

2014 U.S Poverty Campaign
Creating Economic Mobility:
Building Ladders out of Poverty



2014 U.S. Poverty Campaigns

Main Campaign: Creating Economic Mobility: Building Ladders out of Poverty

- Protect and expand the Earned Income Tax Credit and Child Tax Credit
- Support Asset Building strategies like the Financial Security Credit

Targeted Campaign: Early Childhood Development

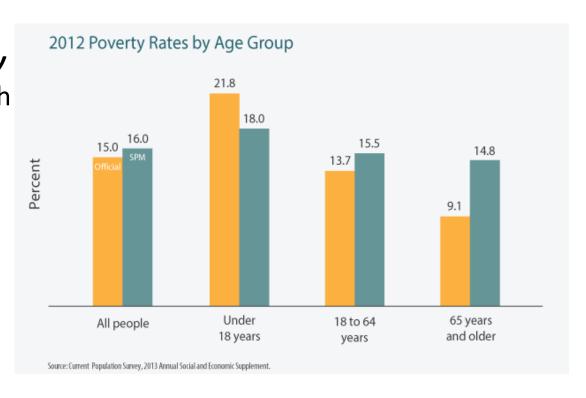
- Protect Investments in Head Start and Child Care
- Protect Child Nutrition programs



Poverty in the U.S.

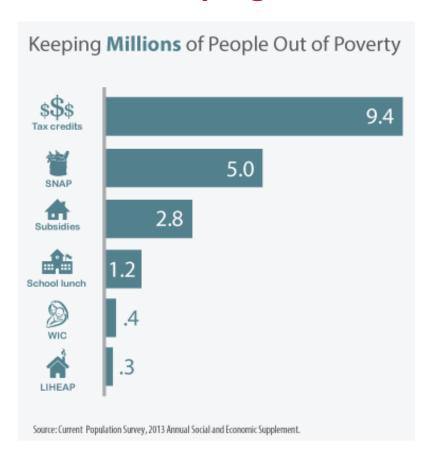
Official Poverty Measure vs. the Supplemental Poverty Measure

- In 2012, the official poverty rate was 15%, or 46.5 million people
- Using the Supplemental Poverty **Measure (SPM)**, which more accurately measures poverty by accounting for taxes and government benefits, there were 49.7 million people in poverty in 2012, or 16%





Poverty in the U.S. Keeping Households out of Poverty



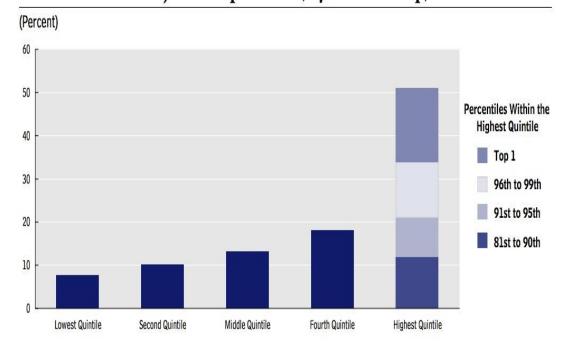
The Supplemental Poverty Measure also tells us how many people have been kept out of poverty by various tax credits (including the EITC and Child Tax Credit), and in-kind assistance programs such as SNAP, the school lunch program, and WIC.



Tax Expenditures

- "Spending" in the tax code which consists of exclusions, deductions, preferential tax rates, and tax credits.
- Reduces the amount of taxes a household owes.
- Over half go to the richest 20 percent of Americans.

Shares of Selected Major Tax Expenditures, by Income Group, 2013



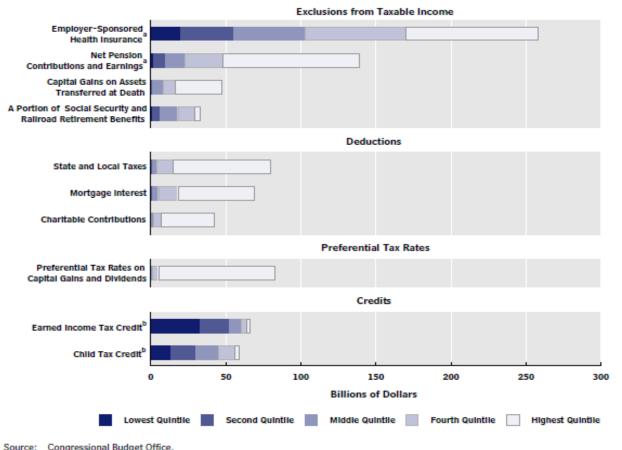
Source: Congressional Budget Office.

2014 Economic Mobility Campaign



Tax Expenditures

Size and Distribution of Selected Major Tax Expenditures, by Income Group, 2013



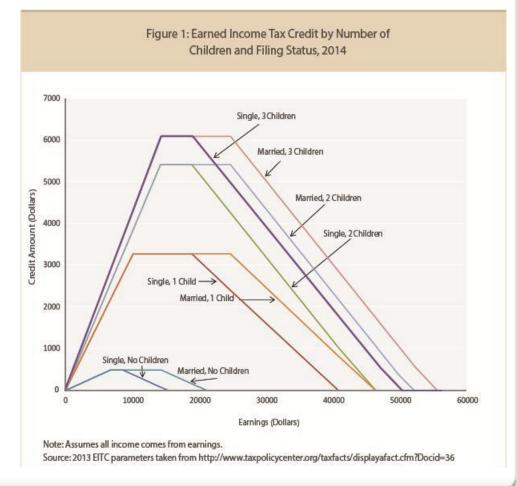
Tax credits, in particular refundable tax **credits**, are the only type of tax expenditure that favor lowincome taxpayers.

Source: Congressional Budget Office.



Earned Income Tax Credit (EITC)

- Designed to "make work pay"
- Targeted to low-income workers
- Credit increases as the worker earns more money
- Phases out as worker's earned income grows
- Amount of credit is determined by family type and size





Why We Love the EITC

- The EITC is the one of the largest poverty reduction programs in the U.S.
- The EITC is **fully refundable**, so households without tax liability can still benefit by receiving tax refunds.
- Over 27 million households claimed the EITC for the 2012 tax year, receiving refunds totaling over \$63 billion.
- The Center on Budget and Policy Priorities estimates that the EITC lifted about 6.5 million Americans, including 3.3 million children, out of poverty in 2012.
- The EITC also **helps local economies** it is estimated to generate \$1.50 \$2.00 in economic activity for every \$1 spent.



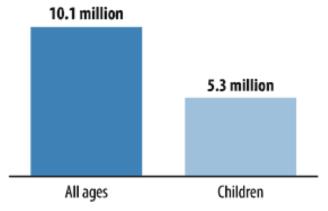
Child Tax Credit (CTC)

- Designed to offset expenses of raising children \$1,000 per child (under 17).
- Must earn at least \$3,000 to claim the credit.
- Partially refundable
- CTC is largest tax provision benefitting families with children.
- Center on Budget and Policy
 Priorities estimates the CTC lifted 3

 million people out of poverty in 2012.
- The EITC and CTC together are lifted
 10.1 million people out of poverty.

Earned Income Tax Credit and Child Tax Credit Keep Millions out of Poverty

People kept above poverty line based on Supplemental Poverty Measure, 2012



Source: CBPP analysis of Census Bureau data.

Center on Budget and Policy Priorities | cbpp.org



2009 Improvements to EITC and CTC

 In 2009, the American Recovery and Reinvestment Act made key improvements to the EITC and CTC

• EITC

- ➤ Reduced the "marriage penalty" by allowing married couple to earn more before phase-out begins
- > Increased credit for families with 3 or more children

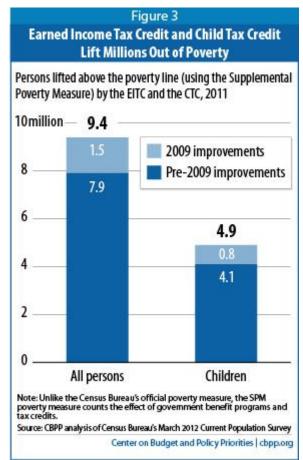
CTC

- Reduced income eligibility threshold from \$12,000 to \$3,000
- On average, these changes benefit 13 million households a year (2009-2011). That's 25 million children!



Poverty Reduction from 2009 Improvements

- Changes to the CTC alone brought
 900,000 people above the poverty line in 2011.
- In 2011, the 2009 EITC expansions lifted **500,000 people** above the poverty line and benefited **10 million people**.
- Combined, the EITC and CTC (including expansions) lowered the poverty rate by 2.8 percent and the childhood poverty rate by 6.3 percent.





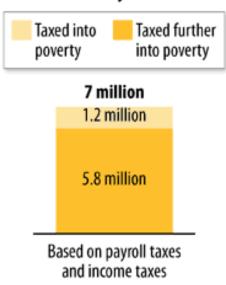
Current Status

- In last year's "fiscal cliff" deal, Congress extended the 2009 improvements to EITC and Child Tax Credit through 2017, but...
- ...tax cuts for wealthy/middle class were made permanent
- If the improvements are allowed to expire, approximately
 12 million Americans, including 7 million children, could
 fall into poverty or deeper into poverty
- Yet Congress is currently considering making permanent other tax expenditures that benefit large corporations and would cost over \$570 billion over ten years with no offset!



Expanding the EITC for Childless Workers

Federal Taxes Push Millions of Childless Workers* Into or Further Into Poverty



*Workers who do not live with children.

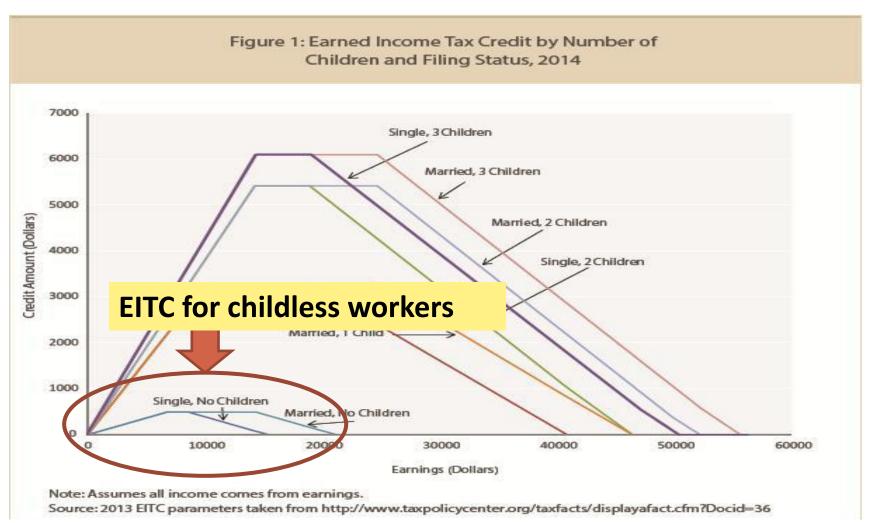
Sources: CBPP analysis of the March 2013 Current Population Survey using Census bureau estimated taxes and the federal government's Supplemental Poverty Measure

Center on Budget and Policy Priorities | cbpp.org

- Currently, childless workers
 (including non-custodial parents) are
 the only group that is taxed into
 poverty
- Childless workers are eligible for a very small EITC compared to families (about \$500 maximum)
- Childless workers under age 25 are not eligible for a credit at all

14 2014 Economic Opportunity Campaign







Expanding the EITC for Childless Workers

- President Obama and some members of Congress have proposed expanding the EITC for childless workers by:
 - Doubling the maximum credit amount
 - Allow workers to earn more before losing their credit
 - Making the credit available to childless workers starting at age 21
- It is estimated that these expansions would lift 500,000 workers out of poverty and reduce the depth of poverty for another 10 million



EITC/CTC Legislation

- S.836 Working Families Tax Relief Act of 2013 Senator Sherrod Brown (D-OH)
 - Makes 2009 improvements to EITC and CTC permanent
 - Expands the EITC for childless workers
- H.R.2116 Earned Income Tax Credit Improvement and Simplification Act of 2013 – Rep. Richard Neal (D-MA-1)
 - Makes 2009 improvements to EITC permanent
 - Expands EITC for childless workers
- H.R.769 Child Tax Credit Permanency Act of 2013 Rep. Rosa DeLauro (D-CT-3)
 - Makes 2009 improvements to CTC permanent



2014 EITC/CTC Request

- Ask members of Congress to speak to tax leaders, urging them to:
 - Strengthen progressivity in the tax code
 - Make the 2009 EITC and CTC improvements permanent,
 - Expand the EITC for childless workers.

These components should be key in any discussions of comprehensive tax reform

Urge your members of Congress to cosponsor S.836,
 H.R.2116, and H.R.769



Key Members

Senate:

- Senate Finance Committee Chair Ron Wyden (D-OR)
- Ranking Member Orrin Hatch (R-Utah)

House:

- Ways and Means Committee Chair Dave Camp (R-MI-4)
- Ranking Member Sander Levin (D-MI-9)



Targets to Cosponsor S.836

- Maria Cantwell (D-WA)
- Thomas Carper (D-DE)
- Dianne Feinstein (D-CA)
- Kay Hagan (D-NC)
- Martin Heinrich (D-NM)
- Barbara Mikulski (D-MD)

- Bill Nelson (D-FL)
- Mark Pryor (D-AR)
- John Walsh (D-MT)
- Mark Udall (D-CO)
- Tom Udall (D-NM)



Engage: The Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) lifted 10.1 million people out of poverty in 2012, including 5.3 million children.



Problem: Despite the success of the EITC and CTC, important improvements to these credits will expire in 2017, which would lead to 12 million people, including 7 million children, falling into poverty or deeper into poverty. Additionally, the EITC is very limited for low-income workers without children. This group, which includes non-custodial parents who often have child support obligations, is the only group which is actually taxed into poverty.



Inform: The EITC has been shown to encourage work, improve infant health, and improve children's academic achievement. The EITC and CTC together lift more people out of poverty than any federal program aside from Social Security. However, the improvements made to these two programs through the 2009 American Recovery and Reinvestment Act are set to expire, which could send 12 million people, including 7 million children, into or deeper into poverty.



Senate Call to Action: Will you personally write and/or speak to Senator Finance Committee Chair Ron Wyden and Ranking Member Orrin Hatch, urging them to strengthen progressivity in the tax code by making the 2009 improvements to the EITC and CTC permanent and expanding the EITC for childless workers? In addition, will you show your support for working families by co-sponsoring the Working Families Tax Relief Act of 2013, S. 836, if you haven't done so already?



House Call to Action: Will you speak with House Ways and Means Committee Chair Dave Camp (R-MI) and Ranking Member Sander Levin (D-MI) and urge them to strengthen progressivity in the tax code by making the 2009 EITC and CTC improvements permanent and expanding the EITC for childless workers? In addition, will you show your support for working families by cosponsoring the *Child Tax Credit Permanency Act* (H.R. 769) and the Earned Income Tax Credit Improvement and Simplification Act (H.R. 2116)?



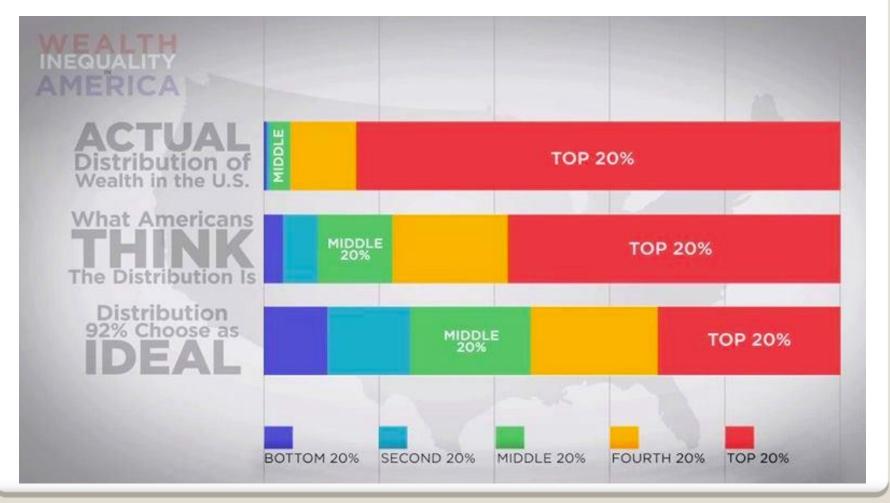
Building Savings and Assets

Why do savings and assets matter?

- Improve Household Stability
- Create an orientation toward the future. 71 percent of children born to high-saving, low-income parents move up from the bottom income quartile over a generation.
- Enhance the welfare of children. Children with a savings account in their name are six times more likely to attend college than those without an account.



Wealth Inequality in America





Asset Poverty

- Over one-quarter of American households are asset-poor, meaning they don't have enough assets to live for three months at the poverty level without income
- 44% of households are liquid asset-poor, meaning they don't have enough readily accessible assets (savings) to live for three months at the poverty level without income
- These households are vulnerable to falling into poverty after a job loss, large medical bill, or other unanticipated financial crisis.

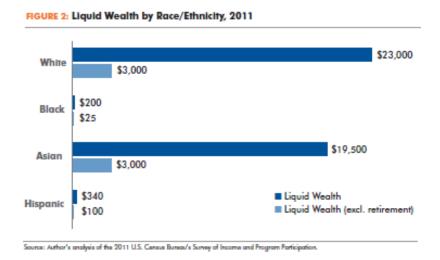


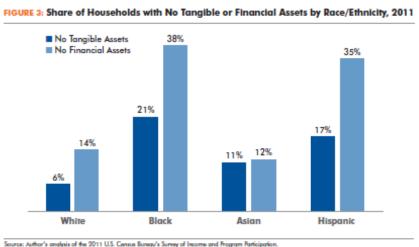
Source: CFED



The Racial Wealth Gap

- African Americans and Latinos are far more likely to be affected by asset poverty
- For every \$1 in wealth that White households have (excluding home equity), Black households have only \$0.07 and Latino households have only \$0.12



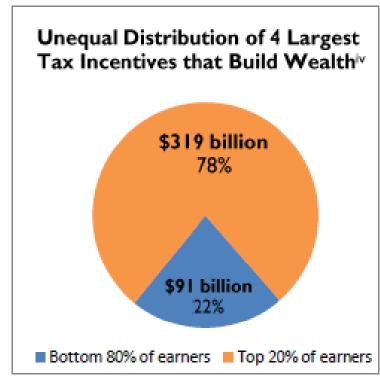


Source: Center for Global Policy Solutions



Tax Incentives for Asset-Building

- Over \$400 billion is spent annually on tax expenditures that incentivize wealth building
- Examples include mortgage interest deduction, property tax deduction, preferential tax treatment on capital gains
- But, most of these incentives favor upper-income earners



^{*} Author's calculations using CBO FY2013 data."

Source: CFED



The Financial Security Credit

Designed to make saving easy, convenient, and worthwhile for low-income people

 Opportunity: Tax time is generally when low-income taxpayers receive their largest check of the year (from EITC and CTC)



- **Ease:** Tax filer checks a box on tax return agreeing to depositing all part of refund into an eligible savings product (e.g. IRA, 401k, education account, Treasury bond)
- **Incentive:** Low-income taxpayers who maintain their deposit for a period of time would receive a match for their deposit up to \$500 per year.



FSC in Action: SaveUSA

- Tax filers agree to deposit part of their tax refund into a savings account
- If they held their initial deposit for at least one year, they received a match

	Year 1	Year 2
% Pledging Savings	97.5	39.1
Average initial deposit	\$506	\$293
% Receiving Match	65.5	27.5
Average savings match	\$291	\$348

 After 18 months, SaveUSA increased the proportion of filers with any short-term savings by 7 percentage points, and increased the amount of savings by \$512 on average



Asset-Building Legislation

- H.R. 2917 Financial Security Credit Act of 2013 – Rep. Jose Serrano (D-NY)
 - Low-income tax filers would receive a 50% match, up to \$500, for depositing all or part of tax refund into eligible savings product and retaining their initial deposit amount for at least 8 months
- No Senate bill yet



2013 Assets Request

House and Senate: Urge tax leaders to expand policies that help low-income Americans build savings and assets. In particular, urge them to include the Financial Security Credit in any new tax legislation. Also urge House members to cosponsor H.R. 2917.

Senate targets:

- Senate Finance Committee Chairman, Ron Wyden (D-OR)
- Ranking Member, Orrin Hatch (R-UT)

House targets:

- Ways and Means Committee Chairman, Dave Camp (R-MI-4)
- Ranking Member, Sander Levin (D-MI-9)



Assets/FSC Laser Talk

Engage: We know that savings are an important tool for lifting people out of poverty. Studies show that 71 percent of low-income children born into families that save move up the income ladder as adults.



Assets/FSC Laser Talk

Problem: 44 percent of American households are considered "liquid asset poor", meaning they don't have enough savings to live at the poverty level for three months if they lose their income, as many did in the Great Recession.



Assets/FSC Laser Talk

Inform/Illustrate: Our tax code provides hundreds of billions per year in tax incentives to encourage building savings and assets, yet the bottom 60 percent of U.S. households only reap three percent of the benefits. The Financial Security Credit can help correct this imbalance. It would allow low-income tax filers to deposit part of their tax refund into a savings account right on their tax return. If they maintain that balance for 8 months, they would receive a 50% match of their deposit, up to \$500 per year. A similar pilot program called SaveUSA has shown that this kind of program really does incentivize people to save.



Assets/FSC Laser Talk

Senate Call to Action: Will you personally speak and/or write to Senate Finance Committee Chairman Ron Wyden (D-OR) about the Financial Security Credit and urge them to include it in any tax legislation?

House Call to Action: : Will you talk to House Ways and Means Committee Chairman Dave Camp (R-MI) and Ranking Member Sander Levin (D-MI) about the Financial Security Credit and urge them to include it in any tax reform legislation? Additionally, will you cosponsor the Financial Security Credit bill, H.R.2917?



Economic Opportunity Resources

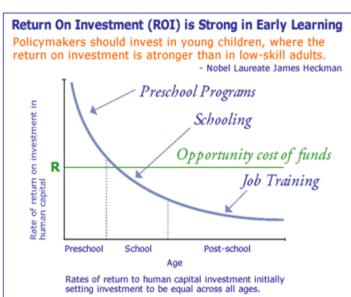
- RESULTS: www.results.org
- New America Foundation's Asset Building Project: <u>www.assetbuilding.org</u>
- Corporation for Enterprise Development: <u>www.cfed.org</u>
- Center on Budget and Policy Priorities: <u>www.cbpp.org</u>
- Center for Tax Justice: <u>www.ctj.org</u>
- Tax Policy Center: www.taxpolicycenter.org
- Coalition on Human Needs: <u>www.chn.org</u>
- Half In Ten: www.halfinten.org
- Tinyurl.com/2014RIC



Investing in America's Children

Research shows that pre-school and early education programs:

- Offer the most promising way to ensure school readiness and help decreasing student achievement gaps
- Can have long-term positive effects such as consistent employment, college education, less use of public assistance
- James Heckman, a Nobel-prize winning economist, found that every dollar invested in early childhood programs for at-risk children yields between \$7 and \$9 in societal benefits





Head Start and Early Head Start

Head Start provides **comprehensive child development services** to disadvantaged preschool children (ages 3-6) and their families.

- ✓ School readiness and cognitive development services
- ✓ Frequent **medical** screening, immunizations, and dental services
- ✓ Healthy nutritional assistance
- ✓ Referral services for a range of individual child and family needs
- ✓ An opportunity for parents to participate in school decision-making

Early Head Start promote healthy prenatal outcomes for pregnant women, enhance the development of children ages 3 and under, and promotes healthy family functioning.

- ✓ Quality early education both in and out of the home
- ✓ Parenting education
- ✓ Comprehensive health and mental health services, including services to women before, during, and after pregnancy
- ✓ Nutrition education
- ✓ Family support services



Head Start and Early Head Start

- Since its inception, Head Start has served over 31 million children and pregnant women
- Head Start served nearly 1 million children and pregnant women in 2013



- Early Head Start served nearly 200,000 children under age 3 in 2013
- Unfortunately, Head Start serves less than half of all eligible children and Early Head Start served only about 4 percent of eligible children.



Child Care

- Affordable and quality child care is crucial to parent's productivity at work and children's intellectual development.
- Vital for working families, especially low-income families who want to move out of poverty, but the cost of child care is often too expensive for low income and moderate-income working families.
 - Center based child care fees for two children (an infant and a 4year-old) exceeded annual median rent payments in all 50 states and the District of Columbia
- Child Care and Development Block Grant (CCDBG) is the primary source of federal funding for child care subsidies for low-income working families and funds to improve child care quality.
- CCDBG currently serves one in six children eligible.



Early Childhood Legislation

- S. 1697 / H.R. 3461 Strong Start for America's Children Act Senator Tom Harkin (D-IA) and Rep. George Miller (D-CA)
- Would expand the availability of pre-K programs for lowincome children (including programs for infants and toddlers)
- Would support the development of partnerships between Early Head Start agencies and child care providers



FY 2015 Funding

Senate: Labor-Health & Human Services Appropriations bill:

- Labor-HHS Subcommittee marked up on June 10
- **Head Start**: \$8.7 billion (\$145 million increase over FY 2014)
 - Includes a \$65 million increase for Early Head Start
- **CCDBG**: \$2.5 billion (\$100 million increase)
- Preschool development grants: \$350 million (\$100 million increase)

House: The House Labor-HHS Subcommittee has not scheduled a markup yet. Appropriations for Labor-HHS will likely be part of an omnibus bill or Continuing Resolution after the November elections.



2014 Early Childhood Request

- Urge House and Senate members to support the Senate funding levels for FY 2015:
 - \$8.7 billion for Head Start and Early Head Start
 - \$2.5 billion for Child Care and Development Block Grants
 - \$350 million for Preschool development grants
- Urge members to cosponsor the Strong Start for America's Children Act (S. 1697 and H.R. 3461 in the House)





Child Nutrition

Supplemental Nutrition Assistance Program (SNAP)

 Congress passed the Farm Bill in January, which included \$8.6 billion in cuts to SNAP. Thank you for your hard work — the cuts were not much deeper without your advocacy.

FY 2015 Appropriations

 The House and Senate are considering provisions that would weaken nutrition standards for the School Lunch Program and WIC.

2015 Child Nutrition Reauthorization

 Protect and strengthen key child nutrition programs without making cuts to SNAP (as Congress did in 2010)



FY 2015 Agriculture Appropriations

House:

- Would allow waivers of the science-based nutritional standards for the National School Lunch Program
- Would allow white potatoes to be included in the Supplemental Nutrition Program for Women, Infants, and Children (WIC) food packages, contrary to advice of nutritional experts

Senate:

- Would delay implementation of certain nutritional standards
- Also allow white potatoes be included in WIC package





2015 Child Nutrition Reauthorization

- 6 Key programs:
 - National School Lunch Program
 - School Breakfast Program
 - Child and Adult Care Food Program
 - Summer Food Service Program
 - Fresh Fruit and Vegetable Program
 - Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- Protect and strengthen these programs without making cuts to other critical safety-net programs



2014 Child Nutrition Request

House and Senate: Protect and strengthen child nutrition programs, as well as SNAP, in the 2015 Child Nutrition Reauthorization.

House: Urge House members to support amendments to the FY 2015 Agriculture Appropriations bill to remove provisions that weaken the science-based nutritional standards in the National School Lunch Program and WIC.

Senate: Urge members to oppose any efforts to undermine nutritional standards for WIC and the National School Lunch Program in the FY 2015 appropriations process.



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www.results.org



Appendix



Appendix: Other Asset Building Strategies

Individual Development Accounts (IDAs)

- Matched savings accounts (up to \$500/yr) for education, retirement, home, etc.
- Financial literacy classes.
- 85,000 IDAs have been opened in past decade, resulting in 9,400 new homeowners, 7,200 educational purchases, and 6,400 small business start-up and expansion purchases.

Children's Savings Accounts (CSAs)

Government funded savings account for all children at birth.

Saver's Credit

 \$1,000 tax credit for low-income households contributing to a retirement account.



Key Members for Early Childhood Issues

Senate:

- Tom Harkin (D-IA), Chair of Senate Labor, Health and Human Services, and Education (Labor-HHS) Appropriations Subcommittee
- Ranking Member Jerry Moran (R-KS)

House:

- Jack Kingston (R-GA-1), Chair of House Labor-HHS
 Appropriations Subcommittee Chairman Jack Kingston (R-GA-1)
- Ranking Member Rosa DeLauro (D-CT-3)



Engage: Early childhood education programs are a longterm investment that can help break the cycle of intergenerational poverty.

Problem: Unfortunately, less than half of eligible children receive Head Start services and only 4 percent of eligible infants and toddlers receive Early Head Start services. Additionally, child care assistance, which supports the ability of low-income parents to work, reaches only 26 percent of eligible low-income children.



Inform: Head Start, Early Head Start, and child care give at-risk children the cognitive and social foundation they need to succeed. Children who have access to quality preschool grow up healthier, smarter, and become more productive as adults. Expanding these services to reach more low-income children will benefit society as a whole as well as the families served. Military leaders have even called early childhood education a national security imperative.



Senate Call to Action: Will you talk to Senate leadership and express your support for increasing Head Start funding by \$1.07 billion, increasing Child Care and Development Block Grant funding by \$807 million, and increasing Preschool Development Grant funding by \$500,000 million for FY 2015? Additionally, will you cosponsor Senator Harkin's Strong Start for America's Children Act (S.1697)?



House Call to Action: Will you speak with House Labor-HHS Subcommittee Chairman Jack Kingston and Ranking Member Rosa DeLauro urging them to increase Head Start funding by \$1.07 billion, increase Child Care and Development Block Grant funding by \$807 million, and increase Preschool Development Grant funding by \$500,000 million for FY 2015? Additionally, will you cosponsor Representative Miller's Strong Start for America's Children Act (H.R.3561)?



Appendix: Key Members for Child Nutrition

Senate:

- Robert Casey (D-PA): Chair of the Subcommittee on Nutrition,
 Specialty Crops, Food and Agricultural Research
- John Hoeven (R-ND): Ranking Member

House:

- Todd Rokita (R-IN-4): Chair of the Education and the Workforce Subcommittee on Early Childhood, Elementary, and Secondary Education
- David Loebsack, (D-IA-2): Ranking Member



Early Childhood Development Resources

- RESULTS: <u>www.results.org</u>
- First Focus: http://www.firstfocus.net/
- Zero to Three: http://www.zerotothree.org/
- National Head Start Association: http://www.nhsa.org/
- First Five years Fund: http://www.ffyf.org/
- Early Care and Education Consortium: http://www.ececonsortium.org/
- Half In Ten: Campaign to Cut Poverty in Half: www.halfinten.org
- Kids Count Data Center: http://www.datacenter.kidscount.org/



Engage: In 2012, nearly 15 percent of U.S. households experienced food insecurity.

Problem: Households with children have a significantly higher rate of food insecurity than those without children. Additionally, children from low-income households are approximately twice as likely to be obese than children from higher-income families.



Inform: Fifty-nine percent of food-insecure households participate in either SNAP, WIC, and/or the National School Lunch Program. Research shows that participation in these programs leads to healthier diets, lower rates of nutritional deficiency, and decreased obesity. It is crucial that the nutritional standards for the School Lunch Program and WIC continue to be determined by independent public health and nutrition experts, not food industry lobbyists. Additionally, child nutrition programs should be protected and strengthened without taking money from SNAP or other anti-poverty programs.



Senate Call to Action: Will you oppose any efforts to weaken the nutritional standards for WIC and the National School Lunch Program during the FY 2015 appropriations process? Additionally, will you speak with Robert Casey, Chair of the Agriculture Subcommittee on Nutrition, and Ranking Member John Hoeven, urging them to protect and strengthen child nutrition programs in the 2015 Child Nutrition Reauthorization without using SNAP funding to offset the costs of improvements?



House Call to Action: Will you oppose any efforts to weaken the nutritional standards for WIC and the National School Lunch Program during the FY 2015 appropriations process? Additionally, will you speak with Todd Rokita, Chairman of the Education and the Workforce Subcommittee on Early Childhood, Elementary, and Secondary Education, and Ranking Member David Loebsack, and urge them to protect and strengthen child nutrition programs in the 2015 Child Nutrition Reauthorization without using SNAP funding to offset the costs of improvements?



Child Nutrition Resources

- RESULTS: <u>www.results.org</u>
- Food Research and Action Center (FRAC), FY 2015 Appropriations: http://frac.org/leg-act-center/budget-and-appropriations/appropriations-2/
- FRAC, Child Nutrition Reauthorization: http://frac.org/pdf/cnr primer.pdf
- FRAC, Role of Federal Nutrition Programs in Combating Overweight and Obesity: http://frac.org/initiatives/hunger-and-obesity/what-is-the-role-of-the-federal-nutrition-programs-in-combating-overweight-and-obesity/
- USDA, Household Food Security in the United States in 2012: http://ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx#.U58SbJRdUmO
- USDA, Child Nutrition Program Participation: http://www.fns.usda.gov/pd/child-nutrition-tables
- USDA, WIC Participation: http://www.fns.usda.gov/pd/wic-program
- **USDA, SNAP Participation:** http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap



Find this PowerPoint at

www.tinyurl.com/2014RIC