

CHARACTERISTICS OF SUPPLEMENTAL NUTRITION Assistance Program Households: Fiscal Year 2009 Summary

**Office of Research and Analysis** 

## October 2010

## Background

In an average month in 2009, about 33.7 million people living in 15.2 million U.S. households participated in the Supplemental Nutrition Assistance Program (SNAP).

SNAP households are a diverse group. Because benefits are available to most low-income households with few resources, regardless of age, disability status, or family structure, recipients represent a broad cross-section of the Nation's poor. This report provides information about the demographic and economic circumstances of SNAP households in fiscal year 2009. Of note, the American Recovery and Reinvestment Act of 2009 (ARRA) increased SNAP maximum allotments by 13.6 percent beginning on April 1, 2009.

## Findings: General Characteristics

Most SNAP recipients were children or elderly. Nearly half (48 percent) were children and another 8 percent were age 60 or older. Working-age women represented 28 percent of the caseload, while working-age men represented 16 percent.

Many SNAP recipients had jobs. More than 29 percent of SNAP households had earnings in 2009, and 40 percent of all SNAP participants lived in a household with earnings. For these households, earnings were the primary source of income.

The majority of SNAP households did not receive cash welfare benefits. Less than 10 percent of all SNAP households received Temporary Assistance for Needy Families (TANF) benefits and another 5 percent received State General Assistance (GA) benefits. About 24 percent of SNAP households received Supplemental Security Income (SSI) benefits and over 22 percent received Social Security. **SNAP households had little income.** Only 14 percent had income above the poverty line, while more than 41 percent had incomes at, or below, half the poverty line. Nearly 18 percent had no cash income of any kind. The typical SNAP household had gross income of \$711 per month. More than 27 percent of monthly funds (gross income plus SNAP benefits) available to a typical household came from SNAP.

The average SNAP household received a monthly benefit of \$272. More than 37 percent received the maximum benefit for their family size --\$588 for a family of four during the first half of the year and \$668 after the implementation of ARRA. Just over 4 percent received the minimum benefit available to households with one or two members in 2009. The minimum benefit was \$14 during the first half of the year and increased to \$16 with ARRA. Most households (81 percent) receiving the minimum benefit contained elderly or disabled members and were likely to receive Supplemental Security Income or Social Security.

**SNAP households had few resources.** The average SNAP household possessed only about \$101 in countable resources (including the nonexcluded portion of vehicles and the entire value of checking and savings accounts and other savings). A majority of SNAP households (78 percent) had no countable resources. However, it should be noted that many (66 percent) SNAP households were categorically eligible and thus neither subject to the asset test nor required to provide information about their assets.

**Two-thirds of SNAP households were categorically eligible and not subject to the asset test.** Households are categorically eligible for SNAP if all members receiving TANF, SSI, or GA benefits or the household resides in a State that has implemented a broad-based categorical eligibility policy. In 2009, 27 percent of SNAP households were categorically eligible by virtue of their TANF, SSI, or GA participation and another

38 percent lived in a State with a broad-based policy.

**Most SNAP households were small.** The average SNAP household size was 2.2 persons, but varied considerably by household composition. Households with children were larger, averaging 3.3 members. Households with elderly participants were smaller, with an average of 1.3 members.

## **Findings: Changes Over Time**

There have been several notable changes in the characteristics of SNAP households between 1989 and 2009. Some of the most striking changes are noted here.

The primary source of income among SNAP participants shifted from welfare to work. In 1989, 42 percent of all SNAP households received cash welfare benefits and only 20 percent had earnings. In 2009, less than 10 percent received cash welfare, while 29 percent had earnings.

The percentage of households with no cash income of any kind more than doubled. In 1989, 7 percent of SNAP households had zero gross income. This increased to nearly 18 percent in 2009. Similarly, the percentage of SNAP households with zero net income, who received the maximum benefit, rose from 18 percent in 1990 to 37 percent in 2009.

The average SNAP household's income remained close to 60 percent of the poverty level. When SNAP participation levels decline, average household income rises slightly. Conversely, income falls when participation levels increase. However, the variation is small, ranging from an average income that is 56 percent of poverty, when caseloads were rising rapidly in 1993, to 63 percent of the poverty level in 2000, when caseloads were low.

**Households have gotten smaller.** In 1990, the average SNAP household contained 2.6 persons. In 2009, the average had fallen to 2.2 persons. During this period, households with one person rose from 32 percent of all households to over 46 percent.

The percentage of participants who are children remained fairly steady. In 1990, half of participants were under age 18, about the same percentage as in 2009. However, the share of households with children fell from 60 percent in 1990 to 50 percent in 2009. This is primarily due to an increase in single-person households.

U.S. Department of Agriculture, Food and Nutrition Service, Office of Research and Analysis, *Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2009*, by Joshua Leftin, Andrew Gothro, and Esa Eslami. Project Officer, Jenny Genser. Alexandria, VA: 2010. Available online at www.fns.usda.gov/ora.

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