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Ohio Senate Workforce Development Committee
Chairman Koehler
Hope Lane-Gavin, Director of Nutrition Policy and Programs
April 1, 2025
Senate Resolution 29

Chairman Koehler, Vice Chairwoman Reynolds, Ranking Member Ingram and members of the Senate Workforce Development Committee, thank you for the opportunity to testify today as a proponent of Senate Resolution 29. My name is Hope Lane-Gavin and I serve as the Director of Nutrition Policy and Programs with the Ohio Association of Foodbanks. We represent the largest charitable and emergency food network in our state, consisting of 12 Feeding America Foodbanks and 3,600 partner hunger relief agencies including food pantries, soup kitchens, shelters, college campuses, clinics and more, serving all 88 counties.

The relationship between foodbanking and public assistance, particularly the Supplemental Nutrition Assistance Program or SNAP is relatively straightforward: SNAP provides more meals than we ever could. This is largely because SNAP puts people in line at their local grocery store so that they can purchase the foods their family needs and prefer, supporting local economic activity. And SNAP provides as much as nine times as many meals as foodbanks.

When there are significant changes in SNAP, everything from the benefit allotment itself to changes in accessibility in the program's application and interview, we feel them intimately in the foodbank network. Through continued surveying of the neighbors that access our network, we know about 40 percent of those receiving help from us are also receiving regular SNAP benefits. I offer that to say, even when the program is working as intended, for many Ohio families receiving SNAP benefits, the benefit itself is woefully inadequate.

Unfortunately, however, for the past several years the program has been under attack and facing relentless threats across the country by large criminal theft rings. Scammers have been using illegally installed skimming devices to lift payment card data from unsuspecting, vulnerable victims who swipe their EBT cards through point-of-sale devices at grocery retailers. The criminals then use the information to create fake payment cards and steal benefits from victims' accounts. While thieves don't exclusively target EBT/SNAP payments, unlike credit and debit cards issued by banks, benefit cards issued by public agencies don't



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come with fraud protection, which limits a credit or debit cardholder's liability for unauthorized charges.

In December 2022, Congress created a pathway for state and county agencies to reimburse skimmed victims with federal dollars – this continued through December 2024. While it certainly wasn't a perfect solution (there were limits on the number of times a household could be reimbursed in a calendar year, you could only get reimbursed for a month's worth of benefits regardless of how much was stolen, and the reimbursement itself often took weeks to process), beneficiaries still had recourse for a crime that happened to them that impacted their ability to feed themselves and their families.

We know in Ohio this was at least 31,000 beneficiaries to the tune of over \$17 million. I emphasize at least for a few reasons. First, this number represents the number of beneficiaries aware that there was an opportunity for reimbursement. Unfortunately, beneficiaries that became aware of the reimbursement process more than 90 days after the theft occurred were ineligible. Secondly, since there is no path to reimbursement for theft taking place after December 20, 2024, there has been little to no incentive for beneficiaries to report theft to county agencies and therefore it is difficult to understand the full breadth of the problem.

With a food insecurity rate above the national average, it's imperative to Ohio families as well as Ohio's foodbank network that SNAP is reliable, accessible and has integrity. We need Ohio families to trust in the country's largest nutrition-assistance program and know that when beneficiaries have been wronged there is a mechanism for correction, and right now that is not the case.

In the short term, I would urge this body to join Senator Schaffer in urging Congress to not only continue reimbursing skimmed SNAP benefits but also insisting the federal government work with states on a technology fix to put a stop to SNAP skimming entirely. The reality is that without a permanent technology fix this problem will continue plaguing low-income food insecure communities. Ohioans poor enough to qualify for SNAP in the first place have demonstrated their need time and time again and deserve to know their benefits are protected.

States partner with the federal government to operate and administer SNAP and incur half of the operational costs. By supporting the State's portion of the estimated operational costs to upgrade EBT cards to be better protected by chip-enabling them, the State can draw down



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matching federal dollars to begin the upgrade process, as outlined in Ohio House Bill 163. This action will further compel Congress to enact nationwide policy to protect beneficiaries. I have flagged this opportunity in the House for the Sponsor and encourage the members of this committee to look into this accompanying bill at their convenience as well.

As always, thank you so very much for the opportunity to testify before you. I am happy to answer any questions you may have.

Respectfully submitted,

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