

Missouri 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 DSS FSD at dss.mo.gov or mydss.mo.gov.

Section 1: What Is SNAP?

SNAP stands for Supplemental Nutrition Assistance Program. In Missouri it is administered by the Missouri Department of Social Services (DSS), Family Support Division (FSD). Benefits are issued monthly through the Missouri EBT Card accepted at authorized grocery stores, farmers markets, and major online retailers including Amazon and Walmart.

Missouri uses 200% FPL through BBCE with no asset test and has fully lifted the drug felony ban. SNAP is administered through the Family Support Division (FSD) of the Department of Social Services. Missouri's EBT payment schedule is based on the last digit of your case number. Some Missouri areas may have ABAWD waivers — verify with your local FSD office. Missouri's climate extremes (hot St. Louis summers, cold Ozarks winters) make utility deductions important.

Missouri SNAP: Key Facts at a Glance

- 200% FPL gross income limit through BBCE — no asset test for most households
- Full drug felony ban lift — no conditions or requirements
- EBT benefits loaded monthly — schedule based on last digit of your case number

- County-level ABAWD waivers may apply in some areas — verify with local FSD office
- MyDSS portal (mydss.mo.gov) for online applications and case management
- Missouri Job Centers provide E&T services for ABAWD work requirement compliance

Section 2: Eligibility Requirements

2.1 Residency

You must currently reside in Missouri. 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 DSS FSD 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

Missouri uses Broad-Based Categorical Eligibility (BBCE) at 200% of the Federal Poverty Level. There is no asset test for most households. Missouri's Family Support Division (FSD) administers SNAP through offices statewide.

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

Missouri 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	\$2,510	No limit*	\$1,255	\$292
2	\$3,398	No limit*	\$1,699	\$536
3	\$4,287	No limit*	\$2,144	\$766
4	\$5,178	No limit*	\$2,589	\$994
5	\$6,067	No limit*	\$3,034	\$1,155
6	\$6,956	No limit*	\$3,478	\$1,386
7	\$7,845	No limit*	\$3,923	\$1,532
8+	+\$889/person	No limit*	+\$445/person	+\$177/person

* Elderly/disabled households have no gross income limit — only the net income limit applies. Missouri uses BBCE at 200% FPL. Limits update each October 1. EBT benefits are loaded monthly based on the last digit of your case number.

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

Missouri Deduction Note

Missouri's climate extremes create significant utility cost variation: St. Louis summers with high air conditioning costs and Ozarks winters with heating expenses are both significant. The Standard Utility Allowance should be claimed whenever you pay any utility bill separate from

rent. Missouri's low-income heating assistance (LIHEAP) receipt can also trigger the higher heating SUA tier — worth noting at application.

2.5 Asset Limits

For most Missouri BBCE-eligible households, there is NO asset test. Savings, vehicles, and investments are not counted. Exception: elderly/disabled households whose income exceeds 200% FPL 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 Missouri Job Centers (works.mo.gov)
- 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. Missouri enforces ABAWD rules in most areas, though some county-level waivers may apply.

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.



Missouri ABAWD Note

Some Missouri counties or regions may have ABAWD waivers based on local unemployment conditions — contact your local FSD office to verify current waiver status in your area. Missouri Job Centers offer employment and training programs that satisfy ABAWD requirements.

ABAWD status is reevaluated at your next recertification — if your situation has changed, report it promptly.

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 MyDSS (mydss.mo.gov), by phone, or in person at your DSS FSD office. Submit documentation before your benefit period runs out.

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 Missouri 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 produces a higher deduction)
- 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 1-855-373-4636, or visit your local DSS FSD office.

Step 2: Apply

Method	Details
MyDSS Online	mydss.mo.gov — apply online 24/7, upload documents, track your case. Recommended.
Phone	Call 1-855-373-4636 (Mon–Fri) or your local FSD office.
In Person	Visit your local FSD office. Find locations at dss.mo.gov/fsd/office .
By Fax/Mail	Download application from dss.mo.gov ; mail or fax to your local FSD office.

Step 3: Attend Your Interview

After submitting, DSS FSD 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

DSS FSD 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. DSS FSD 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

Missouri 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 treatment programs, drug testing, or compliance conditions 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 EBT Payment Schedule

Missouri loads EBT benefits monthly based on the last digit of your case number. This determines which day of the month your benefits are available. Check your approval notice or log into MyDSS (mydss.mo.gov) to confirm your specific payment date. You can also check your EBT balance by calling 1-800-997-7777 or through the ebtEDGE app. Benefits roll over month to month if unused but may be removed after 9–12 months of inactivity.

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. 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.

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 DSS FSD 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 Legal Services of Eastern Missouri (Isem.org, 314-534-4200) or your local legal aid organization for free legal assistance.

Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
DSS FSD SNAP Line	1-855-373-4636 dss.mo.gov
MyDSS Portal	mydss.mo.gov — apply, manage benefits, upload documents

Resource	Contact / What They Help With
FSD Office Locator	dss.mo.gov/fsd/office — find your local office
Missouri Job Centers (E&T)	works.mo.gov — employment training for ABAWD compliance
Harvesters (Kansas City)	harvesters.org 816-929-3000 — Kansas City area food resources
St. Louis Area Foodbank	stlfoodbank.org 314-292-6262 — St. Louis area food resources
Missouri 211	Dial 211 — food banks, emergency resources, benefits navigation
Legal Services of Eastern Missouri	lsem.org 314-534-4200 — free legal help with SNAP appeals

A Note on Navigating Missouri's System

Missouri's 200% BBCE, no asset test, and full drug felony ban lift make it accessible across the state. Utility deductions are significant given climate extremes. For advocates: help clients understand their EBT payment date (based on case number last digit), verify county ABAWD waiver status, and ensure LIHEAP receipt is noted at application to trigger the higher utility allowance tier.

This guide was compiled using information from the Missouri Department of Social Services (DSS), Family Support Division (FSD), 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 dss.mo.gov or mydss.mo.gov or by contacting your local office.