

**Overview of SNAP Policy:** New Jersey’s adoption of flexibilities under Broad-Based Categorical Eligibility (BBCE) for SNAP receipt has expanded eligibility for food stamps to more families. Importantly, the **increased gross income limit** (to 185% FPL, or \$3,981 for a family of three) enables more families to receive nutritional support. Since New Jersey has **removed its asset test** families applying for SNAP can retain their savings and still receive nutritional assistance – an important determinant for economic mobility for low-income households.<sup>1</sup>

New Jersey also **offers online services for its application, change reporting, and renewal of SNAP benefits; provides 12-month recertification periods** to all families; and **requires income reporting only when income has increased above limits for eligibility**. In these ways, the state eases 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 New Jersey under BBCE, the state could consider **extending the gross income limit to 200% FPL** for all families with children. This higher income exit threshold effectively reduces benefit cliffs for parents as they increase workforce participation and earn higher incomes.

The state could further support families’ economic security by **using state funds to provide SNAP to immigrant households with children who are ineligible under federal regulations**, which would particularly benefit newly-arrived families.

New Jersey’s Food Stamps (SNAP) Policy		
WHO IS ELIGIBLE FOR FOOD STAMPS?		
Flexibility	Current policy	Potential improvement
<p><b>Gross income limit</b></p> <p>How much can family members earn while being eligible?</p>	<p>\$3,981/month (or 185% FPL for a New Jersey family of three in 2024).</p>	<p><b>Consider extending the gross income limit to 200% FPL for all families, as nearly half of states have done (e.g., Michigan, Minnesota).</b></p>
<p><b>Net income limit</b></p> <p>Does New Jersey require a net income test for eligibility?</p>	<p>There is not net income limit for BBCE-eligible families.</p>	<p>N/A</p>
<p><b>Asset Limit</b></p> <p>How many assets can families retain in savings while still being eligible for food stamps?</p>	<p>There is no limit on savings for BBCE-eligible families.</p>	<p>N/A</p>
<p><b>Transitional Benefit Alternative (TBA)</b></p> <p>Does New Jersey provide families who are losing TANF cash assistance with automatic SNAP eligibility for a few months?</p>	<p>No.</p>	<p><b>Consider providing TBA to families transitioning from TANF cash assistance, as other states are doing (e.g., Illinois, Washington).</b></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><b>Treatment of child support payments to non-household members</b></p> <p>Does New Jersey treat child support payments made to non-household members as an</p>	<p>Yes.</p>	<p>N/A</p>

income exclusion rather than a deduction?		
<b>Extending eligibility to some federally ineligible noncitizens using state assistance programs</b>  Has New Jersey extended SNAP eligibility to immigrants who are ineligible for SNAP under federal guidelines?	No.	<b>Provide nutritional assistance to newly-arrived families in which parents are awaiting work authorization (e.g., Illinois, Maine, and Minnesota).</b>
<b>Lifting drug felony bans</b>  Are persons convicted of drug-related felonies eligible for nutritional assistance?	Yes.	N/A
<b>ADMINISTRATIVE REQUIREMENTS</b>		
<b>Flexibility</b>	<b>Current policy</b>	<b>Potential improvement</b>
<b>Less frequent recertification periods</b>  Has New Jersey extended the recertification period to 12 months for all recipients?	Yes.	N/A
<b>Online services for all application processes</b>  Does New Jersey offer online services for its initial benefit application, reporting of changes, and renewal?	Yes.	N/A

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