

**APPENDIX**

Senator Gordon  
Chair

SENATE LEGISLATIVE OVERSIGHT

January 28, 2016

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Senator Gordon members of the committee, thank you for giving me time today to speak to you. My name is Diane Riley; I am Director of Advocacy at the Community FoodBank of New Jersey. Briefly, we are the largest food bank in New Jersey and along with our partners last year we distributed **\$44 million** pounds of food to some 1100 feeding programs. Through those programs we feed an estimated 900,000 people a year. In truth close to 8 million times a year, someone in need is fed by one of our partner charities. Beyond the distribution of food our programs include everything from job training to benefit assistance.

**I want to state for the record that charity cannot do it alone. We have long been a partner with government to help feed people.** The State of New Jersey has helped us with money to buy food through the State Food Purchase Program. And we thank you for that. The federal commodities program helps us with the food we distribute as well. Both are enormously helpful. But the federal government program SNAP – Supplemental Nutrition Assistance Program **is the foundation** of the nutrition safety net in this country. **In fact, over half of the people that frequent our programs also rely on SNAP benefits.** When their benefits run out, they often need to come to one of our programs to get their family through the end of the month. This is the reality. Over the last 7 years SNAP participation has doubled in the state. New Jersey SNAP participation now hovers close to 900,000 people on the program and yet we know that we are not reaching all those people that are eligible. Only 3 in 4 people eligible receive the benefit. It is for this reason that the food bank has a very robust SNAP outreach program that goes to community sites every day to talk with people and help explain the program and for those that are eligible we actually help them apply using the online application. Last year we helped over

2,000 households apply for benefits. Part of the strategic plan of the Community FoodBank of New Jersey is to shorten the line of people relying on feeding programs. When people who are eligible receive the benefits to buy food, or when children get an extra meal in school, we do that and fulfill our mission in a more comprehensive way.

Given our involvement in the SNAP program I can offer these observations. For many years, even as our participation rose and our program endeavored to help people apply; many people fell through the cracks of social service system. So even though we helped them apply, it did not mean they completed the process. The county offices could not keep up with the demand. A 30 day process dragged on to 60 and 90 days and for some they never received the benefit. The federal government's attention to this problem actually was the impetus for important improvements and **with help from the state, the counties have really greatly improved the processing times.** It is common that we call clients after a few weeks to hear that they have heard from social service, and often times have already gotten their benefits. **This is truly incredible and the state and counties should be commended for this change.** Having said that there is room for improvement and we can do even better. Applying is only the first step; there are interviews, documents and other events that have to happen before someone actually receives their benefits. Too often document verifications cross in the mail or go unacknowledged; we need our technology to come into the 21st century. Imagine if I were to help someone apply and actually upload their documents with their application. I can upload important documents when I file my income tax we should be able to do that with SNAP. A good old fashion help line that someone actually answers would go a long way to helping clients finish the process when there is a glitch in the information they have provided or to clarify the letter they receive when they do not understand. This would eliminate the need to open a new application and start over again or have clients get frustrated and forego the process altogether. The New

Jersey Anti-Hunger Coalition has a documented list of improvements that would make the process more streamlined and less difficult especially for our seniors.

**A second observation and a more troubling trend** in the SNAP program in the state of New Jersey are the cuts to the SNAP program over the last several years.

**Every time there is a cut to the SNAP program, the lines in our food pantries and feeding programs get longer ... not shorter. We can source and distribute more food but if our policies create more hungry people, we are moving in the wrong direction.** As an example, in 2013, every SNAP household across the nation had a cut in SNAP benefits because of a decision made by the Federal Government. Our feeding programs buckled under the weight of the increases pantry use at that time. An informal survey conducted by the Anti-Hunger coalition and the food bank found that even as we hearing that the economy is getting better, 85% of the feeding programs that responded said they are feeding more people than last year, about 2/3 said the way that they were “keeping up with this” was by giving out less food, or certain types of food or by cutting hours. Charity was never meant to do it alone.

A year ago the Federal Government made another decision which again had the effect of cutting SNAP benefits. By making the link between energy assistance and SNAP more restrictive something known as “Heat and Eat” – an estimated 159,000 households in New Jersey were affected. **But that time was different.** There was something the states could do to mitigate that cut. Sadly, of the 15 states that were affected, New Jersey was one of only 3 states that were not able to make the changes necessary to avoid the cut. This cut was devastating especially to people living in public housing many of whom were seniors and disabled. Unlike the \$16 cut the year before this cut had a benefit drop of about \$80 or more a month to people who could least afford it. I still talk with seniors who have been cut every week who have incredibly sad stories. One woman on oxygen and with many other disabilities who had a restricted diet, did not know how she was going to get by without the added money for the food that she could eat. Charity

can only go so far and cannot really address these kinds of needs. Again there are specific recommendations from the anti-hunger community which still might help these people such as reintroducing Supplemental Assistance for Seniors (SNAS) program which would increase benefits.

Finally we come to this year and the latest in yet another change in the SNAP program that will affect New Jersey as it does **not affect most other states**. And unlike the other cuts in benefit **amounts it will actually remove a group of people from the program and not allow them to reapply for 3 years**. Able bodied adults with no dependents (ABAWDs as we call them) will be under a very strict time limit on the number of months (3) they can be **noncompliant** with work requirement in a three year period or risk being removed from the program and losing all benefits. **I want to be clear, all SNAP recipients have a work requirement and ABAWDs are among them**. However, the rules on the standard work requirements do not throw people off the roles after 3 months and include a few more options in activities that count towards being compliant such as looking for a job. Since the financial crisis, states have been waived from adhering to this particular restrictive policy. Because the unemployment rate has dropped across the nation, beginning this January states can no longer take a statewide waiver. However, smaller jurisdictions within states (counties, or even municipalities) because of higher unemployment and lack of available jobs can still take this federal option. Most other states have applied for these options. **Again, New Jersey has not**. It has not taken one waiver even as many counties such as Atlantic, Cape May, and Cumberland face high unemployment and lack of jobs due to the casino closings. What does this mean. It means that every person identified as an ABAWD (estimated are anywhere from 11,000 to 30,000 people) will now need to be tracked month by month for compliance (20 hours of work or be in a work program). This **will cause more work on a burdened social service system that has now for the first time in years gotten ahead of its processing times**. Clear guidance on the programs (work or

volunteer) that can count towards work activities as well as the acceptable documentation that people can provide to “stop the clock” so to speak have not yet been made available even as people have already been getting letters to alert them of this change.

This latest development is unnecessary as many of our counties would qualify for a waiver of the time limit yet still keep people adhering to a work requirement. Most importantly, this change has the potential for the loss of important federal funds that would help feed people in New Jersey keeping them healthy while they prepare to find jobs.

**We desperately need the state’s commitment and partnership to keep the federal nutrition safety net strong. The Community FoodBank of New Jersey will continue to faithfully serve as we always do, but for how effective we can be in feeding the hungry we turn to you. Thank you**



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January 28, 2016

**Testimony for the NJ Senate Legislative Oversight Committee**  
Offered by Grace Egan, Executive Director of the NJ Foundation for Aging

Thank you for inviting us to speak today on the issue of Public Benefit Programs.

The NJ Foundation for Aging developed the NJ Elder Index and related data in partnership with the national organization Wider Opportunities for Women. **The data indicates that more than 255,000 NJ elders living in the community do not have sufficient income or assets to cover their basic living expenses.** The cost centers include housing (rent or a mortgage, taxes and utilities); health care cost for Medicare premiums, and out of pocket costs; transportation and food. The housing costs are slightly lower for homeowners without a mortgage and *much higher* for elder households still paying a mortgage. **These seniors live either in poverty, or live on the edge of poverty and are just one catastrophe away from living in poverty.**

**The Elder Index Data indicates of those 255,000 economically vulnerable seniors**

- **63 % are women,**
- **60% are seniors over 75, and**
- **22% are minority elders.**

**The NJ Elder Index shows that thirty percent of all NJ seniors rely solely on their Social Security benefit.** The average Social Security benefit for a woman in NJ is around \$15,191 and slightly higher for a man at \$19,393. The gap is significant between this income level and the basic living expenses for an elder living in a one bedroom apartment with an annual cost of \$29,436. However, many seniors actually receive significantly less than these average Social Security benefits.

The cost of living over the last five years for Elder Index Cost Centers has increased an average of 14%; this is a dramatic increase for single and elder couple households across NJ who have not seen a comparable increase in their income or Social Security benefit. Seniors on fixed incomes have been plagued in recent years with rising expenses for housing, transportation and health care. In many cases this has resulted in a rise in senior hunger and even homelessness.

**The Elder Index Data highlights the ability of both federal and state supported public benefit programs to improve the quality of life and economic security for seniors who are living on the edge or in poverty.** It is crucial to connect NJ's most economically challenged seniors to public benefit programs.

**Food and nutrition programs not only offer quality food but also enable seniors to use their limited dollars to cover their other basic costs such as housing.** These programs include SNAP, congregate meal programs, home delivered meals, the USDA's Farmers market coupons, etc.

Another key support is NJ PAAD, NJ's Prescription Assistance for the Aging and Disabled. These programs make the difference when seniors are faced with the daily challenge of paying the rent or buying food, paying for utilities or needed prescriptions.

Attached here you will see a bar chart which illustrates the potential economic lift for a senior receiving the Average SS for a women NJ, if she applies for these federal and state programs. Without benefits she is only 52 % economically secure and after applying and receiving these public benefit programs she would be 79% economically secure. The only piece that closes the gap is affordable housing. Connecting seniors to these essential programs can improve the quality of their lives and their overall health status.

<u>Current Senior Enrollment levels include</u>	<u>#</u>	<u>Funding</u>
• SNAP	122,000	Federal
• PAAD	123,000	State
• Senior Gold	18,876	State
• Medicare Subsidies SLMB & SLMB QI-1	21,382	SLMB 50% State QI-1 100% Fed

Additionally, you will see the State Elder Index Data Sheet regarding costs and the demographic profiles of single and elder couple households who are the most economically vulnerable.

The key to connecting seniors to programs is

- to heighten their awareness of the programs available,
- to improve access pathways, and
- to reduce the barriers to applying such as transportation to community agencies, and long waiting lists or closed lists for extremely limited affordable housing.

Looking at the needs of Single Elder Woman Renter living on average annual Social Security of \$15,191\*

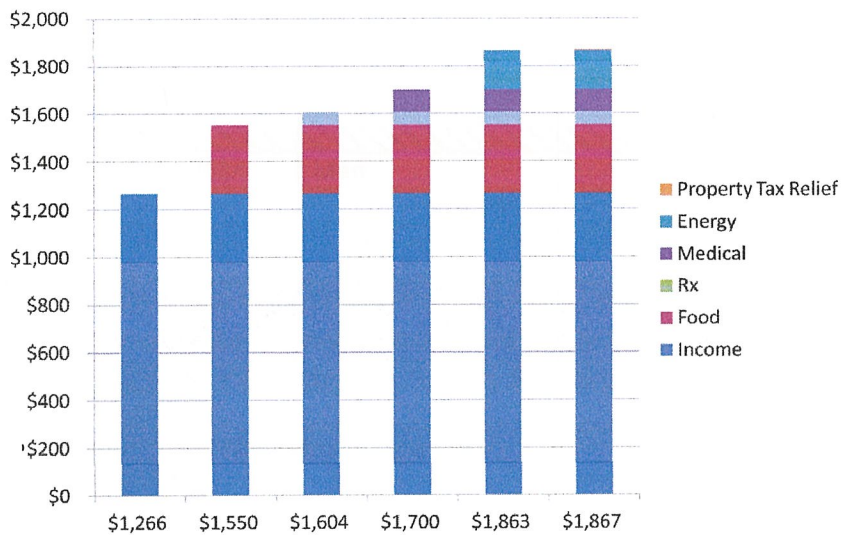
Elder woman receives the state average SS of \$1266/mo and would be at 52% economic security. If she applies & receives the following benefit programs it would bring her closer to **79% economic security**. \* \$15,191 is the average benefit. **Many elders receive a smaller monthly Social Security Benefit.**

- **Food Assistance:** SNAP/MoW/Nutri.sites/Farmer Mrt. Coupon
- **Rx Assistance:** PAAD
- **Medical Assistance:** Medicare Savings Prog. (SLMB/QMB)
- **Energy Assistance:** HEA, Universal Service Fund, Lifeline
- **Property Tax Assistance:** Property Tax Credit

**The only item that further closes the gap is affordable housing.**

The Impact of Public Supports on Economic Security of a Single Elder Renter Living on Social Security

Monthly Elder Economic Security Index \$2,436 needed to cover basic costs





### 2014 Statewide Elder Economic Security Standard Index

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$918	\$1,150	\$1,972	\$918	\$1,150	\$1,972
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$205	\$205	\$205	\$318	\$318	\$318
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$370	\$370	\$370	\$530	\$530	\$530
<b>Index Per Month</b>	<b>\$2,221</b>	<b>\$2,453</b>	<b>\$3,275</b>	<b>\$3,181</b>	<b>\$3,413</b>	<b>\$4,235</b>
<b>Index Per Year</b>	<b>\$26,652</b>	<b>\$29,436</b>	<b>\$39,300</b>	<b>\$38,172</b>	<b>\$40,956</b>	<b>\$50,820</b>

Percentage of Increase from 2009 to 2014						
	13.6%	13.5%	17.1%	11.2%	11.3%	14.35%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014		
	Men	Women
	\$19,393	\$15,191

Adding Home and Community Based Long Term Care Costs to the Elder Economic Security Index							
Annual Expenses							
		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$33,852	\$36,240	\$44,364	\$45,684	\$48,072	\$56,196
Medium (16hrs)	\$23,000	\$73,304	\$50,540	\$58,664	\$59,984	\$62,372	\$70,496
High (36hrs)	\$52,000	\$77,152	\$79,540	\$87,664	\$88,984	\$91,372	\$99,496

## New Jersey

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	586,975	55,135	200,341	255,476
Percent	100%	9.4%	34.1%	43.5%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	58.7%	28.5%
	Number of all elders with incomes below elderly index	171,420	84,056
<b>Housing Type</b>	Owner with Mortgage	54.1%	28.2%
		31,653	32,060
	Owner without a mortgage	50.1%	25.7%
		78,856	43,003
	Renter, One Bedroom	80.0%	62.6%
		60,911	8,993
<b>Gender</b>	Women	61.8%	31.0%
		132,180	29,297
	Men	50.2%	27.3%
		39,240	54,759
<b>Age</b>	65-74	50.8%	23.2%
		61,792	41,085
	75 years & over	64.3%	36.5%
		109,628	42,971
	85 years & over	67.7%	45.0%
		45,475	12,254
<b>Race &amp; Ethnicity</b>	White (not Latino)	55.0%	26.4%
		132,984	66,111
	Hispanic or Latino (of any Race)	83.0%	51.2%
		14,643	6,972
	Black or African American	75.9%	37.9%
	20,092	7,257	
	Asian	56.4%	32.0%
		2,397	3,195

Calculations by the Poverty Research Institute of Legal Services of New Jersey using 2012 ACS PUMS (one-year estimates).

**Note:** All comparisons are recommended at the state level with the exception of elder couples. Statistics on elder couples are not comparable to the previous report. For counties, it is recommended that comparison be limited to overall totals of those living alone. Comparisons by type of housing, gender, race & ethnicity, at the county level is not recommended. See write-up on methodology at the back for more details.



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January 27, 2016

Dear Chairman Gordon and Members of the Committee:

I am in receipt of your invitation to testify before the Senate Legislative Oversight Committee this January 28<sup>th</sup> on issues related to the New Jersey Supplemental Nutrition Assistance Program (NJ SNAP). Unfortunately, my schedule does not allow my attendance, but I have included in this letter very detailed information about the program and this department's actions with regard to recent federal changes that impact enrollees.

First, I think it is important to provide some background. SNAP is a federal program, offered by the US Department of Agriculture's Food and Nutrition Services (FNS) and administered through the states. In New Jersey, benefits are approved on a county level, through local Boards of Social Services or County Welfare Agencies. The program is designed to supplement or enhance a recipient's existing food budget.

Over the past few years, New Jersey has received accolades for our administration of the SNAP program. In September 2012, FNS awarded New Jersey a High Performance Bonus of \$1.8 million for most improved program access to very low-income residents, and in September 2014, the state was awarded \$1.6 million for SNAP Payment Accuracy. We want struggling families and individuals to avail themselves of the assistance they need to get them through tough times. In fact, under this Administration, the Department has taken very meaningful and productive steps to increase enrollment through various outreach strategies.

For example:

- Months into his Administration, Governor Christie increased eligibility for NJ SNAP from 130% of the federal poverty level to 185%, a move that resulted in nearly 100,000 newly-eligible enrollees.
- In March 2011, this department and the Department of Health forged a partnership to facilitate the enrollment of seniors eligible for the Pharmaceutical Assistance to the Aged and Disabled (PAAD) into NJ SNAP through a data-match procedure. Seniors already enrolled in PAAD were identified to see if

their income levels qualified them for SNAP and if so, they were contacted by county program staff and encouraged to enroll. More than 50,000 seniors have been processed for SNAP benefits.

- The department also streamlined the intake and redetermination processes by extending certification periods, simplifying the online application, and increasing outreach by engaging non-governmental and faith-based organizations.

I share this information with you to underscore the commitment this Administration has to using innovative means and existing operational tools to support and expand our food assistance program within the parameters set by the federal government.

As SNAP is a federal program and our funding is tied to performance measures, the federal rules are what guide the state's actions. Any deficiency or variance in our program can result in interrupted subsidies. This fact was illustrated in July 2014, when the department was noticed by FNS that the timeliness in reviewing SNAP applications was not meeting federal requirements. It took a full year of collaboration with the counties, constant monitoring, and improving case-load operations to return the State to good standing. Today, our timeliness rate is at 91.46%, up from 72%.

I remind you of this situation so that you understand the need for New Jersey to remain in compliance with the federal rules and regulations governing SNAP. It is also relevant to the two issues your committee is discussing on Thursday and to the actions the department has taken to impose these mandates.

Relative to what has been termed the 'Heat and Eat' program, I will again provide some background. The initiative was first enacted through the federal 2008 Farm Bill. It is a term that describes state programs and policies that permitted low-income residents to qualify for a standard utility allowance (SUA) through SNAP (food stamps) if they qualified for LIHEAP (Low-income Heat & Energy Assistance Program) benefits. The practice was meant to provide additional SNAP benefits to individuals with utility costs who may be placed in the unfortunate situation of deciding between paying for heat or paying for food. Despite the purpose of the policy, many states began providing a nominal amount to families who did not have utility costs in order to raise their SNAP benefit.

The federal 2014 Farm Bill sought to end this practice and defined the minimum LIHEAP benefit that would give rise to the increased SNAP benefits as greater than \$20.00. Importantly, separate from the federal legislation to raise the benefit requirement, a number of interested Congressmen sought guidance from then HHS Secretary Kathleen Sebelius on whether an individual could receive a LIHEAP payment without regard to that individual's actual eligibility for the program. In May 2014, the Secretary responded that LIHEAP benefits were to be reserved only for individuals with actual utility costs. Her directive was clear. In light of the federal mandate, New Jersey is required to provide LIHEAP benefits only to individuals actually eligible for the benefit. In 2014, Governor Christie vetoed legislation that would have undermined the federal government's requirements.

It is important to note that individuals remain eligible for the SNAP utility allowance benefit if they receive a \$20 LIHEAP benefit. In New Jersey, the minimum LIHEAP benefit is greater than \$20, so eligible households in New Jersey were not impacted by the federal increase.

Similarly, the federal government set forth the rules for **ABAWDs, also known as Able Bodied Adults without Dependents**. In 1996, under then President Bill Clinton, the federal Personal Responsibility and Work Opportunity Reconciliation Act established that ABAWDs must be involved in a work activity to receive SNAP benefits. The federal policy requires ABAWDs between the ages of 18 and 50 be working or engaged in work activity for 20 or more hours per week to receive full SNAP benefits. ABAWDs who do not fulfill that requirement cannot receive SNAP benefits for more than three months within a three-year period (36 months). (The three months do not have to be consecutive and the ABAWD must receive a full month of benefits for it to be counted). Importantly, beneficiaries under age 18 or over age 50, pregnant, caring for a household member, in a drug treatment program, mentally or physically unfit for work, or enrolled in school are not impacted by the work activity requirement.

In 2009, the federal government (under the American Reinvestment and Recovery Act) waived the ABAWD provision for all states, because of the economic recession and the lack of work activities available in states for this population. Since then, economic conditions have improved, including in New Jersey where the unemployment rate is down to 5.1%. As such, that federal waiver expired in 2015, and New Jersey no longer was eligible for a statewide waiver.

The Department is working with our colleagues at the Department of Labor and Workforce Development to place ABAWDs into existing work activities run through the county-based One-Stop Career Centers; including job search assistance, job training, literacy programs, and the Community Work Experience Program (CWEP). Participation in one of the aforementioned programs keeps this population eligible for benefits, and allows them to progress to self-sufficiency.

In addition, the Department has submitted an application to the federal government to stand up a "Workfare" program for the ABAWD population modeled after successful efforts in other states that, if approved, would allow for structured volunteer opportunities and transportation to volunteer sites. To accommodate the launch of the Workfare proposal, the Department also is in discussions with the federal government to phase in application of the SNAP work participation standards.

I hope this information was helpful to you and that it allows for a balanced and constructive discussion on Thursday.

Sincerely,



Elizabeth Connolly  
Acting Commissioner  
Department of Human Services



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Senator Vitale Statement on SNAP Legislation  
January 28, 2016

Chairman Gordon, members of the Committee, staff, and guests. Thank you for giving me the opportunity to weigh in on a critical issue facing our state that unfortunately has a ticking clock.

Although thousands of New Jerseyans throughout 15 counties were promised a continuation of their SNAP benefits before the end of 2015, the Administration has chosen instead not to support vulnerable members of our society who are down on their luck. There are 60,000 "able bodied adults without dependents" who receive the SNAP benefit in the state of New Jersey. Of those 60,000 people, 11,000 are not currently meeting the employment requirement of working 20 hours per week to continue receiving their benefit. If an able bodied adult is not meeting the work requirement, they can then only receive three months' worth of benefits over a three year time period.

Unfortunately, in many areas of the state, the unemployment rate remains high and job opportunities remain low. New Jersey has the highest long term unemployment rate in the country, hovering around 27 weeks. In essence, we are blaming those receiving the benefit for not taking advantage of opportunities that either don't exist, or at the very least, are hard to find.

I have drafted legislation to immediately address this issue and to help those members of our society who would be adversely affected by the Governor's decision.

First, the legislation would require the Department of Human Services to immediately submit a time limit waiver request for the 15 counties it originally listed, representing those areas facing the roughest levels of unemployment and limited job opportunities. These 15 counties include Atlantic, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Mercer, Ocean, Passaic, Salem, Somerset, Sussex, and Union Counties. Passaic, Somerset, and Sussex and are already on the clock for their benefit, which will expire on April 1<sup>st</sup>. The rest of the counties will begin their three month time limit on February 1<sup>st</sup>, seeing their benefit expire on May 1<sup>st</sup>.

Second, it would put into law a trigger that would require DHS to annually apply for the federal time waiver for areas that show insufficient jobs pursuant to federal regulations.

Lastly, this bill would require DHS to submit monthly reports that detail all of those participants who will lose their SNAP benefit at the end of each month, those that were terminated the previous month, and identify where those participants live. This information will keep the legislature up to date on what is occurring so that we can begin to address these issues in real time, rather than having to play catch up.

By taking these measures, we can ensure that our government is taking all the necessary steps to provide food assistance to those in need, understanding that even if a person is an "able bodied adult," they still might need a hand when it comes to finding their next meal.

By not acting, we would not only place undue hardship on those people already suffering, but also place undue hardship on charities and food banks throughout the state. These 1,100 organizations will be inundated with requests and will see their resources strained, if not diminished, by the increase of adults in need. We would also miss out on the chance to place millions of dollars of federal money into the New Jersey economy – some of the money our taxpayers send to DC but that is not returned to us. The SNAP benefit averages from \$160-\$180 per month. If we do the math just for the 11,000 adults who are not meeting the work requirement, that's nearly 2 million dollars taken from our local economies.

This issue brings into light several questions that we need to ask ourselves as legislators and members of a shared state community. Are we providing adequate and appropriate job training programs to address the high levels of unemployment that remain throughout the state? Can we do more to give those not meeting the work requirement an opportunity to do so? This is an issue I hope to work with my colleagues to address as we move forward.

But now we must ask ourselves- how do we want to treat those who are struggling to find work and eat? Do we want to be a state that turns our backs on them, that asks them to figure it out for themselves? Or do we want to be a state that does what we can to lend them a helping hand, getting them to a place where they are self-sufficient? If you were facing severe hunger and hardship, wouldn't you want someone to give you a hand up?

I hope my colleagues will support this piece of legislation which puts in an immediate fix to this problem and can help to codify that we want to help those that have fallen on rough times going forward. I welcome any suggestions to strengthen this piece of legislation. Thank you for your time, and again, I look forward to working with the legislature and the Administration to get these folks- our friends, neighbors, and family- the extra help they need.