

From the Hotline

If you have any questions on this column or other policy and procedural material, please have your Hotline designee call the **Policy Hotline at 617-348-8478**.

The questions and answers below address issues concerning elder clients who are categorically eligible for SNAP benefits according to gross income guidelines specified in 106 CMR 364.976. Although assets are not countable for these elder clients, the income derived from these assets is countable. For more information on these households, please refer to Field Operations Memo 2008-27 and 106 CMR 365.180.

- Q.** Recently, my elder SNAP client was confused when I asked her about any interest earned on her savings. She is a member of a categorically eligible household and assumed that we would not inquire about her assets. Should I ask this client about her interest income?
- A.** Yes. Interest income is countable unearned income. However, this client is confused because she had been told that for SNAP DTA is not looking at her assets. It's important to explain to her that there is a distinction between the balance in a checking or savings account, and the interest on such an account, which is considered unearned income. While a categorically eligible client does not need to provide asset information, she or he is obligated to report on any resulting income generated from these assets.
- Since it is reasonable to assume that clients may not be aware of the types of SNAP unearned income that are countable, it is also reasonable for case managers to provide examples of the types of income we need to know about.

- Q.** My SNAP client's application indicated that there was no income coming into the household. However, during an interview with this client, he disclosed receipt of a small monthly pension. Do you have suggestions on how to ask clients about their unearned income information so that it is reported upfront, rather than in subsequent conversations?
- A.** Yes. Because an elder client may be unaccustomed to sharing this type of information or may believe that the information you're requesting is too private to divulge, be sure to clearly explain the types of unearned income that are countable, such as bank interest, dividends, annuities and pension payments.
- Q.** My elder SNAP client reported that he uses his monthly dividend payment to help cover his rent. Should I request verification of this income from my client?
- A.** Yes. As with all countable unearned income, verification is a SNAP requirement. A client's tax returns may be one way to obtain this income verification. Other examples include bank statements or the statements from other financial institutions. Remember that if you are concerned with verifying the income generated from an asset, looking at one of the client's monthly statements or the client's annual statement summary page may suffice.
- Also, remember to assist any client who is having difficulty obtaining income verifications, as outlined in 106 CMR 361.650 and 106 CMR 361.920. Further information on methods of verifying income for SNAP are described in 106 CMR 363.210(G).