

Overview of SNAP Policy: Although Indiana has adopted Broad-Based Categorical Eligibility (BBCE) for SNAP receipt, the gross income limit for low-income families with children remains at 130% FPL. However, Indiana has **increased its asset limit on cash savings to \$5,000**.

With respect to administrative burden, Indiana **extends 12-month recertification periods for all families** and allows parents to **report income changes only when earnings rise above eligibility limits**. The state also **offers online services for its initial application and change reporting**, thereby easing the administrative burdens that can limit families from accessing nutritional support even when they are eligible, as seen in other states.

Assessment of SNAP Policy: Under the flexibilities provided to Indiana through BBCE, the state could make more families eligible for nutritional support by **extending the gross income limit up to 200% FPL**. **Treating child support payments to non-household members as income exclusions rather than deductions** would also expand eligibility to more families.

Similarly, the state could **remove or further raise the asset limit** for families. When families receiving social benefits such as SNAP can accrue savings or “rainy day funds,” they are less likely to experience cumulative material hardships, remain dependent, or return to dependence at a later date. Parents with more assets are also more likely to invest in homes or education for their children, who are in turn become more capable of supporting local economies.

Indiana may also consider **providing renewal processes online** to ease administrative burdens and reduce costs. Indiana could further support economic mobility for families with young children **by exempting parents enrolled in GED or ESL programs** from SNAP’s work requirements. Finally, **providing families that are losing access to TANF cash assistance with transitional SNAP benefit assistance for several months** would offer more consistent support to low-income families through a critical period of acute need.¹

¹ For research detailing effects of some state-level policies and administrative practices on children and families, see <https://www.nccp.org/ec-profiles-pes-policies-related-research-and-resources/#parenting>.

Indiana’s Food Stamps (SNAP) Policy		
WHO IS ELIGIBLE FOR FOOD STAMPS?		
Flexibility	Current policy	Potential improvement
<p>Gross income limit</p> <p>How much can family members earn while being eligible?</p>	<p>\$2,797*/month (or 130% FPL for an Indiana family of three in 2024).</p>	<p>Consider extending gross income limit to 200% FPL for BBCE-eligible families, as many other states have done (e.g., Louisiana).</p>
<p>Asset Limit</p> <p>How many assets can families retain in savings while still being eligible for food stamps?</p>	<p>Families can retain up to \$5,000.</p>	<p>Remove the asset limit so that households with children can retain savings while receiving nutritional support.</p> <p>Example: Georgia has no asset limit.</p>
<p>Transitional Benefit Alternative (TBA)</p> <p>Does Indiana provide families who are losing TANF cash assistance with automatic SNAP eligibility for a few months?</p>	<p>No.</p>	<p>Consider providing TBA to families transitioning from TANF cash assistance, as other states are doing (e.g., North Carolina, Georgia).</p>
<p>* Current administrative guidelines may present different income amounts depending on when updates to the current federal poverty guidelines are implemented.</p>		
ADDITIONAL RULES AND RESTRICTIONS		
Flexibility	Current policy	Potential improvement
<p>Treating child support payments to non-household members</p> <p>Does Indiana treat child support payments made to non-household members as an income exclusion rather than a deduction?</p>	<p>No.</p>	<p>Enable more families to qualify for SNAP by treating child support payments as income exclusions in the eligibility process (e.g., Virginia, South Dakota).</p>

<p>Lifting drug felony bans</p> <p>Are persons convicted of drug-related felonies eligible for nutritional assistance?</p>	<p>Indiana has modified its ban to offer eligibility to those that are compliant with current or post-conviction supervision, including probation, parole, re-entry programs, etc.</p>	<p>Consider fully eliminating the ban on those convicted of drug-related felonies, as other states have done (e.g., Illinois, Iowa).</p>
<p>Extending eligibility to some federally ineligible noncitizens using state assistance programs</p> <p>Has Indiana extended SNAP eligibility to immigrants who are ineligible for SNAP under federal guidelines?</p>	<p>No.</p>	<p>Provide nutritional assistance to newly-arrived families in which parents are awaiting work authorization (e.g., Illinois, Maine, and Minnesota).</p>
<p>ADMINISTRATIVE REQUIREMENTS</p>		
<p>Flexibility</p>	<p>Current policy</p>	<p>Potential improvement</p>
<p>Less frequent recertification periods</p> <p>Has Indiana extended the recertification period to 12 months for all recipients?</p>	<p>Yes.</p>	<p>N/A</p>
<p>Simplified income reporting</p> <p>Does Indiana require parents to report income only when it rises above the eligibility limit?</p>	<p>Yes.</p>	<p>N/A</p>
<p>Online services for all application processes</p> <p>Does Indiana offer online services for its initial benefit application, reporting of changes, and renewal?</p>	<p>Services are provided online for the initial SNAP application and income change reporting, but not for renewal.</p>	<p>Consider providing online renewal services to reduce administrative costs and streamline processes for busy parents.</p>