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September 23, 2019

Program Design Branch
Program Development Division, FNS
USDA, 3101 Park Center Drive
Alexandria, VA 22302

Submitted electronically through regulations.gov

Re: Supplemental Nutrition Assistance Program Notice of Proposed Rulemaking: Revision of Categorical Eligibility in the Supplemental Nutrition Assistance Program (SNAP)

Dear Certification Policy Branch:

Thank you for the opportunity to submit comments in response to the proposed changes to categorical eligibility requirements based on receipt of Temporary Assistance for Needy Families (TANF) benefits.

Kentucky Voices for Health brings together individuals, advocates, community organizations, state agencies, and policymakers to address the underlying causes of poor health. As an advocacy organization focused on the improved health and well-being of all Kentuckians, we take this opportunity to comment in opposition to these proposed changes. The new rule will have detrimental impacts on the health and well-being of individuals, including children and their families, and add additional stress to the health care system in terms of increased utilization and costs.

SNAP is a critical health intervention and support for vulnerable Americans. Research shows that:

- Food insecurity increases the risk of negative physical and mental health outcomes
- SNAP decreases food insecurity;
- SNAP is associated with decreased health care costs; and
- SNAP is associated with improved physical and mental health.

Food insecurity increases the risk of negative physical and mental health outcomes

Food insecurity is a risk factor for negative psychological and health outcomes.¹ (The U.S. Department of Agriculture defines food insecurity as a “lack of consistent access to enough food for an active, healthy life.”² Food insecurity has deleterious impacts on health through increases in the prevalence and severity of diet-related disease, such as obesity, type 2 diabetes, heart disease, stroke, and some cancers.^{3, 4, 5}

In addition, because of limited financial resources, those who are food insecure —with or without existing disease – may use coping strategies to stretch budgets that are harmful for health, such as engaging in cost-related medication underuse or non-adherence,^{6, 7, 8} postponing or forgoing preventives or needed medical care;^{9, 10} and forgoing the foods needed for special medical diets (e.g., diabetic diets).¹¹ Not surprisingly, research shows that household food insecurity is a strong predictor of higher health care utilization and increased health care costs.^{12, 13}

¹ Hartline-Grafton, H. (2017). *The Impact of Poverty, Food Insecurity, & Poor Nutrition on Health and Well-Being*. Washington, DC: Food Research & Action Center.

² Economic Research Service, U.S. Department of Agriculture. (2018). *Definitions of Food Security*. Available at <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security.aspx>. Accessed April 2, 2019.

³ Franklin B. Jones, A., Love, D., Puckett, S., Macklin, J., & White-Means, S. (2012). Exploring mediators of food insecurity and obesity: a review of recent literature. *Journal of Community Health*. 37(1), 253-264.

⁴ Berkowitz, S. A., Karter, A. J., Corbie-Smith, G., Seligman, H. K., Ackroyd, S. A., Barnard, L. S., Atlas, S. J., & Wexler, D. J. (2018). Food insecurity, food “deserts,” and glycemic control in patients with diabetes: a longitudinal analysis. *Diabetes Care*, 19, 171981

⁵ Gregory, C., A., & Coleman-Jensen, A. (2017). Food insecurity, chronic disease, and health among working-age adults. Economic Research Report, 235. Washington, DC: U.S. Department of Agriculture, Economic Research Service.

⁶ Herman, D., Afulani, P., Coleman-Jensen, A., & Harrison, G. G. (2015). Food insecurity and cost-related medication underuse among nonelderly adults in a nationally representative sample: American Journal of Public Health, 105(10), 48-59.

⁷ Afulani, P., Herman, D., Coleman-Jensen, A., & Harrison G. G. (2015). Food insecurity and health outcomes among older adults: The role of cost-related medication underuse. *Journal of Nutrition in Gerontology and Geriatrics*, 34(3), 319-343.

⁸ Knight, C. K., Probst, J. C., Liese, A. D., Sercy, E., & Jones, S.J. (2016). Household food insecurity and medication “scrimping” among US adults with diabetes. *Public Health Nutrition*, 19(6), 1103-1111.

⁹ Mayer, V. L., McDonough, K., Seligman, H., Mitra, N., & Long, J. A. (2016). Food insecurity, coping strategies and glucose control in low-income patients with diabetes. *Public Health Nutrition*, 19(6), 1103-1111.

¹⁰ Kushel, M. B., Gupta, R., Gee, L., & Haas, J. S. (2006). Housing instability and food insecurity as barriers to health care among low-income Americans. *Journal of General Internal Medicine*, 21, 71-77.

¹¹ Seligman, H. K., Jacobs, E. A., Lopez, A., Tschann, J., & Fernandez, A. (2012). Food insecurity and glycemic control among low-income patients with type 2 diabetes. *Diabetes Care*, 35(2), 233-238.

¹² Tarasuk, V., Cheng, J., de Oliveira, D., Dachner, N., Gundersen, C., & Kurdyak, P. (2015). Association between household food insecurity and annual health care costs. *Canadian Medical Association Journal*, 187 (14), E429-436.

¹³ Berkowitz, S. A., Basu, S., Meigs, J. B., & Seligman, H. (2017). Food insecurity and health expenditures in the United States, 2011-2013. *Health Services Research*, 53(3), 1600-1620.

Kentucky experiences food insecurity at a higher rate than the national average, with a prevalence rate of 14.2% of households with low food security and 6.2% of households with very low food insecurity in 2017.¹⁴

SNAP decreases food insecurity

Overall, research shows that SNAP is effective at reducing food insecurity.^{15, 16, 17} According to one estimate, SNAP reduces food insecurity by approximately 30 percent.¹⁸ SNAP, therefore, is an effective anti-hunger program, and more eligible people need to be connected to the program given the current high rates of food insecurity in the nation. Nearly one in eight American households experience food insecurity during the year.¹⁹

SNAP is associated with decreased health care costs

Research demonstrates that SNAP reduces health care utilization and costs.^{20, 21, 22} For example, a national study revealed that SNAP participation was associated with lower health care costs.²³ On average, low-income adults participating in SNAP incurred nearly 25 percent less in health care costs in 12 month, including those paid by private or public insurance, than low-income adults not participating in SNAP.

¹⁴ Coleman-Jensen, A., Rabbitt, M., Gregory, C., Singh, A. (2018) Household Food Security in the United States in 2017. *Economic Research Report*, 256, Washington, DC: U.S. Department of Agriculture, Economic Research Service.

¹⁵ Mabli, J., & Worthington, J. (2014). Supplemental Nutrition Assistance Program participation and child food security. *Pediatrics*, 133(4), 1-10.

¹⁶ Ratcliffe, C., McKernan, S. M., & Zhang, S. (2011). How much does the Supplemental Nutrition Assistance Program reduce food insecurity? *American Journal of Agricultural Economics*, 93(4), 1082-1098.

¹⁷ Nord, M. (2012). How much does the Supplemental Nutrition Assistance Program alleviate food insecurity? Evidence from recent programme leavers. *Public Health Nutrition*, 15(5), 811-817

¹⁸ Ratcliffe, C., McKernan, S. M., & Zhang, S. (2011). How much does the Supplemental Nutrition Assistance Program reduce food insecurity? *American Journal of Agricultural Economics*, 93(4), 1082-1098.

¹⁹ Coleman-Jensen, A., Rabbit, M. P., Gregory, C. A. & Singh, A. (2018). Household food insecurity in the United States in 2017. *Economic Research Service Report*, 256, Washington, DC: U.S. Department of Agriculture, Economic Research Service.

²⁰ Gregory, C. A., & Deb, P. (2015). Does SNAP improve your health? *Food Policy*, 50, 11-19.

²¹ Berkowitz, S. A., Seligman, H. K., Rigdon, J., Meigs, J. B., & Basu, S. (2017). Supplemental Nutrition Assistance Program (SNAP) participation and health care expenditures among low-income adults. *JAMA Internal Medicine*, 177(11), 1642-1649

²² Seligman, H. K., Bolger, A. F., Guzman, D., Lopez, A., & Bibbins-Domingo, K. (2014). Exhaustion of food budgets at month's end and hospital admissions for hyperglycemia. *Health Affairs*, 33(1), 116-123.

²³ Berkowitz, S. A., Seligman, H. K., Rigdon, J., Meigs, J. B., & Basu, S. (2017). Supplemental Nutrition Assistance Program (SNAP) participation and health care expenditures among low-income adults. *JAMA Internal Medicine*, 177(11), 1642-1649

SNAP is associated with improved physical and mental health

SNAP improves children, adult, and senior health outcomes, including physical and mental health.²⁴ For instance, SNAP increases the probability of self-reporting “excellent” or “good health,”²⁵ lowers the risk of poor glucose control (for those with diabetes),²⁶ and has a protective effect on mental health.²⁷ SNAP also helps reduce stress for struggling individuals and families worried about finances, and stress is highly correlated with poor health outcomes.²⁸ In Kentucky, SNAP can play an especially important role in improving health outcomes; Kentucky lags the national average in almost all major health indicators.²⁹

Opposition to the rule change is strong

Given Kentucky Voices for Health’s mission, we write to express our concern with the Department of Agriculture’s (the Department) interest in narrowing categorical eligibility for SNAP by implementing a penalty for families who save for their futures. Removal of broad-based categorical eligibility will dismantle the policy’s dual purpose of streamlining program administration while ensuring that SNAP benefits are targeted to the appropriate households, so we ask that the Department not move forward with this proposal.

Kentucky Voices for Health also reaches out to those impacted by proposed policies to provide an opportunity for input. 102 individuals, representing SNAP recipients, their family members, and members of the community at large responded to our request for comments. Among SNAP recipients who responded, over 95% ranked the importance of SNAP to provide food for their family as an 8, 9 or 10 on a scale of 1-10 (over 88% ranked this as “10”). Using that same scale, almost 70% of SNAP recipients said they were worried they could lose their benefits due to this new rule. For all respondents, over 93% did not believe anyone eligible for assistance now should lose it because of the new rule. 88% of all respondents wanted the program’s rules to remain as they are today, without changes.

²⁴ Hartline-Grafton, H. (2017). *SNAP and Public Health: The Role of the Supplemental Nutrition Assistance Program in Improving the Health and Well-Being of Americans*. Washington, DC: Food Research & Action Center.

²⁵ Gregory, C. A., & Deb, P. (2015). Does SNAP improve your health? *Food Policy*, 50, 11-19.

²⁶ Mayer, V. L., McDonough, K., Seligman, H., Mitra, N., & Long, J. A. (2016). Food insecurity, coping strategies and glucose control in low-income patients with diabetes. *Public Health Nutrition*, 19(6), 1103-1111.

²⁷ Leung, C. W., Epel, E. S., Willett, W. C., Rimm, E. B., & Laraia, B. A. (2015). Household food insecurity is positively associated with depression among low-income Supplemental Nutrition Assistance Program participants and income-eligible nonparticipants. *Journal of Nutrition*, 145(3), 622-627.

²⁸ Juster, R-P., McEwen, B. S., & Lupien, S. J. (2010). Allostatic load biomarkers of chronic stress and impact on health and cognition. *Neuroscience and Biobehavioral Reviews*, 35(1), 2-16.

²⁹ Foundation for a Healthy Kentucky. Tracking Health Status, Updated March 11, 2019. Available at <http://kentuckyhealthfacts.org/data/healthvalues/>. Accessed April 2, 2019.

Eliminating Categorical Eligibility Would Increase Administrative Burdens and Make it Harder for Households to Access Benefits

The harms of this proposal were clearly identified when an identical provision was introduced in the 2018 Farm Bill. Congress rejected this proposal because of the unjustified administrative burdens to the SNAP program and the widespread health impacts of a decrease in access to food. In addition, this provision contradicts the established role of the SNAP program and broad-based categorical eligibility. The United States Department of Agriculture estimates that 3.1 million individuals would lose SNAP benefits under the proposed rule, making up about 9% of SNAP recipients.³⁰ Kentucky's Cabinet for Health and Family Services, which oversees the SNAP program, has projected an 8% loss in SNAP eligibility, representing over 42,000 Kentuckians.

More than 40 states and territories already use broad-based categorical eligibility to effectively reach low-income communities with a low administrative burden.³¹ Broad-based categorical eligibility has allowed Kentucky to implement less restrictive asset requirements, which expands the social safety net to more low-income people who need help. Additionally, categorical eligibility has ensured those who would greatly benefit from SNAP experience a simplified application process by allowing those who have already undergone the qualification process for other benefits to avoid an unnecessary administrative burden.

Imposition of a savings penalty limits families' ability to weather emergencies

In Kentucky, an asset limit of \$2,250 would mean families could have enough in savings to weather unexpected expenses. For example, in rural Kentucky especially, owning a car is practically a requirement to obtain or maintain employment; without reliable transportation, recipients may not be able to continue employment. The sudden need for repairs or replacement could easily exceed \$2,250, placing the income-eligible household in a dangerous situation. Without reliable transportation, this unexpected expense can quickly turn into a catastrophic emergency. This proposed rule forces households to choose between building assets to cover such unexpected expenses or keeping assets low to feed their families, impairing their ability to climb out of poverty. The link between assets and poverty is well-established and should always be taken into consideration when designing safety-net policy.³²

³⁰ United States Department of Agriculture, (AE62) *Revision of Categorical Eligibility in SNAP Regulatory Impact Analysis*, July 2019, <https://www.regulations.gov/document?D=FNS-2018-0037-0002>

³¹ Congressional Research Service, *The Supplemental Nutrition Assistance Program (SNAP): Categorical Eligibility*, updated August 2019, <https://fas.org/sgp/crs/misc/R42054.pdf>

³² Prosperity Now, *WHY ASSETS MATTER: An overview of research on assets and their effect on financial stability and economic opportunity*. (2013). Retrieved from https://prosperitynow.org/files/PDFs/financial_capability_planning_guide/WhyAssetsMatter_2013updates.pdf

States face significant cost increases under this proposed rule

Removal of broad-based categorical eligibility would be inconsistent with state rules on other federal programs like TANF and Medicaid, adding costly administrative burdens to the Commonwealth. This would require expensive changes in information systems, training, and eligibility processing procedures. As a result of this proposed rule, Kentucky would incur an estimated \$4M in additional costs just for those items.³³ The removal of broad-based categorical eligibility also increases program “churn,” where households move on and off the SNAP program within a short period, incurring financial and administrative costs for both the individuals and the state. States with broad-based categorical eligibility have been shown to reduce administrative churn by 26%.³⁴ It is important to note that this churn is more often associated with recipients’ inability to document assets timely rather than owning assets in excess of the limits. These administrative burdens put an unnecessary drain on state and federal resources, complicate administrative processes, and limit the ability of states to fulfill the intended purpose of the SNAP program and broad-based categorical eligibility.

The Department’s own summary of the rule indicates that, overall, the Federal government will reduce expenditures because the administrative burden is less than the planned savings achieved by eliminating benefits. While this may be true at the Federal level, this proposed rule creates a financial loss to Kentucky on three fronts. First, Kentucky will spend more money to administer the program. Second, this increase in expenditures ensures that over 42,000 Kentuckians will lose benefits. Third, this loss of 100% Federally-funded benefits represents an estimated \$52M loss of 100% Federal benefits in Kentucky each year. This impacts all facets of the food industry, from farmers to grocery stores. In short, this rule would force Kentucky to spend more money to assist fewer families while harming the state’s economy in the process.

The Proposed Rule Would Have Disproportionate Impacts on the Most Vulnerable Populations

Millions of low-income people rely on the program to access a nutritious diet and approximately two-thirds of SNAP participants are children, elderly, or people with disabilities. The percentage of households with elderly individuals in Kentucky has increased to nearly 20 percentage points, and the number of seniors using SNAP will only continue to grow as our

³³ United States Department of Agriculture, (AE62) *Revision of Categorical Eligibility in SNAP Regulatory Impact Analysis*, July 2019, <https://www.regulations.gov/document?D=FNS-2018-0037-0002>

³⁴ Caroline Ratcliffe, Signe-Mary McKernan, Laura Wheaton, and Emma Kalish, *The Unintended Consequences of SNAP Asset Limits*, The Urban Institute, July 2016, <https://www.urban.org/sites/default/files/publication/82886/2000872-The-Unintended-Consequences-of-SNAP-Asset-Limits.pdf>

nation ages.³⁵ The USDA estimates that 17.2 million households currently eligible under broad-based categorical eligibility would undergo a more burdensome application process under the proposed rule.³⁶ These administrative barriers would disproportionately impact seniors and people with disabilities. For example, 13.2% of households with elderly members would lose SNAP benefits under the rule.³⁷

Additionally, the inclusion of broad-based categorical eligibility in the SNAP program allows seniors and people with disabilities to build their savings. Under SNAP's existing broad-based categorical eligibility, Kentucky has eliminated the extremely low asset limit of \$3,500 for seniors and people with disabilities.³⁸ Without broad-based categorical eligibility, seniors and people with disabilities are penalized for building even small nest eggs and are also less capable of weathering unexpected emergencies. The proposed rule would make vulnerable populations less financially secure, and one unexpected emergency—like replacement of an aged heating or cooling system—could have devastating consequences.

The existing program structure of SNAP helps address childhood hunger and its devastating impacts. SNAP participation is linked with better health for children throughout their life span, and has positive impacts on their caregivers, including improved maternal health.³⁹ Broad-based categorical eligibility also allows children to be automatically enrolled in free and reduced school lunch programs. The Congressional Budget Office estimates that 265,000 children are enrolled in free school lunches because of this expanded eligibility.⁴⁰ While families would still qualify for free or reduced lunch with the elimination of broad-based categorical eligibility, the additional burden of qualifying for the separate program may be a deterrent for families, leaving more children in our nation hungry. We know the detrimental effects of poor

³⁵ Cronquist, K. and Sarah Lauffer. *Characteristics of USDA Supplemental Nutrition Assistance Program Households: Fiscal Year 2017*, U.S. Department of Agriculture, Food and Nutrition Service, <https://www.fns.usda.gov/snap/characteristics-supplemental-nutrition-assistance-program-households-fiscal-year-2017>

³⁶ Congressional Research Service, *The Supplemental Nutrition Assistance Program (SNAP): Categorical Eligibility*, updated August 2019, <https://fas.org/sgp/crs/misc/R42054.pdf>

³⁷ United States Department of Agriculture, (AE62) *Revision of Categorical Eligibility in SNAP Regulatory Impact Analysis*, July 2019, <https://www.regulations.gov/document?D=FNS-2018-0037-0002>

³⁸ Dorothy Rosenbaum, *SNAP's 'Broad-Based Categorical Eligibility' Supports Working Families and Those Saving for the Future*, July 2019, Center for Budget and Policy Priorities, <https://www.cbpp.org/research/food-assistance/snaps-broad-based-categorical-eligibility-supports-working-families-and>

³⁹ Children's Health Watch, *Doctor Approved Policy Recommendations: SNAP*, Available at: <https://childrenshealthwatch.org/wp-content/uploads/DoctorsRecommendSNAP-1.pdf>

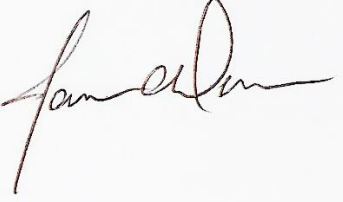
⁴⁰ Congressional Budget Office, *H.R. 2, Agriculture and Nutrition on Act of 2018, As ordered reported by the House Committee on Agriculture on April 18, 2018*, https://www.cbo.gov/system/files/2018-07/hr2_1.pdf.

nutrition in children⁴¹ and the elimination of free school lunches for a quarter of a million children would exacerbate those negative impacts.

An overwhelming amount of evidence shows that the SNAP program has a dramatic impact on improving the health of vulnerable populations. Broad-based categorical eligibility ensures the people who qualify for and need food assistance can receive it without unnecessary administrative burdens. We strongly urge you maintain broad-based categorical eligibility in its current form, recognizing the critical role food security plays in health. An elimination of the status quo of the SNAP program—as recognized by Congress in passing the 2018 Farm Bill—would be a misguided action that would have devastating long-term health impacts for many low-income Kentuckians.

Thank you for your consideration.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Jason C. Dunn", is displayed on a light gray rectangular background.

Jason C. Dunn
Policy Analyst
Kentucky Voices for Health

Attachment

⁴¹ Food Research & Action Center, *The Role of the Supplemental Nutrition Assistance Program in Improving Health and Well-Being*, December 2017, <https://frac.org/wp-content/uploads/hunger-health-role-snap-improving-health-well-being.pdf>

Kentucky Voices for Health

Summary of Comments to Proposed Rule Limiting Broad-Based Categorical Eligibility

Introduction to Survey: The SNAP program (it used to be called Food Stamps) helps Kentuckians put food on the table. Over half a million of us use it each month.

Right now, SNAP is based on how much income a family gets each month. The Trump administration has proposed new limits on how much money people can have saved in the bank. Over 42,000 Kentuckians could lose SNAP because of this new rule.

For most households, the proposed “money in the bank” limit is \$2,250. For households with a person getting disability or over age 59, the limit is \$3,500.

Kentuckians would not be able to get SNAP benefits until they proved they had less than these new limits. State workers would also have to prove people don’t have too much money in the bank.

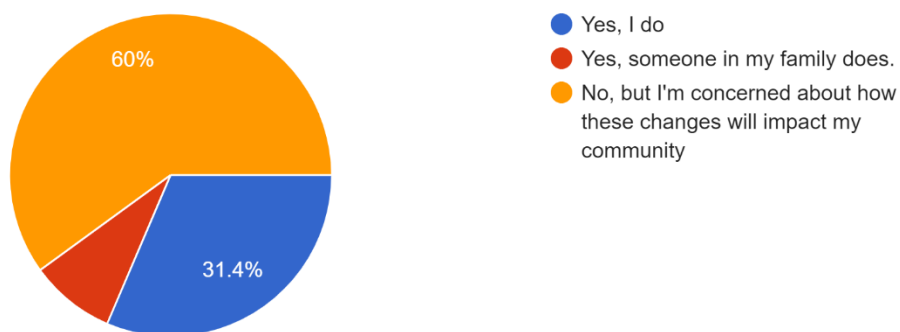
A 60-day federal comment period runs through September 23. You can view the proposed rule here: <https://www.fns.usda.gov/snap/fr-072419>. We are collecting comments from Kentuckians who may be concerned about it.

After you fill out this survey, we will share your comments with federal officials. We will not share your contact information.

It's time to raise your voice! Tell us what you think of the Trump administration's proposed SNAP change and how it may impact you, your family or your community.

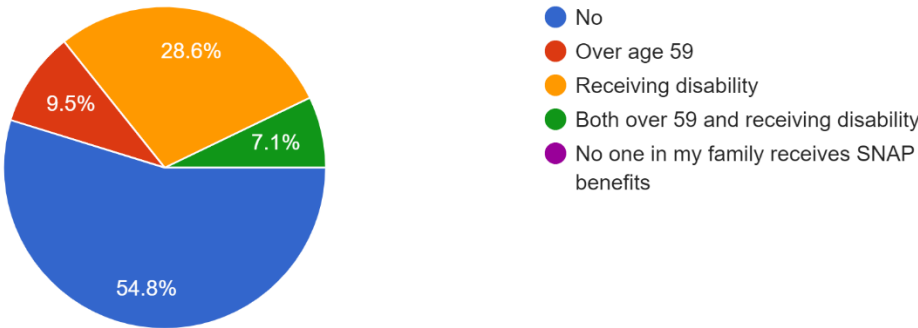
Do you or someone in your family receive SNAP?

105 responses



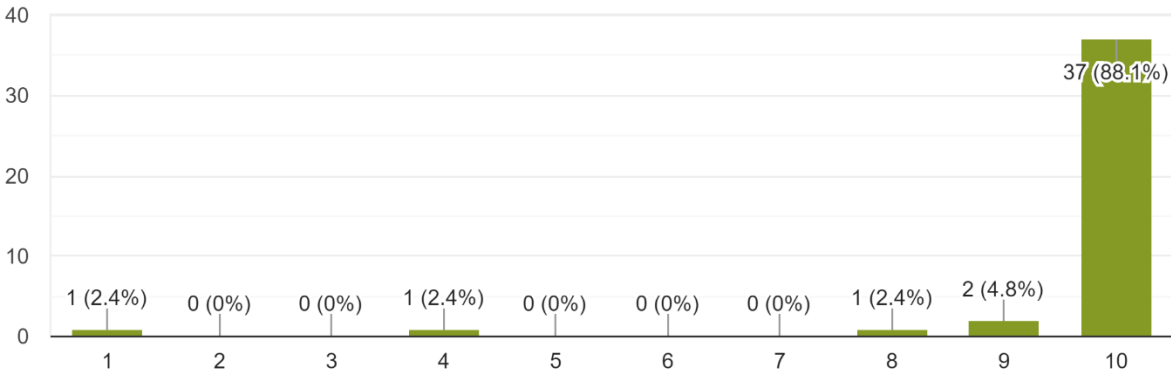
Is any member of your household over age 59 or getting disability payments?

42 responses



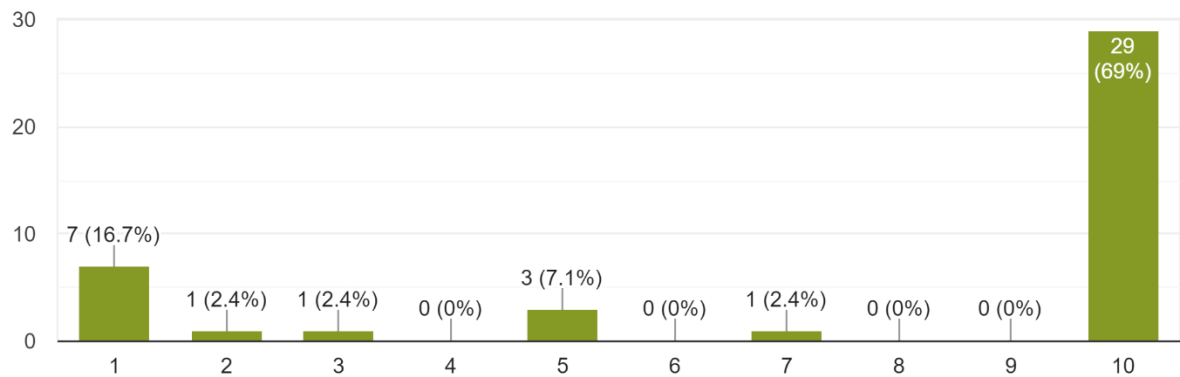
How important are SNAP benefits for you or your family to have enough food?

42 responses



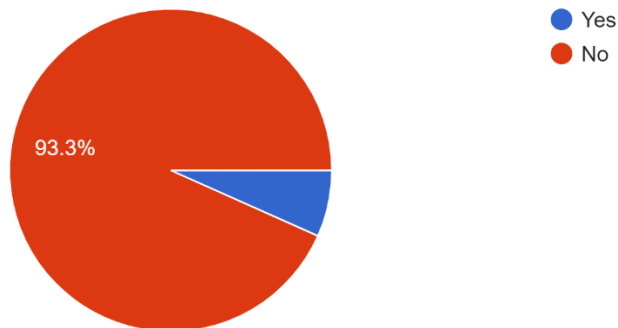
How worried are you that you could lose your SNAP benefits because of this new rule?

42 responses



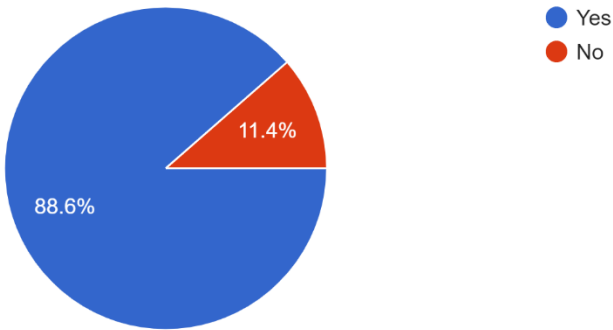
Do you think low-income Kentuckians who currently qualify for SNAP should lose their benefits if their savings exceed the new limit?

105 responses



Do you think the USDA should keep SNAP eligibility the way it is now, without changes?

105 responses



If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? We have no savings at all.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? Snap benefits is my emergency.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? My grandmother should not have to choose! The savings that she does have will be used towards her funeral expenses. It's absurd to think her benefits would be cut all the way off and our family would be responsible for funeral arrangements.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? Go without food. I have \$0 in savings but if I did I wouldn't give it up for my \$6 in snap benefits.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? Snap

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? My snap benefits because I don't have any the ability for putting money aside for savings

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? I would love to have a job, but being disabled and looking is work is hard. As of today I would want to keep SNAP.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? We would be forced to reduce our savings in order to keep SNAP benefits.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? I'd keep my emergency savings and eat less. One emergency can put you deep in debt and sink you.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? As a food stamp recipient, my income is unfortunately too low to save any money. When I have an emergency, I have to scramble to make SOMETHING work.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? Snap

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? I don't have money set aside

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? I want food on my table

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? Keep the snap benefits

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? Snap

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? Keep snap I gotta feed us now .nor do I even have it to save

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? I should not need to choose.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? Snap

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? What I would need to do is put a small savings of money aside for enough food to help last but I struggle enough already as a single mother of 3.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do?She needs the extra she gets

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do?Snap benefits because my children have to eat.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do?Snap

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do?I do not receive SNAP benefits yet recognize change to the program may cause significant problems for others. Many individuals struggle to save small amounts of money, over time the "security " funds add up. This is a positive especially for families or the aging population. Penalizing responsible behavior in this manner is counterproductive

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do?I would lose the benefits

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do?Helps alot with food cant afford other wise

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do?Snap

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do?Keep snap benefits.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do?Keeping my SNAP benefits. I cannot go without food.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do?If we had to use our savings to buy groceries, we wouldn't have money to set aside for car repairs, as there is only one car between the two of us and it is old (getting by in a rural area with only one car for two adults is difficult as it is, and if we couldn't save money there is no way we could buy another). We also plan to move in the next year or so to a more urban area for better job opportunities, but moving is expensive and requires some savings so this would also be difficult without SNAP.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? Do what I had to to keep my SNAP which I need to maintain health and activity

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? Keep snap who has money for an emergency?

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? I never have money to save for emergency. I barley pay the bills now.

If you had to choose between keeping your SNAP benefits or having savings set aside for an emergency, what would you do? I would keep my snap benefits and save in other ways that wouldn't be traceable. These kinds of poverty-shaming rules just give rise to fraud when you make rules that force people to choose between hunger and preparedness.

How have you, your family, or your community benefited from having food assistance through SNAP? If we didn't have SNAP we wouldn't be able to eat. I shall think that the amount of assistance a person gets isn't realistic. I feel that Government officials should try to live on \$353 a month!

How have you, your family, or your community benefited from having food assistance through SNAP? I would have starved when i was younger because my parents had no jobs.

How have you, your family, or your community benefited from having food assistance through SNAP? My grandmother is a diabetic on a fixed income. Her SNAP benefits have already been cut once & as a result we are collecting food from food banks for her.

How have you, your family, or your community benefited from having food assistance through SNAP? Yes

How have you, your family, or your community benefited from having food assistance through SNAP? Enables me to buy a little more food.

How have you, your family, or your community benefited from having food assistance through SNAP? Yes

How have you, your family, or your community benefited from having food assistance through SNAP? I have highly specialized dietary needs that require expensive specialty foods, which my husband and I cannot afford on his salary. SNAP makes it easier for me to purchase food that will not send me to the hospital if I eat it. This means less taxpayer money being spent.

How have you, your family, or your community benefited from having food assistance through SNAP? We can afford basic survival. I am now a college sophomore going into the medical field. I can't WAIT to help provide people with health management, perhaps the most important aspect in living. It is a solid goal to get off of food stamps in 2 years and maintain my family while continuing down my career path.

How have you, your family, or your community benefited from having food assistance through SNAP? Managed to keep my children feed

How have you, your family, or your community benefited from having food assistance through SNAP? Yes

How have you, your family, or your community benefited from having food assistance through SNAP? Yes it definitely helps

How have you, your family, or your community benefited from having food assistance through SNAP? It helps with making ends meet monthly

How have you, your family, or your community benefited from having food assistance through SNAP? It makes the food dollars stretch as some months I have had some days of no food.

How have you, your family, or your community benefited from having food assistance through SNAP? It barely gets her through the month with the amount she gets...

How have you, your family, or your community benefited from having food assistance through SNAP? Yes my children and I wouldn't be able to eat without it as I am currently unable to work after failed back surgery and still being denied disability benefits.

"How have you, your family, or your community benefited from having food assistance through SNAP? Food provided to children when money was not available

Injects money into local community

Helps keep individuals fed decreases food insecurity improves health outcomes"

How have you, your family, or your community benefited from having food assistance through SNAP? My child and I live off of \$400 a month in child support. She has Autism and I have four different therapists who come to my home to perform therapy. My daughter and I would starve without SNAP benefits.

How have you, your family, or your community benefited from having food assistance through SNAP? My husband and I are 50 years old and disabled, awaiting SSDI appeals. We have worked our entire lives but cannot any longer. We have no income. Snap helps us to eat healthy.

How have you, your family, or your community benefited from having food assistance through SNAP? SNAP benefits have allowed me to eat and survive as a disabled person.

How have you, your family, or your community benefited from having food assistance through SNAP? SNAP allows my partner and I, he in school and I in a low-paying job, to have some financial security. Our total income is well below the poverty level, but the amount we have in savings could disqualify us from receiving benefits.

How have you, your family, or your community benefited from having food assistance through SNAP? I would not be able to afford a healthy diet without my SNAP assistance .

How have you, your family, or your community benefited from having food assistance through SNAP? I haven't personally because I make a few dollars too much. Which is wrong!

How have you, your family, or your community benefited from having food assistance through SNAP? We eat some days. But we don't get much help being a family of 6. We only \$25 a month

How have you, your family, or your community benefited from having food assistance through SNAP? Members of my family (not immediate family); community

Please tell us how your community has benefited from having food assistance through SNAP. Even though my community is small people who get SNAP still have to go to Food Banks.

Please tell us how your community has benefited from having food assistance through SNAP. I live in a very low income community and I'm more than positive that if SNAP benefits weren't ever made none of us would be here.

Please tell us how your community has benefited from having food assistance through SNAP. Any reduction in food insecurity is a good thing. Children or adults should never be hungry.

Please tell us how your community has benefited from having food assistance through SNAP. It has helped us stay in our house in the past... our family didn't stay on it very long, but oh my goodness. It helped so much,!!!

Please tell us how your community has benefited from having food assistance through SNAP. It allows people that normally couldn't afford much to contribute to the economy on a local level.

Please tell us how your community has benefited from having food assistance through SNAP. Because some people don't make enough money to feed their family all month long!

Please tell us how your community has benefited from having food assistance through SNAP. People who have limited monthly income are able to feed their children without worries of how to feed them each month

Please tell us how your community has benefited from having food assistance through SNAP. Proper nutrition for all ages is vital for education and workforce stability.

Please tell us how your community has benefited from having food assistance through SNAP. I am the Program Director at The Well of Lexington, a residential program for survivors of sex trafficking. The women here rely on SNAP to feed themselves and would struggle tremendously if they lost that benefit. This also helps us, as a non-profit, because we can't afford to pay for groceries for all of the residents either.

Please tell us how your community has benefited from having food assistance through SNAP. I work with farmers across the state who get significant boosts to their incomes from SNAP customers at farmers markets and retail stores.

Please tell us how your community has benefited from having food assistance through SNAP. I have personally benefited from SNAP in the past and lost it recently for barely going over the income limit. This limit for a one person household actually ensures they can't pay their bills and get help with food. It's unfair and doesn't help anyone.

Please tell us how your community has benefited from having food assistance through SNAP. Nutrition is necessary for survival. Children and adults are healthier. Children learn and retain information at school better.

Please tell us how your community has benefited from having food assistance through SNAP. Children and old people don't go hungry.

Please tell us how your community has benefited from having food assistance through SNAP. Not as many people stealing or selling drugs to feed their families

Please tell us how your community has benefited from having food assistance through SNAP. Access to SNAP keeps kids from going hungry, and helps local businesses stay afloat. Reducing the amount of money eastern Kentucky gets will mean increased food insecurity and less money in the local economy.

Please tell us how your community has benefited from having food assistance through SNAP. It has helped people survive!!! There are no jobs around here besides shit hole restaurants and you cannot live off \$7.25 an hour. You cannot survive at all!

Please tell us how your community has benefited from having food assistance through SNAP. My son goes to a Title 1 school; many of his friends over the years have been SNAP recipients. If it had been for my mom, we would have been SNAP recipients several years. Nobody should be hungry. Ever.

Please tell us how your community has benefited from having food assistance through SNAP. Reduces hunger, provides better nutrition for children and mothers

Please tell us how your community has benefited from having food assistance through SNAP. Local families and children have better access to food, and local businesses who accept SNAP have additional income. Our local farmers market accepts and doubles SNAP through our double dollars program, and this additional income helps me as a farmer.

Please tell us how your community has benefited from having food assistance through SNAP. Free lunch at school

Please tell us how your community has benefited from having food assistance through SNAP. I think a lot of Kentuckians would go hungry without it.

Please tell us how your community has benefited from having food assistance through SNAP. It's self explanatory when you see healthy, smiling children who would otherwise suffer sunken faces and listlessness, which would further result in loss of many opportunities. Food fuels our minds, our hearts and our bodies, so we can push ourselves towards community goals.

Please tell us how your community has benefited from having food assistance through SNAP. People can eat, simple as that.

Please tell us how your community has benefited from having food assistance through SNAP. Has kept many from being hungry

Please tell us how your community has benefited from having food assistance through SNAP. People being able to feed themselves leads to a healthy community. Less crime, healthier people.

Please tell us how your community has benefited from having food assistance through SNAP. Less people are without food

Please tell us how your community has benefited from having food assistance through SNAP. Not as many kids fainting from hunger at school, fewer people having to rely on piratical payday lenders, enabling some people to kind of support their family with only two jobs rather than three.

Please tell us how your community has benefited from having food assistance through SNAP. Food on the table

Please tell us how your community has benefited from having food assistance through SNAP. No hungry kids, elderly, disabled

Please tell us how your community has benefited from having food assistance through SNAP. Food is expensive and sometimes we go without because we only get 80.00 right now.

Please tell us how your community has benefited from having food assistance through SNAP. People on social security, on disability, large families, single moms, etc.

Please tell us how your community has benefited from having food assistance through SNAP. People are fed, shop in community

Please tell us how your community has benefited from having food assistance through SNAP. People are fed (for the most part) and it's one less barrier to achieving goals. If you or your family is hungry and have little or no way to get food then SNAP can be a huge resource

Please tell us how your community has benefited from having food assistance through SNAP. Based on the number of children up to 18 years old who have participated in the lunch food programs this summer throughout the community, and being in a small rural community, I would venture to guess any changes in SNAP would adversely affect a large portion of our population and be nearly catastrophic for some

Please tell us how your community has benefited from having food assistance through SNAP. They are eating especially kids

Please tell us how your community has benefited from having food assistance through SNAP. Not sure

Please tell us how your community has benefited from having food assistance through SNAP. It helped put food on the table

Please tell us how your community has benefited from having food assistance through SNAP. Through farm to table local products and markets where I can use my benefits.

Please tell us how your community has benefited from having food assistance through SNAP. Parents and elderly have food now I have food now I was going without eating only eating every other day so I wouldn't run out of food

Please tell us how your community has benefited from having food assistance through SNAP. We don't have a lot of high skilled job opportunities in our community and so most parents have to work minimum wage jobs which don't pay the bills. Families in our community rely on food stamps to supplement their household and ensure children have what they need.

Please tell us how your community has benefited from having food assistance through SNAP. I live in one of the poorest regions in the country and SNAP benefits provide a way for struggling families to feed their children. In Eastern Kentucky we have a large number of grandparents raising their grandchildren in large part due to the opioid epidemic and SNAP benefits help these older individuals who may not be able to work make ends meet. SNAP benefits not only add money to the local economy but also helps to mitigate opioid addiction by giving people hope.

Please tell us how your community has benefited from having food assistance through SNAP. As a community with a large number of low income individuals & families, I am glad that children, the elderly, and underemployed are receiving food & a level of nutrition they might not otherwise have. Good nutrition is critical for the normal development of the brains & bodies & health of children. The proposed limits are much too low & punish families that have been responsible and saved. It is cruel & mean-spirited to require struggling families to practically go bankrupt to get assistance through a rough time.

Please tell us how your community has benefited from having food assistance through SNAP. My community really doesn't benefit from having this benefit. This is because when you go to the food pantry for help they give you old food or food you can not even use.

Please tell us how your community has benefited from having food assistance through SNAP. Many people sell them for money at half price. See the people purchasing with food stamps are all overweight. The elderly and homeless get hardly anything.

Please tell us how your community has benefited from having food assistance through SNAP. They don't have food banks in my community

Please tell us how your community has benefited from having food assistance through SNAP. Lot of people depend on it but I know some that abuse it.

Please tell us how your community has benefited from having food assistance through SNAP. Most of my community are living in poverty. If they do work they barely are even eligible for SNAP and most aren't eligible because of work in the first place, even when their bills take all their money. For example my sister's family only get \$50 in SNAP because her husband and oldest son works a minimum wage job; but they also have a son still in school and she's been unable to work due to her health problems, but their bills for general housing and necessities leave them eating bare minimum every month.

Please tell us how your community has benefited from having food assistance through SNAP. Vouchers for the elderly at the farmer's market program

Please tell us how your community has benefited from having food assistance through SNAP. Their children get to eat.

Please tell us how your community has benefited from having food assistance through SNAP. I am a teacher and almost 50% of our students are eligible for free and reduced meals. Families are struggling and need this assistance.

Please tell us how your community has benefited from having food assistance through SNAP. See previous answer

Please tell us how your community has benefited from having food assistance through SNAP. Our local food bank barely keeps up with demand now.

Please tell us how your community has benefited from having food assistance through SNAP. It helps them stay afloat

Please tell us how your community has benefited from having food assistance through SNAP. I have seen many children be able to stay with single parents they love because of SNAP. If the food assistance is

taken their parent won't be able to feed them and then the child will be taken from their parent put into foster care and given to someone who won't be able to do something more important and that's to care about them.

Please tell us how your community has benefited from having food assistance through SNAP. Many working people with families to support as well as elderly and disabled people need SNAP benefits in order to receive adequate nutrition.

Please tell us how your community has benefited from having food assistance through SNAP. Snap allow struggling families to have more healthy food in their home. Children that develop good eating habits early in life will be healthier children and adults.

"Please tell us how your community has benefited from having food assistance through SNAP. Food is what you need to live

"

Please tell us how your community has benefited from having food assistance through SNAP. People who receive assistance with meeting their basic needs are more able to transition out of poverty and into a better, more healthy way of living. This is beneficial not only for those individuals but also their families and the community at large, as filling these gaps in our communities promote more healthy and safe communities.

Please tell us how your community has benefited from having food assistance through SNAP. With SNAP, kids eat. Hungry kids can't learn. Our future leaders depend on access to health food.

Please tell us how your community has benefited from having food assistance through SNAP. My community is very poor. There are no jobs here. Snap keeps children fed.

Please tell us how your community has benefited from having food assistance through SNAP. My community is able to purchase from our local grocers- feeding the economy of our town with benefits and feed their families in times of financial distress.

Please tell us how your community has benefited from having food assistance through SNAP. Food is one of the basic needs to sustain human life, and any country that claims to be great should not have hungry people. Children who are hungry cannot concentrate on learning, adults who are hungry cannot meet their other basic needs. Feeding hungry people is exactly the sort of thing I want to do with my tax dollars.

Please tell us how your community has benefited from having food assistance through SNAP. It is a basic need. Going without food impacts the body and mind and ability to function. Maslow's theory alone explains why we need to ensure basic needs are met. People can't think about higher levels of function (jobs, school, meaningfully engaged) when their bandwidth and attention is on meeting the most basic of needs.

Please tell us how your community has benefited from having food assistance through SNAP. Children and families don't starve to death

Please tell us how your community has benefited from having food assistance through SNAP. For honest recipients, it's has filled in gaps where money was tight and people were getting back on their feet.

Please tell us how your community has benefited from having food assistance through SNAP. In the economically distressed county in which I live, SNAP benefits help many families (more than 13% of our residents) put food on their tables and have a sense of financial security.

"Please tell us how your community has benefited from having food assistance through SNAP. SNAP improves early childhood wellness, and these rule changes will affect households that children live in and/or visit.

SNAP contributes to Kentucky's food economy. We have many food deserts in our state, but if we would have significant losses in SNAP, we would have even fewer grocery stores and food-buying locations.

You can't have good health without access to healthy food. Many of these restrictions are already so low that I'd consider them kicking people while they are already down. No one can work well if they are worried about if they will have something to eat. No one can raise children, help with parents or grandparents, or even look for work if they are constantly worried about getting their next meal. ""Fraud"" in the SNAP program is grossly overstated, and not a legitimate reason for this type of rule change."

Please tell us how your community has benefited from having food assistance through SNAP. SNAP helps maintain healthy children, families, workers and keeps elders healthy and active. The benefits also relieve pressure on NGO food pantries and other food assistance organizations. A healthy, active community assures peace and promotes prosperity.

Please tell us how your community has benefited from having food assistance through SNAP. It keeps people healthier. No one should go hungry

Please tell us how your community has benefited from having food assistance through SNAP. Food insecurity continues to be a significant problem for my clients. My family members are also able to supplement their groceries with snap. Without snap, we would need to financially shift our assets to help family members, which means cutting back on our own spending. That's the sort of thing which would cost jobs in our community.

How would a requirement that limits the amount low-income households can save affect your community? The government should change the limits but not this way, families cannot survive on \$353 a month. It's a messed up situation.

How would a requirement that limits the amount low-income households can save affect your community? This would push people further into poverty which would be negatively affect the community. Poverty is a large contributor to all social ills, so if helping people by giving them a helping hand reduced this and allowed them to continue to save, it is a good thing.

How would a requirement that limits the amount low-income households can save affect your community? I think it will make people choose between food and housing stability.

How would a requirement that limits the amount low-income households can save affect your community? Not being able to eat should make more bills fall behind... because kids are hungry, you've got to buy food, which could in turn kick more families out on the street

How would a requirement that limits the amount low-income households can save affect your community?My community is very low income. If an emergency arises and a person can't afford to pay, this particular community can't even help.

How would a requirement that limits the amount low-income households can save affect your community?Not sure.

How would a requirement that limits the amount low-income households can save affect your community?A lot of people would have to rethink on how to make sure their children will have enough food month to month

How would a requirement that limits the amount low-income households can save affect your community?Sounds disastrous.

How would a requirement that limits the amount low-income households can save affect your community?The residents in our program are here for two years, learning to integrate back into society. Saving up before they move out, so they can afford to live independently and purchase reliable transportation, is imperative for them. If this requirement were passed, they would lose their benefits simply because they were saving to begin their lives. That doesn't seem fair.

How would a requirement that limits the amount low-income households can save affect your community?

How would a requirement that limits the amount low-income households can save affect your community?This rule is cruel and counterproductive. People should not have to wait to apply for assistance as a last resort when they have no savings left, and those receiving SNAP should be allowed to save up money (as they're encouraged to do by often patronizing "financial literacy" classes) for basic needs, goals, or emergencies without fear of losing food access.

How would a requirement that limits the amount low-income households can save affect your community?It does nothing but punish people for trying to get out of poverty. People have to be able to eat and have some semblance of savings at the same time, or else they'll stay poor forever.

How would a requirement that limits the amount low-income households can save affect your community?People need to save for things. Lack of savings is one of the biggest things that keeps households in the cycle of poverty. With no savings, there are no resources for emergencies.

How would a requirement that limits the amount low-income households can save affect your community?Home owners could not pay yearly home taxes.

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How would a requirement that limits the amount low-income households can save affect your community?

How would a requirement that limits the amount low-income households can save affect your community?Sometimes you have to live in low income housing full of drugs and you have to save up to move out. If you reach their limit, but still need to save for a few months then you will have to use some of the money saved instead.

How would a requirement that limits the amount low-income households can save affect your community? It would affect people's ability to save for things like college, homes, or cars, all of which will help them escape poverty.

How would a requirement that limits the amount low-income households can save affect your community? Unless Trump makes things back like they were. We are all screwed

How would a requirement that limits the amount low-income households can save affect your community? It's a shameful move to prohibit folks from saving for emergencies. I live paycheck to paycheck and work two jobs, about 60 hours a week. Saving is almost impossible for me, and I feel lucky to have two incomes. People who aren't able to work or find extra employment shouldn't be penalized.

How would a requirement that limits the amount low-income households can save affect your community? Undermines families' ability to climb out of poverty, makes people more vulnerable to crises, is counter-productive because people should be incentivized to save

How would a requirement that limits the amount low-income households can save affect your community? More people suffering from food insecurity and increased barriers to saving money so that families can move out of poverty

How would a requirement that limits the amount low-income households can save affect your community? Not sure

How would a requirement that limits the amount low-income households can save affect your community? It would either bump households off SNAP, or make them liable to fall into debt they can't get out of when an emergency arises.

How would a requirement that limits the amount low-income households can save affect your community? I'm considering particularly people with disabilities. Why should they be limited to not save money for emergencies or a downpayment on a big investment? Most low income people NEED financial education! This limit is SHUNNING them when they save money, which is financially the wise thing to do!

How would a requirement that limits the amount low-income households can save affect your community? The less they can save, the more they will need in times of need. Many recipients are children and any set back can hurt their education. These community members would also have less to spend at local businesses, which hurts the economy.

How would a requirement that limits the amount low-income households can save affect your community? It will effect out youth.

How would a requirement that limits the amount low-income households can save affect your community? People in need having less access to food.

How would a requirement that limits the amount low-income households can save affect your community? Lower food benefits

How would a requirement that limits the amount low-income households can save affect your community? Let's be fair: also require EVERY family to have the same limits.

How would a requirement that limits the amount low-income households can save affect your community?I dont know

How would a requirement that limits the amount low-income households can save affect your community?Create hunger

How would a requirement that limits the amount low-income households can save affect your community?More people would have to go to food banks

How would a requirement that limits the amount low-income households can save affect your community?The whole point is to give a hand up, not a handout. When they receive assistance, then they may be able to save and get ahead.

How would a requirement that limits the amount low-income households can save affect your community?More people would be denied access to food

How would a requirement that limits the amount low-income households can save affect your community?Bad

How would a requirement that limits the amount low-income households can save affect your community?It would not! If you are in poverty, and earn at such a low amount, the suggested resource limits are a joke. A broken water heater, car accident or other emergency would drain the money in the bank and more. It is a blanket limit for people and people are not all the same. Everyone has their own situations and issues. If limits are set, let's make realistic ones. If having \$3501 in the bank makes someone lose \$700 plus in benefits and they have to use that resource to deal with an emergency how are we ever putting anyone in a situation to move forward!? They just spend down below resource limit and sign back up for SNAP. Zero sum game.

How would a requirement that limits the amount low-income households can save affect your community?I don't know that those who qualify for SNAP have significant amounts of savings. If a family has \$2,500 in savings, that may not even cover the cost of a serious, unexpected vehicle repair, unexpected medical or dental needs and further compromise their financial position (i.e. loss of job because of having no transportation because they can't afford a car repair or replacement). I believe Madison County has a high poverty rate. Were it not for the local food bank and several 'kids eat free' opportunities, nutritional needs wouldn't be met (and they probably aren't anyway due foods with little nutritional value).

How would a requirement that limits the amount low-income households can save affect your community?

How would a requirement that limits the amount low-income households can save affect your community?I see lots not having food especially kids going hungry not everyone has money

How would a requirement that limits the amount low-income households can save affect your community?If I had inheritance or savings, I should not lose food because I saved for something like car repairs.

How would a requirement that limits the amount low-income households can save affect your community?It would then no body can afford food to eat

How would a requirement that limits the amount low-income households can save affect your community? I can see this also impacting those who are on the verge of losing homes, etc the middle class is pretty nonexistent. You're either poor or well off. This would tip the scales even more for the working poor in our state.

How would a requirement that limits the amount low-income households can save affect your community? People with kids or the elderly may not have money for food

How would a requirement that limits the amount low-income households can save affect your community? Many families with children would lose benefits leaving children vulnerable and food insecure.

How would a requirement that limits the amount low-income households can save affect your community?

How would a requirement that limits the amount low-income households can save affect your community? This would directly impact people who lose their job and are reliant on savings to survive. Our economy is terrible and decent paying jobs simply don't exist in Eastern Kentucky. Rather than take more away from the most vulnerable among us we should be investing in ways to grow the job market that offer a livable wage. This is a terrible idea that will only serve to harm an already ailing community.

How would a requirement that limits the amount low-income households can save affect your community? Many more children's lives would be damaged by inadequate nutrition, not to mention the disabled & elderly who would also be adversely affected, leading to more health problems & stress in already stressed people. Children will have more trouble learning, meaning long term consequences. It would discourage savings to help these families deal with medical bills & emergencies, or maybe even result in a loss of transportation to get them to their job or a better job, which could help solve the underlying problems.

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How would a requirement that limits the amount low-income households can save affect your community? Find out those that are on drugs and abusing the system.

How would a requirement that limits the amount low-income households can save affect your community? Young adults in college and middle aged need to go to work.

How would a requirement that limits the amount low-income households can save affect your community?

How would a requirement that limits the amount low-income households can save affect your community? I don't know.

How would a requirement that limits the amount low-income households can save affect your community? More people would be without food stability and in turn increase healthcare cost for the community. If you're unable to have healthy foods your body is unable to take care of itself and in turn other healthcare problems arise which adds on the cost of insurance. Food stability is very important in keeping people healthy enough to work. If they aren't able to have the proper nutrition they are unable to work. I studied to be a dietitian and one of the most important thing we can do for our community is to make sure everyone has proper nutrition needs met, because without it you will have more sick workers who will only burden the system more.

How would a requirement that limits the amount low-income households can save affect your community? People would not be able to save to make their funeral arrangements

How would a requirement that limits the amount low-income households can save affect your community? Our town would become a ghost town.

How would a requirement that limits the amount low-income households can save affect your community? Not sure

How would a requirement that limits the amount low-income households can save affect your community? More folks living in food insecurity, lives lived on the edge of ruin, children going hungry

"How would a requirement that limits the amount low-income households can save affect your community? Loss benefits due to eligibility

Increased food insecurity

Impact on child/adult physical/emotional/social health

Strain on food banks/other already limited assistance and outreach programs "

How would a requirement that limits the amount low-income households can save affect your community? People wouldn't be able to save for a car to get a better job or commute to college. In the winter and summer they wouldn't have enough for heat or air conditioning.

How would a requirement that limits the amount low-income households can save affect your community? Let's say someone is trying to save for a house, this could really hurt them

How would a requirement that limits the amount low-income households can save affect your community? It would destroy all families with children.

How would a requirement that limits the amount low-income households can save affect your community? Poor people need money in the bank in order to cover emergencies, just like middle class people do. Car repairs, medical emergencies, appliance repairs/replacement are just some of the reasons that poor people need a nest egg saved. If their monthly incomes are so low that they need SNAP in order to survive, then their monthly incomes are too low to cover emergencies. Having money in a savings account is crucial.

How would a requirement that limits the amount low-income households can save affect your community? We need to encourage everyone to save for their future. Everyone should try to have both long and short term savings. It is very expensive to be poor and an emergency fund could save a job if a car needs repairs. Cars that are not repaired are often hazardous when driven.

How would a requirement that limits the amount low-income households can save affect your community? Would hurt a lot of kids

How would a requirement that limits the amount low-income households can save affect your community? Negatively!!

How would a requirement that limits the amount low-income households can save affect your community? The amount being suggested as a limit is barely enough to cover one family emergency (e.g. car repair, home repair). This could be catastrophic to the progress that people receiving SNAP benefits have made toward overcoming poverty.

How would a requirement that limits the amount low-income households can save affect your community? It would disincentivize savings, which is a means of escaping poverty. This limited thinking by politicians who have never known struggle, puts barriers on folks who are trying. Poverty is expensive.

How would a requirement that limits the amount low-income households can save affect your community? People wouldn't be able to set aside funds to plan ahead for emergencies.

How would a requirement that limits the amount low-income households can save affect your community? It would keep people from trying to save for emergencies and put them in vulnerable positions.

How would a requirement that limits the amount low-income households can save affect your community? Having basic savings can mean the difference between inconvenience and catastrophe when unexpected expenses arise in low-income homes. I don't want people to end up homeless if their hot water heater breaks down. Also it sounds like this change would cost a fortune in enforcement costs, which leads me to believe that this isn't about saving taxpayers money but rather about inflicting cruelty on already vulnerable people.

How would a requirement that limits the amount low-income households can save affect your community? Anything beyond an income requirement is an unnecessary barrier. SNAP benefits are extremely low - which is why there have been challenges to "live on a SNAP budget for a week". It is hard enough to navigate the system without added barriers to gaining and maintaining SNAP - not to mention the cost for staff to ensure extra requirements are met. If the income requirement is met, there shouldn't be any additional factors required, both to allow stressed individuals access to food and to minimize additional cost to workers to sift through these additional papers and requirements.

How would a requirement that limits the amount low-income households can save affect your community? Huge impact on school children, elderly, single parent income, minimum wage job earners, underemployed people. People need a basic rain fund and 2000 is nothing when facing emergencies.

How would a requirement that limits the amount low-income households can save affect your community? Less people to have benefits and buy goods they can sell instead of provide for their children. SNAP should be for healthy food only.

How would a requirement that limits the amount low-income households can save affect your community? Adding an assets test to SNAP qualifications would make an already complicated system even more difficult for struggling families. When individuals and families are not allowed to accrue any savings, they are one car repair, home repair, or medical bill away from disaster.

"How would a requirement that limits the amount low-income households can save affect your community?"

We are always preaching that people should have savings. When we force people to drain all of their existing assets before we help them, we place them in a dangerous place. Is it really "help" if we're forcing them to be further hurt before we give them a hand? When we require "asset tests", we start a cycle where people are never able to "get caught up" or "get ahead" because any day they have a savings of any size, they lose the help they've been counting on which helped them get to that point. We force people to choose between reliable food assistance and working overtime one week to save a bit for car repair. It's not a reliable "help". Proposed changes like this create systemic cycles of poverty by stripping people of their ability to save for rent downpayments, to move out of bad neighborhoods, to get a reliable vehicle, etc. We need to keep giving people the chance to actually improve their lives. These changes punish instead of reward good decision making."

How would a requirement that limits the amount low-income households can save affect your community? Low income households would have to make tough choices when buying since food is a

survival must have. Purchases other than food would be cut to the bone which would impact local merchants and service providers, health care cost would rise due to health impact, school absences would probably increase due to the same health issues impacting funding based on attendance and the level of peace and prosperity would lessen.

How would a requirement that limits the amount low-income households can save affect your community? It will take food out of their mouths

How would a requirement that limits the amount low-income households can save affect your community? Help more in need maybe

How would a requirement that limits the amount low-income households can save affect your community? Yes. They already don't get enough, and have to supplement with local food banks.