

# *Understanding SNAP and General Assistance*



# Understanding SNAP and General Assistance Programs

Maria stood in line at the county social services office, clutching a folder of documents. After losing her job last month, her savings were nearly depleted. With two children to feed and rent due in two weeks, she needed help but didn't know where to start. The terms "SNAP" and "General Assistance" on a nearby poster meant nothing to her.

Like Maria, many Americans find themselves needing financial support at some point in their lives, yet they often lack knowledge about available government assistance programs. This chapter explains two critical safety net programs: the Supplemental Nutrition Assistance Program (SNAP) and General Assistance (GA). You'll learn what these programs offer, how to apply, how to maintain eligibility, and what happens behind the scenes when you submit an application.

## What Is SNAP?

The Supplemental Nutrition Assistance Program, formerly known as Food Stamps, helps millions of Americans put food on their tables. SNAP provides monthly benefits to eligible low-income individuals and families through an Electronic Benefits Transfer (EBT) card, which works like a debit card specifically for purchasing food items at authorized retailers.

SNAP serves as the nation's largest food assistance program, helping to reduce food insecurity across the country.

The federal government funds SNAP benefits, while administrative costs are shared between federal and state governments.

## What Is General Assistance?

General Assistance programs, sometimes called General Relief, provide cash assistance to people who don't qualify for other federal programs.

Unlike SNAP, General Assistance varies significantly from state to state. Some states offer robust GA programs, while others provide minimal support or no program at all.

GA typically helps individuals and families with basic needs like housing, utilities, and personal necessities. These programs generally serve as a last resort for people who don't qualify for federal programs like Temporary Assistance for Needy Families (TANF) or Supplemental Security Income (SSI).

## Applying for SNAP

To qualify for SNAP, you must meet several requirements:

Income limits represent the primary qualification factor. The program uses two income tests: gross monthly income (before any deductions) and net income (after allowable deductions). Most households must meet both tests, though households with elderly or disabled members only need to meet the net income test.

As of 2024, for a family of three, the gross monthly income limit equals 130% of the federal poverty level—approximately \$2,523 per month. The net income limit equals 100% of the federal poverty level—about \$1,941 monthly. These figures adjust annually and vary based on household size.

Assets also affect eligibility. Generally, households may have up to \$2,750 in countable resources, such as cash or money in bank accounts. Households with at least one person over 60 or disabled may have \$4,250 in resources. Certain assets don't count toward this limit, including your home, retirement savings, and most vehicles.

Work requirements apply to able-bodied adults without dependents (ABAWDs) between ages 18 and 49. These individuals must work at least 20 hours per week or participate in qualifying work programs to receive SNAP for more than three months in a three-year period. However, this requirement may be waived in areas with high unemployment rates.

## The Application Process

To apply for SNAP benefits, follow these steps:

First, find your local SNAP office through the SNAP State Directory or by calling the SNAP information line at 1-800-221-5689. Many states now allow online applications through their health and human services websites.

Complete the SNAP application, providing information about your household members, income, expenses, and resources. You'll need documentation including identification, proof of address, income verification (pay stubs, tax returns), expense records (rent/mortgage, utilities, childcare), and immigration status if applicable.

After submitting your application, you'll schedule an eligibility interview, conducted in person or by telephone. During this interview, a caseworker reviews your application and verifies your information.

The agency must process your application within 30 days. However, if you have very little income or high expenses, you may qualify for expedited services, which provides benefits within seven days.

## **Applying for General Assistance**

Since General Assistance programs vary widely from state to state, the application process differs accordingly. Some states integrate GA applications with other benefit programs, while others maintain separate processes.

General Assistance typically serves individuals who don't qualify for federal programs like TANF or SSI. Eligibility criteria commonly include:

Income requirements usually set very low thresholds, often well below the federal poverty level. Some states limit GA to those with no income whatsoever.

Asset limits typically restrict eligibility to those with minimal savings or property. Many states set these limits at \$1,000 or less for individuals.

Many GA programs require applicants to demonstrate inability to work due to temporary disability, age, or other barriers. Some states require medical verification of disability.

Residency requirements mandate that applicants reside within the state or county administering the program, with some requiring established residency for a specific period.

Some states impose categorical requirements, limiting GA to specific groups such as older adults awaiting SSI approval, people with disabilities, or those caring for someone who is ill or disabled.

## **The Application Process**

To apply for General Assistance:

Contact your county social services office to determine if your state or county offers a GA program. Not all locations provide this assistance.

Complete the required application forms, which typically request information similar to SNAP applications: household composition, income, assets, and expenses.

Provide necessary documentation, which may include identification, proof of residence,

income verification, medical documentation (if claiming disability), and information about other benefits you receive or have applied for.

Attend an interview with a caseworker who reviews your application and explains program requirements.

The processing time varies by location but typically takes 30-45 days. Some areas offer emergency assistance with faster processing for those in crisis situations.

### **After Approval: Using Your Benefits**

Once approved for SNAP, you'll receive an EBT card loaded with your monthly benefit amount. Benefits become available on a specific day each month, determined by your case number or last name.

You can use SNAP benefits to purchase:

- Fruits and vegetables
- Meat, poultry, and fish
- Dairy products
- Breads and cereals
- Snack foods and non-alcoholic beverages
- Seeds and plants that produce food for your household

You cannot use SNAP benefits for:

- Alcoholic beverages
- Tobacco products
- Vitamins and medicines
- Hot prepared foods or foods eaten in the store
- Non-food items like pet food, cleaning supplies, or hygiene products

The amount you receive depends on your household size, income, and certain expenses. The maximum monthly benefit for a family of three in 2024 equals approximately \$740, though most households receive less than the maximum amount.

General Assistance benefits vary significantly based on location. Some states provide cash directly to recipients, while others issue vouchers for specific needs like housing or utilities. Many states, including Minnesota, use the same EBT card system as SNAP, loading GA benefits onto the card separately from SNAP benefits.

GA benefit amounts typically range from \$200 to \$600 monthly for individuals, depending on the state and the recipient's specific situation. Some programs provide one-time emergency assistance rather than ongoing monthly benefits.

## **Maintaining Eligibility**

SNAP benefits require periodic recertification to verify continued eligibility. Most households must recertify every 12 months, though some states require more frequent recertification for certain households.

The recertification process involves:

Completing a recertification form, which your local SNAP office sends before your certification period ends. This form updates your household information, income, and expenses.

Providing updated documentation, similar to what you submitted during your initial application.

Participating in a recertification interview, which may occur in person or by telephone.

Reporting changes in your circumstances represents another crucial requirement. SNAP recipients must report significant changes that might affect eligibility, though what constitutes a "significant" change varies by state. Generally, you must report changes in income exceeding \$100 per month, changes in household composition, changes in residence, and acquisition of substantial assets.

Failure to recertify or report changes can result in benefit reduction or termination. If your benefits stop due to missed recertification, you'll need to reapply.

## **General Assistance Recertification**

GA recertification procedures vary by state but typically occur more frequently than SNAP—often every three to six months. The process generally mirrors SNAP recertification, requiring updated information and documentation.

Some GA programs impose time limits on benefits, particularly for able-bodied individuals. These limits may restrict assistance to a specific number of months in a year or lifetime.

Many GA programs require participants to pursue other benefit options, such as SSI or TANF, as a condition of continued eligibility.

## Behind the Scenes: How These Programs Work

SNAP operates as a federal program, with consistent rules nationwide, though states administer the program locally. The U.S. Department of Agriculture's Food and Nutrition Service (FNS) oversees SNAP, establishing eligibility criteria, benefit calculations, and program regulations.

State agencies (usually departments of social services or human services) handle day-to-day administration, including application processing, eligibility determination, benefit issuance, and fraud prevention.

General Assistance programs exist primarily at the state and county levels. Some states fund and administer GA programs through state agencies, while others delegate funding and administration to counties. This local control explains the significant variation in GA programs nationwide.

### Application Processing

When you submit a SNAP application, it follows a specific path:

Initial review determines whether you provided all necessary information and documentation.

A caseworker evaluates your eligibility using an automated system that calculates income, deductions, and benefit amounts according to federal formulas.

Quality control measures ensure accuracy, with supervisors reviewing a percentage of cases and federal oversight monitoring state performance.

GA applications follow similar procedures but with locally determined rules and processes. County social services offices typically process applications, with caseworkers applying state or county guidelines to determine eligibility.

### Program Costs and Funding

SNAP costs approximately \$120 billion annually, with about 92% going directly to benefits and 8% covering administrative expenses. The federal government funds all SNAP benefits and roughly 50% of administrative costs, with states covering the remaining administrative expenses.

General Assistance program costs vary widely due to program differences. States with

comprehensive GA programs spend hundreds of millions annually, while states with limited programs spend far less. Funding comes primarily from state general funds and, in some cases, county tax revenues.

Administrative costs for both programs include personnel (caseworkers, supervisors, support staff), facilities, computer systems, fraud prevention, and quality control measures.

## Common Disqualifications

Even if you meet income requirements for these programs, certain factors may disqualify you:

For SNAP, disqualifications include:

**Immigration status restrictions.** Most non-citizens must wait five years after obtaining qualified immigration status before receiving SNAP, though exceptions exist for refugees, asylees, and certain other groups.

**College students face special restrictions.** Most able-bodied students aged 18-49 enrolled at least half-time in higher education cannot receive SNAP unless they meet specific exemptions, such as working at least 20 hours weekly, caring for young children, or participating in work-study programs.

**Changes in pay rate or number of hours of work.** Jillian, a month or 3, received a 10 cent pay raise at her job, giving her \$4 per week in her pay check. Due to income eligibility limits, her food stamp benefits were reduced by \$135 per month.

**Drug felony convictions** may affect eligibility in some states, which can restrict or ban SNAP benefits for people with drug-related felony convictions.

**Intentional program violations**, such as providing false information or selling SNAP benefits, can result in temporary or permanent disqualification.

For General Assistance, common disqualifications include:

**Recent receipt of other benefits**, Many GA programs exclude individuals who recently received TANF, SSI, or unemployment benefits.

**Refusal to pursue other benefits**, since most GA programs require applicants to apply for all other potential assistance before receiving GA.

**Failure to follow program requirements**, such as missing appointments, not completing required paperwork, or not participating in mandated work activities.

Remember that these programs currently exist to provide temporary assistance while you work toward greater financial stability. Caseworkers can connect you with additional resources, including job training, education programs, and other supports to help you achieve self-sufficiency.

If you believe you might qualify for either program, contact your local social services office to begin the application process. The paperwork and interviews may seem daunting, but trained staff can guide you through each step, helping you access the assistance you need to weather financial challenges.