Testimony of Amy Shollenberger, Action Circles Joint Fiscal Committee September 18, 2025

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I am Amy Shollenberger, and I live in Barre. My consulting firm is Action Circles, and you have heard from several of our clients today. Thank you for making this time and for listening to the concerns we are collectively bringing to you.

I am here today to talk about two things that we are hearing from multiple community providers. I want to flag them as major concerns and to encourage you to have a deeper conversation with appropriate stakeholders to more thoroughly understand these issues and the ways we can work together to achieve the best outcomes for the people of Vermont.

Concrete Supports

First, providers are seeing an uptick in need for what is often called "concrete supports." Families and households are experiencing higher levels of economic stress in general because of increased costs for basic needs. So, providers are getting more requests for concrete supports – help with buying a pair of work boots to start or keep a job or getting a car fixed so they can continue to work, for instance. Or sometimes a grocery bag of food or help paying one bill because the month had some unexpected expenses.

Concrete supports are a good investment because often, the household needs this very temporary support to keep themselves out of financial distress. Concrete supports can also help to prevent homelessness or child neglect/abuse. This help for people can prevent much more expensive situations for people – and also for our state.

I can speak here of personal experience – when my son was young, we lived well below the poverty line. I remember a specific situation where my car needed a repair. My car was critical to our livelihood, as I was a full time college student and also had 4 part time jobs. At the time, I didn't even know about Community Action Agencies or Parent Child Centers. I didn't tell anyone I needed help. However, just as I was at my wit's end, I went home one day and tucked under my apartment door was an envelope with \$200 cash in it and a typed note that said, "you're doing great." To this day, I have no idea who put that envelope there, but it literally saved our little family from disaster. That event was 30 years ago, but I still think of it often as a game changing moment for me.

Community providers have always raised philanthropic funds to supplement federal funding that is available for concrete supports. The federal funding has never been enough. Now, the need is increasing, philanthropic funding is getting harder to raise, and although federal funding is not currently cut, some of it is in question. You will be hearing requests for state help with concrete supports, and I urge you to consider these requests seriously. These investments can prevent dire circumstances for our families, children, older Vermonters, people with disabilities, and other vulnerable folks. They can also prevent the need for more expensive interventions for these same people.

Keeping All Eligible People on Federal Benefit Programs

The second issue you heard about is the new paperwork requirements for SNAP/3SVT and Medicaid. These requirements could result in thousands of people *unnecessarily* losing these benefits. Of course, people are harmed directly when they lose their benefits. Also, though, there are expensive consequences to our state.

The apparent goal of the new requirements is to have people "fall off" of the benefits. This reduction in the number of people getting benefits is how the federal government will save money.

Vermont has -- for as long as I have worked on budget issues -- had a principle of "maximizing federal funding." Keeping eligible people on their federal benefit programs is one way the state can continue to adhere to that smart financial principle.

If we are going to collectively commit to this goal, the state will have to invest some funding – but a relatively small investment could have a significant return and save the state money in both the short and long term. Community providers will be asking the state to help them to ensure that all of their clientele have access to "benefit navigators" to help them with the new requirements.

Ideally, the State of Vermont would also actively and strongly commit to ensuring that every eligible person stays on these federal programs with a variety of strategies. This effort will require "all hands on deck" so that we absolutely minimize the loss of SNAP and Medicaid benefits and dollars in Vermont. What I have heard from providers is that they are ready and willing to work with the legislature and the administration to build out the strategies that will bring dignity, accessibility and success to this challenge.

I will admit, I am only beginning to understand how Medicaid works and all the issues around SNAP. Another strategy of the federal government in this moment seems to be to make things as complex as possible so that it is difficult to navigate. Thus, we are collectively urging the legislature to hold committee hearings before January – to begin to unravel this knot of information and to work with community providers and other stakeholders to build our Vermont strategy for navigating the rough waters ahead of us.

Thank you for your attention and consideration of these issues.