5 Seniors: Don't Let Pride Stop You

Only about 48% of eligible seniors participate in SNAP. That means more than half the seniors who QUALIFY don't apply. The average senior SNAP benefit is about $100-150/month — that's $1,200-1,800/year for groceries.

SNAP is a federal nutrition program, not welfare. You paid taxes your whole life. This is a program designed for exactly your situation. Nobody at the grocery store knows you're using SNAP — it's a regular debit card.

DR. ED'S TIP: If you're 60+ and your income is under about $1,580/month, there's a real chance you qualify. The worst they can say is no — and they won't. Apply.

What's Next?

1. Run a free benefits check at 24help.org/screener — find every program you may qualify for
2. Ask Virtual Dr. Ed (free, 24/7) at 24help.org/ask — personalized guidance
3. Call the program directly — Apply First, documents second

Over 2 million people turn to Dr. Ed every month.