

**Written Testimony of Zareena Meyn
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Before the House Committee on Rules
The Role of Technology in Combating Hunger in America**

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Chairman McGovern of the House Committee on Rules,

Background

In 2014, mRelief was founded in response to a system-failure. Out of 10,000 families who applied for rental assistance in the city of Chicago, fewer than 10 percent even qualified.

mRelief's founders addressed the needs of those 9,600 families who would otherwise spend a considerable amount of time applying for a service they were not eligible to receive. Moreover, mRelief's founders sought to liberate the capacity of city workers to focus on eligible families. So, mRelief built a basic pre-screening tool for social services to provide families with an opportunity to know if they met basic eligibility requirements before committing to a lengthy application. mRelief soon focused on SNAP for several reasons: SNAP was the highest visited program on our site, SNAP has a high participation gap, and it is an entitlement program, meaning the resource is not limited like housing assistance - anyone who is eligible can receive the benefit.

According to the USDA's latest Household Food Insecurity in the United States report, more than 35 million people in the United States experienced hunger in 2019. Households with children are more likely to experience food insecurity. Before the coronavirus pandemic, more than 10 million children lived in food-insecure households - today, that number is closer to 13 million. SNAP is the most powerful anti-hunger program in the United States. And yet, the Federal Nutrition Service (FNS) estimates that 8,950,829 individuals were eligible for SNAP benefits but not enrolled in 2018. That amounts to approximately \$13,371,991,463 in SNAP benefits that went unclaimed that year. Pandemic-era data has not yet been released, but that number is likely much higher today.

[mRelief](#) is a Chicago-based nonprofit whose mission is to transform access to social services for the inherent dignity of all people. We believe that all people are born with dignity, and further, we believe that access to food is a human right. We have a vision that one day, everybody will be able to access the social safety net without adding to the already stressful circumstance of poverty.

That is why we've developed easy-to-use tools on a mobile-friendly website and through text messaging for people to sign up for SNAP benefits. mRelief has already connected more than one million families nationwide to SNAP benefits since we started this work in 2014. We build our technology on accessibility and empathy, with human compassion at the center.

mRelief's Technology

The process is simple - somebody discovers [mRelief's SNAP eligibility screener](#) through an online ad or a flier. They text FOOD to 74544 and answer a few simple questions over text messaging or through a mobile-friendly website to see if they meet the basic requirements to qualify for SNAP benefits. If they're likely eligible, they are provided with instructions to apply for SNAP benefits in their region.

In regions where we offer application assistance through a trusted community partner, more than 50% of those who use mRelief's services prefer to apply for SNAP benefits with support. Those individuals can schedule an appointment with a caseworker at their local food bank, who will call the client at the time of their appointment and complete an application with them over the phone in about 20 minutes.

Next, the client sends in their required verifications (like their government-issued ID or previous 30 days' pay stubs) by taking a photo of them on their phone and texting it to mRelief, where we securely attach it to their SNAP application.

Finally, mRelief sends text messages with key information about the SNAP enrollment process, and even reminds the client when it is time to recertify. Clients can complete the entire process on a mobile phone without requiring regular access to the internet, a computer, or a smartphone's limited data.

According to the [Pew Research Center](#), in the US, 26% of those who make under \$30,000 a year only access the internet on a smartphone. mRelief offers both users and our trusted community partners a secure, user-friendly solution that eliminates the challenge of internet access by allowing the process of SNAP screening and application to be completed over the phone, over text message, or through a mobile-friendly website.

In many places, the existing process for applying for public assistance is difficult and time-consuming, which results in increased transaction costs that can be a barrier to application completion. Tech innovations can remove these obstacles. However, in some states (Idaho, Alaska), you *cannot* apply for SNAP benefits online. In other states (Florida), you can *only* apply for SNAP benefits online. **We need to make sure access to the internet does not become a barrier to food assistance.** That is why mRelief has developed and tested solutions to make the process easier for every person who is eligible, regardless of their ability to access or use technology.

mRelief's Efficacy

An external analytics firm ran a [randomized controlled trial](#) in Los Angeles County, California, where the fastest method of applying for SNAP benefits is by calling the SNAP office. The study found that **mRelief clients who were given the opportunity to schedule a call with the SNAP office were 18% more likely to complete the required call in order to submit their SNAP applications.**

We have implemented this feature into the mRelief user experience, enabling clients to schedule a call with the staff at one of our trusted community partners. One applicant in Illinois had this to say about that feature, “I received a text with a phone number that my assistance call would come from. The text suggested I add the number to my contacts so I would know who was calling. **This to me was brilliant. They called right on time and I knew it was safe to answer. I only wish the state was as effective.**

Nationwide, any individual can use mRelief’s [SNAP eligibility screener](#) to see if they likely qualify for benefits. In several states (CA, FL, IL, KS, KY, OR, TX) mRelief has developed partnerships with trusted community partners that enable clients to apply for SNAP benefits using our mobile friendly website, or schedule an appointment to apply over the phone with assistance.

mRelief started working in Kentucky in 2019. Five thousand families in Louisville were being evicted each year, and mRelief was funded as a solution to support the ancillary costs related to housing in a region where the eviction rate is more than twice the national average (4.82 percent, as compared to 2.34 percent in the US—[source](#)). The average rent for a two-bedroom home in Kentucky is \$872 per month, which accounts for more than 60 percent of the household income of most vulnerable families. The average SNAP benefit amount in Kentucky is \$247 per month which is 28.3 percent of the average monthly rent. By providing families with assistance to afford food, mRelief’s solution has helped free up resources towards housing stability. Since mRelief started our work in Kentucky, we have helped over 5,000 households enroll for SNAP benefits, potentially unlocking \$8,594,748 in SNAP benefits in the region.

One of the people who used mRelief to apply for SNAP benefits was Helen, a senior in Owensboro, Kentucky, who said that “food stamps made living in Kentucky a little more affordable.” She shared with mRelief that before receiving SNAP benefits, she sometimes had to make the excruciating decision between paying her bills and going hungry. Helen was waiting to receive Section 8 Housing assistance, but was told the waitlist was 2 years long. She maintained that SNAP benefits helped her afford food that was good for her cholesterol, like fruit and fresh vegetables. “It’s just awful hard for me” Helen said, “but the food stamps were a great help.”

The data shows that mRelief’s technology works when the existing systems fail. An independent data analytics firm ran a randomized controlled trial in Louisville, Kentucky, that found that SNAP applicants who were directed to [mRelief’s mobile-friendly and user-centered SNAP application](#) were 30% more likely to apply for SNAP than those who were directed to the state’s web application, which can only be accessed on a computer’s web browser and not a mobile phone.

The Current Landscape

mRelief recognizes a shade of hope in the recent exposure of the grim state of hunger in America due to the pandemic. COVID-19 has forced many innovations in the SNAP space.

Notably, many caseworkers and SNAP outreach providers have shifted to providing application and case support over the phone.

mRelief's proprietary client relationship management tool, called [Johnnie](#), named after the legendary welfare activist Johnnie Tillmon, has been transformational in facilitating SNAP application assistance over the phone. Johnnie was launched in 2020 and has enabled outreach workers at the Catholic Charities of Chicago to increase the number of clients they had assisted by 60%, compared to before they used Johnnie.

Several outreach workers who use Johnnie have shared that applicants are happy to be able to schedule a call with them and not have to come into the office. One outreach worker in Chicago shared, "They're happy because people who are working don't have to ask for the day off. They just call me at their lunch time...I think 80% of my clients prefer to do this over the phone."

Another outreach worker shared, "I love Johnnie, you know I just love it! Boy, it has saved so many hours and has freed up so many dollars and given so many people so much food it is amazing."

In Kentucky, our local community partner shared this about their experience using Johnnie to support their clients:

Sandra S., a single woman in her sixties living on her own and employed at a local school, was assisted with her application by the SNAP Outreach Associate when her employment was threatened by COVID-19 protocols. Saddled with enormous bills and a mortgage left to her by her family for a home she inherited, the client was in great distress when first contacted. Though her case has yet to be fully resolved, the SNAP Outreach Associate has remained in contact to update her with whatever information is available to him. Sandra is not comfortable with a computer and was thankful to receive the assistance on uploading relevant documents to Johnnie along with referrals to agencies that can assist with her immediate concerns. At the time of this writing, Sandra has already been in contact with the Department of Community Based Services and received her first contact from them within a week of completing her application, something that can take at least a month when the application is processed in the traditional manner.

Persisting Barriers

Technology has enabled mRelief's services to be reflexive to the national crisis - filling in the gaps of the existing systems - however, there are still major barriers to enrolling for and receiving SNAP benefits, and to ending hunger in America. At mRelief, we take a strong stance against "automating inequality," the phenomenon in which new technologies serve to further marginalize our poorest communities, which was first identified by professor Virginia Eubanks. Rather, we believe that SNAP can be guided into the 21st century with the introduction of a few simple digital upgrades.

While mRelief's technology has helped clients in the state of Texas apply for SNAP benefits and submit their required verifications in under an hour, clients still face wait times of between 30 and 45 days for their cases to be processed, resulting from a lack of investment in the current SNAP enrollment system combined with catastrophic power outages that impacted millions of residents and businesses in February. The USDA stipulates that states must provide clients with a case determination within 30 days from their application submission - that is currently far from reality in Texas.

In other states, mRelief's technology can provide clients with the tools to apply for benefits for the first time. Still, clients are stuck relying on paper mail to learn about their required interview, or case re-determination, leaving many clients unable to enroll for SNAP or, kicked off of benefits when they fail to recertify because they weren't properly notified. We recently spoke to a senior who lives alone in a mobile home in a rural area with no mail delivery, no internet access, and spotty cellular reception. He had recently applied for SNAP again after food and gas prices began to make his limited social security budget difficult to maintain. He shared that he had previously received SNAP for a while but he missed the call when they called for a phone interview he missed the call. While he tried to call back, they never answered. He would leave a message asking for them to call at a certain time or to text him ahead of time so he could get to a spot with good reception, but they never did. They went back and forth five times and were never able to complete the interview so the office cut his benefits. A simple change like offering call scheduling could have prevented this outcome.

mRelief surveyed one thousand SNAP participants about the impact of having their SNAP benefits shut off without proper warning on their dignity. 69 percent of respondents reported that not having access to their EBT card had a notable impact on their sense of self-worth and health. When asked how they afforded food in instances where their EBT card was lost, nearly 10% of respondents shared that they barely ate or starved. mRelief has introduced a simple solution in some states - providing recipients with text message notifications and the ability to recertify on a mobile-friendly website. We hope to collect and report on this data over the next year as recertification requirements begin to impact the many millions of households who enrolled in SNAP during the pandemic.

mRelief surveyed 7,786 SNAP recipients in a landmark, five-state case study, "An Inquiry on Dignity," examining what factors impact clients' dignity. Specifically, we wanted to learn how it impacted someone when they lost access to their SNAP EBT card - whether the card was damaged, lost, stolen, or the client has been approved and is waiting for their card in the mail. Among respondents spanning Illinois, Kentucky, Delaware, New York and Florida, 59% had difficulty getting food while waiting for their SNAP card to be replaced. A rapid mobile EBT solution - in which the EBT card can be digitally added to a participant's smartphone wallet upon approval - is one solution to support individuals and families who require immediate assistance.

It is also worth noting that mobile EBT supports efficiency and, if publicly adopted on a wide scale, has great potential to reduce costs. In October 2019, on average, Florida issued 110,000 EBT cards, with 22,000 being new EBT cards and 88,000 being replacement cards. Considering

that postage cost is 55 cents, that is an estimated \$580,800 a year in postage just to mail cards that could be instantly replaced digitally. While this is a solution with the potential for broad impact, we recognize not all SNAP recipients have access to a phone with a mobile wallet. Many SNAP recipients may still require or prefer a plastic card. However, we believe that providing this as an additional option will promote access.

Many states still do not allow third party providers, like mRelief and our local community partners - food banks and social service agencies - to submit electronically signed applications on behalf of clients. That means that clients who complete their application over the phone or online still need to wait to receive the application in the mail, sign it, and send it back - practically erasing the benefits of a technology based solution to SNAP enrollment. mRelief has worked with some states to negotiate for a digital signature in place of a wet signature - such as having a client type their name attesting to signing the application and sending it by text message, or prompting them to enter a unique pin onto their phone's keypad while they're on the phone completing the application - both methods are [allowable signatures according to the FNS](#), but have not been implemented in many states.

Finally, the SNAP program is a powerful economic revitalizer - in times of national financial downturn, SNAP has the potential to stimulate \$1.79 in economic activity for every \$1 in benefits that is provided to a household, according to the [USDA](#). Yet, according to a 2020 Food Policy report, one quarter of SNAP recipients are unable to afford the local cost of the Thrifty Food Plan, which serves as the basis for legislated SNAP benefits. Introducing maximum allotments during the pandemic has increased that amount for most households. By providing information about the increased benefit amount on our SNAP eligibility screener, the rate at which mRelief clients applied for SNAP benefits after finding out they are eligible increased from 6.6 percent to 23 percent.

mRelief's Vision for the Future

In the future mRelief envisions and advocates for an opt-out system for SNAP enrollment. This is one where the authoritative and reliable data sources within government are leveraged to inform SNAP departments of those who are eligible. Empowered with this information, these SNAP agencies can automatically distribute benefits and those who would prefer not to access the entitlement can opt-out. The SNAP ecosystem also has multiple states that are piloting opt-out for certain demographics such as seniors who receive social security income, and the pandemic modelled a method for automatic disbursement of funds to households based on their annual income reported to the IRS.

We may be far from this reality, but changes to policy may help to close the alarming participation gap in the SNAP program today.

1. In the near term, maintaining broad based categorical eligibility is crucial for households to be able to access multiple benefits that can lift them out of poverty.
2. Removing the interview process, which at best, tacks on an additional one to two weeks for a caseworker to review a client's already submitted documents and provide a case

determination, and more often simulates an interrogation into a client's private life and hardships, opening them up to judgement and stripping them of their dignity.

3. Increasing benefit amounts so that all households, of all sizes and in all cities can afford to purchase nutritious, sustainable food.
4. Expanding online purchasing to all states, and all SNAP retailers that have delivery options (rather than the limited options of Walmart and Amazon), while removing associated delivery fees, so households can select retailers nearest to them, with affordable and fresh food, without having to use their benefits for delivery & fees.
5. Introducing a smartphone-accessible mobile EBT solution as an option to facilitate immediate EBT card disbursement and secure mobile-phone payment at EBT-accepted retailers.
6. Using tax returns to automate SNAP approvals for qualifying first-time applicants and reducing the time someone has to spend waiting for someone to review their case, interview them, and make a determination.

We know that these upgrades to SNAP are possible because they were previewed this past year. On June 9th, 2021 the USDA withdrew its proposed rule to limit BBCE. In the [2018 Farm Bill](#) (See Sections 4006 (e), 4010; and 4021 (sec 30) as they relate to technology), a provision was added to advance the implementation of the use of mobile technologies for the purpose of accessing SNAP, in particular mobile EBT. The other recommended changes to the SNAP enrollment process were tested throughout the pandemic, a case study in a more human-centered, tech-enabled safety net that helped millions of families in the US afford to eat.