

Applicable gross income rules for households with seniors over 60 (or people with disabilities) – seven scenarios

	Household composition (“Senior” includes disabled, except in scenario 7)	Can the senior(s) shop and prepare meals on her/his/their own?	Share food preparation?	Gross income limit for senior(s)	Gross income limit for others in the household
1	Single senior, lives alone	Irrelevant	Not applicable	None	Not applicable.
2	Senior & spouse (senior or not)	Irrelevant	Presumed yes	None	Not applicable
3	Two or more seniors	Irrelevant	No	None – but each one’s net income is considered separately to determine eligibility	
4	Two or more seniors	Irrelevant	Yes	None – combine net income to determine eligibility	
5	Senior(s) and other non-senior(s)	Irrelevant	Yes	None – combine net income to determine eligibility	
6	Senior(s) and other non-senior(s)*	Yes	No	None	130% of FPL – two separate households for SNAP purposes
7	Single senior or senior couple (not a younger disabled person for this category) and other non-senior(s)**	No – at least one of the seniors must be unable due to disability	Yes	None	165% of FPL – considered a separate household, enabling a senior (and spouse, if applicable) to be eligible based on their net income alone.

*The scenario described in line 6 is advantageous when non-seniors under the same roof have incomes so high that even though the entire household would be exempt from the gross test due to the presence of one or more seniors, the net income test would make everyone ineligible. To use the category however, the senior(s) must prepare meals separately.

**The scenario described in line 7 is advantageous when all four of the following apply:

- 1) A single disabled senior or a couple, at least one of whom is disabled (to the point of being unable to shop and prepare meals on her/his own) lives with one or more non-seniors.
 - 2) The entire household does share food preparation.
 - 3) The household’s total net income makes them ineligible when considered as a single household;
 - 4) The non-senior portion of the household’s gross income is under 165 percent of FPL.
- ▶ Then, even though they all share food preparation and would therefore normally be considered a single household, the senior(s) can qualify separately based solely on their net income. The others do not qualify due to excess net income.