

# Calculating a Household Budget with SNAP Benefits

The Supplemental Nutrition Assistance Program (SNAP) is a critical resource for families struggling to make ends meet, but these benefits are still not enough. To visualize the budget constraints for families with low incomes, Feeding America created an interactive tool in Tableau that uses local data on cost-of-living and food prices from every county in the U.S.



Almost **no community** in the U.S. is affordable for families with low incomes, even with the critical support of SNAP.

While families participating in SNAP receive critical assistance to purchase food, benefits are supplemental and **often insufficient to meet living expenses**. The US Department of Agriculture (USDA) sets benefit levels using the Thrifty Food Plan. However, **this plan routinely falls short by 30% each month.**<sup>1</sup>

**\$247**

The average difference between family food budgets and SNAP benefits each month.<sup>2</sup>



After bills for health care, housing, and childcare are paid, millions of American households have limited money left for food. **With our online tool, you can explore the relationship between cost-of-living and food affordability.**



At the federal level, a household must be making less than 130% of the poverty line to be eligible to receive SNAP - a mere \$32,630 for a family of four in 2018. States have the ability to set higher income thresholds. The impact of this variation is apparent when comparing states such as Alabama (left) and Montana (right):

In **Alabama**  
the income limit for  
a family of 4  
to receive SNAP is  
**\$32,630**  
pre-tax, which is  
**130%**  
of the poverty line

In **Montana**  
the income limit for  
a family of 4  
to receive SNAP is  
**\$50,200**  
pre-tax, which is  
**200%**  
of the poverty line

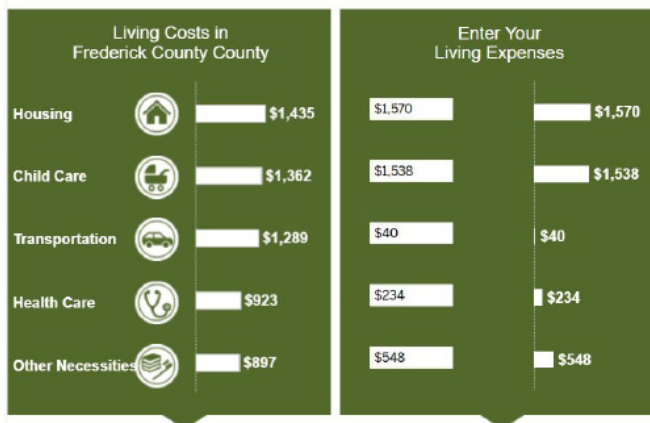
Monthly, that equals  
**\$2,719**  
before taxes for critical living  
expenses.

Monthly, that equals  
**\$4,183**  
before taxes for critical living  
expenses.

Visit <https://public.tableau.com/profile/feeding.america.research> then

### 3 How would you budget to make ends meet?

Below we provide living cost estimates for **Frederick County**. Hover over each budget item to see state averages. To make room for food, explore using these estimates or adjust them.



- 1 Enter your state and county.
- 2 Enter an annual income. Be sure not to exceed the state limit for SNAP.
- 3 Budget for essential living expenses, based on actual county costs.
- 4 Turn to your food budget to set aside enough money for the whole family.

Note that the tool is based on critical expense categories for a household of two adults and two children. It does not take into account savings, which provide a critical buffer when emergency expenses arise.

Adopting policies that reduce state income limits for SNAP will hurt these families by making it even harder to afford food than it already is.

Feeding America® is the largest hunger-relief organization in the United States. Through a network of 200 food banks and 60,000 food pantries and meal programs, we provide meals to more than 40 million people each year. Feeding America also supports programs that prevent food waste and improve food security among the people we serve; educates the public about the problem of hunger; and advocates for legislation that protects people from going hungry.



For more information, email [Research@FeedingAmerica.org](mailto:Research@FeedingAmerica.org)

<sup>1</sup> Urban Institute (2018). How Far Do SNAP Benefits Fall Short of Covering the Cost of a Meal?

<sup>2</sup> This represents Feeding America's calculation of what food secure families allocate for their monthly food budget minus the monthly allotment of SNAP benefits based on USDA's Thrifty Food Plan.