

Illinois SNAP BENEFITS

A Plain-Language Navigation Guide

For Individuals, Families, and Nonprofits Serving Vulnerable Populations | Updated May 2026

What This Guide Covers

Eligibility rules • Income limits • Required documents • Step-by-step application • Work requirements • Why people lose benefits • Key contacts

Federal Changes in Effect (2025–2026)

The One Big Beautiful Bill Act (OBBBA), signed July 4, 2025, expanded ABAWD work requirements (now ages 18–64), narrowed non-citizen eligibility, and made other national changes to SNAP. This guide reflects rules as of May 2026. Always verify current rules with IDHS at dhs.illinois.gov or abe.illinois.gov.

Section 1: What Is SNAP?

SNAP stands for Supplemental Nutrition Assistance Program. In Illinois it is administered by the Illinois Department of Human Services (IDHS). Benefits are issued monthly through the Illinois Link Card accepted at authorized grocery stores, farmers markets, and major online retailers including Amazon and Walmart.

Illinois uses a 165% FPL income threshold through BBCE — higher than the federal 130% floor but lower than the 200% maximum used by states like California, Ohio, and Colorado. Illinois has fully lifted the drug felony ban and administers SNAP through its ABE online portal and Family Community Resource Centers (FCRCs) statewide. Cook County (Chicago) has historically maintained active ABAWD waivers.

Illinois SNAP: Key Facts at a Glance

- 165% FPL gross income limit through BBCE — no asset test for most households
- Seniors and disabled households: 200% FPL gross limit (higher tier)
- Full drug felony ban lift — no conditions or requirements
- Cook County (Chicago) has historically had active ABAWD waivers — verify current status

- Link Up Illinois: EBT spending matched at participating farmers markets
- ABE portal (abe.illinois.gov) allows online application for SNAP, Medicaid, and other benefits in one place

Section 2: Eligibility Requirements

2.1 Residency

You must currently reside in Illinois. There is no minimum residency period. You do not need a permanent address — a shelter address, transitional housing, or a signed statement from a non-relative can satisfy this requirement.

2.2 Citizenship and Immigration Status

The following individuals are generally eligible:

- U.S. citizens (born or naturalized)
- Lawful Permanent Residents (Green Card holders) who have held status for at least 5 years
- Certain refugees, asylees, and Special Immigrant Visa holders

2025 Change: Non-Citizen Eligibility Narrowed

The OBBBA (July 4, 2025) removed SNAP eligibility for humanitarian parolees, most asylum seekers pending a decision, and several other previously eligible categories. U.S.-born children in mixed-status households may still qualify. Contact your local IDHS office or legal aid if your immigration status is unclear.

2.3 Household Composition

Your SNAP household includes everyone who lives together and regularly purchases and prepares food together. Members who buy and prepare food separately may form their own household unit.

2.4 Income Limits

Illinois uses Broad-Based Categorical Eligibility (BBCE) at 165% FPL for most households, with a higher 200% FPL limit for households with a member who is age 60+ or disabled. There is no asset test for most households. This places Illinois between lower-BBCE states (130% FPL) and higher-BBCE states (200% FPL).

Exception: Households where all members are age 60+ or have a documented disability have NO gross income limit — only the net income test applies.

Illinois SNAP Income Limits and Maximum Benefits (FY 2026, Oct. 1, 2025 – Sept. 30, 2026)

HH Size	Gross Limit	Elderly/Disabled Gross Limit	Net Limit (100% FPL)	Max Monthly Benefit
1	\$2,248	\$2,510	\$1,255	\$292
2	\$3,041	\$3,398	\$1,699	\$536
3	\$3,833	\$4,287	\$2,144	\$766
4	\$4,625	\$5,178	\$2,589	\$994
5	\$5,335	\$6,067	\$3,034	\$1,155
6	\$6,128	\$6,956	\$3,478	\$1,386
7	\$6,920	\$7,845	\$3,923	\$1,532
8+	+\$792/person	+\$889/person	+\$445/person	+\$177/person

Gross Limit column 1 = 165% FPL (standard BBCE for most households). Gross Limit column 2 = 200% FPL (for households with at least one member 60+ or disabled). Elderly/disabled households have no gross income limit — only the net income limit applies. Limits update each October 1.

How Net Income Is Calculated

Net income = gross income minus approved deductions. Standard deductions include:

- 20% earned income deduction — automatically applied to all wages and self-employment income
- Standard deduction: \$204/month for households of 1–3; higher for larger households
- Excess shelter deduction: rent/mortgage plus utilities exceeding 50% of net income after other deductions
- Dependent care deduction: childcare or adult care costs paid while working, searching, or in training
- Medical expense deduction: out-of-pocket costs over \$35/month for members 60+ or with a disability
- Child support deduction: legally obligated child support paid to someone outside the household



Illinois Deduction Note

Chicago and suburban Cook County rents have risen sharply. The excess shelter deduction can significantly reduce net income for high-rent households. Illinois also participates in Link Up

Illinois, which matches SNAP EBT spending dollar-for-dollar on fresh fruits and vegetables at participating farmers markets — effectively doubling produce purchasing power.

2.5 Asset Limits

For most Illinois BBCE-eligible households, there is NO asset test. Savings, vehicles, and investments are not counted. Exception: households exceeding both income tiers face a \$4,250 asset limit. Primary home and one vehicle are always exempt.

Section 3: Work Requirements

Work requirements are the most common reason people lose SNAP benefits.

3.1 Standard Work Requirements (All Adults 16–59)

All able-bodied adults between ages 16 and 59 must meet at least one of the following:

- Be employed (any number of hours)
- Be registered for work with Illinois Department of Employment Security (IDES) / Illinois workNet
- Participate in an approved employment or training program
- Not have voluntarily quit a job without good cause or reduced hours below 30/week

3.2 ABAWD Rules

ABAWDs are adults ages 18–64 without dependents who are not disabled and not otherwise exempt. Updated ABAWD rules took effect February 1, 2026 in Illinois, expanding the age range to 18–64.

ABAWDs must complete at least 80 hours per month (20 hours/week): employment, job training, volunteering, or participation in an approved work program.

Without meeting this requirement, ABAWDs can only receive SNAP for 3 months in any 36-month period.



Illinois ABAWD Note

Cook County (Chicago) has historically maintained active ABAWD waivers, meaning work requirements are generally not enforced in the Chicago metro area. If you live in the collar counties or downstate Illinois, standard work rules apply. Contact your local IDHS Family

Community Resource Center (FCRC) to confirm current waiver status in your county. If no waiver applies, Illinois's SNAP Employment & Training program can help meet requirements.

3.3 Exemptions from ABAWD Requirements

The following individuals are exempt from ABAWD time limits:

- Physically or mentally unfit for employment (documented by a physician or licensed clinical social worker)
- Pregnant
- Responsible for a dependent child under age 14 living in the same household
- Enrolled at least half-time in a recognized school, training program, or institution of higher education
- Participating in a drug or alcohol treatment or rehabilitation program
- Age 15 or younger, or 65 or older
- Recently released from an institution (incarceration or psychiatric facility)
- Survivors of domestic violence
- Experiencing homelessness (may qualify under 'unfit for employment' — ask your caseworker)

3.4 How to Document Work or an Exemption

Report work activity or exemption status through ABE portal (abe.illinois.gov), by phone, or in person at your IDHS office. Submit documentation before your benefit period runs out — the agency cannot retroactively restore lost months.

Section 4: Required Documents

Gather these before applying. Missing documents are the most common cause of delays.

4.1 Always Required

- Proof of Identity: Driver's license, state-issued ID, passport, or birth certificate
- Social Security Number (SSN): For each household member applying
- Proof of Illinois Residency: Utility bill, lease agreement, official mail, or a signed statement from a non-relative

4.2 Income Verification

- Pay stubs from the last 30 days (for employed applicants)

- Most recent W-2, 1099, or tax return (for self-employment income)
- Award letter or benefit statement for Social Security, SSI, unemployment, or other unearned income
- Documentation of child support received or paid

4.3 Deduction Documentation (Strongly Recommended)

- Rent or mortgage statement
- Utility bills (or claim the Standard Utility Allowance — ask your caseworker which is higher)
- Childcare or dependent care receipts
- Medical bills for members 60+ or with disabilities

 **Tip: Apply First, Gather Documents Later**

Submit your application as soon as possible to lock in your application date — benefits are generally backdated to that date if approved. Your caseworker will notify you of any additional documents needed.

Section 5: Step-by-Step Application Process

Step 1: Check Your Eligibility

Use the SNAP eligibility calculator at snapeligibilitycalculator.com, call 1-800-843-6154, or visit your local IDHS office.

Step 2: Apply

Method	Details
ABE Online	abe.illinois.gov — apply for SNAP, Medicaid, and other benefits in one application. Available 24/7. Recommended.
Phone	Call 1-800-843-6154 or your local IDHS FCRC.
In Person	Visit your local IDHS Family Community Resource Center. Find locations at dhs.illinois.gov/office-locator .
By Mail	Download application from dhs.illinois.gov ; mail to your local FCRC.

Step 3: Attend Your Interview

After submitting, IDHS will schedule a mandatory interview — typically by phone. Missing the interview is the most common reason applications are denied. Contact your office immediately to reschedule if needed.

Step 4: Receive a Decision

IDHS must process standard applications within 30 days. If approved, you will receive an EBT card by mail. If denied, you have 90 days to appeal.

Expedited / Emergency Processing (7-Day)

You may qualify if: gross monthly income is under \$150 AND liquid assets under \$100; OR combined monthly income and liquid assets are less than monthly rent plus utilities; OR you are a migrant/seasonal farmworker with liquid assets under \$100.

Section 6: Special Situations

6.1 Experiencing Homelessness

You do not need a permanent address to apply. IDHS accepts shelter addresses, transitional housing, or a signed statement from a non-relative. Dial 211 for local shelter and benefits navigation resources.

6.2 People With Disabilities or Elderly Members

Households where all members are 60+ or disabled benefit from: no gross income test (only net income limit), uncapped shelter deduction, medical expense deduction, and higher asset limits (where applicable).

6.3 Drug Felony Convictions

Illinois has fully lifted the federal drug felony ban. Individuals with any drug-related felony conviction are fully eligible for SNAP if they meet income and other standard requirements — no additional conditions, treatment requirements, or drug testing apply.

6.4 Students

Students enrolled at least half-time must meet at least one exception: work 20+ hours/week, participate in work-study, care for a dependent child under 6, receive TANF, or be enrolled in an approved training program.

6.5 Link Up Illinois — Farmers Market Produce Matching

Link Up Illinois matches SNAP EBT spending dollar-for-dollar on fresh fruits and vegetables at participating farmers markets across the state. This effectively doubles purchasing power for produce. Look for the Link Up Illinois sign at farmers markets or visit agr.illinois.gov for a directory of participating markets. This program is especially valuable for households in food deserts where fresh produce is otherwise expensive or inaccessible.

Section 7: Why People Lose Benefits — and How to Avoid It

Most Common Reasons SNAP Benefits Are Cut Off

1. Missing the recertification (renewal) deadline

Certification periods last 6–12 months for most households. Set a calendar reminder 60 days before your certification end date and monitor your online account regularly.

2. Failing the ABAWD work requirement without claiming an exemption

ABAWDs who do not work 80 hours/month and have not claimed a valid exemption are cut off after 3 months. Check county/local waiver status and document any exemption in writing at every recertification.

3. Missing the interview or not responding to agency notices

Keep your phone number and mailing address current. Check your online account regularly for notices and document requests.

4. Failure to report changes in income or household composition

Report changes within 10 days. Failure to report can result in overpayments and case closure.

Your Right to Appeal

If IDHS denies or reduces your benefits, request a Fair Hearing within 90 days of the notice. If you request within 10 days of a termination notice, your benefits may continue during the review. Contact Illinois Legal Aid Online (illinoislegalaid.org, 1-312-341-1070) for free legal assistance.

Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
IDHS SNAP Line	1-800-843-6154 dhs.illinois.gov/snap
ABE Online Portal	abe.illinois.gov — apply, manage benefits, upload documents

Resource	Contact / What They Help With
IDHS FCRC Locator	dhs.illinois.gov/office-locator — find your local Family Community Resource Center
Illinois 211	Dial 211 211Illinois.org — food banks, emergency resources, benefits navigation
Greater Chicago Food Depository	gcf.org 312-263-2303 — Chicago area food resources and SNAP outreach
Link Up Illinois	agr.illinois.gov — farmers market EBT matching program
Illinois Legal Aid Online	illinoislegalaid.org 1-312-341-1070 — free legal help with SNAP appeals

A Note on Navigating Illinois's System

Illinois sits in the middle of the BBCE spectrum at 165% FPL (200% for elderly/disabled), making it significantly more accessible than the 130% FPL floor states but slightly below the 200% maximum. Cook County's ABAWD waiver is the most important local variable to verify. The ABE portal allows a single application across multiple benefit programs, which is a major administrative advantage. For advocates: help clients claim both SNAP and Medicaid through ABE simultaneously, and promote Link Up Illinois for produce purchasing power.

This guide was compiled using information from the Illinois Department of Human Services (IDHS), the USDA Food and Nutrition Service, and publicly available state SNAP resources. It is informational only and does not constitute legal advice. Rules may change — always verify at dhs.illinois.gov or abe.illinois.gov or by contacting your local office.