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Subcommittee on Nutrition

What the Data Reveals About SNAP Household Characteristics and Patterns of Participation

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Thank you, Chairwoman Jackie Walorski, ranking member Jim McGovern, and members of the Subcommittee on Nutrition for the opportunity to testify on the characteristics of the population served by the Supplemental Nutrition Assistance Program—also known as SNAP.

I am a senior researcher at Mathematica Policy Research and the director of a project that measures SNAP program access, trends, and impacts. As part of this project—which is conducted for the Food and Nutrition Service (FNS) at the United States Department of Agriculture—Mathematica develops and maintains SNAP microsimulation models; prepares the edited SNAP quality control (QC), data files; and produces reports on the characteristics of SNAP households.[1]

SNAP is a central component of the nation's nutrition safety net that serves a broad spectrum of the needy population. According to SNAP program operations data, SNAP provided benefits to 46.5 million people in an average month in fiscal year 2014, slightly down from 47.6 million people in an average month in fiscal year 2013. The average monthly benefit in fiscal year 2014 was also down to $125 per person from $133 per person in fiscal year 2013.

In this testimony, I describe a set of resources that Congress can use to gain a deeper understanding of the SNAP population. These include (1) Mathematica's new SNAP participation data visualization; (2) a

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[1] Joshua Leftin is deputy director of the project and Kelsey Farson Gray authored the most recent report on SNAP household characteristics.

series of reports we have produced for FNS on the characteristics of SNAP households; and, briefly, (3) the FNS data and computer models we use to simulate proposed changes to SNAP. I also use these tools to highlight information about SNAP eligibility standards and the characteristics of the SNAP population, both nationally and across states.
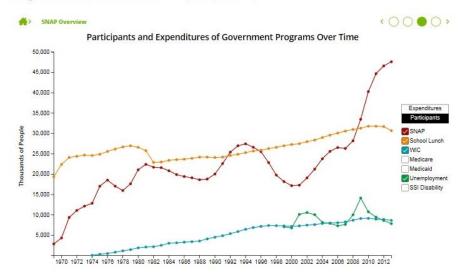
A DIGITAL EXPLORATION OF SNAP

The characteristics of SNAP participants and households and their levels of participation in SNAP change over time in response to economic and demographic trends, as well as to legislative adjustments to program rules. Mathematica has developed a data visualization tool that presents complex data about the SNAP population in an intuitive, interactive format. Using this dynamic tool, researchers, policymakers, and other stakeholders can examine SNAP participation over time and across populations. They can also compare SNAP participation with other programs and economic trends. The tool aggregates SNAP data into three modules, two of which are particularly relevant to our testimony today:

- Users can compare SNAP participation and expenditures since 1969 with those for other government programs such as the National School Lunch Program, the Special Supplemental Program for Women, Infants, and Children, and Unemployment Compensation. Expenditures for both SNAP and Unemployment Compensation rose steeply from 2008 to 2009. Expenditures for SNAP continued to rise steeply for several years after 2009, while expenditures for Unemployment Compensation dropped sharply.

A Digital Exploration of the Supplemental Nutrition Assistance Program (SNAP)

Since it began more than 50 years ago, the Supplemental Nutrition Assistance Program (SNAP) has provided nutrition assistance to millions of low-income individuals and families nationwide. Mathematica Policy Research has studied nutrition policies and programs for more than two decades and, with funding from the Food and Nutrition Service (FNS), recently completed the largest-ever survey of SNAP participants on the topic of food security (defined as reliable access to enough food to lead a healthy, active life). We put these findings into context in our new interactive tool, which provides an overview of SNAP, the results of our study, and SNAP participation and eligibility rates by state. Navigate through each module by clicking on a circle below. (This tool is best viewed in IE10+, Chrome, and Mozilla.)

- In the SNAP participation module, users can compare poverty, SNAP eligibility, and SNAP participation across states. For instance, a comparison of states by the percentage of people with income under 200 percent of poverty can be contrasted with state estimates of the percentage of people who are eligible for SNAP. Clicking on a particular state provides an easy way to compare poverty, eligibility, and participation within the state.

Although not covered in my testimony today, a third module depicts findings from a recent Mathematica study that examined the relationship between SNAP participation and food security.[2] I encourage you to explore this tool and hope you find it useful in your examination of the SNAP population.

REPORTS ON THE CHARACTERISTICS OF SNAP HOUSEHOLDS

Another important resource is FNS' series of annual reports titled *Characteristics of Supplemental Nutrition Assistance Program Households*, which date back to 1976. These reports include a wealth of information about the program and current participants at both the national and state levels. I highlight some details about SNAP eligibility standards and the SNAP population from the most recent report for fiscal year 2013 (Farson Gray 2014) in the narrative that follows.[3]

Federal SNAP Eligibility Standards. To be eligible for SNAP under the standard federal rules, households without an elderly or disabled member must have a monthly gross income at or below 130 percent of the federal poverty guideline and countable assets of no more than $2,250. Households with elderly or disabled members are exempt from the gross income limit and may have up to $3,250 in countable assets. All SNAP households must have a monthly net income at or below the federal poverty guideline. Net income is calculated by subtracting from gross income a standard deduction as well as deductions for, among others, earned income, excess shelter expenses, and medical expenses—the latter of which is available only to households with elderly or disabled members.

Monthly income limits and the standard deduction vary by household size and location. Currently the gross income limit for a family of four in the contiguous United States is $2,584, the net income limit is

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[2] Mabli, James, Jim Ohls, Lisa Dragoset, Laura Castner, and Betsy Santos. "Measuring the Effect of Supplemental Nutrition Assistance Program (SNAP) Participation on Food Security." Prepared by Mathematica Policy Research for the U.S. Department of Agriculture, Food and Nutrition Service, August 2013.

[3] Farson Gray, Kelsey. "Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2013". Report submitted to the U.S. Department of Agriculture, Food and Nutrition Service. Washington, DC: Mathematica Policy Research, December 2014.

$1,988, and the standard deduction is $165. The maximum deduction for excess shelter expenses in the contiguous United States for households without elderly or disabled members is $490.

Countable assets include most liquid resources and some non-liquid resources. Family homes and retirement and educational savings accounts are not counted toward the resource limit. Vehicles with very low equity and those meeting certain other specific criteria are also excluded from the resource test. For one vehicle per adult and per teenager driving to work or school, any fair market value in excess of $4,650 is counted toward the resource limit. Of the household's remaining vehicles, the higher of either any fair market value in excess of $4,650 or any equity is counted.

SNAP households in which all members receive SSI, Temporary Assistance for Needy Families (TANF), or General Assistance benefits are categorically eligible for SNAP and, therefore, not subject to the federal income and resource limits. Benefits for these households are determined under the same rules that apply to other eligible SNAP households and are based on household income.
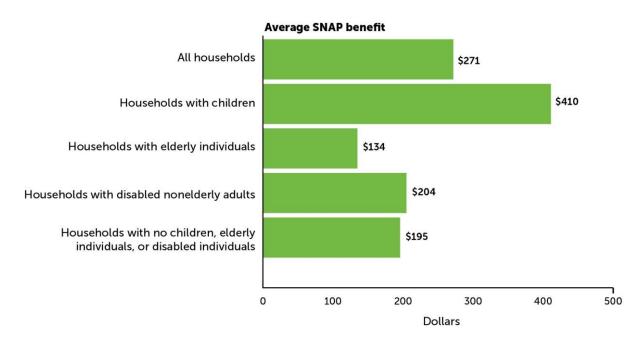
State SNAP Eligibility Options. In some instances, states are permitted to establish eligibility criteria that work best for their jurisdictions. For example, they may use vehicle rules for a TANF-funded program in place of SNAP rules, if they are less restrictive. For SNAP households that face an asset test, all but four states (Delaware, Minnesota, North Dakota, and Washington) and one territory (the Virgin Islands) have aligned their vehicle rules with those for another state program. Twenty-nine states and the District of Columbia have aligned their vehicle rules with programs that exclude all vehicles from the resource test.

States also have the option to confer categorical eligibility on additional households receiving benefits that are at least in part funded by TANF or Maintenance of Effort funds. States have flexibility in setting the criteria for receiving the TANF-funded noncash benefit, including establishing a gross income limit and either eliminating the resource test or establishing a higher resource limit. Forty states, the District of Columbia, Guam, and the Virgin Islands provide a noncash benefit to confer categorical eligibility on a large number of households. Of these, five states (Idaho, Michigan, Nebraska, Pennsylvania, and Texas) impose resource limits between $5,000 and $25,000, while the rest have eliminated the resource test. Fourteen states retained the federal gross income limit for most households without an elderly or disabled member, 28 states or territories raised the gross income limit to between 160 percent and 200 percent of the federal poverty limit for those households, and one state, New Hampshire, raised the gross income limit for households with a child age 21 or younger.

In some states, households participating in narrowly targeted, noncash TANF-funded programs, such as work support, child care, and other short-term assistance, may also be categorically eligible for SNAP.

Benefit determination. After a household is certified for SNAP, its monthly benefit is computed by subtracting 30 percent of the household's net income from the maximum benefit amount to which it is entitled. Currently, the maximum monthly SNAP benefit for a family of four in the contiguous United States is $649. All eligible one-person and two-person households are guaranteed a minimum benefit, which is currently $16.
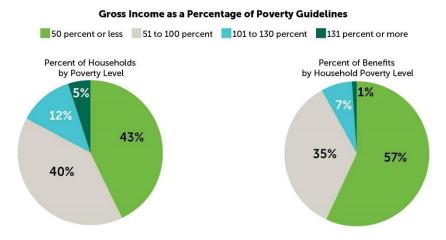
In fiscal year 2013, 41 percent of SNAP households received the maximum benefit and 5 percent received the minimum benefit. The average monthly SNAP benefit was $271. SNAP households with children received a relatively high average benefit of $410, while households with elderly individuals received a relatively low one of $134. One reason for the difference in average benefits is the difference in average household size: 3.2 people for SNAP households with children, compared with 1.3 people for households with elderly individuals. SNAP households that include a nonelderly adult with a disability had an average monthly SNAP benefit of $204 and households with no elderly individuals, individuals with disabilities, or children had an average benefit of $195.

Average SNAP benefit

Household type	Benefit
All households	$271
Households with children	$410
Households with elderly individuals	$134
Households with disabled nonelderly adults	$204
Households with no children, elderly individuals, or disabled individuals	$195

Note: These groups are not mutually exclusive.
Source: Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2013 (Farson Gray 2014).

Nonfinancial Eligibility Standards. To be eligible for SNAP, individuals must also meet nonfinancial eligibility standards. For example, unauthorized immigrants, nonimmigrant visitors to the United States, and some lawful permanent resident noncitizens, are categorically ineligible for SNAP. However, lawful permanent resident noncitizens are potentially eligible for SNAP benefits if they (1) have lived legally in the United States for five years or more; (2) are children; (3) receive a government benefit because they are blind or have a disability; or (4) are members of the U.S. armed forces, are veterans, or are dependents of a service member or veteran. Noncitizens admitted as refugees are also potentially eligible for SNAP benefits for up to seven years. The income and resources of ineligible noncitizens are considered in the eligibility determination of other SNAP household members. In fiscal year 2013, 6 percent of SNAP households contained a noncitizen and 6 percent contained a citizen child living with a nonparticipating noncitizen adult. (These groups are not mutually exclusive.)

In addition, nondisabled adults age 18 to 49 who are living in households without children can receive benefits only if they work or participate in qualifying work-related activities. These individuals can be exempt from the work requirements if they live in a waiver area or have been granted a discretionary exemption by the state. With certain exceptions, those not meeting work requirements are restricted to 3 months of SNAP benefits during any 36-month period. Approximately 10 percent of all SNAP participants in fiscal year 2013 were nondisabled adults aged 18 to 49 who were living in households without children.

Poverty Status of SNAP Households. SNAP effectively targets benefits to the neediest households. In fiscal year 2013, 83 percent of SNAP households had gross monthly incomes at or below the federal poverty guideline. Almost half (43 percent) of all SNAP households had gross monthly incomes at or below 50 percent of the poverty guideline. These households received 57 percent of all SNAP benefits. In contrast, only 1 percent of all benefits went to the 5 percent of SNAP households that had gross monthly income over 130 percent of the poverty guideline. More than half of these households contained an elderly person or a person with a disability and, thus, were not subject to gross income limits.

Gross Income as a Percentage of Poverty Guidelines

■ 50 percent or less   □ 51 to 100 percent   ■ 101 to 130 percent   ■ 131 percent or more

Percent of Households
by Poverty Level

43%
40%
12%
5%

Percent of Benefits
by Household Poverty Level

57%
35%
7%
1%

Source: Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2013 (Farson Gray 2014).
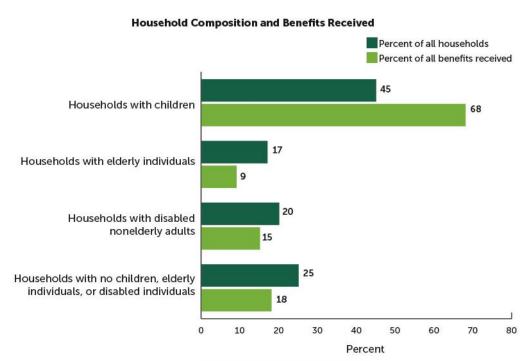
SNAP Household Income. SNAP household income comes from a variety of sources, both earned and unearned. In fiscal year 2013, the average monthly gross income among all SNAP households was $758. Twenty-two percent of SNAP households had no gross income when they were certified or recertified for SNAP. Thirty-one percent had earned income and 57 percent had unearned income. Sources of unearned income included Social Security (received by 24 percent of SNAP households), SSI (20 percent), child support (9 percent), TANF (7 percent), and unemployment compensation (4 percent). After deductions, 39 percent of SNAP households had no net income and the vast majority of the remainder had net income under the federal poverty guideline. After the standard deduction, the most prevalent deduction was for excess shelter costs, which was received by 72 percent of SNAP households.

SNAP Household Composition. Individuals who share a residential dwelling and customarily purchase and prepare food together are required to apply for SNAP together. Generally, individuals who live together but do not purchase and prepare food together may apply as separate SNAP households. However, spouses living together must apply together and parents must apply with their children (under age 22) who reside with them.

The average SNAP household size in fiscal year 2013 was just over two people. Fifty-one percent of SNAP households contained just one person. In over half of these households, the single person either had a disability or was elderly. At the other end of the spectrum, 7 percent of SNAP households had five or more members.

In fiscal year 2013, 87 percent of SNAP participants lived in households with a child, an elderly person, or a person with a disability—representing 75 percent of all SNAP households. Other key facts about SNAP household demographics include the following:

- **Forty-five percent of SNAP households contained children.** These households received 68 percent of all SNAP benefits. The majority of households with children (57 percent) were single-adult households. This group accounted for 26 percent of all SNAP households.

- **Seventeen percent of SNAP households contained elderly individuals.** Eighty percent of these were single-person households. Seventy percent received Social Security income, 36 percent received SSI, and 86 percent received income from at least one of those two sources.

- **Twenty percent of SNAP households contained nonelderly individuals with disabilities.** Sixty percent of these households were single-person households. A majority (69 percent) received SSI and half (51 percent) received Social Security income.

- **Twenty-five percent of SNAP households contained no elderly individuals, individuals with disabilities, or children.** These households tended to be single-person households (91 percent), with 59 percent of them having no gross income.

- **Over 80 percent of SNAP households were in metropolitan areas.** Seven percent of SNAP households were in rural areas.

Household Composition and Benefits Received

Note: These groups are not mutually exclusive.
Source: Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2013 (Farson Gray 2014).

STATE COMPARISONS OF SNAP HOUSEHOLDS IN FY 2013

The characteristics of SNAP households vary across states.[4] For example, at the national level, 17 percent of all SNAP households had incomes that were above the federal poverty guideline. Across states, this percentage ranged from a low of 9 percent in California and Mississippi to a high of 40 percent in Vermont. Similarly, while 43 percent of all SNAP households nationwide had monthly gross incomes that were less than or equal to 50 percent of the federal poverty guideline, state-level percentages ranged from a low of 24 percent in Vermont to a high of 67 percent in California.

Average SNAP benefits reflect the average state net income and household size as well as the higher benefits issued in certain high-cost states and territories. Accordingly, the average SNAP benefit in Guam in fiscal year 2013 of $644 was substantially higher than in any other state or jurisdiction. Hawaii, Alaska, and the Virgin Islands also had higher average benefits of $423, $411, and $392, respectively, than any of the 48 contiguous states. Oregon had the lowest average SNAP benefit with $223, followed by Massachusetts, Maine, and Vermont, which each averaged $230.

The demographic characteristics of SNAP households also varied by state and territory. The percentage of SNAP households with children ranged from a low of 34 percent in Oregon and Connecticut to a high of 68 percent in Guam. The percentage of SNAP households with elderly members ranged from 7 percent in California, where SSI participants do not receive regular SNAP benefits, to 28 percent in New York. Texas had the lowest percentage of nondisabled adults aged 18 to 49 living in childless households with 7 percent, while Oregon had the highest percentage at 30 percent.

SNAP QC Database and SNAP Microsimulation Models

Mathematica's data visualization tool and the SNAP characteristics report are just two of the resources available to policymakers who strive to understand more about the program and its participants. For instance, while the FNS report includes a vast amount of additional information on the characteristics of SNAP households, even more information can be gleaned from the database on which the report is based— the SNAP QC database. It is an edited version of the data generated by SNAP's Quality Control System, and the database contains detailed demographic, economic, and SNAP eligibility information for a nationally representative sample of approximately 50,000 SNAP households. The data are edited to ensure consistent measures of SNAP household size, income, deductions, and benefit level. The file is weighted to match adjusted SNAP program operations data for SNAP households, participants, and benefits issued by month

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[4] In this section, "states" refers to the District of Columbia, Guam, and the Virgin Islands as well as the 50 states.

and state. The program operations data are adjusted to remove benefits issued in error or in response to a disaster because these cases are not included in the SNAP QC database. The adjusted total number of SNAP households and benefits is lower than program operations data by about 1 percent and 2 percent, respectively. The edited SNAP QC database is publicly available via the Department of Agriculture's website[5], along with documentation describing the data editing process and containing a codebook.[6]

Another resource is the set of sophisticated SNAP microsimulation models FNS and Mathematica have worked together to develop. These models are designed to simulate the effect of various proposed policy changes to the program on SNAP household eligibility status, benefit amount, and predicted participation decision. Specifically, SNAP microsimulation models are used to answer key policy questions, including the following:

- How many households and individuals are eligible for SNAP benefits under current rules?
- How would the number of eligible households and individuals change if program design parameters—such as income eligibility limits, asset limits, maximum benefits, or allowable deductions—were changed?
- How would such changes affect estimated participation levels and program costs?
- What effect would such changes have on different subgroups of participants, such as elderly individuals or workers?

One of FNS' microsimulation models is based on the SNAP QC database. Another model uses data from the Survey of Income and Program Participation and incorporates data from the Current Population Survey Annual Survey of Economic Characteristics. Because microsimulation models measure differences in eligible households, participating households, and benefit amounts between the current program and the program under the simulated policy change, they can provide policymakers with valuable insights about the potential impacts of program changes.

Taken together, these resources support evidence-based policy making through rigorous research, high-quality data, and objective analysis to help inform decision making for the future of the SNAP program.

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[5] http://www.ers.usda.gov/topics/food-nutrition-assistance/food-nutrition-assistance-research/extramural-research/national-data-sets.aspx

[6] Filion, Kai, Esa Eslami, Katherine Bencio, and Bruce Schechter. "Technical Documentation for the Fiscal Year 2013 Supplemental Nutrition Assistance Program Quality Control Database and QC Minimodel". Final report submitted to the U.S. Department of Agriculture, Food and Nutrition Service. Washington, DC: Mathematica Policy Research, October 2014.