

3SquaresVT & Food Insecurity

Presented by Katie Green
Adult Nutrition Initiatives Specialist



Hunger in Vermont



- 1 in 9 Vermonters (11%) are considered “food insecure,” meaning they lack consistent access to enough food. This includes 1 in 7 children.
- Many factors contribute, including issues of income, education, and health.
- Many consequences, physical, social and economic, result for the individual and society.
- 3SquaresVT helps decrease hunger and food insecurity.



What is 3SquaresVT?

(page 1 of training manual)

A nutrition program of the US Department of Agriculture, originally piloted in 1939 and designed to alleviate hunger.

Nationally known as the **Supplemental Nutrition Assistance Program or SNAP.**



The VT Department for Children and Families Economic Services Division processes applications and issues benefits.

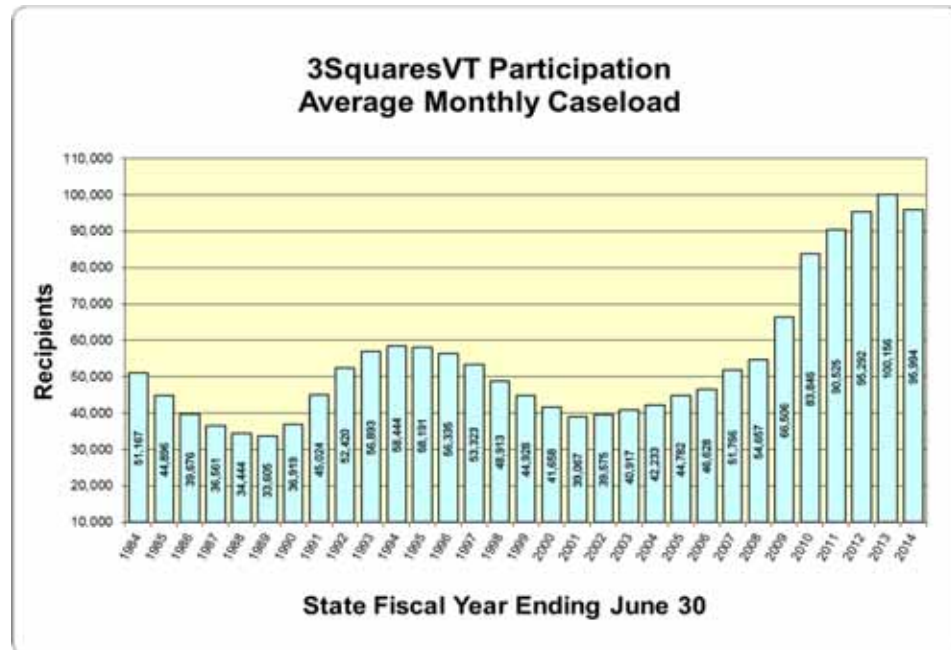
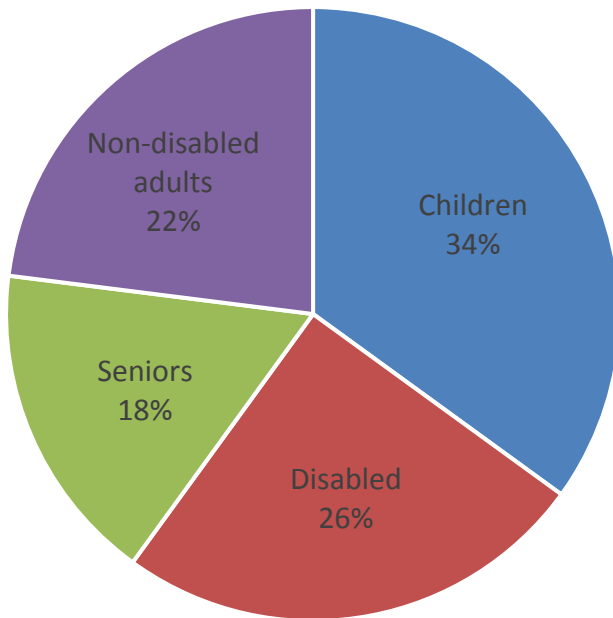
3SquaresVT is a federal entitlement program. Everyone eligible is entitled to its benefits.



3SquaresVT Participation

- Participation reached all-time high of 102,000 in January, 2013
- Participation has been declining and is now at approx. 79,000
- Average length of participation: 9 months to a year
- 1 out of 4 eligible Vermonters are not participating

3SVT Participation – August 2016



How does it work?

There Are No Food Stamps

- Electronic Benefits Transfer (EBT) debit-like card – more efficient & anonymous
- Automatic monthly deposit onto card on 1st of month



- Benefits remain on card up to 1 year
- To be used anywhere EBT is accepted in USA - 600+ retailers in VT, 40+ farmers' markets
- Important: card may contain other benefits like Reach Up or General Assistance
- Households where all members are seniors 65+ or SSI recipients get benefits as cash in their bank accounts



EBT Resources

EBT Customer Service Line: 1-800-914-8605

- Clients should call if:
 - They have problems using their card
 - Their card is lost or stolen
 - If their forget their PIN and want to change it
 - To inquire about balance on EBT card (most cash register receipts will also have this information)
 - Open 24 hours a day, 7 days a week!



Clients can also visit www.ebtEdge.com to get their account balance, transaction history, and other information about their EBT account.



What can participants buy with 3SquaresVT?

- Breads and cereals
- Fruits and vegetables
- Meats, fish and poultry; and
- Dairy products
- Seeds and plants which produce food for the household to eat



Key tenets of program are hunger alleviation and food choice.



Benefits at Farmers Markets

- Over 40 farmers markets accept 3SquaresVT benefits on EBT cards in Vermont.
- Swipe your card – get \$1 tokens – shop for healthy, local food!
- “Crop Cash” coupons help stretch the food budget – spend \$10 from the EBT card, get \$10 more in coupons to purchase fresh fruits and vegetables.
- Please help us do outreach!



DOUBLE YOUR MONEY!



\$10 IN 3SQUARESVT = \$20 FOR FOOD

When you spend your 3SquaresVT benefits at participating farmers markets, you get a matching amount of CROP CASH to buy fresh fruits, vegetables, & herbs. This supports local farms, and gets you **TWICE THE FOOD!**



CROP CASH is made possible by:  

LEARN MORE @ WWW.NOFAVT.ORG/CROPCASH

DOUBLE YOUR MONEY WITH CROP CASH



Crop Cash is free money that is given to customers at farmers markets when they use their 3SquaresVT benefits. Every dollar in 3SquaresVT that you spend will be matched with one dollar in Crop Cash, up to \$10 per day. In other words:

\$10 IN 3SQUARESVT = \$20 FOR FOOD

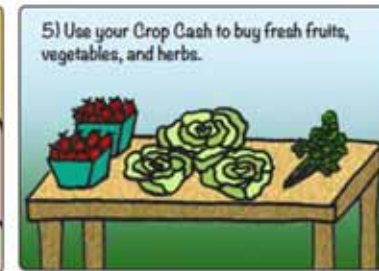
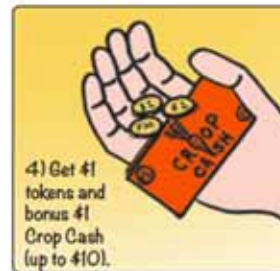
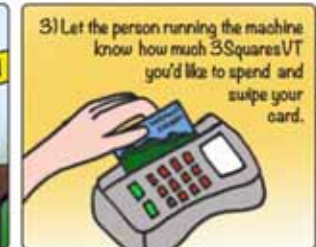
Crop Cash can be used to buy fresh FRUITS, VEGETABLES and HERBS at the farmers market. If your 3SquaresVT benefits are deposited directly into your bank account, you can still receive Crop Cash. Just let the market manager know how much of your 3SquaresVT benefits you plan to use at the market, and the manager will give you Crop Cash to match that amount, up to \$10 per day.

For an up-to-date list of farmers markets that accept 3SquaresVT and participate in Crop Cash, visit www.nofavt.org/cropcash or call 2-1-1.

CROP CASH is made possible by:



HOW TO GET/USE CROP CASH:



More 3SquaresVT Connections

3SVT Families with Children:

- 98% of 3SVT households eligible for Medicaid
- 100% of kids eligible for free school meals
- 100% of age appropriate group eligible for WIC



3SquaresVT households are automatically eligible for phone assistance. They may also qualify for fuel assistance. Seniors may be eligible for CSFP.



Summer Meals

Help fill the gap by connecting kids to free summer meals in their area!

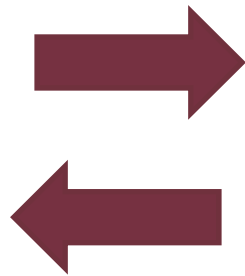
- Call 211
- Text “FOOD” to 877-877
- Visit hungerfreevt.org to view county site lists
- Search for sites on USDA’s Summer Food Rocks mapper

<https://www.fns.usda.gov/summerfoodrocks>



3SquaresVT Helps Schools Qualify to Provide Universal Meals

- Applying for 3SquaresVT does not just help your individual family! This is a crucial message for people to hear.
- Every family that uses 3SquaresVT to provide more and better food for their kids at home also helps get their schools closer to being able to provide breakfast and lunch at no charge to ALL students.



3SquaresVT Helps Communities

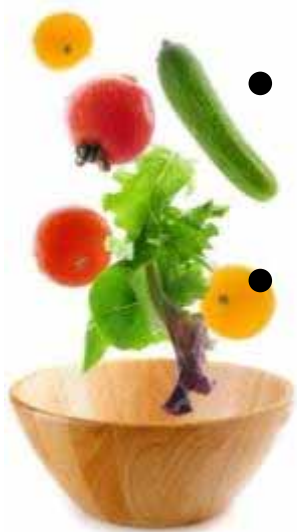
- Improved health outcomes leads to decreased healthcare costs.
- Children perform better in school and become more productive adults, leading to increased social and economic stability.
- 3SquaresVT stimulates the economy:

Every \$1 in 3SquaresVT benefits generates about \$1.70 in economic activity.



What can we do to ensure clients receive their maximum benefit?

- Know who is eligible
- Utilize & maximize deductions
- Assist in navigating the application process
- Use empowering messages
- Advocate when necessary



1. Know Who is Eligible

**A 3SquaresVT household is:
People who purchase and
prepare meals together.
There can be multiple 3SVT
households within one
physical house.**



- Some people must apply together, i.e. spouses, parents of dependent children
- Some people living together may apply separately, i.e. housemates eating separately
- Some people are not eligible even if living together, i.e. ineligible students



Eligibility

Gross Monthly Income (pg 12-13)

Household Size	Gross Monthly Income Limit (185% FPL)
1	\$1,832
2	\$2,470
3	\$3,108
4	\$3,746
5	\$4,385
6	\$5,023
7	\$5,663
Each Additional Member	Add \$642



Important Note: These limits are effective October 2016 – September 2017.



Categorical Eligibility

Households are automatically income eligible for 3SquaresVT if they already receive:

- Reach Up (TANF)
- Supplemental Security Income (SSI)
- Vermont Earned Income Tax Credit (EITC)

EITC is a great doorway into the program for working families who might not otherwise be eligible!



Do I Qualify? Looking at EITC

A household that has received the Vermont Earned Income Tax Credit (EITC) is categorically eligible for 3SquaresVT.

- Must have earned income from a job
- Must have child under 18 in the household
- Must have been received within last 12 months
- **Many people don't know they received it** (31C on tax return or call VT Tax Dept at 802-828-2865)
- Self-declared unless questionable
- Answer “yes” to question 6 on 3SVT application if you received EITC



2. Utilize and Maximize Deductions

- Benefits are based on household size, income and expenses.
- Net income after a set of deductions and calculations will determine the household's benefit amount.
- Deductions are **critical** to maximize benefits.
 - Deduction for earned income (20% deduction)
 - Housing & utility costs (calculation, not actual cost)
 - Court ordered child support paid
 - ALL child & dependent care costs
 - Out of pocket medical expenses over \$35 for seniors/disabled

*For every \$3 change in net income, benefits change by \$1.

Check out the “How Much Can I Get?”
calculator at www.vermontfoodhelp.com



Child Support Deduction

- Deduction for legally obligated (court-ordered) child support paid for a child not in the 3SVT household.
- Must be verified – usually by seeing the legal obligation on court documents.

DCEX

Answer for: **37. Does anyone pay child support or alimony?**

YES. Answer this question 
 NO. Skip to next question 

Name of person paying		Amount paid	How often?	Court ordered?	Who is this paid for? (full name(s))
	Alimony	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	Child support	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Name of person paying		Amount paid	How often?	Court ordered?	Who is this paid for? (full name(s))
	Alimony	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	Child support	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	

Dependent Care Deduction

(Q38 on paper app)



- Deduction is for households where care is needed so a household member can work, look for a job or go to school.
- Care can be in a center or home, registered or unregistered. Even an informal arrangement with family or friends counts.
- Expenses include: payments made for child or adult day care service, co-pays for subsidized care, before or after-school care, summer camp fees, and transportation to and from care (\$.585/mile).
- Deduction is self-declared. No verification is required unless questionable. No cap!



Dependent Care Deduction

(Q38 on paper app)

DCEX

Answer for:

38. Does anyone use child care or adult care services?



YES. Answer this question ↻

NO. Skip to next question ➡

List each child or adult separately.

Name of child or adult being cared for	Name of person paying for care	Amount paid weekly, after subsidy	Miles from home to provider (one way)	Days of care per week	Reason care is needed
		\$			<input type="checkbox"/> Working <input type="checkbox"/> Looking for work <input type="checkbox"/> Going to school
		\$			<input type="checkbox"/> Working <input type="checkbox"/> Looking for work <input type="checkbox"/> Going to school
		\$			<input type="checkbox"/> Working <input type="checkbox"/> Looking for work <input type="checkbox"/> Going to school



Medical Expense Deduction

(Q39 & Form 120)

- People age 60 and over and people with disabilities can claim out of pocket medical expenses.
- To claim the standard medical expense deduction of \$138, at least \$35.01 must be proven via documentation.
- Those with expenses over \$173 ($\$35 + \138) can claim the full cost of their expenses. All expenses being claimed must be documented.
- At recertification, if expenses have not changed, they may be self-declared (no additional docs needed).



What kinds of medical expenses may be claimed?

- Premiums, co-pays & medical bills
- Hearing aids, eye glasses, dentures, prosthetics
- Home health care and medical Lifeline service
- Transportation to the doctor, pharmacy, or any medical appointment.
- Over-the-counter medications and medical supplies recommended by the doctor
 - *new rule: no receipts needed, no doctor's signature required (signature required for Form 120)*



See Medical Expense Flyer & Form 120 for more details

Shelter Deduction

(Q40-46)

- This deduction allows applicants to deduct their **excess** shelter costs.
- Cap of \$517, except no cap for HH with senior/disabled.
- Deduction includes rent, mortgage, insurance (on the structure), property taxes, repairs due to disaster, etc.
- All households in VT receive a standard utility allowance (SUA) of \$776 as part of this deduction.
- Deduction should be self-declared unless questionable.
- This deduction can make a big difference in the final benefit amount!



3. Assist in Navigating the Application Process

- The 3SquaresVT application is complicated and requires a great deal of steps and follow-up; many applicants cite the lengthy process as a barrier to participation.
- **BUT** – there is a lot that advocates can do to make this process much easier for low-income Vermonters.



The Application Process

- Fill out application on paper or online
- Phone interview with DCF
- Provide documentation
- Receive approval notice & card in mail (or denial notice)
- Complete interim report & recertify periodically

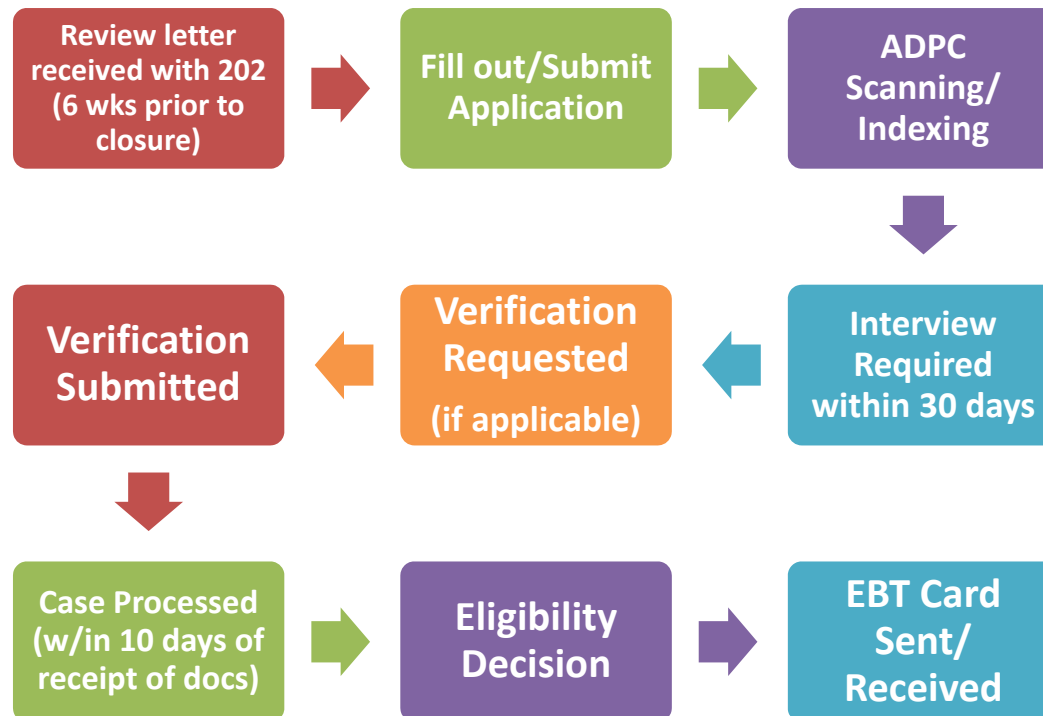


For application help materials go to
www.vermontfoodhelp.com



Certification Periods

- **Certification Periods:** 12 or 24 months
- **Interim Report:** Mid-way through certification period, households will receive an interim report to fill out and return to DCF, noting any changes in:
 - Household composition, residence, vehicles, resources, or other circumstances
 - Encourage clients to mail these in as quickly as possible
- **Recertification:**



Reporting Changes

- **Within certification period, clients must report the following changes in circumstance to DCF** (outlined in the ‘Agreement to Report Changes’ form):
 - When an able-bodied adult without dependents in HH loses a job, reduces hours of employment, or has any changes on status
 - If HH gross income was below 130% of the poverty level at application and it reaches 130% or more in a calendar month, this change must be reported within the first ten days of the next month:

Household Size	1	2	3	4	5	6	7	8	Each additional member
130% Income Level (monthly)	\$1,287	\$1,736	\$2,184	\$2,633	\$3,081	\$3,530	\$3,980	\$4,430	Add \$451

- If income goes down or expenses change, encourage clients to report these changes. They may be able to get more benefits.



Tips for Navigating the Application Process

1. Before you submit an application, make a copy!
2. If you can, include documentation (i.e. pay stubs) with the application.
3. Encourage clients to call for their interview as soon as possible.
4. Stress the importance of submitting documentation and verification right away.
5. A signature on the application will suffice to start the 30 day clock.



EBT Benefits



- Average monthly benefit is about \$235 per household in VT; trend is more for families, less for individuals
- 9 out of 10 households receive \$50 or more in average monthly benefits
- Possible to be eligible but get a \$0 Benefit (very rare)



Maximum Benefits

- There is a maximum monthly benefit for each household size:

Household Size	Max Benefit
1	\$194
2	\$357
3	\$511
4	\$649
5	\$771
6	\$925

Nutrition Education Resources



Vermont **2-1-1** TM
Get Connected. Get Answers.
United Ways of Vermont

Every Solution Starts Somewhere.

United Way
United Ways of Vermont

EFNEP
Expanded Food and Nutrition Education Program



What Else Can We Do?

- Be armed with accurate information
- Reach people where they are
- Provide the assistance they may need
- Share positive messages
- Spread public awareness
- Advocate for improvements



Tools You Can Use

www.vermontfoodhelp.com

(comprehensive website about 3SquaresVT)

Posters, flyers, handouts, messages

(on table, take some today!)

3SquaresVT E-Update

(sign up now or anytime at www.hungerfreevt.org)

HFVT YouTube Site:

Watch webinars at <http://www.youtube.com/user/vtcech>



3SquaresVT: putting healthy food on your table!

Call 1-800-479-6151 to speak to a benefits specialist



- Home
- Do I Qualify?
- How Do I Apply?
- How Does it Work?
- How Do I Keep My Benefits?
- Where Can I Use 3SquaresVT?
- Request an Application
- Info For Retailers
- Emergency Benefits
- Replacement Benefits
- Other Resources

3SquaresVT helps Vermonters stretch their food budgets and put three square meals a day on their tables. With a new name and expanded eligibility, more Vermonters than ever may qualify for 3SquaresVT.

Eating healthier food is good for you and benefit dollars are good for Vermont's economy. 3SquaresVT is a federal USDA program administered in Vermont by the Department for Children and Families, Economic Services Division - putting healthy food within reach.

3SquaresVT is for everyone who qualifies, including individuals, families, seniors, and people with disabilities.

HOW MUCH CAN I GET?

Find out with the 3SquaresVT Calculator



APPLY NOW

Outreach Toolkit for
SERVICE PROVIDERS

Information for
NEW AMERICANS

HAVE A QUESTION?
Contact Us!

FAQs

STAY INFORMED
Click here and sign up for our quarterly 3SquaresVT E-News

Announcements

Benefit Calculation Worksheets

Ask us a question!

Tons of outreach flyers!



New menu

Link to application

Materials in 7 other languages

Thank you!

Katie Green

Adult Nutrition Initiatives Specialist

Kgreen@hungerfreevt.org

