

Trump administration's proposal seeks to crack down on food stamp 'loophole'

By DAVID A. LIEB
Associated Press

Residents signing up for food stamps in Minnesota are provided a brochure about domestic violence, but it doesn't matter if they even read the pamphlet. The mere fact it was made available could allow them to qualify for government food aid if their earnings or savings exceed federal limits.

As odd as that might sound, it's not actually unusual.

Thirty-eight other states also have gotten around federal income or asset limits for the Supplemental Nutrition Assistance Program by using federal welfare grants to produce materials informing food stamp applicants about other available social services. Illinois, for example, produced a flyer briefly listing 21 services, a website and email address and a telephone number for more information.

The tactic was encouraged by former President Barack Obama's administration as a way for states to route federal food aid to households that might not otherwise qualify under a strict enforcement of federal guidelines. Now President Donald Trump's administration is proposing to end the practice — potentially eliminating food stamps for more than 3 million of the nation's 36 million recipients.

The proposed rule change, outlined this past week by the U.S. Department of Agriculture, has highlighted the ideological clash between Trump's attempts to tighten government entitlement programs and efforts in some states to widen the social safety net.

It's also stirred outrage and uncertainty among some who stand to be affected.

"I think it's pretty rotten," said Lisa Vega, a single mother of two teenage boys in suburban Chicago who applied for food stamps last month after losing her job. Because she receives regular support payments from her ex-husband, Vega said her eligibility for food stamps likely hinges on the income eligibility exceptions that Trump's administration is trying to end.

"A lot of these politicians don't realize that us Americans out here are living paycheck to paycheck, one crisis away from being homeless," Vega said. "You're just going to take this kind of stuff away from us when we need it the most?"

Agriculture Secretary Sonny Perdue said the pro-



A sign advertises a program that allows food stamp recipients to use their EBT cards to shop at a farmer's market in Topsham, Maine.

posed rule change is intended to close a "loophole" that states have misused to "effectively bypass important eligibility guidelines."

Current federal guidelines forbid people who make more than 130 percent of the poverty level from getting food stamps. But many states believe the cap is too restrictive, especially in cities with a high cost of living, prompting them to bypass the limits.

At issue is a federal pol-

itical minimal TANF-funded benefit such as an informational pamphlet or telephone hotline. Among other things, Obama's administration said the expanded eligibility could help families stung by a weak economy and promote savings among low-income households.

Most states adopted the strategy. Thirty states and the District of Columbia are using income limits higher than the federal standard of

individual Retirement Account withdrawals didn't count against his eligibility.

Undersander, who is a Trump supporter, said this week that he had been trying to make a point — not game the system — and praised Trump's administration for proposing to tighten eligibility standards.

"I think that states just found this loophole, and then I think they've been abusing a loophole," Undersander said.

Although Undersander failed to persuade Minnesota to change its policy, critics were more successful in Mississippi. On July 1, Mississippi implemented a state law prohibiting its Department of Human Services from using noncash benefits in other programs to trigger food stamp eligibility.

Under the Trump administration's proposed rule change, residents in all states would need to be authorized to receive at least \$50 a month in TANF benefits for a minimum of six months in order to automatically qualify for food stamps. Subsidies for childcare, employment and work-related transportation would still count. But the proposal would stop states from linking eligibility to the receipt of an informational brochure.

The Minnesota Department of Human Services has estimated that 12,000 of its roughly 400,000 food stamp recipients could be cut off if the federal government eliminates its ability to use a brochure as justification for offering food stamps to those earning up to 165% of the federal poverty level instead of the federal threshold of 130% of the poverty mark.

Similar estimates aren't available for all states.

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Lisa Vega | single mother of two in suburban Chicago who applied for food stamps last month after losing her job

icy that allows people who receive benefits through other government programs, such as Temporary Assistance for Needy Families, to automatically qualify for the food aid program known as SNAP. The practice, called categorical eligibility, is intended partly to reduce duplicative paperwork. It has also allowed states to grant food stamps to more people.

In 2009, Obama's Agriculture Department sent a memo to its regional directors encouraging states to adopt what it termed as "broad-based categorical eligibility" for food stamps by providing applicants with

\$1,316 monthly for an individual or \$2,252 for a family of three. Thirty-nine states and the District of Columbia have either waived asset limits entirely or set them above federal thresholds, according to the Agriculture Department.

The department's inspector general has raised concerns about the tactic. It also came under public scrutiny last year after self-described millionaire Rob Undersander testified before the Minnesota legislature that he and his wife had legally received about \$6,000 in food stamps over 19 months because his considerable assets and Indi-

Despite calls to start over, US health system covers 90%

By RICARDO ALONSO-ZALDIVAR
Associated Press

WASHINGTON — America's much-maligned health care system is covering 9 out of 10 people, a fact that hasn't stopped the 2020 presidential candidates from refighting battles about how to provide coverage, from Bernie Sanders' call for replacing private insurance with a government plan to President Donald Trump's pledge to erase the Affordable Care Act and start over.

The politicians are depicting a system in meltdown. The numbers point to a different story, not as dire and more nuanced.

Government surveys show that about 90% of the population has coverage, largely preserving gains from President Barack Obama's years. Independent experts estimate that more than one-half of the roughly 30 million uninsured people in the country are eligible for health insurance through existing programs.

Lack of coverage was a growing problem in 2010 when Democrats under Obama passed his health law. Now the bigger issue seems to be that many people with insurance are struggling to pay their deductibles and copays.

"We need to have a debate about coverage and cost, and we have seen less focus on cost than we have on coverage," said Colorado Sen. Michael Bennet. He is among the Democratic presidential candidates who favor building on the current system, not replacing it entirely, as does Sanders. "The cost issue is a huge issue for the country and for families," Bennet said.

A report this year by the Commonwealth Fund think tank in New York found fewer uninsured Americans than in 2010 but more who are "underinsured," a term that describes policyholders exposed to high out-of-pocket costs, when compared with their individual incomes. The report estimated 44 million Americans were underinsured in 2018, compared with 29 million in 2010 when the law was passed. That's about a 50% increase, with the greatest jump among people with employer coverage.

"When you have 90 percent of the American people covered and they are drowning in their health care bills, what they want to hear from politicians are plans that will address their health care costs, more than plans that will cover the remaining 10 percent," said Drew Altman, president of the Kaiser Family Foundation, a nonpartisan research organization that tracks the health care system. "When Democrats talk about universal coverage more than health care costs, they are playing to the dreams of activists and progressives ... much less to the actual concerns of the 90 percent who have coverage today."

Sanders' office responds that the Vermont senator's "Medicare for All" plan would solve both the coverage and cost problems for individual Americans. Medical care would be provided with no deductibles or copays. No one would be uninsured or underinsured.

"The simple answer is that our health care system becomes more unmanageable for more and more Americans every year," Sanders spokesman Keane Bhatt said in a statement. "This is not a system that needs a few tweaks. This is a system that needs a complete overhaul."

But other countries that provide coverage for all and are held up by Sanders as models for the U.S. don't offer benefits as generous as he's proposing. If he is elected president, there's no way of telling how his plan would emerge from Congress, or even whether something like it could pass.

Four other 2020 Democrats are co-sponsors of Sanders' bill: Sens. Cory Booker of New Jersey, Kirsten Gillibrand of New York, Kamala Harris of California, and Elizabeth Warren of Massachusetts.

On the other side of the political spectrum, Trump is talking about big changes. His administration is seeking to have federal courts declare the entire Obama-era health care law unconstitutional, jeopardizing coverage for 20 million people, jettisoning protections for patients with preexisting conditions, and upending the rest of the 970-page statute, now nearly 10 years old.

Babysitting makes grandma feel used

Dear Annie: I'm a grandmother to five children. My son Brian and his wife, Amanda, have a 3-year-old and a 6-month-old together.

They live several states away, about a five-hour drive. I get to see them close to once a month, though, as they continually ask me to watch the kids while they go on vacation.

When their baby was only 3 months old, they took a trip to a resort in Mexico. Personally, I would never leave an infant, so I don't understand their desire to leave so often. Now they're going on a weeklong cruise, and I'll be babysitting again.

I don't mind watching the grandkids. I love them to the moon and back, and really, I appreciate how nice it is that I get to spend time with them, especially while they're still little and thrilled to see their grandma. But I think it's getting out of hand, and I feel as if my son and daughter-in-law think I don't have a life of my own. Am I being ridiculous? — *Frustrated Grandma*

Dear Frustrated: Here's a word that will change your

life: "No." Try using it the next time your son and his wife are daydreaming of making a tropical getaway and leaving you in charge of their home life.

Giving in to their requests all the time will leave you feeling taken advantage of and resentful. And that's a surefire way to damage your relationship with your son. Set boundaries.

Dear Annie: I am dating Jacob, a man I met online two years ago. Soon after we connected online, I broke it off with the guy I had been seeing and flew to meet Jacob in Utah, where he lives. We hit it off and decided to start a long-distance relationship. (I live on the East Coast.)

Things were great for the first few months. Then we started fighting almost every day, mostly about small stuff; he wasn't calling me enough and hadn't visited me (when I had visited him twice). We worked out a better routine, and he started visiting me every few months. But now I'm dealing with some other issues.

Jacob is Mormon. (I'm not religious.) He isn't fully committed to his faith any-

more, but he still goes to church every week and has a lot of friends from that community. One of these friends is a woman who is about his age (he's 40) and has taken to sending me threatening Facebook messages about how I am "bad" and Jacob is a "good man" who deserves "a nice Mormon girl." She makes me feel like a terrible person, and I've never even met this lady!

I brought this up with Jacob, but he continues to act as if everything is fine when he sees this woman in group settings. He said he doesn't want to confront her, because they have so many friends in common. I wish he would tell her to stop. He just laughs it off and says, "That's just how Mary is. Don't worry about her." Well, I do worry! — *Secular Girlfriend*

Dear Secular: Mormon or not, Jacob should not be allowing anyone to harass you in any way. If he is allowing this to go on from across the country, I shudder to think what he would tolerate if you lived in the same city. It sounds as if he either does not have much of a backbone to stick up for you or he does not care enough to. Move on and try to find a new boyfriend.

Going to the Dogs!

Welcome to

the
Astorian's

**National Dog Day
Photo Contest!**



Grab your collars and your cameras, **National Dog Day is Aug. 26** and we are on the prowl for the bestest, cutest, snuggliest pups on the coast.

According to www.nationaldogday.com, the day celebrates all dogs, mixed breed and purebred, and works to promote the many dogs that need to be rescued.

In 2016, we fetched 103 photos; in 2017 we romped home with 207 shots of more than 230 critters. Last year we had more than 180 photos.

Submit your photo(s) before midnight Sunday, Aug. 12 here:
<http://bit.ly/Vote2019DogDays>

Then, come back and visit the pooches all that next week and vote on your favorite **before midnight Saturday, Aug. 17**. Vote once a day.

The top vote-getters will be featured in the annual **Going to the Dogs** section on **Saturday, Aug. 24**.

Share with your friends and family: **#Going2TheDogsNW**

Now, who's a good boy? Who's a good girl?

For more information, call The Astorian at (800) 781-3211