

#### SCOPE | State

#### PROGRAM | Supplemental Nutrition Assistance Program (SNAP)

**PRACTICE** | If your state's Temporary Assistance for Needy Families (TANF) program calculates gross income based on a four-week month, ensure that Supplemental Nutrition Assistance Program (SNAP) benefits are calculated the same way.

**WHY** | States have options for converting weekly income to a monthly amount. By adopting simplified methods to calculate gross income, a state can:

- significantly reduce its exposure to quality control errors;
- decrease the need for verifications;
- help SNAP households better understand how to report income; and
- maximize the amount of SNAP benefits for working households.

Federal SNAP regulations permit states to convert income to a monthly amount when it is received on a weekly or biweekly basis, based on any of several methods: 1) multiply weekly amounts by 4.3 and biweekly amounts by 2.15; 2) use the state's TANF calculation; or 3) use the exact monthly figure if the income can be anticipated for each month of the certification period.

In states where TANF benefits are calculated based on a four-week month, it is advantageous to ensure that SNAP benefits also use this four-week calculation (not the 4.3 week calculation). By eliminating one-third of a week for SNAP purposes, the gross and net income amounts are lower for the household, resulting in slightly higher benefits, which are 100 percent federally funded.

The four-week month, if adopted, applies to everyone on SNAP, not just joint TANF and SNAP households. Further, a four-week month makes it easier for a household on simplified or semi-annual reporting to know when to report changes in gross income to the SNAP office.

**KEY STEPS** | Start by finding out how your state SNAP agency calculates monthly gross income when an applicant receives earned or unearned income on a weekly or biweekly basis.

If your state is already calculating SNAP gross income using a four-week month, then the state has adopted the most beneficial policy option. If this is the case, advocates should ensure that:

- the state SNAP policy manual uses the correct multipliers for calculating gross monthly income (i.e., one week of income multiplied by 4.0; biweekly income multiplied by 2.0);
- organizations that educate low-income households about SNAP are aware of this calculation;
- any state-developed pre-screening tools (such as online calculators or worksheets) incorporate the correct formula into the eligibility determination.

If your state is not using a four-week month for purposes of calculating SNAP benefits, then advocates should determine what formula the TANF program is using. You can find out how your state calculates gross monthly income for TANF purposes by locating your state TANF policy manual's section on income determination.

**TIP**

Does your state calculate gross monthly income for SNAP purposes by:

- multiplying weekly gross income payments by 4.3, then rounding to the nearest cent; and
- multiplying biweekly gross income payments by 2.15, then rounding to the nearest cent?

If so, investigate how your state calculates gross income for TANF purposes to see if it is based on a four-week month.

If the TANF agency uses a four-week month to determine monthly income, then work with your state SNAP agency to adopt this TANF conversion standard (7 C.F.R. § 273.10(C)(2)). In states where TANF uses a 4.3 multiplier, advocates will need to start by encouraging the TANF office to adopt a four-week month.

**CHALLENGES** | States that use the 4.3 multiplier could see a slight increase in TANF costs.

**LESSON** | Pennsylvania succeeded in changing the income calculation for TANF and SNAP to a four-week month by stressing how this adjustment would help struggling low-income working families gain needed nutrition assistance and simplify SNAP processes. The benefits of changing to a four-week month far exceed the slight increase in TANF costs. The change was done administratively.

**RESOURCES****Federal Regulations:**

[Averaging income calculation: 7 C.F.R. § 273.10\(C\)\(2\)](#)<sup>1</sup>

*Income only in month received.* (i)

Income anticipated during the certification period shall be counted as income only in the month it is expected to be received, unless the income is averaged. Whenever a full month's income is anticipated, but is received on a weekly or biweekly basis, the state agency shall convert the income to a monthly amount by multiplying weekly amounts by 4.3 and biweekly amounts by 2.15, **use the State Agency's Public Assistance conversion standard**,

**SPOTLIGHT**

Pennsylvania's TANF and SNAP benefits are calculated based on a four-week month. Here's why it makes a difference, as described by Community Legal Services of Philadelphia:

- A household of three earning \$11 per hour for 20 hours a week would see its countable income go from \$946 to \$880, resulting in \$16–\$24 more in SNAP benefits each month.
- A single person earning \$7.25 an hour for 40 hours a week would see his or her countable monthly income decrease from \$1,247 to \$1,160, resulting in about \$24 more in SNAP benefits each month.

or use the exact monthly figure if it can be anticipated for each month of the certification period. Nonrecurring lump-sum payments shall be counted as a resource starting in the month received and shall not be counted as income.

**Sample State Policy Adopting the 4-week month:****Pennsylvania SNAP Handbook****567.22 Converting Income and Expenses**<sup>2</sup>

The CAO (County Assistance Office) must convert income and expenses to a monthly amount (using the 4.0 multiplier) for income received or expenses billed weekly or biweekly and expected to continue for the whole month.

**For technical assistance, contact:**

Food Research & Action Center (FRAC)  
1200 18th Street, N • Suite 400  
Washington, DC 20036  
202.986.2200 • <http://frac.org/>

For more on ending hunger, read FRAC's [A Plan of Action to End Hunger in America](#).

**ENDNOTES**

<sup>1</sup> See 7 C.F.R. § 273.10(C)(2) at: <https://www.law.cornell.edu/cfr/text/7/273.10>.

<sup>2</sup> Pennsylvania Department of Human Services. Pennsylvania SNAP Handbook. (n.d.). Section 567.22 Converting Income and Expenses. Available at: [http://services.dpw.state.pa.us/oimpolicymanuals/snap/567\\_Prospective\\_Budgeting/567\\_2\\_At\\_Application.htm](http://services.dpw.state.pa.us/oimpolicymanuals/snap/567_Prospective_Budgeting/567_2_At_Application.htm). Accessed on August 17, 2017.