



FOOD SECURITY AND SAFETY NET 101

Benefits Cliff: This phenomenon refers to what happens when families who struggle begin to earn slightly above the income limit for certain programs and lose eligibility entirely. A raise totalling just \$20 per week could cause a household to lose \$100 worth of weekly child care benefits- tossing them over a proverbial cliff preventing financial security.

Child Care Assistance: Childcare is often the most expensive necessity a family with young children face, and childcare assistance is there to cover daycare or preschool for kids in low income families so the parents can work or attend school. This assistance is only available for families earning up to 138% of the FPL.

Federal Poverty Level (FPL): The agreed upon income that most assistance programs use to determine eligibility. The Census Bureau sets the FPL by comparing pre-tax cash income against the cost of a meager food diet in 1963 and adjusted for family size. While the FPL is adjusted annually, the calculation metric has not changed and does not include some costs like housing, transportation, or childcare.

Food Bank: An organization that purchases, collects, and stores food items. These are often member organizations and partner with food pantries across the country to distribute their resources.

Food Desert: This refers to an area (small towns, urban neighborhoods, and more) that do not have adequate access to nutritious and affordable food, especially fresh meats and produce. Some advocates prefer to use the term **Food Apartheid** to acknowledge that food deserts are the naturally expected result of systemic oppression and segregation.

Food Pantry: An organization that distributes food directly to individuals and families in need of nutrition.

Income Limits: Income limits set a dollar amount on income that participants can earn to qualify for a safety net program. Because Missouri sets income [limits for each individual program](#), it is possible for households that struggle to not be eligible for some assistance programs while they qualify for other programs.

Medicaid: Healthcare insurance provided by the state for adults under 138% FPL and kids at a higher rate. These plans are managed and executed with health insurance contractors across Missouri.

Medicare: Healthcare insurance provided by the state for elderly (over 65) and people with some disabilities. These plans are managed and executed with health insurance contractors across Missouri.

Supplemental Nutrition Assistance Program (SNAP): Formerly called food stamps, SNAP provides nutrition assistance on a debit card that households can use to purchase a wide variety of food choices. This assistance is only available to families earning under 130% of the FPL and is graduated based on income.

Temporary Assistance for Needy Families (TANF): Cash assistance provided by the federal government for the neediest families. States have a lot of control over delivering the dollars and in Missouri recipients must earn under the income limit, have children, have no assets worth more than \$1,000, and be drug free. TANF has the lowest income limit of any other program in the state, by a wide margin.

Women, Infants, and Children (WIC): Supplemental nutrition vouchers for mothers and young children slightly above the SNAP income limit who are still struggling to put food on the table. WIC allows little flexibility with what participants can purchase and requires participation in nutritional counseling and breastfeeding education.

**You can find more information about Empower Missouri's
Food Security Coalition and policy work at
www.empowermissouri.org/policy-priorities/food-security/**