

A Review of SNAP Fiscal Year 2024 Cost-of-Living Adjustments

The U.S. Department of Agriculture (USDA) has released the [fiscal year 2024 cost-of-living adjustments](#) (COLA) for the Supplemental Nutrition Assistance Program (SNAP), including updates to maximum allotments, deductions, and income eligibility thresholds, which are effective October 1, 2023.ⁱ

Monthly Maximum Benefit Allotment Updates

SNAP households' benefit amounts are determined by subtracting 30 percent of the household's net income from the maximum allotment for that household size. New maximum benefits are listed below. Minimum monthly benefits for households of one or two remain unchanged at \$23.

Table 1: Changes in Maximum SNAP Monthly Benefits (48 States and D.C.) FY 2023– FY 2024

| Household Size | Maximum Monthly Benefit | | |
|------------------------|-------------------------|---------|----------------|
| | FY 2023 | FY 2024 | Percent Change |
| 1 | \$281 | \$291 | 3.6% |
| 2 | \$516 | \$535 | 3.7% |
| 3 | \$740 | \$766 | 3.5% |
| 4 | \$939 | \$973 | 3.6% |
| 5 | \$1,116 | \$1,155 | 3.5% |
| 6 | \$1,339 | \$1,386 | 3.5% |
| 7 | \$1,480 | \$1,532 | 3.5% |
| 8 | \$1,691 | \$1,751 | 3.5% |
| Each Additional Person | \$211 | \$219 | |

Source: FRAC analysis of SNAP FY 2023 and FY 2024 cost-of-living adjustments

Because SNAP monthly benefits are based on an inadequate food plan, the Thrifty Food Plan, these annual adjustments fall short in fully addressing the needs of individuals and families on SNAP. [Research](#) has shown that the Thrifty Food Plan does not accurately reflect the actual costs of affording a healthy diet. Even with annual adjustments, most SNAP households will continue to fall short of the food purchasing power needed to get them through a month. USDA's "Low-Cost Food Plan," with its more adequate budget, better reflects the actual cost of purchasing a healthy diet and should serve as the baseline food plan for calculating annual adjustments.

Deduction Updates

Deductions are subtracted from the household's monthly gross income to determine the household's net income. Each year, USDA updates deduction amounts for the standard, excess shelter, and in some states, the homeless shelter deductions.ⁱⁱ

Table 2: Changes in SNAP Deductions (48 States and D.C.) FY 2023–FY 2024

| Household Size | Standard Deduction | | | Maximum Excess Shelter Deduction | | | Maximum Homeless Shelter Deduction | | |
|----------------|--------------------|---------|----------------|----------------------------------|---------|----------------|------------------------------------|----------|----------------|
| | FY 2023 | FY 2024 | Percent Change | FY 2023 | FY 2024 | Percent Change | FY 2023 | FY 2024 | Percent Change |
| 1 | \$193 | \$198 | 2.6% | \$624 | \$672 | 7.7% | \$166.81 | \$179.66 | 7.7% |
| 2 | \$193 | \$198 | 2.6% | | | | | | |
| 3 | \$193 | \$198 | 2.6% | | | | | | |
| 4 | \$193 | \$208 | 7.8% | | | | | | |
| 5 | \$225 | \$244 | 8.4% | | | | | | |
| 6+ | \$258 | \$279 | 8.1% | | | | | | |

Source: FRAC analysis of SNAP FY 2023 and FY 2024 cost-of-living adjustments

The SNAP Excess Shelter Deduction allows households to claim various shelter costs related to housing (such as rent, property taxes, repair costs) and utilities when determining net income. Current federal law, however, limits the amount of excess shelter costs that households can claim unless one of their members is 60 or older or has a disability. [Research](#) demonstrates that this "shelter cap" limits benefit adequacy and reinforces racial equity.

Income Eligibility Updates

Income eligibility standards for SNAP are based on federal poverty levels (FPL). Generally, households without an older adult (age 60 or older) or a person with disabilities must meet a gross income test of 130 percent of the federal poverty level. Households with members with a disability or older adults must meet a higher gross income threshold of 165 percent of the federal poverty level.

Note: Many states have expanded their gross income tests to up to 200 percent of the federal poverty level using broad-based categorical eligibility.ⁱⁱⁱ

Table 3: Changes in SNAP Income Limit (48 States and D.C.) FY 2023–FY 2024

| Household Size | Monthly Gross Income Eligibility Standard 130% FPL | | | Monthly Gross Income Limit for Units With Elderly or Disabled as a Separate Household 165% FPL | | | Monthly Net Income Eligibility Standard 100% FPL | | |
|------------------------|---|---------|----------------|---|---------|----------------|---|---------|----------------|
| | FY 2023 | FY 2024 | Percent Change | FY 2023 | FY 2024 | Percent Change | FY 2023 | FY 2024 | Percent Change |
| 1 | \$1,473 | \$1,580 | 7.3% | \$1,869 | \$2,005 | 7.3% | \$1,133 | \$1,215 | 7.2% |
| 2 | \$1,984 | \$2,137 | 7.7% | \$2,518 | \$2,712 | 7.7% | \$1,526 | \$1,644 | 7.7% |
| 3 | \$2,495 | \$2,694 | 8.0% | \$3,167 | \$3,419 | 8.0% | \$1,920 | \$2,072 | 7.9% |
| 4 | \$3,007 | \$3,250 | 8.1% | \$3,816 | \$4,125 | 8.1% | \$2,313 | \$2,500 | 8.1% |
| 5 | \$3,518 | \$3,807 | 8.2% | \$4,465 | \$4,832 | 8.2% | \$2,706 | \$2,929 | 8.2% |
| 6 | \$4,029 | \$4,364 | 8.3% | \$5,114 | \$5,539 | 8.3% | \$3,100 | \$3,357 | 8.3% |
| 7 | \$4,541 | \$4,921 | 8.4% | \$5,763 | \$6,246 | 8.4% | \$3,493 | \$3,785 | 8.4% |
| 8 | \$5,052 | \$5,478 | 8.4% | \$6,412 | \$6,952 | 8.4% | \$3,886 | \$4,214 | 8.4% |
| Each Additional Person | \$512 | \$557 | | \$649 | \$707 | | \$394 | \$429 | |

Source: FRAC analysis of SNAP FY 2023 and FY 2024 cost-of-living adjustments

Note: The resource limit for households is \$4,250 for households with at least one person age 60 or older or with a disability. For all other households, the resource limit is \$2,750. Many states have eliminated SNAP asset tests or increased the asset limit through adopting broad-based categorical eligibility.^{iv}

SNAP Benefits Remain Inadequate for Families

SNAP is critical in reducing hunger, malnutrition, and poverty, and improving food security, child and adult health, employment, and other outcomes. However, even with annual adjustments, current SNAP policies limit benefit adequacy and SNAP's ability to support households with low incomes adequately.

[The Closing the Meal Gap Act](#) (H.R. 3037/S. 1336) would improve SNAP benefit adequacy by replacing the Thrifty Food Plan with the more adequate [Low-Cost Food Plan](#), increasing the minimum benefit, removing the cap on the shelter deduction, and more. This legislation will ensure that SNAP continues adequately and equitably supporting households in meeting their food and nutrition needs.

ⁱ This analysis outlines COLAs for the 48 contiguous states and the District of Columbia. Alaska, Hawaii, Guam, and the U.S. Virgin Islands are excluded from this analysis due to their distinct cost-of-living adjustments.

<https://www.fns.usda.gov/snap/fy-2024-cola>

ⁱⁱ Many states have availed themselves of the homeless shelter deduction.

<https://www.fns.usda.gov/snap/waivers/state-options-report>

ⁱⁱⁱ States with broad-based categorical eligibility can be found here: <https://www.fns.usda.gov/snap/broad-based-categorical-eligibility>

^{iv} <https://www.fns.usda.gov/snap/broad-based-categorical-eligibility>