

Mississippi 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 changes to SNAP nationally. This guide reflects rules as of May 2026. Always verify current rules with MDHS at mdhs.ms.gov or 1-800-948-4060.

Section 1: What Is SNAP?

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

Mississippi does NOT use Broad-Based Categorical Eligibility (BBCE), applying the standard federal 130% FPL income limit and a full asset test. Despite being one of the poorest states in the nation (lowest median household income), Mississippi's strict eligibility rules mean many households face the asset test as their main barrier. The state enforces ABAWD requirements statewide with no blanket waiver, though some Delta counties may have local waivers.

Mississippi SNAP: Key Facts at a Glance

- Standard 130% FPL gross income limit — Mississippi does NOT use BBCE
- Asset limits: \$2,750 most households; \$4,500 for elderly/disabled households
- Modified drug felony ban: eligible if complying with sentence terms
- Elderly Simplified Application Project (ESAP): streamlined application for seniors

- ABAWD rules enforced statewide — verify Delta county waiver status
- MyMDHS portal (mymdhs.ms.gov) and Access Mississippi (access.ms.gov) for online applications

Section 2: Eligibility Requirements

2.1 Residency

You must currently reside in Mississippi. 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 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 MDHS 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

Mississippi uses the standard federal 130% FPL gross income limit and does NOT use BBCE. Most households must pass both income tests and an asset test. Categorically eligible households (receiving TANF or SSI) bypass standard income and asset tests.

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

Mississippi 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	\$1,644	No limit*	\$1,266	\$292
2	\$2,226	No limit*	\$1,714	\$536
3	\$2,808	No limit*	\$2,163	\$766
4	\$3,391	No limit*	\$2,611	\$994
5	\$3,973	No limit*	\$3,059	\$1,155
6	\$4,555	No limit*	\$3,508	\$1,386
7	\$5,138	No limit*	\$3,956	\$1,532
8+	+\$583/person	No limit*	+\$449/person	+\$177/person

* Elderly/disabled households have no gross income limit. Mississippi uses standard federal 130% FPL, NOT BBCE. Limits update each October 1. EBT benefits load 4th through 21st of each month based on the last two digits 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



Mississippi Deduction Note

Mississippi's asset test at \$2,750 can disqualify households that have even modest savings — particularly those who have built up small emergency funds. Because Mississippi has the lowest median income in the nation, many households easily pass the gross income test but may be caught by the asset limit. If you are near the asset ceiling, ask your MDHS caseworker which assets are excluded (home, one vehicle, retirement accounts).

2.5 Asset Limits

Mississippi HAS asset limits. Most households: \$2,750 in countable assets. Elderly/disabled households: \$4,500. Primary home, one vehicle, and retirement accounts are generally exempt from the asset count. Bank statements are required.

Asset documentation needed: Bank statements (most recent month) for all checking and savings accounts. Investment account documentation if applicable. Your 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 Mississippi Works / WIN Job Centers
- 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. Mississippi enforces ABAWD rules statewide with no blanket waiver. Some Delta counties with historically high unemployment may have county-level waivers.

ABAWDs must complete at least 80 hours per month (20 hours/week) of qualifying activity: 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.



Mississippi ABAWD Note

Mississippi does not maintain a statewide ABAWD waiver. Work requirements are enforced broadly. However, some rural Delta counties with historically high unemployment may have county-level waivers — contact your local MDHS office to verify. Mississippi Works WIN Job Centers offer approved employment and training activities that satisfy ABAWD requirements.

ESAP (Elderly Simplified Application Project) offers a shorter application and longer certification periods for seniors — ask about it if applying for an elderly household member.

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 MyMDHS (mymdhs.ms.gov) or Access Mississippi (access.ms.gov), by phone, or in person at your MDHS 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 Mississippi 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

4.4 Asset Documentation

Bank statements (most recent month) for all checking and savings accounts. Investment account documentation if applicable. Primary home and one vehicle are always exempt.

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 1-800-948-4060, or visit your local MDHS office.

Step 2: Apply

Method	Details
MyMDHS Online	mymdhs.ms.gov — apply online, upload documents, track your case. Also accessible via access.ms.gov .
Phone	Call 1-800-948-4060 or your local county MDHS office.

Method	Details
In Person	Visit your local MDHS county office. Find locations at mdhs.ms.gov .
By Mail	Download application from mdhs.ms.gov ; mail with supporting documents.

Step 3: Attend Your Interview

After submitting, MDHS 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

MDHS 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. MDHS 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

Mississippi has a modified drug felony ban. Individuals with drug felony convictions may receive SNAP if they are complying with the terms of their sentence, including any required drug

treatment programs or supervision conditions. Bring documentation of compliance (probation letter, treatment records) when applying.

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 Elderly Simplified Application Project (ESAP)

Mississippi offers the Elderly Simplified Application Project (ESAP) for households where all members are age 60 or older or have a disability. ESAP significantly shortens the application form and extends certification periods (often to 24–36 months), reducing the recertification burden for seniors. If you are applying for a household of all elderly or disabled members, ask your MDHS caseworker specifically about ESAP enrollment.

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/parish 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 MDHS 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 Mississippi Center for Justice (mscenterforjustice.org, 1-601-352-2269) for free legal assistance.

Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
MDHS SNAP Line	1-800-948-4060 mdhs.ms.gov
MyMDHS Portal	mymdhs.ms.gov — apply, manage benefits, upload documents
MDHS County Office Locator	mdhs.ms.gov/county-offices
Mississippi Works WIN Centers	mworks.ms.gov — employment training for ABAWD compliance
Mississippi 211	Dial 211 — food banks, emergency resources, benefits navigation
Mississippi Food Network	msfoodnet.org — food bank network serving Mississippi
Mississippi Center for Justice	mscenterforjustice.org 1-601-352-2269 — free legal help with SNAP appeals

A Note on Navigating Mississippi's System

Mississippi's 130% FPL limit and asset test create a tighter eligibility gate than most neighboring states. Because household incomes are generally lower in Mississippi, many households pass the gross income test easily — but the \$2,750 asset limit is a real barrier for those with modest savings. For advocates: help clients understand which assets are exempt, check Delta county ABAWD waiver status, and promote ESAP for elderly applicants to reduce long-term administrative burden.

This guide was compiled using information from the Mississippi Department of Human Services (MDHS), 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 mdhs.ms.gov or mymdhs.ms.gov or by contacting your local office.