

117TH CONGRESS  
1ST SESSION

# H. R. 3822

To eliminate asset limits employed by certain federally funded means-tested public assistance programs, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JUNE 11, 2021

Mr. GOMEZ (for himself, Ms. SCHRIER, Mrs. HAYES, Ms. NORTON, Mr. KHANNA, Mr. SMITH of Washington, Ms. MOORE of Wisconsin, Ms. SEWELL, Mr. EVANS, Mr. CARSON, and Ms. LEE of California) introduced the following bill; which was referred to the Committee on Ways and Means, and in addition to the Committees on Agriculture, Energy and Commerce, and Education and Labor, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## A BILL

To eliminate asset limits employed by certain federally funded means-tested public assistance programs, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE; TABLE OF CONTENTS.**

4 (a) SHORT TITLE.—This Act may be cited as the  
5 “Allowing Steady Savings by Eliminating Tests Act” or  
6 the “ASSET Act”.

1 (b) TABLE OF CONTENTS.—The table of contents for  
2 this Act is as follows:

- Sec. 1. Short title; table of contents.
- Sec. 2. Findings; sense of Congress.
- Sec. 3. States prohibited from imposing asset limits on programs funded by  
Temporary Assistance for Needy Families (TANF) grants.
- Sec. 4. Eliminating asset limits in the supplemental nutrition assistance pro-  
gram (SNAP).
- Sec. 5. Eliminating asset limit in Low Income Home Energy Assistance Pro-  
gram (LIHEAP).
- Sec. 6. Updating and indexing the resource limit for supplemental security in-  
come (SSI).
- Sec. 7. Effective date.

3 **SEC. 2. FINDINGS; SENSE OF CONGRESS.**

4 (a) FINDINGS.—Congress finds as follows:

5 (1) Many means-tested public assistance pro-  
6 grams limit eligibility for benefits on the basis of the  
7 assets of a family, such as savings and other re-  
8 sources. Such asset limits impede the ability of  
9 needy families to improve their financial cir-  
10 cumstances and thereby reduce their dependence on  
11 public assistance programs.

12 (2) Restricting eligibility for public assistance  
13 programs on the basis of assets negatively affects  
14 the financial security of low-income families. For ex-  
15 ample, to avoid losing eligibility for public assistance  
16 under an asset limit, a family may avoid mainstream  
17 financial services such as bank accounts, or refrain  
18 from acquiring and saving resources that would en-  
19 able the family to weather an unanticipated expense.

1           (3) The risk that people who don't need public  
 2           assistance will take advantage of public assistance  
 3           programs in the absence of asset limits is low, in  
 4           part because most applicants for public assistance  
 5           have very few assets, must meet strict work require-  
 6           ments, and usually may only participate in a pro-  
 7           gram for a limited time.

8           (4) Evidence from States that have eliminated  
 9           asset limits suggests that the administrative cost  
 10          savings associated with the elimination of asset lim-  
 11          its outweigh any increases in payments made to  
 12          beneficiaries.

13          (b) SENSE OF CONGRESS.—It is the sense of Con-  
 14          gress that certain federally funded means-tested public as-  
 15          sistance programs should not utilize asset limits to restrict  
 16          eligibility for assistance under those programs.

17          **SEC. 3. STATES PROHIBITED FROM IMPOSING ASSET LIM-**  
 18   **ITS ON PROGRAMS FUNDED BY TEMPORARY**  
 19   **ASSISTANCE FOR NEEDY FAMILIES (TANF)**  
 20   **GRANTS.**

21          (a) NO STATE LIMITATION ON ALLOWABLE FINAN-  
 22          CIAL RESOURCES.—Section 408(a) of the Social Security  
 23          Act (42 U.S.C. 608(a)) is amended by adding at the end  
 24          the following new paragraph:

1           “(13) NO ASSET OR RESOURCE LIMIT.—A State  
2           to which a grant is made under section 403 shall not  
3           apply any asset or resource limit for eligibility of a  
4           family for any benefit, assistance, or service provided  
5           under the State program funded under this part.”.

6           (b) CONFORMING AMENDMENTS.—Section 408(f) of  
7 the Social Security Act (42 U.S.C. 608(f)) is amended—

8           (1) in the matter preceding paragraph (1), by  
9           striking “or resources”; and

10          (2) in paragraph (1)—

11           (A) in the paragraph header, by striking  
12           “AND RESOURCES”;

13           (B) by striking subparagraph (B);

14           (C) by redesignating subparagraph (C) as  
15           subparagraph (B); and

16           (D) in subparagraph (B) (as so redesign-  
17           ated), by striking “and resources” each place  
18           it appears.

19           (c) DELAY PERMITTED IF STATE LEGISLATION RE-  
20           QUIRED.—

21           (1) IN GENERAL.—In the case of a State to  
22           which a grant is made under section 403 of the So-  
23           cial Security Act (42 U.S.C. 603) that the Secretary  
24           of Health and Human Services determines requires  
25           State legislation (other than legislation appro-

1 priating funds) to meet the requirements of para-  
2 graph (13) of section 408(a) of such Act (42 U.S.C.  
3 608(a)), such State shall not be regarded as failing  
4 to comply with the requirements of such paragraph  
5 before the first day of the first calendar quarter that  
6 begins after the close of the first regular session of  
7 the State legislature that begins after the date of en-  
8 actment of this Act.

9 (2) 2-YEAR LEGISLATIVE SESSION.—For pur-  
10 poses of paragraph (1), in the case of a State that  
11 has a 2-year legislative session, each year of the ses-  
12 sion shall be considered to be a separate regular ses-  
13 sion of the State legislature.

14 **SEC. 4. ELIMINATING ASSET LIMITS IN THE SUPPLE-**  
15 **MENTAL NUTRITION ASSISTANCE PROGRAM**  
16 **(SNAP).**

17 (a) IN GENERAL.—

18 (1) ELIGIBLE HOUSEHOLDS.—Section 5 of the  
19 Food and Nutrition Act of 2008 (7 U.S.C. 2014) is  
20 amended—

21 (A) in subsection (a), in the first sentence,  
22 by striking “and other financial resources”;

23 (B) by striking subsections (g) and (j);

1 (C) by redesignating subsections (h), (i),  
2 (k), (l), (m), and (n) as subsections (g), (h), (i),  
3 (j), (k), and (l), respectively; and

4 (D) in subsection (h) (as so redesign-  
5 nated)—

6 (i) in paragraph (1), by striking “and  
7 resources” each place it appears; and

8 (ii) in paragraph (2)—

9 (I) by striking subparagraph (B);

10 and

11 (II) by redesignating subpara-  
12 graphs (C) through (E) as subpara-  
13 graphs (B) through (D), respectively.

14 (2) ELIGIBILITY DISQUALIFICATIONS.—Section  
15 6 of the Food and Nutrition Act of 2008 (7 U.S.C.  
16 2015) is amended—

17 (A) by striking subsection (h); and

18 (B) by redesignating subsections (i)  
19 through (s) as subsections (h) through (r), re-  
20 spectively.

21 (3) RESEARCH, DEMONSTRATION, AND EVALUA-  
22 TIONS.—Section 17 of the Food and Nutrition Act  
23 of 2008 (7 U.S.C. 2026) is amended—

24 (A) by striking subsections (h) and (i); and

1           (B) by redesignating subsections (j)  
2           through (n) as subsections (h) through (l), re-  
3           spectively.

4           (b) CONFORMING AMENDMENTS.—

5           (1) Section 5 of the Food and Nutrition Act of  
6           2008 (7 U.S.C. 2014) is amended—

7           (A) in subsection (a), in the second sen-  
8           tence, by striking “and (r)” and inserting “and  
9           (q)”; and

10          (B) in subsection (d)—

11           (i) in paragraph (1), by striking “sub-  
12           section (k)” and inserting “subsection (i)”;  
13           and

14           (ii) in paragraph (10), by striking  
15           “subsection (k) of this section” and insert-  
16           ing “subsection (i)”.

17          (2) Section 6 of the Food and Nutrition Act of  
18          2008 (7 U.S.C. 2015) is amended—

19           (A) in subsection (d)(4), by striking “sub-  
20           section (o)” each place it appears and inserting  
21           “subsection (n)”;

22           (B) in subsection (f), in the third sentence,  
23           by striking “and financial resources”;

24           (C) in subsection (q) (as redesignated by  
25           subsection (a)(2)(B)), in paragraph (1)(B), by

1 striking “subsection (k)” and inserting “sub-  
2 section (j)””; and

3 (D) in subsection (r) (as redesignated by  
4 subsection (a)(2)(B)), in paragraph (2)—

5 (i) by striking “allowable financial re-  
6 sources and”; and

7 (ii) by striking “(g), (i), (k), (l), (m),  
8 and (n)” and inserting “(h), (i), (j), (k),  
9 and (l)”.

10 (3) Section 7(i)(1) of the Food and Nutrition  
11 Act of 2008 (7 U.S.C. 2016(i)(1)) is amended by  
12 striking “section 6(o)(2) of this Act” and inserting  
13 “section 6(n)(2)”.

14 (4) Section 11(e)(22) of the Food and Nutri-  
15 tion Act of 2008 (7 U.S.C. 2020(e)(22)) is amended  
16 by striking “section 6(i)” and inserting “section  
17 6(h)”.

18 (5) Section 16 of the Food and Nutrition Act  
19 of 2008 (7 U.S.C. 2025) is amended—

20 (A) in subsection (a)(9), by striking “sec-  
21 tion 17(n)” and inserting “section 17(l)””; and

22 (B) in subsection (h)—

23 (i) in paragraph (1)—



1 (I) in subparagraph (B)(ii), by  
2 striking “section 6(o)” and inserting  
3 “section 6(n)”;

4 (II) in subparagraph (E)—

5 (aa) by striking “section  
6 6(o)(3)” each place it appears  
7 and inserting “section 6(n)(3)”;

8 (bb) by striking “section  
9 6(o)(2)” each place it appears  
10 and inserting “section 6(n)(2)”;

11 and

12 (cc) in clause (ii)—

13 (AA) in subclause (III),  
14 by striking “section 6(o)(4)”  
15 and inserting “section  
16 6(n)(4)”;

17 (BB) in subclause (IV),  
18 by striking “section 6(o)(6)”  
19 and inserting “section  
20 6(n)(6)”;

21 (III) in subparagraph  
22 (F)(ii)(III)(ee)(AA), by striking “sec-  
23 tion 6(o)” and inserting “section  
24 6(n)”;

1 (ii) in paragraph (5)(C)(iv)(I), by  
2 striking “section 6(o)(2)” and inserting  
3 “section 6(n)(2)”.

4 (6) Section 17 of the Food and Nutrition Act  
5 of 2008 (7 U.S.C. 2026) is amended—

6 (A) in subsection (k) (as redesignated by  
7 subsection (a)(3)(B))—

8 (i) by striking “subsections (l)  
9 through (n)” each place it appears and in-  
10 sserting “subsections (k) through (m)”;

11 (ii) in paragraph (2)(E), by striking  
12 “section 6(l)(2)” and inserting “section  
13 6(k)(2)”;

14 (B) in subsection (l) (as redesignated by  
15 subsection (a)(3)(B)), in paragraph  
16 (4)(A)(i)(II), by striking “and financial re-  
17 sources (as described in section 5(g))”.

18 (7) Section 18(g)(2) of the Food and Nutrition  
19 Act of 2008 (7 U.S.C. 2027(g)(2)) is amended by  
20 striking “section 5(h)” and inserting “section 5(g)”.

21 (8) Section 103(a)(2)(D) of the Workforce In-  
22 novation and Opportunity Act (29 U.S.C.  
23 3113(a)(2)(D)) is amended by striking “section 6(o)  
24 of the Food and Nutrition Act of 2008 (7 U.S.C.

1 2015(o))” and inserting “section 6(n) of the Food  
2 and Nutrition Act of 2008 (7 U.S.C. 2015(n))”.

3 (9) Section 121(b)(2)(B)(iv) of the Workforce  
4 Innovation and Opportunity Act (29 U.S.C.  
5 3151(b)(2)(B)(iv)) is amended by striking “section  
6 6(o) of the Food and Nutrition Act of 2008 (7  
7 U.S.C. 2015(o))” and inserting “section 6(n) of the  
8 Food and Nutrition Act of 2008 (7 U.S.C.  
9 2015(n))”.

10 (10) Section 454 of the Social Security Act (42  
11 U.S.C. 654) is amended—

12 (A) in paragraph (4)(A)(i), by striking  
13 “section 6(l)(1) of the Food and Nutrition Act  
14 of 2008 (7 U.S.C. 2015(l)(1))” and inserting  
15 “section 6(k)(1) of the Food and Nutrition Act  
16 of 2008 (7 U.S.C. 2015(k)(1))”;

17 (B) in paragraph (6)(B)(i), by striking  
18 “subsection (l) or (m) of section 6 of the Food  
19 and Nutrition Act of 2008” and inserting “sub-  
20 section (k) or (l) of section 6 of the Food and  
21 Nutrition Act of 2008 (7 U.S.C. 2015)”;

22 (C) in paragraph (29)(A)(ii), by striking  
23 “section 6(l)(2) of the Food and Nutrition Act  
24 of 2008 (7 U.S.C. 2015(l)(2))” and inserting

1 “section 6(k)(2) of the Food and Nutrition Act  
2 of 2008 (7 U.S.C. 2015(k)(2))”.

3 (c) DELAY PERMITTED IF STATE LEGISLATION RE-  
4 QUIRED.—

5 (1) IN GENERAL.—In the case of a State plan  
6 under section 11 of the Food and Nutrition Act of  
7 2008 (7 U.S.C. 2020) that the Secretary of Agri-  
8 culture determines requires State legislation (other  
9 than legislation appropriating funds) in order for the  
10 plan to meet the additional requirements imposed by  
11 the amendments made by this section, the State  
12 plan shall not be regarded as failing to comply with  
13 the requirements of section 11 of the Food and Nu-  
14 trition Act of 2008 (7 U.S.C. 2020) solely on the  
15 basis of the failure of the plan to meet those addi-  
16 tional requirements before the first day of the first  
17 calendar quarter that begins after the close of the  
18 first regular session of the State legislature that be-  
19 gins after the date of enactment of this Act.

20 (2) LEGISLATIVE SESSION.—For purposes of  
21 paragraph (1), in the case of a State that has a 2-  
22 year legislative session, each year of the session shall  
23 be considered a separate regular session of the State  
24 legislature.

1 **SEC. 5. ELIMINATING ASSET LIMIT IN LOW INCOME HOME**  
2 **ENERGY ASSISTANCE PROGRAM (LIHEAP).**

3 (a) **ELIMINATION OF LIMITATIONS ON ALLOWABLE**  
4 **FINANCIAL RESOURCES.**—Section 2605(b)(2) of the Low-  
5 Income Home Energy Assistance Act of 1981 (42 U.S.C.  
6 8624(b)(2)) is amended, in the matter following subpara-  
7 graph (B), by inserting “, and agrees that a State may  
8 not exclude a household from eligibility in a fiscal year  
9 solely or partially on the basis of the assets of 1 or more  
10 members of the household” before the semicolon.

11 (b) **DELAY PERMITTED IF STATE LEGISLATION RE-**  
12 **QUIRED.**—

13 (1) **IN GENERAL.**—In the case of a State plan  
14 under section 2605 of the Low-Income Home En-  
15 ergy Assistance Act of 1981 (42 U.S.C. 8624) that  
16 the Secretary of Health and Human Services deter-  
17 mines requires State legislation (other than legisla-  
18 tion appropriating funds) in order for the plan to  
19 meet the additional requirements imposed by the  
20 amendment made by this section, the State plan  
21 shall not be regarded as failing to comply with the  
22 requirements of such section 2605 solely on the  
23 basis of the failure of the plan to meet those addi-  
24 tional requirements before the first day of the first  
25 calendar quarter that begins after the close of the

1 first regular session of the State legislature that be-  
2 gins after the date of enactment of this Act.

3 (2) 2-YEAR LEGISLATIVE SESSION.—For pur-  
4 poses of paragraph (1), in the case of a State that  
5 has a 2-year legislative session, each year of the ses-  
6 sion shall be considered to be a separate regular ses-  
7 sion of the State legislature.

8 **SEC. 6. UPDATING AND INDEXING THE RESOURCE LIMIT**  
9 **FOR SUPPLEMENTAL SECURITY INCOME**  
10 **(SSI).**

11 (a) IN GENERAL.—

12 (1) UPDATE IN RESOURCE LIMIT FOR INDIVID-  
13 UALS AND COUPLES.—Section 1611(a)(3) of such  
14 Act (42 U.S.C. 1382(a)(3)) is amended—

15 (A) in subparagraph (A), by striking  
16 “\$2,250” and all that follows through the end  
17 of the subparagraph and inserting “\$20,000 in  
18 calendar year 2021, and shall be increased as  
19 described in section 1617(d) for each subse-  
20 quent calendar year.”; and

21 (B) in subparagraph (B), by striking  
22 “\$1,500” and all that follows through the end  
23 of the subparagraph and inserting “\$10,000 in  
24 calendar year 2021, and shall be increased as

1 described in section 1617(d) for each subse-  
2 quent calendar year.”.

3 (2) INFLATION ADJUSTMENT.—Section 1617 of  
4 such Act (42 U.S.C. 1382f) is amended—

5 (A) in the section heading, by inserting “;  
6 INFLATION ADJUSTMENT” after “BENEFITS”;  
7 and

8 (B) by adding at the end the following:

9 “(d) In the case of any calendar year after 2021, each  
10 of the amounts specified in section 1611(a)(3) shall be in-  
11 creased by multiplying each such amount by the quotient  
12 (not less than 1) obtained by dividing—

13 “(1) the average of the Consumer Price Index  
14 for Elderly Consumers (CPI–E, as published by the  
15 Bureau of Labor Statistics of the Department of  
16 Labor) for the 12-month period ending with Sep-  
17 tember of the preceding calendar year, by

18 “(2) such average for the 12-month period end-  
19 ing with September 2020.”.

20 (b) EFFECTIVE DATE.—The amendments made by  
21 this section shall take effect as if enacted on January 1,  
22 2021.

23 **SEC. 7. EFFECTIVE DATE.**

24 Except as otherwise provided, the amendments made  
25 by this Act shall apply to benefits for calendar months

- 1 beginning on or after the date that is 30 days after the
- 2 date of enactment of this Act.

○