

# Food Insecurity in Arkansas

*Strengthening the Safety Net  
When We Need It Most*



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# Food Insecurity in Arkansas Strengthening the Safety Net When We Need It Most

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## Introduction

The coronavirus pandemic brought into glaring focus so many of the existing inequalities in our national life, from health access to the disparities that cause families to live on the economic edge. In Arkansas, hunger is at the heart of that deep disparity – more so than in other states.

Even before the current crisis, Arkansas had the nation's second-highest child food insecurity rate at 23.2 percent.<sup>1</sup> Feeding America estimates that figure has jumped to 32.3 percent due to the current health and economic crisis, still one of the nation's highest rates.<sup>2</sup> They project that the economic fallout of the coronavirus will leave Arkansas's overall food insecurity, for the population as a whole, ranked only behind Mississippi at 22.5 percent. That's an increase of more than 150,000 people in the last few months.

One reason we stand out on such rankings is the type of state policies we've put into place over the last decade. During and after the Great Recession, we clamped down on eligibility for programs like the Supplemental Nutritional Assistance Program (SNAP) and Medicaid that otherwise would help keep families healthier and more economically secure. To put it another way, we've weakened the safety net to the point that it won't hold for many families when they need it most. Like right now.

For example:

- Arkansas is one of only 10 states<sup>3</sup> that has the nation's strictest "asset limits" on SNAP – locking out families who otherwise would be eligible based on living in or near poverty. If they have even modest savings put away for emergencies, we don't allow them to use SNAP to supplement their family's nutritional needs, even if they've lost jobs and income.
- We are one of only 10 states<sup>4</sup> that does not take advantage of flexibilities the federal government allows in administering the SNAP program. While the great majority of other states use this "Broad-Based Categorical Eligibility" flexibility to ensure that families have more options in using SNAP and other federal programs,

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Arkansas does not. With one of the nation’s highest poverty rates, our population could benefit from more access to safety net programs. The effect of this policy is to limit the amount of federal funding coming to Arkansas during an economic downturn.

- We have the strictest time limits and work-reporting requirements in place for adults on SNAP. Arkansas reinstated these requirements in 2016 for all counties, even those with the highest poverty and unemployment rates, though federal law would have allowed more flexibility at the county level. The federal government has suspended the reporting requirement and time limits for the duration of the national health emergency. But unless Arkansas makes changes, they could be back in place here before the economy fully recovers.
- In 2019, Arkansas took away SNAP benefits for families who do not cooperate with the Office of Child Support Enforcement -- both custodial and noncustodial parents. This policy has the effect of taking SNAP benefits from children, through no fault of their own. This restriction is also suspended during the pandemic, but it should be permanently dropped.

Those policies never worked to lift hard-working families out of poverty, even during good economic times. And they certainly aren’t contributing to the type of economic recovery that Arkansans need in this crisis.

For this report, Arkansas Advocates for Children and Families (AACF) reviewed available state and federal data and interviewed current and former SNAP recipients about their experiences. In addition, AACF interviewed community partners about the types of barriers that prevent families they serve from participating in SNAP.

### SNAP

The Supplemental Nutrition Assistance Program used to be known as food stamps. It’s the nation’s largest food assistance program and is intended to help low-income families cover a portion of a household’s food budget. It’s an essential nutritional support for working

families, children, senior citizens and people with disabilities. The program reduces poverty and food insecurity, and research shows that over the long term, that leads to improved health and economic outcomes. That’s especially true for those who receive SNAP as children.<sup>5</sup>

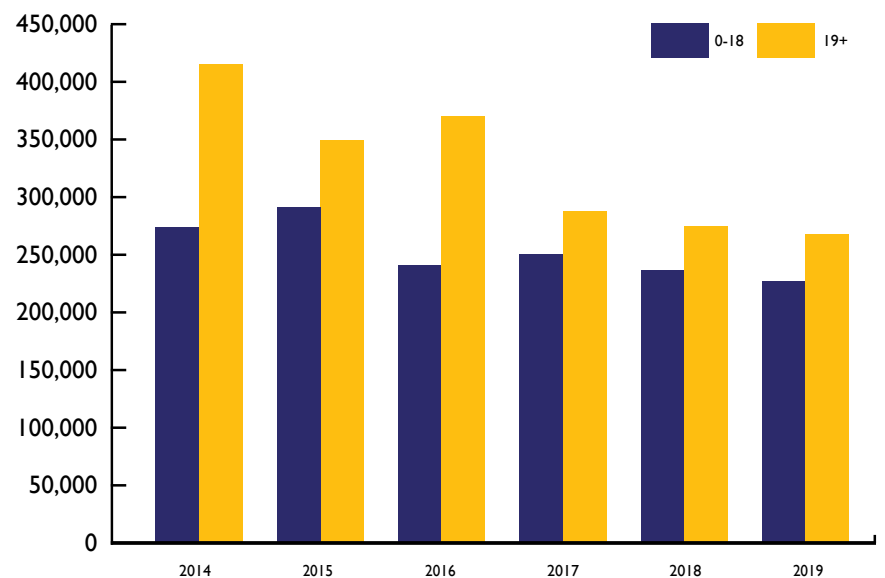
In Fiscal 2019, 495,473 Arkansans, or about 17 percent of the population, received SNAP at some point during the year. That represented more than \$462 million in benefits they could use to buy essential food for their families.<sup>6</sup> The average per-month participation was lower, at about 356,000 people per month. This accounts for the fact that SNAP participation is temporary, and some people may have been enrolled at one point in the year and not in another.

Almost half the Arkansans who received SNAP benefits in Fiscal 2019 were children: 227,179, or 46 percent of the state’s children.<sup>7</sup>

Before the pandemic, the number of Arkansas participants was lower than it had been in more than a decade – in part a reflection of the nation’s long economic recovery.<sup>8</sup> In February 2020, the Arkansas Department of Human Services reported that SNAP enrollment was 317,897. Monthly enrollment had mostly been on the decline since October 2013, when 504,541 people were enrolled.<sup>9</sup>

**75 percent**  
*of SNAP*  
*participants*  
*were families*  
*with children*

**Arkansas SNAP Participation by Age over Time\***



\*These enrollment numbers represent all the people who participated in SNAP at some point during the year. Monthly enrollment during those years would have been lower.

Source: Arkansas Department of Human Services, monthly SNAP participation reports

## The Effect of the Pandemic

Of course, the numbers have risen sharply during the current dual crisis – health and economic – that is the coronavirus pandemic. This is as intended: SNAP is particularly helpful to families and to our state economy during crises like the one we’re experiencing now. From March through June, SNAP enrollment grew by about 27 percent – for a total of 404,325 Arkansans enrolled in SNAP at the end of June. During a time when tens of thousands of Arkansans lost their jobs, SNAP brought in about \$69 million in June to help feed Arkansas’s children and families. That’s an increase of about \$32 million over February. (The amount of benefits grew by a much larger proportion than total enrollment because supplemental payments were included as part of the pandemic response.)

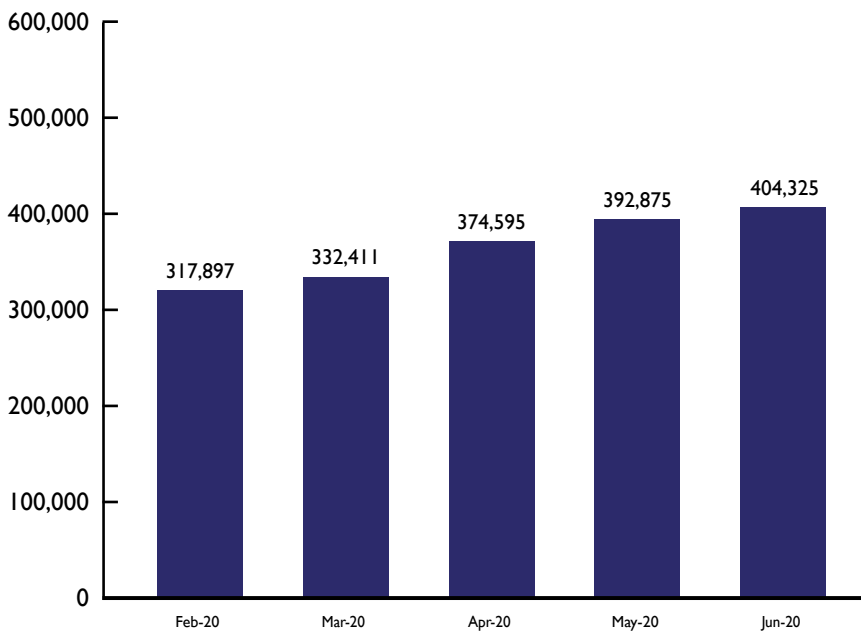
As families’ incomes have been reduced and as workers have lost jobs, SNAP has helped fill the gap.

**\$475 million** in SNAP benefits were redeemed at **2,568** Arkansas businesses and markets in Fiscal 2019\*<sup>13</sup>

*\*The business redemption amount is from the federal fiscal year ending October 2019<sup>14</sup>*

These increases were in every part of the state, in the state’s poorest counties and in its wealthiest. The SNAP program’s county enrollment data for February 2020 is included in the appendix. Note: It is calculated differently from the data the state provided for the months since the pandemic, based on data provided by the Department of Human Services.<sup>10</sup>

## Arkansas SNAP Enrollment Before and During the Pandemic



Source: Arkansas Department of Human Services, monthly SNAP participation reports









This summer, the state is in the process of delivering extra SNAP benefits to children who were enrolled in the National School Lunch Program but missed those meals when schools closed in March. About 65 percent of children enrolled in Arkansas public schools were supposed to receive about \$319 each in benefits, even if they hadn’t been enrolled in SNAP before.

This infusion of SNAP “coupons,” or the dollar amount available for families to spend on an electronic benefit card, has been helpful to our state’s economy during a tough time. SNAP retailers range from large chains to small family-owned stores and farmers’ markets. Families who use the benefits spend more on food, but that also frees up cash for low-income households to purchase other basic needs, as well. In this way, the program is one of the most effective forms of economic stimulus. In a weak economy, every dollar in new SNAP benefits is estimated to increase gross domestic product by \$1.54.<sup>11</sup>

The federal government pays for SNAP benefits for recipients, and Arkansas splits the cost of administrating the program.

## Arkansas's Participation in Pandemic Relief Actions

This spring, Congress passed a series of pandemic-relief laws that created new opportunities for states to ensure that families have the nutrition to keep them healthy during this time. Here's where Arkansas stands on taking advantage of these options.

-  School meals replacement – The new “Pandemic EBT” program allowed the state to issue extra SNAP benefits to families whose children missed out on free and reduced-price lunches in the last part of the 2019-2020 school year. It also allowed families who weren't enrolled in SNAP to receive benefits if their children had school lunch benefits. Importantly, the benefits are also going to immigrant families who may not have qualified for SNAP otherwise.
-  Emergency supplemental SNAP benefits – In late March, Arkansas began distributing the maximum amount allowed for each household size. This is a temporary change, and the extra benefits will end when the public emergency ends, according to federal law.
-  Extending the time allowed to be enrolled in SNAP.
-  Temporarily lifting work-reporting requirements.
-  Conducting applicant interviews by phone rather than in person for SNAP and WIC.
-  Waiving the signature policy (allows telephonic signature to complete application).
-  Allowing flexibility for WIC participants to substitute some food items that may be in short supply.
-  Online shopping – SNAP benefits couldn't be used for online ordering of grocery delivery before the pandemic. The state and retailers are working on changing that.

Arkansas has used much of the flexibility and increased benefits allowed under federal law to respond to the crisis and to ensure that families have access to adequate nutrition. However, we are limited in our flexibility by Act 1095 of 2017<sup>12</sup> – a state law that required Arkansas not to take part in federal “Broad-Based Categorical Eligibility” options. The federal options are designed to help families in economic times like we're experiencing now. But because of this state law, even if the state wanted to offer families some flexibility on asset limits, for example, it is outlawed.

Other federal restrictions, such as a 1996 law that prohibits certain lawfully present immigrants from using SNAP and WIC programs, would require revisions in federal law and can't be changed at the state level.




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Average  
SNAP benefit  
per person,  
per meal:  
**\$1.18**<sup>13</sup>

## Eligibility

Generally, federal law sets SNAP eligibility rules, such as how much income a family can earn and still qualify for the program. But states have considerable flexibility, even on those income requirements. In Arkansas, we haven't used enough of those available options; in fact, our Legislature has outlawed the use of the flexibilities that most states use.

For example, under “Broad-Based Categorical Eligibility” rules, states can lift some restrictions to help low-income families who otherwise would have trouble buying enough nutritious food. Under these rules, states can raise the gross income limit for families to be eligible for SNAP – and most do. They can deem households eligible for SNAP if they qualify for certain benefits under the Temporary Assistance for Needy Families program, including non-cash benefits like child care or employment-support services (the state decides what benefits would qualify). Families still have to complete a SNAP application and interview, document their income, regularly reapply, and meet other requirements.

Those rules also let states raise or eliminate the limits on how much money SNAP participants can have set aside and still take part in the program – a policy known as an asset limit or resource limit. Most states have gotten rid of these asset limits.

This flexibility has been available since 1996. Since then, 40 states have adopted less restrictive income or asset limits than federal guidelines would otherwise allow – and most states have done both. That has helped families build emergency funds that can see them through tough times like these.<sup>15</sup>

Arkansas could raise the asset limit or eliminate it with federal waivers, but it has not.

The asset limit in Arkansas is the lowest allowed under federal law: \$2,225 per household, or \$3,500 if the household includes someone with a disability or someone 60 or older. Households with more than that are not eligible for SNAP. An asset includes money in bank accounts, stocks and bonds or houses they could sell (not the house they live in). Some items excluded from the limit include:

- The household's home and lot
- Household and personal goods
- Life insurance policies and pensions
- Certain vehicles (those used to get to work, for example)
- Income-producing property
- Burial lots

The asset limit does not increase based on household size. It also hasn't kept up with inflation. In 1977, the “general resource limit” for the food stamp program was \$1,750.<sup>16</sup> Adjusted for inflation since then, that asset limit would be about \$7,225 today.<sup>17</sup>

Arkansas has also required work or work-training reporting of at least 80 hours a month for those participants who are 18 to 49 without children, referred to in regulations as “able-bodied adults without dependents.” They must work or take part in employment and training activities to access SNAP for longer than three months within a three-year period. States can request waivers of these limits when unemployment is high, and they can choose to lift the restrictions in certain higher-unemployment areas if they don't want to lift them statewide.<sup>18</sup> Arkansas opted out of allowing that flexibility – for any county – in 2016.

But Arkansas participants still face considerable barriers to work and even training, and they report difficulty navigating the rules

*In 1977, the “general resource limit” for the food stamp program was **\$1,750.***

*Adjusted for inflation since then, that asset limit would be about \$7,225 today. In Arkansas, it's set at **\$2,250,** or less than a third of that level for most families.<sup>20</sup>*

and figuring out what's required of them. That leaves them "feeling frustrated and disempowered," as reported in an Urban Institute study published in 2019. Even service providers from whom they seek help are confused about how it works. "I probably spent a better part of a year just working really hard trying to figure out what [Arkansas Department of Human Services] wants us to do," one provider told the researchers.<sup>19</sup> AACF's interviews with SNAP participants and service providers pointed to some of the same confusion.

Changing these policies would not only make it easier for families when they're struggling, but it would have the advantage of easing states' administrative burdens. In states like Arkansas, which still have the most restrictive asset limit, the state must verify bank balances to ensure that a family shouldn't be kicked off for having too much set aside in an emergency fund or savings account. One of the changes Arkansas made as part of the public health emergency was to speed up eligibility determinations for the record number of people who lost income due to the pandemic. But because the asset limit is still in place, eligibility workers still had to verify bank account information, a step most states didn't have to take during this emergency.

If this asset limit weren't in place, income limits would still apply. Newly unemployed families could use SNAP to ensure they have enough to eat while using modest savings to help pay for expenses like rent, car insurance and utilities. The Arkansas Hunger Relief Alliance's hotline fielded calls this spring from people who lost their incomes to the pandemic but who learned that they couldn't receive SNAP benefits – even temporarily during this emergency – until they exhausted almost all of their emergency savings.

A few months ago, a caseworker at the Alliance tried to help a low-income elderly couple who needed SNAP benefits. The couple were dismayed to learn that the money they'd saved for their funeral expenses would prevent them from participating in the program. "It was so disappointing to have to tell them the money would deem them ineligible," the caseworker told AACF.

## 495,473 Arkansans received SNAP at some point in Fiscal 2019

### That's **17 percent** of the population<sup>13</sup>

#### To be eligible for SNAP, an Arkansan must:

- Be a resident of the state.
- Have a gross income at or below 130 percent of the federal poverty level (for a family of three, that would be \$28,236 annually or \$2,353 monthly).
- Have a net income, after allowed expenses are accounted for, at or below the federal poverty level (for a family of three, \$21,720 annually, or \$1,810 monthly).
- Have no more than \$2,250 in a bank account for the household or \$3,500 if the household includes someone with a disability or someone 60 or older. The asset limit is the same regardless of household size.
- Be a U.S. citizen or, under certain limited circumstances, a non-citizen who is lawfully present. Some of those categories include lawful permanent residents, refugees, asylees, and victims of trafficking. These categories under federal law do not include people who were born in the Republic of the Marshall Islands, though they are "lawfully present" in the United States. Arkansas is home to the largest Marshallese population in the continental U.S.

## Discouraging Savings

A 2014 study by the Arkansas Department of Human Services indicated that only 2.5 percent of SNAP applications were denied because of the asset limit. That doesn't take into account those who never applied because the asset limit is in place.

It also misses an important disincentive that asset limits create: Families who need SNAP know they are not allowed to save enough to weather tough times. Eliminating or raising the asset limit could encourage additional savings. At a time when a near-record number of Arkansans are enrolled in SNAP, that could help thousands of families build their individual economic security in a difficult time. As a result, the state as a whole could have a stronger and faster recovery.

When Anna Fisher worked in the AmeriCorps program, a federal community service program, she was encouraged by the program leadership to enroll in SNAP because the pay for her full-time work was low. She moved to Fayetteville from Iowa, where she had used her SNAP benefits to supplement her food budget. Iowa does not have an asset limit for SNAP. When she moved to Arkansas, she was surprised and disappointed to learn that she couldn't keep her modest emergency fund and maintain SNAP benefits.

In another case, a mother of young children in the Head Start program in Washington County said the asset limit made it impossible for her to save. "You want to save it for hard times that you know are coming, but you can't," she told AACF.

That's not how to build financial strength in families who already struggle to overcome poverty. We should be encouraging savings, in part because it will help Arkansas recover faster from the current economic crisis. Isn't that what we say we want – for families to be resilient?

The Urban Institute examined how household assets changed over time in states that did and did not relax asset limits on SNAP. The study found that raising or eliminating asset limits led to:

- More savings among low-income households. Families were more likely to have at least \$500 in savings, an amount that has been found to reduce economic hardship when incomes are volatile.
- More participation in the financial market. Families were 5 percent more likely to have a bank account.
- Lower "churn" in the SNAP program. "The likelihood that households cycled on and off SNAP fell 26 percent," the study found, which created less burden for the families and the state, as well.<sup>21</sup>

Arkansas already has a higher-than-average "unbanked" population – those who don't have a checking or savings account. The national average is 7 percent, and the Arkansas average is 9.7 percent.<sup>22</sup> This is a hindrance to building financial empowerment in our state. According to research by Bank On Arkansas, those who don't have a bank account are more likely to: cash their paychecks at establishments with high fees; lack savings and financial cushion for emergencies; and rely on lenders with high interest rates. It limits their economic mobility and helps keep them in a cycle of "barely scraping by."

A lot of the argument around the asset limit is about the myth of the wealthy person who has a huge savings squirreled away but chooses to enroll in SNAP to buy the family's groceries. What is forgotten in repeating such stories is that wealthy families also have annual income from their savings – in amounts that would take them over the income limits for SNAP. A wealthy person who doesn't use their wealth to supplement their annual income would be a rarity, indeed, and therefore inconsequential in making policy decisions for the larger population.

In the real world, SNAP acts as a work support in poor households, helping them stretch their low incomes further.<sup>23</sup>



## Child Support Enforcement

In 2019, the state Legislature changed SNAP law to make cooperation with the Office of Child Support Enforcement a condition of SNAP eligibility. Act 1043 of 2019 applies to both custodial and noncustodial parents – so even those parents who are owed money lose their SNAP benefits if they're not cooperating with the enforcement office.

Both SNAP and the Child Support program are essential to thousands of low-income Arkansas children. Nationally, nearly one-fifth of all SNAP households with children receive child support payments.

Lawmakers reasoned that taking away food assistance would improve participation in the Child Support program and send more resources to low-income children. But a study by the Center on Budget and Policy Priorities (CBPP) indicates that it's a flawed assumption. In fact, there's no evidence that such policies generate more child support payments.<sup>24</sup> They actually put children's food security at risk, in addition to being complex and expensive to implement. For these reasons, the National Child Support Enforcement Association is opposed to such policies.

The 1996 welfare law allowed states to impose these kinds of requirements – disqualifying custodial parents or noncustodial parents, or both. USDA reports that only eight states currently have taken any of these options. Arkansas chose to disqualify both parents if they are not cooperating with the Child Support program. As the Center on Budget report points out, parents may have good reason not to pursue what is owed, including fear for their safety and that of their children.



*In 2020:*\*

*SNAP enrollment increased **27 percent** from February to June 2020*

***86,428** more people enrolled in SNAP during that period*

***404,325** Arkansans were enrolled in SNAP at the end of June*

*\*These 2020 enrollment figures were provided by the Arkansas Department of Human Services*

The state suspended the provision during the pandemic, so cooperation with Child Support Enforcement is not a condition of SNAP eligibility, at least for now. The Department of Human Services reports that it doesn't have data on the number of people who lost SNAP benefits while this provision was in place. It had not been fully implemented across the entire SNAP caseload.

There are better ways to increase child support without putting children's food at risk. For example, a less punitive outreach program could help ensure that both custodial and noncustodial parents understand the benefits for their children's economic security.

## Food Insecurity

In Arkansas in 2018, 23.2 percent of children lived in homes that were “food insecure,” or lacking consistent access to enough food for everyone in the family to live active, healthy lives. Feeding America estimates that percentage has jumped to 32.3 percent in 2020 because of the health and economic emergency.

If their projections are correct, that’s an increase in just a few months of almost 65,000 children (and 150,000 Arkansans overall, including adults).

Food insecurity in early childhood has been associated with increased odds of poor health as well as developmental risk. SNAP and WIC (the Women, Infants and Children program) are important supports during this developmental time. Children’s HealthWatch found that, compared to children whose families consistently received SNAP, young



children in households whose SNAP benefit had been reduced were:

- 16 percent more likely to be in fair or poor health;
- 77 percent more likely to be at risk of developmental delays;
- 78 percent more likely to be food insecure; and
- 68 percent more likely to have had to forgo needed health care because the family could not afford it.<sup>25</sup>

Among households that had lost their SNAP benefits, they found:

- The family was 34 percent more likely to be food insecure.
- They were 80 percent more likely to be unable to afford basic needs like food, housing and utilities.

“These findings highlight that basic needs in the family budget do not exist in isolation; a squeeze or loss in one area has ripple effects to other needs,” Children’s HealthWatch reported.

Feeding America estimates that of the one in four Arkansas children who live in food insecure homes, 28 percent are ineligible for federal nutrition programs such as SNAP and WIC. That was close to 46,000 children in 2018.

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### *People who are not eligible for SNAP:*

- *Most college students*
- *Undocumented immigrants*
- *Some lawfully present non-citizens, like those born in the Marshall Islands*
- *Workers on strike*
- *Many unemployed childless adults, after they’ve had three months of benefits within a three-year period\**

*\*This timeline is extended during the national health emergency*

## Disparities

Nationally, large gaps persist in food insecurity rates based on race and ethnicity. Among all American households, 11.1 percent of households were food insecure in 2018.

Among Black, non-Hispanic households, the rate was almost double that, at 21.2 percent. In comparison, White households had a food insecurity rate of 8.1 percent. The rate was 16.2 percent among Hispanic households.<sup>26</sup>

This disparity exists as the result of countless policy and societal inequities going back centuries – policies that created higher poverty rates, fewer job prospects and limited rights.

More recently, SNAP policy exacerbates that disparity among children living in immigrant families. That’s because many immigrants, including some of those who are “lawfully present,” are left out.

This is particularly acute in Arkansas, where children whose parents were not born in the United States are even more likely to live in or near poverty than their peers in other states. A 2017 report by the Annie E. Casey Foundation showed that more than 80,000 children in Arkansas have one or more parent who was born abroad or are immigrants themselves. More than two-thirds of those children – 69 percent – were growing up in low-income families. In comparison, 52 percent of Arkansas children whose parents were both born in the United States have low-income families. That was the biggest gap of any state.

And yet, those families are also less likely to be eligible for SNAP. The program excludes undocumented immigrants as well as many who are here lawfully. For example, those born in the Marshall Islands are ineligible.

The federal administration’s revised and expanded “public charge” rule also discourages even those who currently are eligible from signing up. The rule, originally designed to ensure that immigrants wouldn’t become

## Average monthly SNAP benefit for each household member:

**\$108<sup>13</sup>**

a financial burden on the United States government, bars lawful immigrants from obtaining permanent resident status or extending other lawful nonimmigrant visas if they’re deemed “likely at any time to become a public charge.” The previous version determined this likelihood based on whether an immigrant had received cash benefits, for example, but now it takes into account whether they have children, whether they have low incomes and whether they have education and skills, among other factors. One of the factors weighted against continued lawful status is whether their family has ever received SNAP benefits, even if they were eligible to receive them under current law.

That expansion of the rule, which went into place in late February, had a “chilling effect” on families signing up for SNAP benefits even before it was officially in place. According to an Urban Institute study released in June, about one-third of adults in low-income immigrant families with children reported that they or a family member avoided a public benefit in 2019 because they feared risking their future green card status.<sup>28</sup> It’s important to point out here that only families eligible for green card status would be affected by this rule. Moreover, undocumented immigrants are not eligible for SNAP and programs like it.

It will be difficult to definitively see the rule’s effect on enrollment, however, because it went into effect just as SNAP eligibility began to increase at the beginning of the pandemic.

**89 percent** of SNAP recipients in Arkansas had incomes below the poverty level <sup>13</sup>

## Proposed Federal Changes

Even as advocates in Arkansas encourage the state to rethink its SNAP policies, the federal administration proposes to take away states' flexibilities. President Trump's administration proposes to:

- Make it harder to qualify for benefits. The administration wants to take away the "Broad-Based Categorical Eligibility" policy that allows states to waive the asset limit and create other flexibilities in their state SNAP rules.
- Impose federal work-reporting requirements. For those who don't work or get job training for at least 20 hours a week, there's a 3-month limit on SNAP benefits for people 18-49 who are not raising children, so-called "able-bodied adults without dependents." But most states have received waivers to extend that time limit if jobs in certain areas are scarce.
- Change how states can account for the cost of utilities in "net income" calculations.

These rule changes wouldn't affect Arkansas's SNAP program because our state hasn't used the flexibility to ease restrictions here. But it would prevent state officials from choosing more flexible policies at a later date. Nationally, the administration estimates that more than 3

million people would lose their SNAP benefits, primarily those who are working but still near poverty and those working to become more financially independent with modest savings accounts.

The administration's proposed rule was set to take effect on April 1, but a federal court blocked it, declaring it arbitrary and capricious. Though it would seem wise to hold off on taking away state flexibilities in the program during the current economic crisis, the Trump administration appealed the ruling in May. The administration plans to move forward despite the pandemic's economic effects.

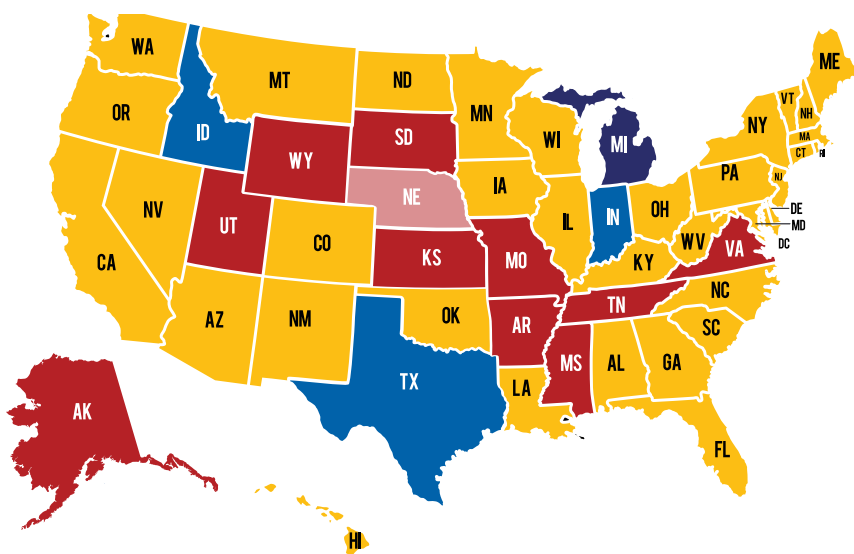
In the meantime, Congress this spring approved a host of temporary changes to help make SNAP participation easier for families during the pandemic, including mandates that states temporarily lift the work-reporting and time-limit requirements. That has helped enroll many Arkansas families who would have been locked out of the program during this time.

Fisher, the former Americorps volunteer mentioned earlier in this report, said she hopes that paperwork and signature flexibilities in the SNAP program will continue after the public health emergency. In Iowa, her previous home, applications could be completed online and by telephone, she said. But when she applied in Arkansas (before the pandemic), that was not the case. It was "a completely different experience," she said. "It was hard to have to wait in the line at the Human Services office with paper documents. We had to be in the lines for an entire afternoon."

Fisher said she was denied twice before the paperwork was right. She said she realizes most families may not be able to spend that much time on it. "I had the flexibility with my manager to take the time off. I had a car, a cell phone, a printer and the Internet. I still had difficulty jumping through all the hoops," she said.

Changes made to SNAP during the current economic crisis have made good policy sense. SNAP households spend nearly 97 percent of their benefits within the first month, so increased benefits provide immediate economic stimulus to the economy.

### SNAP Asset Limits Across the United States<sup>29</sup>



Asset Limits: ■ None ■ \$25,000 ■ \$15,000 ■ \$5,000 ■ \$2,250\*

\*\$3,500 if the home includes someone 60 or older or a person with a disability. This is the strictest allowed under federal law

## Policy Recommendations

There's no valid reason for Arkansas to make it harder on its residents to sign up for programs like SNAP. There's no evidence that putting up barriers to enrollment helps families climb out of poverty; in fact, the opposite is true. When we have a higher percentage of residents whose incomes are low enough to qualify, we shouldn't make it harder on them than it would be if they lived in other states. Especially when we have some of the nation's highest food-insecurity rates.

Here are some solutions that would help alleviate food insecurity in Arkansas:

- Remove the asset limit for SNAP: It hasn't kept up with inflation, it doesn't take into account how large a family is, and it discourages low-income families from building their financial resilience through savings. We are one of only 10 states that have kept the asset limit at the lowest possible level. This policy punishes families who want to set aside money for emergencies like car repair or even enough for a deposit to move to a safer rental. It encourages the "paycheck-to-paycheck" financial habits that we claim we want families to break.
- Disentangle SNAP eligibility from the Office of Child Support Enforcement. This policy affects both custodial and noncustodial parents and has the effect of taking SNAP benefits from children, through no fault of their own. This restriction is also suspended during the pandemic, but it should be permanently dropped.
- Take advantage of time-limit flexibilities in areas of the state with higher unemployment. The great majority

of states use this option to ensure that families have more options in using SNAP. Arkansas rejected these flexibilities in 2016, and SNAP enrollment dropped. In a high-poverty state that includes regions that struggle more economically than the nation as a whole, it could allow Arkansas to bounce back more quickly from the current recession. Without it, we limit the federal funding coming to Arkansas during an economic downturn, which will make our recovery slower.

- Lift work-reporting requirements in place for SNAP. The federal government has suspended the requirement for the duration of the national health emergency. Arkansas should ensure that they aren't reinstated later. If we don't make changes at the state level, those restrictions could be back in place before the market and the economy fully recovers.
- Make permanent the application procedures implemented during the pandemic. For example, allowing telephonic signatures and interviews, along with online applications. Such procedures are much less of a burden on applicants who don't have flexibility in their jobs.
- Work to change federal restrictions for lawfully residing immigrants like those from the Marshall Islands. There's no reason these families are left out of SNAP flexibility when migrants and asylees from other areas are eligible.
- Work to change federal benefits by increasing SNAP benefits by 15 percent during the pandemic. Congress has considered this change to help struggling families as well as the overall economy.
- Work to prevent the federal administration's attempt to remove "Broad-Based Categorical Eligibility" rules at the federal level. If those proposed changes are implemented, Arkansas would have less flexibility if we need it in the future.

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**41 percent** of Arkansas families participating in SNAP had an elderly member or one with a disability

## Conclusion

If there are options that allow Arkansas, a relatively poor state, to ease the burden of food insecurity for its residents, we should take advantage of them. Not only would that help children and families stay healthier during these times, it would help our state rebound faster economically. It took Arkansas a decade after the Great Recession to get back to previous food insecurity levels. Let's make sure it doesn't take that long this time.

As is, we are at a disadvantage compared to other states. In Alabama, for example, a

family newly struggling with job loss during the pandemic would be able to temporarily supplement their food budget with SNAP benefits without exhausting their savings. They could use the money they've set aside for emergencies to help pay for other family needs, or just make it more likely that they're able to thrive as they work to come out of the current recession.

Arkansas families should have that same option.



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## Appendix

### Chart of County SNAP Enrollment as of February 2020\*

County-by-county data was not available after March 2020.

County	February 2020 SNAP Enrollment (Individuals)	SNAP Dollars in February
ARKANSAS	2,463	\$279,685
ASHLEY	3,133	\$347,118
BAXTER	4,120	\$410,005
BENTON	12,175	\$1,302,004
BOONE	4,039	\$396,479
BRADLEY	1,839	\$200,337
CALHOUN	445	\$49,898
CARROLL	2,248	\$238,573
CHICOT	2,501	\$257,286
CLARK	2,287	\$249,091
CLAY	1,637	\$165,199
CLEBURNE	2,559	\$264,615
CLEVELAND	1,034	\$110,664
COLUMBIA	3,515	\$378,047
CONWAY	2,758	\$290,715
CRAIGHEAD	12,783	\$1,395,876
CRAWFORD	6,800	\$717,004
CRITTENDEN	10,312	\$1,164,133
CROSS	2,294	\$234,787
DALLAS	930	\$92,309
DESHA	2,264	\$248,489
DREW	2,751	\$308,406
FAULKNER	8,959	\$985,688
FRANKLIN	1,846	\$181,002
FULTON	1,660	\$159,779
GARLAND	12,649	\$1,403,073
GRANT	1,502	\$165,520
GREENE	5,792	\$622,159
HEMPSTEAD	2,886	\$294,425
HOT SPRING	3,701	\$402,037
HOWARD	1,840	\$206,165
INDEPENDENCE	4,107	\$416,721
IZARD	1,621	\$160,204
JACKSON	2,812	\$308,884
JEFFERSON	12,879	\$1,539,380
JOHNSON	3,708	\$385,785
LAFAYETTE	1,044	\$102,743
LAWRENCE	2,380	\$231,477



LEE	1,993	\$232,400
LINCOLN	1,514	\$161,637
LITTLE RIVER	1,650	\$171,981
LOGAN	2,695	\$272,849
LONOKE	5,920	\$655,897
MADISON	1,797	\$189,671
MARION	2,014	\$209,389
MILLER	5,881	\$662,918
MISSISSIPPI	7,664	\$819,405
MONROE	1,404	\$139,658
MONTGOMERY	994	\$97,327
NEVADA	986	\$99,278
NEWTON	946	\$86,103
OUACHITA	3,705	\$406,847
PERRY	1,150	\$126,223
PHILLIPS	5,745	\$648,386
PIKE	1,305	\$137,440
POINSETT	4,113	\$419,096
POLK	2,759	\$283,472
POPE	5,971	\$629,491
PRAIRIE	737	\$80,309
PULASKI	51,261	\$6,129,178
RANDOLPH	2,182	\$214,729
SALINE	6,816	\$764,395
SCOTT	1,768	\$175,895
SEARCY	887	\$74,442
SEBASTIAN	15,873	\$1,768,682
SEVIER	2,189	\$236,396
SHARP	2,454	\$233,651
ST. FRANCIS	5,125	\$578,746
STONE	1,736	\$163,599
UNION	5,535	\$628,194
VAN BUREN	2,016	\$209,377
WASHINGTON	14,485	\$1,564,519
WHITE	8,612	\$935,296
WOODRUFF	1,182	\$125,466
YELL	2,126	\$209,680
<b>ARKANSAS (State Total)</b>	<b>339,463</b>	<b>\$37,207,784</b>

Source: Arkansas Department of Human Services

\* The Arkansas Department of Human Services provided the county-by-county SNAP enrollment data through February 2020. But because it was calculated differently by state officials, the February state total in this is different from the total shown in the chart on Page 4.



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