

# How Would an Asset Test Affect Pennsylvanians?

*Here are four stories of people who would be disqualified from SNAP (food stamps)*

## **John Manton, 63**

At the age of 63, John Manton applied for SNAP for the first time in his life. Six months ago, he was laid off by the law firm where he'd worked for the past six years. But even with a master's degree and years of research experience, John has received only one interview after applying for more than 30 jobs.

John maintains a savings of at least \$3,000 in the bank—just enough to cover his homeowner's insurance and the annual property taxes on his home, where he once served as caregiver for both of his parents. He lives frugally on the less than \$800 a month he receives from unemployment. He doesn't own a TV and sets his thermostat at 58 degrees, even when it's below freezing out.

Because he no longer has health insurance, John pays \$80 when he visits his doctor every three months. His doctor gives him free samples of the blood-pressure medication he needs, since John can't afford the \$100 prescription.

Since June, John has relied on the \$149 in monthly SNAP benefits to help him buy fruits, vegetables and other healthy foods at the grocery store. "I go to the store, come home and make everything from scratch," he says. "My diet is the one thing I have control over in my life, and I cannot give that up."

## **Amanda Lopez, 27**

SNAP helped Amanda Lopez get back on her feet when she lost her job as a business consultant in May. After struggling to find work for five months, she knew she needed help paying for groceries. A friend encouraged her to apply for SNAP.

"Food stamps gave me a little bit more money in my budget, so that I could pay my other bills," says Amanda, 27. "There were other parts of my budget that I could push off until I found a job, but finding money for food was really challenging."

Amanda has a health condition, so she's careful to save money to cover related medical expenses, including emergencies. "People have all different kinds of expenses that shouldn't be competing with buying food regularly," she says. "It might look like I have some money in savings, but it's going to my doctor's bills."

Amanda received SNAP benefits for three months, until she found a job in August. Now she's able to buy her own food without the help of the program.

**S.K., 82**

S.K. is an 82-year-old woman, never married, and her only family is an elderly cousin in Baltimore. She has lived in the same studio apartment in Center City for the past 45 years, at first with her mother who eventually died after many years with Alzheimer's.

Her rent consumes about 80 percent of her small income, but she is reluctant to move for physical and emotional reasons. S.K. is extremely thrifty, forgoing cable TV or new clothing, and she rides public transportation when she can. She worked at a low-paying job until she was in her mid-70s and now receives a monthly pension of about \$30 in addition to her Social Security check.

S.K. has managed over the years to accumulate a small savings, about \$10,000, which she keeps for emergencies and for a dignified funeral. She has been unwilling to spend down this amount to qualify for more benefits, because of the security it gives her, especially as she has no family to rely on.

When Pennsylvania had an asset test for SNAP, she did not qualify for the program. Now she receives \$150 a month in benefits, enabling her to buy more nutritious food and to have some peace of mind about her financial situation.

**Bonnie Troy, 65**

Bonnie was 62 years old when she lost her job at a title company in 2007, which shut down as the recession began to take hold in Pennsylvania. Bonnie had wanted to keep working full-time until she was 70 years old, but after nine months of job hunting—the longest she had ever gone without work—she was forced to rethink her options.

“I was able draw down on unemployment insurance and go on to early Social Security—but that wasn't my plan,” she says “I'm a worker. There's more to working than just making the money. It's self-esteem.”

Bonnie now has a seasonal job at H&R Block from January through April, which supplements the \$792 she receives in monthly Social Security benefits. Much of her income goes toward her \$550 mortgage, utilities and \$200 in monthly medical bills. Her sister and mother sometimes help out, too.

As a result, Bonnie's income fluctuates, and she has to save some of the money she earns at her job in the spring to help pay her bills throughout the rest of the year. “I might have \$2,000 in the bank at one point, then use it to pay gas, electric and living expenses for a couple of months, and then it's gone,” she says.

Without SNAP, Bonnie wouldn't be able to afford the healthy foods she needs to keep her diabetes and hypertension in check. “I'm getting more fruits and vegetables—I was missing that,” she says. “For someone who's working and making only a little money to get the proper nutrition, food stamps should be there.”