



EVERY TEXAN

Formerly Center for Public Policy Priorities

Every Texan **Supports** HB 1449 by Romero, Jr.

Relating to exclusion of certain resources in determining eligibility for financial assistance and Supplemental Nutrition Assistance Program benefits.

Rachel Cooper, Senior Policy Analyst Every Texan, cooper@everytexan.org

Every Texan supports HB 1449 by Romero, Jr. as it aligns the cash and vehicle asset limits for Temporary Assistance for Needy Families (TANF) and Supplemental Nutrition Assistance Program (SNAP) benefits which will help the highest need families in Texas to get help to pay for food and basic necessities.

SNAP is the best defense against hunger as it is designed to supplement food budgets and make it possible for low-income Texans to buy the food they need. TANF was created to give cash support to the poorest families so they can meet the basic needs of their children. Families can apply for both programs on a common application, yet Texas has chosen to use significantly different asset limits for TANF and SNAP and both sets of rules are outdated and unrealistic.

Texas chooses to enforce stringent SNAP eligibility guidelines that go beyond federal requirements. In addition to the income limit, since 2001 Texas has allowed a resource limit of \$5,000 in countable cash, a first vehicle worth up to \$15,000, and any additional vehicles can be worth up to \$4,650 (any excess vehicle value is counted towards the cash resource limit). These limits were never indexed to inflation and no longer reflect the current cost of a safe and dependable family car or truck. Throughout the pandemic Texas saw families waiting in line at food banks because of the state's outdated asset test limits that disqualified them from SNAP even with little to no income to buy food.

The eligibility guidelines for TANF are even more severe and have contributed to the program's failure to serve children and families in crisis. On top of income limits that have not changed in 25 years, to qualify for TANF in Texas a family cannot have resources that exceed \$1,000 in countable cash or have a vehicle valued at more than \$4,650 (any excess vehicle value is counted towards the cash resource limit). These shamefully low limits are also applied to the TANF One-Time Grandparent Payment of \$1,000 that is the only state cash assistance available to kinship families.

For families to gain food and financial security, they must have reliable transportation to work and they must accumulate savings as a cushion against emergencies. Yet Texas' current asset limits are so low that it makes it impossible to get the help they need temporarily to feed their families. In particular, the vehicle limit of \$4,650 can no longer cover the cost of a reliable car. (Currently a 2005 Ford Expedition with **237,000 miles** is listed for \$4,650). If we want families who can meet the needs of their children and work their way back to self-sufficiency, then access to a safe and dependable car is crucial.

HB 1449 will align the asset limits for SNAP and TANF by removing the limits for vehicles and standardizing the cash limit at \$5,000. It will set realistic requirements that allow families to access help in times of crisis and move forward with their lives.