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Testimony prepared by

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on behalf of

**Food Bank For New York City**

to the

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## **INTRODUCTION**

Good afternoon and thank you, Commissioners, for the opportunity to testify here today. My name is Triada Stampas and I am the Vice President for Research and Public Affairs at Food Bank For New York City.

Food Bank For New York City is one of the nation's largest food banks, last year distributing food for more than 63 million meals to a network of approximately 1,000 food pantries, soup kitchens, community-based organizations and schools relied upon by 1.5 million New York City residents. We also work to connect New Yorkers to more sustainable income supports, like the Supplemental Nutrition Assistance Program (SNAP) and the Earned Income Tax Credit (EITC), and help them get the most nutritional value out of their low budgets by providing both nutrition and financial education.

I'm going to use my allotted minutes to address a few questions and discussion points that have come up over the day's testimony.

## **BENEFIT ADEQUACY**

**We recommend the real issue of SNAP benefit adequacy be acknowledged and addressed by this Commission.**

The flawed, outdated benefit calculations that Jan Poppendieck referenced earlier today leave SNAP – our country's first line of defense against hunger – at benefit levels that are woefully inadequate. This is especially true in a high-cost city and state like New York; we heard Nermine's real-life example earlier.

In New York State, average SNAP benefits purchase approximately 49 meals per person – that's only slightly more than half (54 percent) the food a person needs in a given month. In New York City, because of higher food costs, average SNAP benefits purchase approximately 45 meals per person – only half the food a person needs in a month.<sup>1</sup>

**We therefore caution against split issuance of SNAP benefits.** With monthly benefit allotments only sufficient for half the month's food, split issuance deprives recipients of opportunities to meaningfully plan and achieve savings by purchasing in bulk. It actually further reduces the already limited choices low-income households face.

Given the limited food purchasing power of SNAP benefits, it should come as little surprise that substantial numbers of SNAP recipients *also* rely on emergency food – 42 percent of all SNAP recipients in NYC in 2012 were also relying on a food pantry or soup kitchen. This was more than half of all people on food pantry & soup kitchen lines in NYC that year, 58 percent.<sup>2</sup>

Further evidence of resource insufficiency is found in the multiple visits emergency food program participants need to make. In New York City in 2012, the average food pantry visitor was making 3.4 visits per month, and the average soup kitchen visitor 13.3 visits per month.<sup>3</sup>

When SNAP benefits were cut in November 2013, we saw demand immediately rise – and remain high – at food pantries and soup kitchens. In New York City alone, these cuts accounted for a loss of 56 million meals within the first 10 months – that's more food than a typical food bank distributes in a year.<sup>4</sup>

While we desperately need more emergency food to combat this crisis, and a better-resourced federal Emergency Food Assistance Program (TEFAP) is vital to addressing this need, **we urge this Commission to recognize that emergency food is not a substitute for a resource like SNAP.** In New York City, SNAP provides more meals in two months than our food bank – one

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<sup>1</sup> Food Bank For New York City analysis of SNAP benefit data reported by the New York State Office of Temporary and Disability Assistance (OTDA) and New York City and State meal costs as found in Gundersen, C., E. Engelhard, A. Satoh, & E. Waxman. *Map the Meal Gap 2014: Food Insecurity and Child Food Insecurity at the County Level*. Feeding America, 2014.

<sup>2</sup> *Hunger's New Normal: Redefining Emergency in Post-Recession New York City*. Food Bank For New York City. October 2013.

<sup>3</sup> *Ibid.*

<sup>4</sup> "The Hunger Cliff, One Year Later: 56 Million Meals Lost; Need for Emergency Food Remains High." Food Bank For New York City. Nov. 2014.

of the largest in the nation – distributes in a year. If, in thinking about public-private partnerships, you are considering whether the charitable sector can or should pick up more of the lift, the answer from us is a definitive no.

## **FOOD CHOICE**

There has been some testimony today about the food choices made by low-income households.

In New York City, more than half (57 percent) of emergency food program participants report that a food pantry or soup kitchen is where they get most of the fruit and vegetables in their diets. Nearly half (44 percent) get most of their protein from food pantries and soup kitchens.<sup>5</sup>

This is rational consumer behavior: when benefits are inadequate, people seek out the most expensive and most perishable – but also most nutrient dense – products from pantries and kitchens, and use their benefits on cheaper, more shelf stable items. This strategy enables them to get the most food for limited benefit dollars, and this is what our member charities tell us happens all the time.

But a growing body of research shows that when people have the funds, the quality of the food they are able to secure immediately improves.

The Federal Reserve Bank of Chicago, for example, found that among EITC households, food spending increased in the months they received their EITC, most dramatically in the food categories of protein, produce and dairy – again, the most expensive, most perishable, and most nutrient-dense.<sup>6</sup>

We see this as further evidence of the need for adequate SNAP benefits in order for recipients to actually be able to afford the nutritious food they need.

**We also recommend this Commission consider expansion of the EITC and other cash transfers as a core part of addressing food insecurity.**

In addition, emerging research has found connections between household financial management skills and household food security – because low-income families subsist on such low margins, it requires a fair amount of financial savvy to achieve food security from their limited dollars.

My organization's pilot financial counseling program for parents of school-aged children – has found more than half of participants reporting food insecurity in the 30 days prior to their first counseling session, and rates of very low food security among the highest we see in the nation.<sup>7</sup>

A key learning is that almost every success story for this program has been a SNAP success story – for those who were not receiving SNAP, getting the benefit has provided them with

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<sup>5</sup> *Hunger's New Normal: Redefining Emergency in Post-Recession New York City*. Food Bank For New York City. October 2013.

<sup>6</sup> McGranahan, L. and D. W. Schazzenbach. *The Earned Income Tax Credit and Food Consumption Patterns*. Federal Reserve Bank of Chicago. Nov. 2013.

<sup>7</sup> Agi, L. "The Meal Gap under the Microscope: New York City Families at the Intersection of Food & Financial Insecurity." Food Bank For New York City. Feb. 2015.

financial breathing room that they never previously had – an opportunity to catch up on bills and actually budget and plan for the future.

## **VERY LOW FOOD SECURITY**

All of this points to a need for holistic strategies for addressing and ending food insecurity, as earlier testimony has also acknowledged. Food insecurity does not happen in isolation from the myriad sources of financial stress low-income households face; rather, it is often a symptom of those stresses.

**This also points to a need for the Commission to extend beyond a narrow focus on very low food security.** As was noted in earlier testimony, most households experience very low food security episodically; it is therefore important to examine and address the factors that contribute to food insecurity overall.

## **CONCLUSION**

Before I conclude, I want to express my organization's support for the following recommendations voiced in earlier testimony – Food Bank For New York City shares the belief that these are necessary and effective measures for reducing and eliminating hunger in our country:

- Increasing opportunities for full-time, living wage employment;
- Paid family leave;
- Increasing the EITC and other income supports, including Temporary Assistance for Needy Families (TANF) and unemployment insurance;
- Maintaining SNAP as an entitlement program;
- Streamlining and coordinating eligibility and enrollment for multiple benefits;
- Instituting universal free school meals;
- Reducing red tape in child nutrition programs like the Child and Adult Care Food Program (CACFP);
- Enhancing federal tax incentives for food donations; and
- Improving both access to and public education about emergency SNAP benefits.

I want to again express my gratitude to the Commission for the opportunity to testify here today, and I look forward to your questions.