



LB 84: Maintaining Increased Access to the Supplemental Nutrition Assistance Program (SNAP)

Every household has a right to consistent and reliable access to food. LB 84 is a critical investment in our state to minimize food insecurity.

With 12.3% of Nebraskans impacted by food insecurity, thousands in our state struggle to consistently afford enough food to eat¹ resulting in detrimental side effects. Research shows that individuals who experience food insecurity are more likely to experience severe health complications and are forced to choose between receiving necessary health care or having enough to eat.² Food insecurity can also damage a child’s physical and mental development, academic achievement and even future earning potential.³ We can better support working households and families by continuing to invest in the Supplemental Nutrition Assistance Program (SNAP).

What is SNAP?

SNAP, formerly known as food stamps, is a government program that helps low-income households buy the food they need. Individuals or families may qualify for SNAP in Nebraska if **their gross income is 165% of the Federal Poverty Level (FPL) or less and their net income is 100% of the FPL or less**. The amount of money a household receives each month depends on their specific income. After qualifying for the program, recipients receive a Nebraska EBT card by mail. The card functions like a debit card and can be used at stores that participate in the EBT program, which includes most supermarkets and grocery stores, to purchase approved food items which include items such as fruit, vegetables, meat products, breads, seeds and plants, and non-alcoholic beverages.



Gross Income includes pre-tax income, cash assistance, Social Security, unemployment insurance and child support.

Net Income means gross income minus any deduction for which the program allows.

What Does LB 84 Do?

LB 84 seeks to make the current gross income eligibility level for SNAP permanent at 165% of the FPL and keep thousands of households in need fed past September 2023.

SNAP Eligibility Income Requirements*

Household Size	100% FPL	130% FPL	165% FPL
1	\$1,073	\$1,395	\$1,770
2	\$1,452	\$1,998	\$2,395
3	\$1,830	\$2,379	\$3,020
4	\$2,209	\$2,872	\$3,643
5	\$2,587	\$3,363	\$4,269
Per +1 person, add:	\$378	\$491	\$626

*The income requirements in this table represent monthly income levels.

In May 2021, Nebraska enacted a law to increase the gross income eligibility level for SNAP from 130% of the FPL to 165%, making nearly 59,000 more food insecure households eligible to receive assistance.

The eligibility level is set to return to 130% of the FPL after September 2023, which would leave a sizable portion of food insecure households in Nebraska without the support they need to put food on their tables.

LB 84 aligns with the Women’s Fund values of **Equity** and **Bold Impact**.

To learn more about our mission, vision and values, visit www.OmahaWomensFund.org.



Why is LB 84 Important?

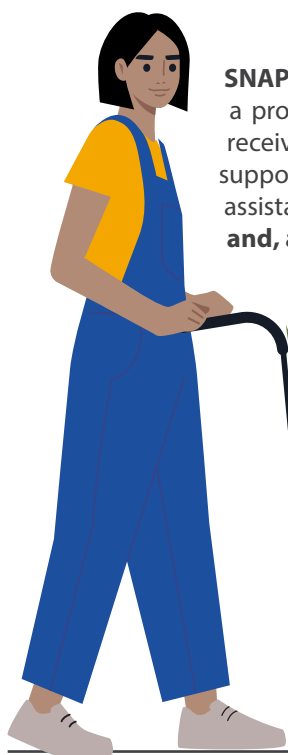
LB 84 will ensure that individuals and families who need support will continue receiving food assistance.

To qualify for SNAP, households can make up to 165% of the FPL. Estimates based on the U.S. Census data show that nearly 59,000 more households are eligible for SNAP in Nebraska when the gross income eligibility level was increased to 165% of the FPL from 130% of the FPL.⁴ **Maintaining the higher gross eligibility level at 165% of the FPL in Nebraska will help close the gap between households who need food assistance and those who are eligible to receive assistance.**

LB 84 will allow working households to be in a better position to afford the cost of food when they lose assistance.

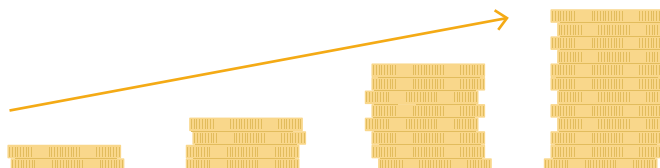
Families that experienced an increase in income that resulted in loss of SNAP assistance struggled with the ability to pay for housing, utilities, health care and food compared to families with consistent SNAP benefits.⁵ The public assistance “cliff effect” can be financially detrimental to low-income working households. **By maintaining the current gross income eligibility level at 165% of the FPL, LB 84 will help reduce the cliff effect by allowing families to work toward greater financial security before losing SNAP benefits.**

LB 84 will continue to help strengthen our workforce and stimulate our economy.



SNAP is designed to support working households. Nebraska offers [Next Step Employment and Training](#), a program to help SNAP recipients find and secure employment. However, in 2019, 86% of households receiving SNAP in Nebraska already had at least one household member working.⁶ SNAP’s structure supports workers by favoring earned income over unearned income (like Social Security or other cash assistance programs).⁷ **The higher income eligibility level would support more working households and, as previously mentioned, reduce the cliff effect once they lose assistance.**

SNAP also plays an important role in stimulating the economy. Nationally, in 2018, around \$61 billion worth of SNAP benefits were used and accounted for 8% of the food families bought for their households.⁸ Nebraska has nearly 1,300 authorized retailers that accept EBT payment, and, in 2019, these retailers received around \$222 million in SNAP benefits.⁹ **Experts also estimate that \$1.50 to potentially \$2.00 is generated for every dollar a household spends through SNAP benefits during an economic downturn.¹⁰ Continued investment in SNAP not only benefits households but local businesses, too.**



¹ Nebraska Legislative Research Office. (September 2020). “Food Insecurity: A Legislative Research Office FAQ.” https://www.nebraskalegislature.gov/pdf/reports/research/food_insecurity_2020.pdf

² Gundersen, Craig and Ziliak, James. (November 2015). “Food Insecurity and Health Outcomes.” <https://www.healthaffairs.org/doi/10.1377/hlthaff.2015.0645>

³ Gallegos et al. (September 2021). “Food Insecurity and Child Development: A State-of-the-Art Review.” <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8431639/>

⁴ Nebraska Legislature. (May 2021). “LB 108 Fiscal Note Legislative Fiscal Analyst Estimate.” https://nebraskalegislature.gov/FloorDocs/107/PDF/FN/LB108_20210518-113212.pdf

⁵ Ettinger de Cuba et al. (May 2019). “Loss of SNAP is Associated with Food Insecurity and Poor Health in Working Families With Young Children.” <https://www.healthaffairs.org/doi/10.1377/hlthaff.2018.05265>

⁶ OpenSky Policy Institute. (November 2021). “Sustaining the Good Life: SNAP in Nebraska.” https://www.openskypolicy.org/wp-content/uploads/2021/12/OSPI013-01-SNAP-Primer-2021_SinglePage.pdf

⁷ Wolkomir, Elizabeth and Cai, Lexin (June 2019). “The Supplemental Nutrition Assistance Program Includes Earnings Incentives.” [https://www.cbpp.org/research/food-assistance/the-supplemental-nutrition-assistance-program-includes-earnings-incentives#:~:text=The%20Supplemental%20Nutrition%20Assistance%20Program%20includes%20Earnings%20Incentives,-Updated&text=The%20Supplemental%20Nutrition%20Assistance%20Program%20\(SNAP%2C%20previously%20known%20as%20food,in%20encouraging%20and%20supporting%20work](https://www.cbpp.org/research/food-assistance/the-supplemental-nutrition-assistance-program-includes-earnings-incentives#:~:text=The%20Supplemental%20Nutrition%20Assistance%20Program%20includes%20Earnings%20Incentives,-Updated&text=The%20Supplemental%20Nutrition%20Assistance%20Program%20(SNAP%2C%20previously%20known%20as%20food,in%20encouraging%20and%20supporting%20work)

⁸ Ibid.

⁹ Nebraska Legislative Research Office, September 2020.

¹⁰ Bolen, Ed and Wolkomir, Elizabeth. (May 2020). “SNAP Boosts Retailers and Local Economies.” <https://www.cbpp.org/research/food-assistance/snap-boosts-retailers-and-local-economies#:~:text=SNAP%20helps%20local%20economies,,economic%20stimulus%20during%20a%20downturn>