

October
2003

Ohio Association of Second
Harvest Foodbanks

Getting Food Stamps

Worksheets to Estimate
Food Stamp Eligibility and Benefits



A Quick Guide to Food Stamp Benefits

- ◆ Income Eligibility Guidelines
 - ◆ Can you get Food Stamps?: A worksheet
 - ◆ How much will you get?: A worksheet
-

Facts about Receiving Food Stamps

FACT: If you have recently stopped receiving public assistance,
YOU CAN STILL APPLY FOR FOOD STAMPS.

FACT: If you are homeless,
YOU CAN STILL APPLY FOR FOOD STAMPS.

FACT: If you are working,
YOU CAN STILL APPLY FOR FOOD STAMPS.

FACT: If you are single and have no dependents,
YOU CAN STILL APPLY FOR FOOD STAMPS.

FACT: If you have been denied before,
YOU CAN STILL APPLY FOR FOOD STAMPS.

IF IN DOUBT, APPLY!

It never hurts to see if you are eligible.

Table of Contents

General Food Stamp Program Information	3
Who is Eligible?	4
What are the Standard Deductions?	5
Will I Get Food Stamps?	6
Step 1: Finding Your Total Income	7
Step 2: Calculating Net Monthly Income	7
Housing Costs: Excess Shelter Deduction	8
Shelter Deductions Worksheet	9
How Much Will I Get?	10
Step 3: Food Stamp Benefits Estimates	11

General Food Stamp Program Information

What are Food Stamps?

The Food Stamp Program is the government's first line of defense against hunger. The program provides you with the *Ohio Direction Card* to be used in place of cash in most grocery stores. Food stamp benefits are entirely funded by the federal government and administered through the Ohio Department of Job and Family Services. If you want to see if you are eligible for Food Stamps please visit the *Food Stamps Pre-Screening Eligibility Tool* on- line: <http://209.48.219.49/fns/> provided by the USDA Food and Nutrition Services.

How do you apply?

You will need to submit an application at your County Department of Job and Family Services office. You can get the application at the county office. You can also ask the CDJFS to mail you an application. You will find the phone number in the government *blue pages* of the phone book under County Offices. Or, you can also print an application by going on line to the Ohio Department of Job and Family Services, Office of Family Stability, <http://jfs.state.gov/>.

How to use this booklet

This booklet is meant to give you an idea of what case workers look at when calculating your eligibility and what food stamp benefits you may receive.

This is only a guide.
The decisions made by the case worker
may be different.

Who is Eligible?

A case worker will look at a number of things when deciding if you will get food stamps. In order to get food stamps, your household (any group of people who live and prepare meals together) must meet ALL of these requirements.

Personal Resources:

Personal resources, such as savings, cash and stocks, cannot exceed \$2,000, or \$3,000 if you are at least 60 years old or disabled.

The State of Ohio no longer counts the value(s) of a household's vehicle(s) in determining eligibility for Food Stamps.

Gross Monthly Income:

Gross monthly income is a household's total income. It is everything the household receives that has value, including employment, SSI, social security, OWF, child support, etc. Your gross monthly income can not be above 130% of the poverty line.

See Gross Monthly Income, page 6.

Net Monthly Income:

Net monthly income is the household's countable income after taking away allowable expenses (see below). The net monthly income cannot be above 100% of the poverty line.

See Net Monthly Income, page 8.

What are the Standard Deductions?

Standard Deductions are costs you have which the government considers when deciding whether or not you will get food stamps. *Standard Deductions** include:

- A 20% deduction from earned income;
- A standard deduction of \$134 for all households (higher for some larger households);
- A dependent care deduction when needed for work, training, or education—but not more than \$200 for each child under age 2 and not more than \$175 for each other dependent;
- Medical expenses for elderly or disabled members that are more than \$35 for the month if they are not paid by insurance or someone else;
- Legally owed child support payments;
- Homeless households are allowed a set amount (\$143) for shelter costs; and
- Excess shelter costs that are more than 50% of the household's income after the other deductions. Allowable costs include the cost of fuel to heat and cook with, electricity, water, the basic fee for one telephone, rent or mortgage payments and taxes on the home. This deduction will vary based on the household size. The amount of the shelter deduction cannot be more than \$367.

**http://www.fns.usda.gov/fsp/applicant_recipients/fs_Res_Ben_Elig.htm*

Will I Get Food Stamps?

Step 1. Finding Your Total Income

- + Gross monthly income is the total household income before allowable expenses.
- + Earned income is money from your job. Other income includes money from other sources such as SSI or OWF.
- = Add together all these sources of income and compare to the limits for household size. If you are below the limit, continue.



Chart A: Gross Monthly Income Guidelines

Size of Family Units	1	2	3	4	Each Extra Person
Maximum Income	\$973	\$1,313	\$1,654	\$1,994	+\$341

Step 2. Finding Your Net Monthly Income

Adjusted Net Monthly Income

The net monthly income is the income of a household after allowable expenses, costs that the government does not count when calculating your food stamp benefits.

- + Begin with your gross earned income (income received from your job).
- Subtract 20% of money from earned income.
- + Add your other income (from sources besides employment).
- Subtract the standard deduction of \$134 (based on household size of 1-3 people).
- Subtract dependent care costs. This is care needed for children or the elderly. The deduction cannot be more than \$200 a month for each child under the age of 2 and cannot be more than \$175 for other dependents.
- Subtract legally-obligated child-support payments.
- Subtract medical costs over \$35 for elderly and disabled if not paid for by insurance or someone else.
- = This final number is the adjusted income.

Now it is time to look at your shelter costs, also allowable expenses.

Will I Get Food Stamps?: Worksheet

Step 1: Calculating Gross Monthly Income

Gross Monthly Earned Income(income from your job) \$ _____ (A)

Add Other Incomes (SSI, OWF, SSD, etc.) + \$ _____ (B)

Gross Monthly Income Total = \$ _____ (C)

Maximum income for your household from Chart A. \$ _____ (D)

Compare C to D.

If the income limit, D, is bigger, continue with net income calculation.

Step 2: Calculating Net Monthly Income

Record Gross Earned Income from A (money from your job) \$ _____ (A)

Subtract 20% earned income deduction B/5 = E - \$ _____ (E)

Net Earned Income A - E = F = \$ _____ (F)

Add Other Income from B (SSI, OWF, SSD, etc.) + \$ _____ (B)

Subtotal F + B = G = \$ _____ (G)

Subtract standard deduction - \$ 134

Subtotal G - \$134 = H = \$ _____ (H)

Subtract dependent care cost up to limit

(\$200 for children under 2 and \$175 for other children or seniors) - \$ _____ (I)

Subtotal H - I = J = \$ _____ (J)

Subtract legally-mandated child support - \$ _____ (K)

Subtotal J - K = L = \$ _____ (L)

Subtract medical costs over \$35 M = Medical Cost - \$35 - \$ _____ (M)

(only for elderly and disabled)

Adjusted Income Total L - M = N = \$ _____ (N)

Housing Costs: Excess Shelter Deduction

Allowable Expenses are bills the government knows you must pay; money which won't go toward the purchase food. They will take these costs out of your income before calculating the amount you will get in food stamps.

Shelter Costs include utilities, rent/mortgage payments and house taxes.

Utility Deductions are the total the cost of all your utilities OR your household can use the standard utility allowance (the set amount designated by the State of Ohio, \$306), whichever is more. If not using the standard allowance, your phone bill will be calculated in at \$27, no matter the amount.

- + Add your rent or mortgage and your utility deduction.
- ÷ Divide the adjusted income from the previous page in half. This is the amount of income the government has said you can set aside for housing costs. Anything you spend over that amount is your excess shelter cost.
- Subtract either the excess shelter cost or \$367, whichever number is less, from your adjusted income. \$367 is the most the government allows for a shelter deduction.
- If your household has at least one elderly or disabled person, you should be able to subtract all your excess shelter costs, even beyond the \$367 cap.
- = The number you get after subtracting shelter costs from your adjusted income is your net income, the income use to decide how much you get in food stamps.

Compare to the Net Monthly Income limit.

Chart B: Net Monthly Income Guidelines

Size of Family Units	1	2	3	4	Each Extra Person
Maximum Monthly Income	\$749	\$1,010	\$1,272	\$1,534	+\$262

If your net monthly income is below the limit, your next step will be calculating an estimated household food stamp benefit you will receive.

Shelter Deduction Worksheet

1. Rent/Housing Costs	\$ _____	
2. Property Taxes	+ \$ _____	
3. Fire Insurance on Home	+ \$ _____	
	Subtotal 1-3	\$ _____ (P)
4. Telephone	+ \$ <u>27</u> _____	
5. Electricity	+ \$ _____	
6. Water and Sewer	+ \$ _____	
7. Heating and Cooling	+ \$ _____	
8. Trash Collection	+ \$ _____	

Subtotal of 4-8 = \$ _____ (Q)

Choose Q or Standard Utility Allowance (\$306)

whichever is more + \$ _____ (R)

Total Shelter Costs $P + R = S$ = \$ _____ (S)

Subtract 1/2 of Adjusted Income (Line N) $N/2 = T$ - \$ _____ (T)

Excess Shelter Costs $S - T = U$ = \$ _____ (U)

Insert Adjusted Net Income from N

(Countable Costs) \$ _____ (N)

Choose U or \$354, the government cap on excess shelter costs,

whichever one is less. - \$ _____ (V)

Calculate Net Monthly Income (Adjusted income minus excess shelter costs)

$(N - V)$ = \$ _____ (W)

Net Income Limit (X) from Chart B \$ _____ (X)

\$ _____ (W)

Compare W and X.

If W is less than X, you should be eligible for food stamps.

Continue with benefits estimate.

How Much will I get in Food Stamps?

Step 3: Calculating Your Benefits

- ÷ Divide the net monthly income by 3 and round up.

According to standards determined by the Federal Government, a household should be able to spend about 1/3 of their resources on food. (This is the household contribution or what you use to purchase food.)

The amount determined by the Federal Government is called the *Maximum Allotment*. The Maximum Allotment based on the costs of the *Thrifty Food Plan*, a low-cost diet that meets the National Academy of Sciences' dietary recommendations.

Chart C: Maximum Allotment of Food Stamps?

Size of Family Units	1	2	3	4	Each Extra Person
Maximum Monthly Allotment	\$141	\$259	\$371	\$471	+\$106

- Subtract this household contribution from the maximum allocation for the household size.
- = What is left is the money your family needs to purchase a month's worth of groceries to meet the "Thrifty Food Plan" guidelines.

How Much Will I Get?: Worksheet

Step 3. Food Stamp Benefits Estimate

Record Net Monthly Income from X = \$ _____ (W)

Determine household contribution

(1/3 of income) $W/3 = Y$ = \$ _____ (Y)

Determine maximum allotment Use Chart C \$ _____ (Z)

Subtract the household contribution (Y) - \$ _____ (Y)

Determine Food Stamp Benefit Estimate Z - Y = \$ _____

Round up to nearest even number.

If amount is less than \$10, round up to \$10.

Food Stamp Benefit Estimate \$ _____

This Tool Kit was made possible through grants from the George Gund Foundation, MAZON: A Jewish Response to Hunger, and the Ohio Department of Development Office of Community Service Community Food and Nutrition Program.

**To learn more about food stamp benefits
and your legal rights go to
the Ohio State Legal Services Association web site at
www.ohiolegalservices.org.**

**To be connected to your local legal aid office,
call 1-866-LAWOHIO.**



**This booklet was created by:
Ohio Association of Second Harvest Foodbanks
35 East Gay Street, Suite 502
Columbus, Ohio 43215
614-221-4336; www.oashf.org**

© October 2003 No part may be reproduced without written permission
from the Ohio Association of Second Harvest Foodbanks.
