

POLICY BRIEF 2013-06

Strengthening SNAP for a More Food-Secure, Healthy America

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Strengthening SNAP for a More Food-Secure, Healthy America

The Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamp Program, is designed to supplement families' cash resources so they can purchase an adequate and nutritional diet.

SNAP, the largest antihunger program in the United States, provides almost \$75 billion in benefits to approximately one in eight American families, at less than \$1.40 per person per meal. It has a proven record as an effective part of the social safety net, especially in three important areas. First, it plays a critical role in preventing hunger among U.S. households and in combating increasing rates of food insecurity. For example, a recent U.S. Department of Agriculture (USDA) study found that SNAP participation reduced overall food insecurity rates by 10 percentage points. Second, SNAP is an important economic stabilizer, bolstering consumption during economic downturns: every \$5 in new benefits generates as much as \$9 in spending and economic activity. Third, SNAP is among the most effective policies for reducing child poverty and preventing the lasting consequences of childhood hunger on both adult health and adult economic outcomes. Recent evidence suggests that access to SNAP during childhood leads to lower rates of diabetes and other chronic conditions; among women who had access to SNAP during childhood, both rates of high school diploma attainment and earnings were higher than among those without access to the program.

A family must meet particular income limits to qualify for SNAP, which means that during difficult economic times, such as the Great Recession of 2007–2009, more families tend to rely on SNAP benefits. As the economy recovers and employment rates increase, however, fewer American households qualify for SNAP benefits.

In particular, to qualify for benefits a family's income (before accounting for living expenses) must generally be less than 130 percent of the federal poverty level. The population of SNAP beneficiaries is diverse, but the overwhelming majority of recipients are children, elderly individuals, or persons with disabilities. In 2011 nearly half of SNAP beneficiaries were children and an additional 19 percent were elderly individuals or disabled adults. Among households with working-age, nondisabled adults, the majority of those adults were employed during the months they receive SNAP benefits.

Rising participation in SNAP and associated escalating program costs have caused some policymakers to question the program's cost effectiveness. Some observers are concerned that work-requirement guidelines and time limits among childless adults are not strict enough, while others are concerned that the program may provide a disincentive to

work. Despite these concerns, SNAP is recognized by many as America's key antihunger and antipoverty program.

In a new Hamilton Project discussion paper, Diane Whitmore Schanzenbach of Northwestern University proposes five feasible reforms to the SNAP program that would serve to improve its effectiveness and address criticisms of the existing program.

First, to improve nutritional choices among SNAP beneficiaries, Schanzenbach proposes a financial incentive to increase consumption of fruits and vegetables. Next, to improve the program's design, she proposes three modifications to the current SNAP benefit formula. Her second proposed reform is the establishment of a more realistic spending target floor for food consumption. Her third proposal is to increase the deduction for earnings—which helps families offset the costs of working—to aggressively limit penalties for work. Her fourth proposal is to increase the maximum deduction for shelter costs to better assist recipients living in areas of high-cost housing. Finally, her fifth proposed reform is to preserve current safeguards and to relax time limits on benefits for able-bodied childless adults. Together these five reforms will strengthen SNAP through a series of targeted adjustments, while maintaining its role as a key part of the nation's safety net.

The Challenge

Despite SNAP's effectiveness, Schanzenbach asserts that high obesity rates nationwide, outdated assumptions regarding benefit levels, and concerns with program targeting leave room for improvement.

High Obesity Rates

Schanzenbach's proposal focuses on the nation's soaring obesity rates and poor nutrition: in 2009–2010 more than one-third of adults and almost 17 percent of youth were obese. This epidemic may be driven in part by the relative price increase of healthy foods, such as fresh fruits and vegetables, compared to unhealthy foods, such as cakes and cookies. Schanzenbach asserts that SNAP can promote access to healthy foods and mitigate the nation's obesity epidemic.

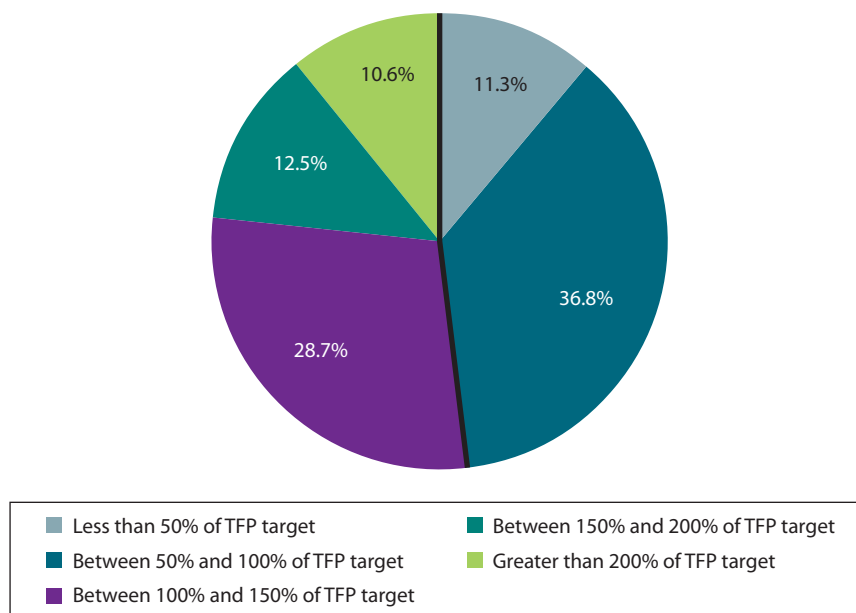
The Benefit Formula

Many factors figure into the calculation of SNAP benefits, which has remained largely unchanged since 1978. A family's benefits are primarily based on net income and diet cost (equal to the cost of food adjusted for family size under the USDA's Thrifty Food Plan [TFP]). As income rises, a family is expected to spend more of its own cash resources on food purchases, with the program making up for any remaining shortfall between the family's expected contribution and the price of an adequate diet. One important concern regarding the benefit formula is that earned income leads to rapid reductions in SNAP benefits, which might discourage some beneficiaries to seek work.

Another concern is with the calculation of diet cost. The TFP minimum spending target for food assumes that households

FIGURE 1.

Household Food Spending as a Fraction of the Thrifty Food Plan Target Level for Households under 200 Percent of the Federal Poverty Level



Source: Hoynes, Hilary W., Leslie McGranahan, and Diane Whitmore Schanzenbach. 2013. "SNAP and Food Consumption." White Paper, Northwestern University, Evanston, IL.

primarily cook meals from scratch. Although this time-use assumption may have been defensible in the early days of the program, today more women are in the labor force and more SNAP recipients are employed, leaving them with less time for food preparation and the need to purchase more-expensive prepared foods. The insufficient level of benefits is illustrated in figure 1, which compares household food expenditures to the TFP minimum spending level. Over the past twenty years, the majority of low-income families spent more on food than the program's minimum spending target.

In addition to diet cost, the other primary input to the benefit formula is the calculation of net income. Net income is calculated as gross income (earned plus unearned income), minus several deductions intended to measure a household's resources available for food purchases.

Two deductions merit extra attention. The first is the earned income deduction, which allows a household to deduct 20 percent of its earned income when calculating net income. This deduction is intended to offset some of the additional costs a household incurs when employed (e.g., commuting costs). Many experts, however, believe that in today's economy a 20 percent deduction is not enough to offset increased costs of employment.

The second is the excess shelter cost deduction, which is claimed by 70 percent of SNAP participants. This deduction is designed to assist families with large housing costs relative to their income. In 2011, 30 percent of SNAP recipients

claimed the maximum allowable shelter deduction of \$458. Schanzenbach asserts that the cap is set too low, and that benefits are not high enough for recipients who reside in areas of high-cost housing.

Program Targeting

One highly publicized concern with SNAP is that it provides benefits to those with the ability, but not the willingness, to obtain a sufficient diet without public assistance. Recently, there has been policy debate about the availability of benefits to able-bodied childless adults, or so-called ABAWDs (able-bodied adults without dependents) who are unemployed. In reality, ABAWDs make up a very small percentage—only 10 percent in 2011—of SNAP recipients.

The program's flexibility to serve populations affected by high unemployment is one of its most important strengths. Since SNAP is the only benefit available to many low-income, unemployed ABAWDs, the author believes it is appropriate to retain the flexibility to provide modest benefits to these adults during extraordinary economic downturns.

A New Approach

Recognizing the importance of SNAP, and the opportunity to improve the program through modest adjustments, Schanzenbach provides several recommendations to strengthen the program as a cornerstone of our country's social safety net.

Subsidize Healthy Foods

To offset the price increases for healthy foods and to promote better nutrition, Schanzenbach proposes that SNAP provide an incentive for recipients to purchase fruits and vegetables. In particular, she cites evidence from the Healthy Incentives Pilot (HIP) program in Massachusetts, in which SNAP recipients were given a \$0.30 rebate for every \$1.00 they spent on a narrowly defined group of fruits and vegetables. In response, consumption of the targeted goods increased by 25 percent. Consequently, Schanzenbach proposes that such an incentive scheme be adopted as part of the federal SNAP program and structured along the same lines as the successful HIP pilot program.

Improve the Benefit Formula

In addition, Schanzenbach proposes three modifications to the current SNAP benefit formula. First, Schanzenbach proposes to direct USDA to update the TFP using assumptions about households' time inputs that are more reasonable. In particular, the USDA could adjust the TFP to better account for working households' constraints on food preparation, as suggested by the Institute of Medicine of the National Academy of Sciences.

The second modification is an increase in the earned income deduction to 30 percent from the current rate of 20 percent, which she suggests will lessen the work disincentives in the program and increase average monthly benefits for working households by \$40.

The third modification to the benefits formula is an increase in the deduction cap for excess shelter costs. In order to account for high housing costs, Schanzenbach proposes that the cap on the excess shelter deduction be adjusted based on local housing prices. In particular, the current cap would be raised using county-level multipliers based on the U.S. Department of Housing and Urban Development's Fair Market Rent (FMR).

Preserve Safeguards and Relax Restrictions for ABAWDs

Recent legislation has proposed to remove state-level waivers that allow out-of-work ABAWDs to receive food benefits when state unemployment exceeds 10 percent. However, for many ABAWDs unemployment is not a choice, but rather a condition to be endured. Schanzenbach proposes that, at a minimum, the existing safeguards for out-of-work ABAWDs living in areas of high unemployment should be protected.

In addition, Schanzenbach proposes that restrictions on ABAWDs in nondistressed labor markets should be eased. Many job seekers may have trouble finding consistent work even when the unemployment rate falls below 10 percent. Schanzenbach proposes that, to better serve job-seeking adults, the SNAP restrictions on ABAWDs should be relaxed to allow up to six months of benefits every twelve months. This will allow job seekers and undertrained adults to receive better access to a nutritious diet, while limiting incentives for job seekers to remain unemployed for longer durations.

Roadmap

- In the upcoming reauthorization of the Farm Bill (The Agriculture Reform, Food and Jobs Act of 2013), Congress will appropriate additional funds to Title IV—which covers domestic food and nutrition programs—to finance targeted reforms to the Supplemental Nutrition Assistance Program (SNAP).
- Congress will establish the following changes within Title IV of the Farm Bill:
 - Create an incentive scheme based on the Healthy Incentive Pilot (HIP) program in Massachusetts to promote better nutrition and increase consumption of fruits and vegetables among SNAP recipients. This scheme is to be implemented by the U.S. Department of Agriculture (USDA) and state governments.
 - Adjust the Thrifty Food Plan (TFP) minimum spending target for food with a time-adjustment multiplier to better reflect spending patterns and time constraints of low-income families.
 - Increase the earned income deduction within the SNAP benefit formula to 30 percent to offset time costs associated with increased work.
 - Modify the cap on the excess shelter deduction within the SNAP benefit formula using county-level multipliers based on the U.S. Department of Housing's Fair Market Rent to increase benefits for recipients living in areas of high-cost housing.
 - Relax the current time limit on benefit receipt for able-bodied adults without dependents (ABAWDs) to six months out of every twelve months to better serve these unemployed adults.
 - Redirect funds from nutrition education programs, such as USDA's SNAP-Ed, toward the implementation of the healthy-food incentive.
 - Close loopholes in the Low-Income Home Energy Assistance Program (LIHEAP) allowance that allow for automatic eligibility to offset the cost of increasing the cap on the excess shelter deduction.
- Within the Farm Bill, Congress will preserve the current time-limit waivers for ABAWDs in order for SNAP to retain the flexibility to provide benefits in economically distressed areas.
- If the Farm Bill passes without the inclusion of these changes, Congress can pass separate legislation that implements the above reforms.

Learn More about This Proposal

This policy brief is based on The Hamilton Project discussion paper, “Strengthening SNAP for a More Food-Secure, Healthy America,” which was authored by:

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Costs and Benefits of Strengthening SNAP

High rates of food insecurity and joblessness mean that antihunger programs are an especially important part of the social safety net. The specific proposals presented by Schanzenbach aim to strengthen SNAP to better serve recipients, but do so in the face of ongoing debate around appropriate levels of SNAP spending. With this contention in mind, it is important to weigh the additional costs of reform against the potential benefits.

The cost of the proposed incentive for healthy food purchases is estimated to be \$824 million per year. This cost, derived from the HIP program and the Congressional Budget Office’s participation estimates, would include an average annual incentive payment of a little less than \$45 per recipient. Initial evidence suggests that this incentive can increase consumption of fruits and vegetables by 25 percent.

Modifying the SNAP benefit formula would come with additional costs, though these costs will depend on the extent of the adjustments. Increasing benefits to better account for the necessary time to prepare food could raise SNAP outlays by several billion dollars annually. As guidance, the 13.6 percent benefit expansion in 2009, along with a slightly higher minimum monthly benefit, raised annual outlays by over \$4.4 billion. However, the author justifies any additional cost by the increased nutrition and food security for low-income families, leading to increased earnings and improved health outcomes.

Raising the earned income deduction to 30 percent of earned income would increase average monthly benefits by \$40 for SNAP-recipient households with earnings, and annual program spending by \$2.7 billion. However, Schanzenbach demonstrates that this change would increase the work incentive among SNAP recipients and improve the disposable income of working families.

The cost of modifying the cap on the shelter deduction to account for local housing prices would also depend on the specific modification. However, costs are likely to be relatively low given that only 30 percent of households currently claim the maximum allowable deduction on shelter costs. This reform will raise benefits to adequate levels for those households in areas of high-cost housing.

Finally, although preserving the existing safeguards for ABAWDs during times of high unemployment will not require any additional funds, relaxing the restriction further would moderately raise outlays. Schanzenbach estimates that expanding the time-limit waiver to six months every year will cost less than \$2 billion annually. She justifies this cost with the gains in providing ABAWDs with sufficient nutrition during extended job searches and periods of joblessness.

The author notes several opportunities to offset these costs with alternative cuts in SNAP spending. Some of the costs can be offset by redirecting part or all of the \$388 million annual expenditure for SNAP nutrition education—which have not been found to be effective—toward the above reforms. Other savings can be found by closing loopholes in the utility allowance for heating and cooling.

Conclusion

For fifty years SNAP has been a critical safety-net program that enhances low-income households’ food purchasing power. Its role intensified during the Great Recession as rates of unemployment and food insecurity soared. Even though the Congressional Budget Office predicts that spending on SNAP will decline as the economy improves, some policymakers are considering immediate cuts to rein in program spending.

In her Hamilton Project discussion paper, Diane Whitmore Schanzenbach proposes five feasible changes to the SNAP program that would improve its effectiveness and address criticisms of the existing SNAP program. First, she proposes the expansion of a pilot program that provides financial incentives to SNAP recipients to purchase fruits and vegetables, which has been shown to improve nutritional intake. Second, she proposes an update to the TFP’s benefit level to realign the program’s minimum spending target to a standard that is more realistic for low-income families. Third, she proposes a modest increase to the earned income deduction to strengthen the incentive to work for all SNAP recipients. Fourth, she argues for modifications to the program calculations for housing cost allowances through the cap on the shelter deduction to better target benefits to households facing high housing costs. Fifth, she proposes a relaxation of time restrictions for ABAWDs in order to account for extended job searches and periods of joblessness.

Schanzenbach suggests that these proposed reforms can strengthen SNAP while maintaining its fundamental role as a cornerstone of America’s social safety net.

Questions and Concerns

1. Should food that is currently eligible under SNAP be restricted further?

Since the inception of the Food Stamp Program (now called SNAP) in the 1960s, recipients of food stamps have been able to use their benefits to purchase almost any foods at the grocery store, with the exceptions of alcohol, vitamins, and hot foods intended for immediate consumption such as rotisserie chickens. Recently some advocates have called for banning the use of SNAP benefits to purchase sugar-sweetened beverages (SSBs), in hopes that such a ban would reduce consumption of SSBs and subsequently reduce obesity. The rationale for the ban is based on a false understanding of how families use SNAP benefits.

By design, almost all SNAP recipients with children use the benefits in addition to some of their own cash income to purchase groceries. Indeed, that is why the program is called the *Supplemental* Nutrition Assistance Program: it is intended to extend and supplement a family's food purchasing power, not to cover 100 percent of food purchases. According to the best available data on spending patterns in the United States, the Consumer Expenditure Survey, a family on food stamps usually receives an average of \$225 per month in benefits but spends a total of \$350 on food and drinks, making up the difference with cash. About \$13 total is spent on SSBs eligible for purchase with SNAP. If the purchase of SSBs were banned with SNAP benefits, it would not be likely to change their purchasing patterns, but instead would change the form used to pay for the goods from SNAP to cash. In addition to likely failing to curb the purchase of SSBs, this policy proposal may also harm SNAP because additional restrictions on eligible foods will increase both the administrative costs of the program and the stigma faced by recipients when they use the benefits. There are better policy alternatives that are likely to improve the diets of food stamp recipients, such as subsidizing the purchase of healthy foods.

2. Wouldn't taxing unhealthy foods, such as sugar-sweetened beverages, be a more cost-effective way for the government to promote healthy eating habits?

Though a tax on unhealthy foods would provide a disincentive to purchasing them, it is also important to provide an incentive to purchase healthy foods. In other words, we want to promote healthy eating in addition to reducing consumption of unhealthy food.

Additionally, recent research on the proposed expansion of the taxation on SSBs has shown that such a tax would end up being highly regressive since the highest consumption of these goods tends to be among less-educated and lower-income population groups. This means that some of the most-vulnerable groups would have a new tax imposed on them. Again, while this may provide a disincentive to purchase SSBs, it would not necessarily encourage these groups to purchase healthier foods as a substitution.

3. What can be done to lessen abuse by small grocers and dishonest recipients?

A recent report by the USDA indicates that the amount of trafficking—when SNAP recipients sell their benefits for cash to food retailers, often at a discount—within SNAP is very small and can be pinpointed to certain types of food retailers. From 2009 to 2011 the rate of trafficking was only 1.3 percent of total SNAP benefits, a decrease from the 4 percent rate in the 1990s. Though the total value of trafficked benefits has increased since 2002, the USDA credits a substantial amount of this increase to the growth in SNAP over the same period. Furthermore, the majority of this trafficking occurred among smaller retailers. However, 82 percent of all benefits are redeemed at larger grocery stores; the trafficking rate among these retailers remained low at less than 0.5 percent.

One of the most promising measures to reduce the amount of SNAP trafficking is the establishment of stricter depth of stock requirements by the USDA. Under current regulations, a store that consistently stocks as few as twelve total food items can be licensed to participate in SNAP. A 2006 report by the Government Accountability Office credits these minimal requirements to corrupt retailers entering the program. By requiring stores to meet further definitions of staple foods through a series of new reforms, the USDA aims to reduce the number of licensed retailers who participate in SNAP with the goal of trafficking. Not only would these requirements discourage the types of retailers among whom trafficking seems most prevalent, but it would also improve recipients' access to healthy foods. The House- and Senate-passed Farm Bills would also provide some new investment to identify and prevent retailer fraud.

Highlights

In a new Hamilton Project discussion paper, Diane Whitmore Schanzenbach of Northwestern University proposes a series of targeted reforms to the Supplemental Nutrition Assistance Program (SNAP) to strengthen the program while still retaining its fundamental role as a cornerstone of our nation's social safety net.

The Proposal

Adopt incentives for SNAP beneficiaries to increase consumption of fruits and vegetables. The rising cost of a healthy diet could be offset by expanding Massachusetts' Healthy Incentives Pilot program nationwide. This program has been shown to effectively encourage healthy eating among benefit recipients.

Update the SNAP benefit formula to better meet the nutritional needs of low-income families. Adjusting the Thrifty Food Plan to account for time devoted to food preparation, increasing the earned income deduction to account for costs associated with working, and modifying the cap on the excess shelter deduction to reflect housing costs in high-cost areas will provide SNAP recipients with more-adequate resources.

Preserve time-limit waivers during economic downturns and relax time-limit restrictions for able-bodied adults without dependents. Maintaining time-limit waivers will allow SNAP to better serve unemployed adults in economically distressed areas, and relaxing restrictions will allow SNAP to better serve out-of-work adults during periods of extended unemployment. In particular, childless able-bodied adults would be allowed to receive benefits up to six months out of every twelve months.

Benefits

The proposed SNAP reforms would serve to improve the program's effectiveness as the cornerstone of our nation's safety net, and would address potential criticisms of the existing structure. Together the changes would promote better nutrition among low-income families, and establish a benefit formula that is more reflective of the time constraints and living conditions that many SNAP recipients face. Furthermore, the program would retain its ability to respond quickly and effectively during times of economic downturns, and would more efficiently mitigate food insecurity and obesity.



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