

Testimony to the Ohio Senate Government Oversight and Reform Committee February 24, 2021

Testimony from the Greater Cleveland Food Bank

Tiffany Scruggs, Vice President of Client Services and Kimberly LoVano, Director of Advocacy and Public Education

Thank you Chairwoman Roegner, Vice Chair McColley, Ranking Member Craig, and members of the Senate Government Oversight and Reform Committee for the opportunity to testify today on Senate Bill 17.

I am Kimberly LoVano, Director of Advocacy and Public Education for the Greater Cleveland Food Bank. I am joined by my colleague Tiffany Scruggs who serves as the Vice President of Client Services. At the Food Bank, we work hard to ensure that everyone in our communities has the nutritious food they need every day. Last year we made possible 55 million meals in Ashland, Ashtabula, Cuyahoga, Geauga, Lake, and Richland Counties. This is not an isolated effort- instead we partner with over one thousand food pantries, hot meal programs, libraries, churches, schools, senior centers, and other nonprofits to get food out to those in need.

In our roles at the Food Bank, we are continuously monitoring federal and state policies that impact our ability to get food out the door to everyone who needs it, as well as any policies that directly impact the food security status of the community we are proud to serve. When we review a proposed piece of legislation or rule change, we ask ourselves one simple question: will this policy make it easier or harder for people in our community to access the food they need to keep their families healthy? We asked ourselves this question as we reviewed Senate Bill 17 and the answer was clear: this bill will make it harder for the children, seniors, working families, and adults we serve throughout our six-county service area to access the food they need. For that reason, we strongly oppose this bill.

As you know, there are a number of provisions in this bill as it relates to the Supplemental Nutrition Assistance Program, also known as SNAP. You may be wondering why a Food Bank is so concerned about this program. Well, at our Food Bank, we truly understand how critical SNAP is to the nearly 1.5 million Ohioans who receive the benefit. So much so, that in 2012 we opened a Help Center at our facility to help eligible Ohioans apply for SNAP right over the phone, while also connecting them to other resources to help them get back on their feet. Last year, we helped more than 10,000 eligible households apply for SNAP through our outreach and call center efforts. To us, this work is essential in making a dent in food insecurity- as for every one meal provided by Food Banks across the United States, SNAP provides nine. We simply cannot keep kids, seniors, and working families fed unless we have a strong, accessible SNAP program.

At no time in history has that lifeline been more critical than during the current pandemic. Over the past year, we have seen the need skyrocket in Northeast Ohio. Since April 2020, we have served more than 52,000 new families – these are families that have never had to turn to hunger centers before, but because of job loss and other challenges related to the pandemic, they are turning not only to the doors of us and our network of partners for emergency food, but also find themselves needing crucial lifelines like SNAP to make ends meet. At the Food Bank's Thanksgiving drive-thru food distribution alone, we served 5,000 families over the course of one afternoon. That distribution was more than three times

larger than any distribution we conducted before the pandemic. The phones in our Help Center have been ringing off the hook- with seniors calling for a box of groceries and parents wanting to know where to find a meal for their kids with schools closed. SNAP has been one constant for many of the families we serve- providing them with grocery dollars as they experienced a job loss or reduced hours at work. And at a time when an estimated one in four Ohio kids are food insecure- we simply cannot afford to make it any harder to access these critical benefits.

I imagine you will have a long list of organizations speaking to you today about their concerns with this bill. For brevity's sake and out of respect for the committee's time, we would like to focus on two of the proposed policies around SNAP that we find most worrisome: eliminating broad-based categorical eligibility and requiring change reporting in place of simplified reporting.

A household can be categorically eligible for SNAP based on eligibility for or receipt of benefits from other low-income assistance programs. Broad-based categorical eligibility simplifies the SNAP application process, while also providing states with the option of waiving the asset test. Ohio takes advantage of this option, allowing people to save a modest amount without losing their SNAP benefits. The asset limit for SNAP is \$2,250 in liquid assets or \$3,500 for households with elderly and disabled individuals. Vehicles also count toward the asset test to the extent that their resale value exceeds \$4,650. As written, this bill would eliminate broad-based categorical eligibility and therefore reinstate the asset test in our state. Simply put, Ohio households with assets of more than \$2,250, including households with a car worth more than \$6,900, will lose their eligibility for SNAP. If they are already receiving SNAP, but are able to save just an extra dollar over that asset limit, they will lose their benefits entirely. How many people across our state would be impacted by a change like this? According to a 2019 analysis of USDA data by Mathematica, 8% of Ohio households, totaling 108,803 people, would lose their benefits if the asset test was reinstated. The reality is even more troubling for seniors, as 15% of households with seniors would lose their benefits. One of those seniors is Bonnie- who turned to us for help after she retired. Bonnie owns a home and car, but lives on a fixed income. She applied for SNAP after retiring because she had trouble affording food each month. In addition to applying for SNAP, Bonnie also started working part-time to help make ends meet. Thanks to her hours at work, she saved up a small emergency fund. If this bill were to pass, Bonnie would lose her eligibility for SNAP, as her small savings combined with her car value would put her above the asset limit. She would be faced with the decision of whether to "spend down" her savings and sell her car- which she uses to drive to work- or keep saving money from her part-time job in case of an emergency.

In addition to eliminating broad-based categorical eligibility, this bill prohibits Ohio Department of Job and Family Services (ODJFS) from using simplified reporting. Instead, ODJFS would need to return to change reporting procedures, which means households must report a change in circumstances within ten days of the change becoming known. In contrast, simplified reporting requires most SNAP households to report changes every 6 months or if their income exceeds the limit for their household size, making them ineligible for benefits. Why is a policy around paperwork an area of concern for the Food Bank? Reinstating change reporting would mean SNAP households must report every small fluctuation in their wages. For hourly workers with varying work schedules, this bill essentially puts up additional hurdles to maintain SNAP benefits. For example, imagine a single working parent is earning \$12 per hour as a grocery store cashier. Under this bill, if they worked an additional 9 hours in February compared to January, they would need to report this difference in pay. They would need to print and scan their pay stub or get a written letter from their employer that explains their pay difference. This documentation as well as a corresponding form would then need to be submitted to JFS to be processed. What is that process? The documents would be drawn down from the cloud or other storage

device by a JFS worker and uploaded into a specific casefile. That worker would then need to adjust the benefit amount for the household. Yet, this is only one household- and in Cuyahoga County alone- there are 114,000 households receiving SNAP as of November 2020. If we assume that only 10% of households may have to report fluctuating income on any given month, that would still total nearly 11,000 additional documents being sent to JFS offices each month for processing. And 11,000 cases that would need to be adjusted. Not only does this take a significant amount of staff hours for JFS to process the thousands of additional documents being submitted each month, but it also leads to families falling off the program as the number of hurdles to access food grow in number.

If there is anyone who understands the hurdles that families face when accessing benefits, it is my colleague Tiffany Scruggs. She is a true expert and advocate in this work, so at this time, I will turn it over to her to share her experience with the committee.

My name is Tiffany Scruggs and I am a black wife, mother, daughter and senior leader at the Greater Cleveland Food Bank. I have close to 20 years of experience providing and leading social service programs. There are many Ohioans, similar to Americans across the country, who struggle to make ends meet. As a college student at the University of Toledo, I accessed SNAP in Lucas County, Ohio. Despite growing up in Middle-Class America, I had to rely on this vital nutrition program. I also maintained two part-time jobs, as SNAP benefits do not provide a full month's supply of food- in the early 2000's or now. This short-term support afforded me the opportunity to have a higher quality of life while obtaining my undergraduate degree. I then elected to obtain a Master's Degree at Cleveland State University. I share this personal example as it shares similarities to the households we support every day through our Help Center- including those who will lose benefits if this bill is enacted.

As the leader of client-facing food-insecurity efforts at the Food Bank, I can vouch that increased steps for JFS staff and SNAP recipients would cause a decline in households receiving benefits. The additional administrative burden and process changes would force a disruption of SNAP for many households with children and individuals who would starve without it. Trust me, I have unfortunately had first-hand experience working with families with hunger needs. As the number of working grandparent caregivers continues to increase, these community champions would slip through the cracks as they try to fulfill the proposed new processes. Sending in an additional document for every change in income may sound like a small feat, but to a household without a computer or internet connection, it means a long list of hurdles. We recently helped an older adult named John apply for SNAP through our Help Center. John receives \$771 dollars per month through Social Security. His mother suffers from multiple chronic illnesses, so he lives with her so he can take care of her. This year, John struggled with renewing his SNAP benefits because of the paper work needed to verify his continued eligibility. He needed to show proof of his income, but struggled to get his documents in on time because Social Security Offices were closed due to the pandemic. We constantly see clients struggle to submit their necessary paperwork because of issues like this one, or barriers around internet access. If clients were required to submit changes more frequently, we will certainly see people fall off the program.

For years, I have worked directly with clients struggling to make ends meet- including those who have faced unthinkable hardships. One story that has stuck with me is of a single father trying to work a low-wage job after his wife was killed in a car accident. He was caring for their three children, with one child only ten months old. His wife left her vehicle to him. Thanks to Ohio's current policy of waiving the asset test, he was able to keep his car while also receiving SNAP, which allowed him to travel to work, and take his children to appointments and school. But, if this bill would have been in place when he applied for benefits, then this deserving family would go without the help they so desperately need.

Without access to SNAP, I am not sure how I would have been able to provide meals for myself, and I can say the same of the many clients we serve each year. There are so many misconceptions around this lifeline, when in fact SNAP has helped so many leaders in our community keep food on the table when they have faced hardships in their lives. I hope that I offered you on-the-ground examples of program participants that benefit from this crucial nutrition program.

Thank you for your time and consideration. We are happy to answer any questions you may have.