Tables Describing the Asset and Vehicle Holdings Of Low-Income Households In 1996

August 2001

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The attached tables summarize asset and vehicle holdings of low-income households (less than 300% of poverty) in 1996 using the 1996 MATH SIPP Eligibility File. Also attached is Appendix A, which describes the general methodology we used to create these tables. This set of tables should replace the set sent as Memo #543, dated 7/10/01.

Please call if you have any questions.

cc:  C. Trippe  
     L. Castner  
     S. Cody  
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     S. Kuan  
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     B. Schechter  
     M. Morris  
     A. Aldridge  
     N. Wemmerus
## LOW INCOME HOUSEHOLDS ONLY

### Demographic Characteristics

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean Household Size</td>
<td>2.3</td>
<td>2.4</td>
<td>2.0</td>
</tr>
<tr>
<td>Percent of Households Heads under Age 40</td>
<td>40.0</td>
<td>54.0</td>
<td>39.3</td>
</tr>
<tr>
<td>Percent of Household Heads That Are Married</td>
<td>41.8</td>
<td>18.4</td>
<td>25.5</td>
</tr>
<tr>
<td>Percent with Children (Age 17 or Younger)</td>
<td>39.5</td>
<td>53.3</td>
<td>33.4</td>
</tr>
<tr>
<td>Percent with Elderly Member (Age 60 or Over)</td>
<td>34.9</td>
<td>17.8</td>
<td>42.8</td>
</tr>
<tr>
<td>Percent Minority</td>
<td>28.2</td>
<td>53.5</td>
<td>37.0</td>
</tr>
<tr>
<td>Percent Rural</td>
<td>25.9</td>
<td>25.1</td>
<td>26.6</td>
</tr>
</tbody>
</table>

### Socioeconomic Characteristics

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of Household Heads that are High School Graduates</td>
<td>72.1</td>
<td>54.0</td>
<td>58.4</td>
</tr>
<tr>
<td>Percent with at least One Worker</td>
<td>48.5</td>
<td>15.5</td>
<td>35.2</td>
</tr>
<tr>
<td>Percent with Earnings</td>
<td>51.8</td>
<td>22.5</td>
<td>42.5</td>
</tr>
<tr>
<td>Percent Receiving Public Assistance (^a)</td>
<td>12.4</td>
<td>54.8</td>
<td>9.9</td>
</tr>
<tr>
<td>Percent below Poverty Level</td>
<td>29.2</td>
<td>92.6</td>
<td>55.0</td>
</tr>
<tr>
<td>Percent Homeowners</td>
<td>56.9</td>
<td>30.1</td>
<td>43.2</td>
</tr>
<tr>
<td>Percent with Vehicles</td>
<td>71.9</td>
<td>24.9</td>
<td>58.4</td>
</tr>
<tr>
<td>Mean Number of Vehicles per Household</td>
<td>1.2</td>
<td>0.3</td>
<td>0.8</td>
</tr>
</tbody>
</table>

| Weighted Total (000s) | 53,960 | 8,694 | 7,746 | 1,529 | 4,735 | 31,256 |
| Sample Size         | 18,924 | 3,358 | 2,814 | 528   | 1,582 | 10,642 |

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

\(^a\) Public assistance indicates receipt of either AFDC, General Assistance, or SSI.
### TABLE 1

FSP ELIGIBILITY AND PARTICIPATION STATUS OF LOW-INCOME HOUSEHOLDS

<table>
<thead>
<tr>
<th>Households</th>
<th>Total Low-Income Households</th>
<th>Food Stamp Participants</th>
<th>Eligible Nonparticipants</th>
<th>Vehicle Ineligible</th>
<th>Other Asset Ineligible</th>
<th>Income-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total (000s)</td>
<td>53,960</td>
<td>8,694</td>
<td>7,746</td>
<td>1,529</td>
<td>4,735</td>
<td>31,256</td>
</tr>
<tr>
<td>Percent</td>
<td>100.0</td>
<td>16.1</td>
<td>14.4</td>
<td>2.8</td>
<td>8.8</td>
<td>57.9</td>
</tr>
</tbody>
</table>

| Sample Size | 18,924 | 3,358 | 2,814 | 528 | 1,582 | 10,642 |

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
### TABLE 2
DEFINITIONS OF “VEHICLE INELIGIBLE” AND “OTHER-ASSET INELIGIBLE”

<table>
<thead>
<tr>
<th>Households</th>
<th>Vehicle Ineligible</th>
<th>Other-Asset Ineligible</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Vehicle Assets Over Limit, No Non-vehicle Assets</td>
<td>Vehicle Assets Under Limit, but Combination Over Limit</td>
</tr>
<tr>
<td></td>
<td>Both Vehicle and Non-Vehicle Assets</td>
<td>Vehicle Assets Over Limit, Non-vehicle Assets Under Limit</td>
</tr>
<tr>
<td>Total</td>
<td>4,735</td>
<td>2,756</td>
</tr>
<tr>
<td></td>
<td>75.6</td>
<td>58.2</td>
</tr>
<tr>
<td></td>
<td>1,582</td>
<td>934</td>
</tr>
</tbody>
</table>

Source: 1996 MATH SIPP Eligibility File
<table>
<thead>
<tr>
<th>Assets</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
<td>Vehicle Ineligible</td>
</tr>
<tr>
<td>Checking Accounts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>30.1</td>
<td>8.8</td>
<td>23.6</td>
</tr>
<tr>
<td>Mean Value (Dollars)</td>
<td>657</td>
<td>291</td>
<td>333</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>300</td>
<td>120</td>
<td>160</td>
</tr>
<tr>
<td>Interest-Bearing Accounts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>48.8</td>
<td>6.5</td>
<td>20.5</td>
</tr>
<tr>
<td>Mean Value (Dollars)</td>
<td>42,424</td>
<td>498</td>
<td>701</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>4,410</td>
<td>232</td>
<td>464</td>
</tr>
<tr>
<td>Rental Property</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>2.8</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Mean Value (Dollars)</td>
<td>88,908</td>
<td>101,382</td>
<td>60,206</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>41,000</td>
<td>57,000</td>
<td>26,000</td>
</tr>
<tr>
<td>Life Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>51.6</td>
<td>11.9</td>
<td>33.9</td>
</tr>
<tr>
<td>Mean Value (Dollars)</td>
<td>72,855</td>
<td>33,650</td>
<td>35,868</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>25,000</td>
<td>10,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Savings Bonds</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>9.4</td>
<td>0.7</td>
<td>1.9</td>
</tr>
<tr>
<td>Mean Value (Dollars)</td>
<td>3,269</td>
<td>225</td>
<td>304</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>500</td>
<td>75</td>
<td>180</td>
</tr>
<tr>
<td>Keogh or IRA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>10.8</td>
<td>0.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Mean Value (Dollars)</td>
<td>30,318</td>
<td>90</td>
<td>1,339</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>12,600</td>
<td>90</td>
<td>1,350</td>
</tr>
<tr>
<td>Weighted Total (000s)</td>
<td>53,960</td>
<td>8,694</td>
<td>7,746</td>
</tr>
<tr>
<td>Sample Size</td>
<td>18,924</td>
<td>3,358</td>
<td>2,814</td>
</tr>
</tbody>
</table>

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

Note: Means and medians exclude values of zero and negative values.
TABLE 4

HOUSEHOLD COMPOSITION BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW INCOME HOUSEHOLDS ONLY
(Percentages)

<table>
<thead>
<tr>
<th>Household with</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
</tr>
<tr>
<td>Children</td>
<td>39.5</td>
<td>53.3</td>
<td>33.4</td>
</tr>
<tr>
<td>Single-Adult</td>
<td>33.5</td>
<td>67.3</td>
<td>39.6</td>
</tr>
<tr>
<td>Married Parents</td>
<td>52.6</td>
<td>19.1</td>
<td>36.4</td>
</tr>
<tr>
<td>Other Multiple-Adult</td>
<td>9.5</td>
<td>8.8</td>
<td>11.6</td>
</tr>
<tr>
<td>Other</td>
<td>4.4</td>
<td>4.7</td>
<td>12.4</td>
</tr>
<tr>
<td>Disabled</td>
<td>7.5</td>
<td>20.4</td>
<td>6.2</td>
</tr>
<tr>
<td>Living Alone</td>
<td>35.9</td>
<td>56.4</td>
<td>43.7</td>
</tr>
<tr>
<td>Not Alone</td>
<td>64.1</td>
<td>43.6</td>
<td>56.3</td>
</tr>
<tr>
<td>Elderly</td>
<td>34.9</td>
<td>17.8</td>
<td>42.8</td>
</tr>
<tr>
<td>Living Alone</td>
<td>53.9</td>
<td>72.7</td>
<td>73.9</td>
</tr>
<tr>
<td>Not Alone</td>
<td>46.1</td>
<td>27.3</td>
<td>26.1</td>
</tr>
<tr>
<td>Other</td>
<td>23.3</td>
<td>17.1</td>
<td>22.2</td>
</tr>
<tr>
<td>Living Alone</td>
<td>67.8</td>
<td>82.9</td>
<td>81.7</td>
</tr>
<tr>
<td>Not Alone</td>
<td>32.2</td>
<td>17.1</td>
<td>18.3</td>
</tr>
</tbody>
</table>

Weighted Total (000s) | 53,960                      | 8,694               | 7,746                      | 1,529             | 4,735              | 31,256                      |
Sample Size | 18,924                      | 3,358               | 2,814                      | 528               | 1,582              | 10,642                      |

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
### TABLE 5

MARITAL STATUS AND SEX OF HEAD OF HOUSEHOLD BY BY FSP ELIGIBILITY AND PARTICIPATION STATUS

LOW INCOME HOUSEHOLDS ONLY

(Percentages)

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total Low-Income</td>
<td>Food Stamp Participants</td>
</tr>
<tr>
<td></td>
<td>Households</td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>41.8</td>
<td>18.4</td>
</tr>
<tr>
<td>Widowed</td>
<td>16.8</td>
<td>12.1</td>
</tr>
<tr>
<td>Divorced/Separated</td>
<td>20.0</td>
<td>31.1</td>
</tr>
<tr>
<td>Never Married</td>
<td>21.4</td>
<td>38.4</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sex of Head of Household</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total Low-Income</td>
<td>Food Stamp Participants</td>
</tr>
<tr>
<td></td>
<td>Households</td>
<td></td>
</tr>
<tr>
<td>Married-Couple Head</td>
<td>38.6</td>
<td>15.3</td>
</tr>
<tr>
<td>Male Head</td>
<td>19.7</td>
<td>18.9</td>
</tr>
<tr>
<td>Female Head</td>
<td>41.7</td>
<td>65.8</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

| Weighted Total (000s)   | 53,960              | 8,694                       | 7,746          | 1,529              | 4,735                    | 31,256            |
| Sample Size             | 18,924              | 3,358                       | 2,814          | 528                | 1,582                    | 10,642            |

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
### TABLE 6

**HOUSEHOLD SIZE BY FSP ELIGIBILITY AND PARTICIPATION STATUS**  
**LOW INCOME HOUSEHOLDS ONLY**  
(Percentages and Means)

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
</tr>
<tr>
<td>1 Person</td>
<td>38.2</td>
<td>40.0</td>
<td>55.1</td>
</tr>
<tr>
<td>2 Persons</td>
<td>26.8</td>
<td>21.8</td>
<td>19.9</td>
</tr>
<tr>
<td>3 Persons</td>
<td>13.4</td>
<td>15.7</td>
<td>9.7</td>
</tr>
<tr>
<td>4 Persons</td>
<td>11.9</td>
<td>11.7</td>
<td>8.2</td>
</tr>
<tr>
<td>5 Persons</td>
<td>6.2</td>
<td>6.2</td>
<td>4.4</td>
</tr>
<tr>
<td>6 Persons</td>
<td>2.2</td>
<td>2.7</td>
<td>1.6</td>
</tr>
<tr>
<td>7 or More Persons</td>
<td>1.3</td>
<td>1.9</td>
<td>1.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mean Number of Persons per Household</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Persons</td>
<td>2.3</td>
<td>2.4</td>
</tr>
<tr>
<td>Children (Age 17 and Under)</td>
<td>0.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Children Age 5 and Under</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Children Age 6-17</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Adults (Age 18-59)</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Elderly Persons (Age 60+)</td>
<td>0.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Disabled Persons</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Weighted Total (000s)</strong></td>
<td><strong>53,960</strong></td>
<td><strong>8,694</strong></td>
</tr>
<tr>
<td><strong>Sample Size</strong></td>
<td><strong>18,924</strong></td>
<td><strong>3,358</strong></td>
</tr>
</tbody>
</table>

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
TABLE 7

EDUCATIONAL ATTAINMENT OF HEAD OF HOUSEHOLD BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW INCOME HOUSEHOLDS ONLY
(Percentages and Means)

<table>
<thead>
<tr>
<th>Educational Attainment</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Participants</td>
</tr>
<tr>
<td>No Formal Education</td>
<td>0.6</td>
<td>2.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Less than High School</td>
<td>11.6</td>
<td>17.8</td>
<td>19.7</td>
</tr>
<tr>
<td>High School Graduate</td>
<td>35.2</td>
<td>31.8</td>
<td>32.9</td>
</tr>
<tr>
<td>Some College</td>
<td>26.2</td>
<td>18.8</td>
<td>20.4</td>
</tr>
<tr>
<td>4+ Years of College</td>
<td>10.8</td>
<td>3.4</td>
<td>5.1</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Weighted Total (000s) 53,960 8,694 7,746 1,529 4,735 31,256
Sample Size 18,924 3,358 2,814 528 1,582 10,642

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
Table 8

Race and Ethnicity of Head of Household by FSP Eligibility and Participation Status

Low Income Households Only

(Percentages)

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>71.8</td>
<td>46.5</td>
<td>63.0</td>
</tr>
<tr>
<td>African American, Non-Hispanic</td>
<td>14.9</td>
<td>31.9</td>
<td>19.2</td>
</tr>
<tr>
<td>Hispanic</td>
<td>10.1</td>
<td>17.2</td>
<td>14.3</td>
</tr>
<tr>
<td>Asian</td>
<td>2.0</td>
<td>2.7</td>
<td>1.7</td>
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<tr>
<td>Other</td>
<td>1.1</td>
<td>1.7</td>
<td>1.9</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Weighted Total (000s) 53,960 8,694 7,746 1,529 4,735 31,256
Sample Size 18,924 3,358 2,814 528 1,582 10,642

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
TABLE 9

AGE OF HEAD OF HOUSEHOLD BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW INCOME HOUSEHOLDS ONLY
(Percentages and Means)

<table>
<thead>
<tr>
<th>Age</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
</tr>
<tr>
<td>Under 20</td>
<td>3.1</td>
<td>5.7</td>
<td>6.4</td>
</tr>
<tr>
<td>20-29</td>
<td>15.9</td>
<td>24.4</td>
<td>15.4</td>
</tr>
<tr>
<td>30-39</td>
<td>21.0</td>
<td>23.9</td>
<td>17.6</td>
</tr>
<tr>
<td>40-49</td>
<td>16.2</td>
<td>17.1</td>
<td>12.0</td>
</tr>
<tr>
<td>50-59</td>
<td>10.6</td>
<td>12.1</td>
<td>7.3</td>
</tr>
<tr>
<td>60 and Older</td>
<td>33.2</td>
<td>16.8</td>
<td>41.4</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean Age

48.7                    41.3                  50.1                          40.5               58.5                  49.3

Weighted Total (000s)

53,960                  8,694                 7,746                        1,529              4,735                31,256

Sample Size

18,924                  3,358                 2,814                        528                1,582                10,642

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
### TABLE 10
RESIDENCE IN URBAN OR RURAL AREA BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW INCOME HOUSEHOLDS ONLY
Totals

<table>
<thead>
<tr>
<th>Location</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban Residence</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Stamp</td>
<td>74.1</td>
<td>74.9</td>
<td>73.4</td>
</tr>
<tr>
<td>Participants</td>
<td>25.9</td>
<td>25.1</td>
<td>26.6</td>
</tr>
<tr>
<td>Eligible</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Nonparticipants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vehicle</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ineligible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1,529</td>
<td></td>
<td></td>
<td>4,735</td>
</tr>
<tr>
<td>Other Asset</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ineligible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income-Ineligible Households</td>
<td>18,924</td>
<td>3,358</td>
<td>2,814</td>
</tr>
</tbody>
</table>

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
### TABLE 11

**HOUSEHOLD EMPLOYMENT STATUS BY FSP ELIGIBILITY AND PARTICIPATION STATUS**  
LOW INCOME HOUSEHOLDS ONLY  
(Percentages and Means)

<table>
<thead>
<tr>
<th>Number of Workers</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
</tr>
<tr>
<td>No Workers</td>
<td>51.5</td>
<td>84.5</td>
<td>64.8</td>
</tr>
<tr>
<td>1 Worker</td>
<td>37.9</td>
<td>14.7</td>
<td>32.3</td>
</tr>
<tr>
<td></td>
<td>Percentage with Teen Worker(^a)</td>
<td>0.1</td>
<td>0.3</td>
</tr>
<tr>
<td></td>
<td>Percentage with Adult Worker(^b)</td>
<td>35.9</td>
<td>14.1</td>
</tr>
<tr>
<td></td>
<td>Percentage with Elderly Worker(^c)</td>
<td>1.9</td>
<td>0.2</td>
</tr>
<tr>
<td>2 Workers</td>
<td>9.8</td>
<td>0.8</td>
<td>2.7</td>
</tr>
<tr>
<td></td>
<td>Percentage with Teen Worker(^a)</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td></td>
<td>Percentage with Adult Worker(^b)</td>
<td>9.7</td>
<td>0.7</td>
</tr>
<tr>
<td></td>
<td>Percentage with Elderly Worker(^c)</td>
<td>0.5</td>
<td>0.0</td>
</tr>
<tr>
<td>3 or More Workers</td>
<td>0.8</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td></td>
<td>Percentage with Teen Worker(^a)</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td></td>
<td>Percentage with Adult Worker(^b)</td>
<td>0.8</td>
<td>0.1</td>
</tr>
<tr>
<td></td>
<td>Percentage with Elderly Worker(^c)</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean Full-Time Workers per Household  
- 0.6

Weighted Total (000s)  
- 53,960

Sample Size  
- 18,924

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.  
\(^a\)At least one full-time worker in household is under 18 years of age.  
\(^b\)At least one full-time worker in household is age 18-59.  
\(^c\)At least one full-time worker in household is age 60 or older.
### TABLE 12

**HOURS WORKED BY PRIMARY WORKER BY FSP ELIGIBILITY AND PARTICIPATION STATUS**

LOW INCOME HOUSEHOLDS ONLY

(Percentages and Means)

<table>
<thead>
<tr>
<th>Hours worked per week</th>
<th>Total Low-Income Households</th>
<th>Food Stamp Participants</th>
<th>Eligible Nonparticipants</th>
<th>Vehicle Ineligible</th>
<th>Other Asset Ineligible</th>
<th>Income-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 Hours</td>
<td>39.4</td>
<td>66.7</td>
<td>48.3</td>
<td>29.9</td>
<td>55.4</td>
<td>27.6</td>
</tr>
<tr>
<td>1 to 20 Hours (Part Time)</td>
<td>6.3</td>
<td>8.3</td>
<td>7.2</td>
<td>7.9</td>
<td>9.2</td>
<td>5.1</td>
</tr>
<tr>
<td>21 to 34 Hours (Part Time)</td>
<td>5.5</td>
<td>6.2</td>
<td>7.7</td>
<td>9.0</td>
<td>5.7</td>
<td>4.6</td>
</tr>
<tr>
<td>35 or More Hours (Full Time)</td>
<td>48.8</td>
<td>18.8</td>
<td>36.8</td>
<td>53.2</td>
<td>29.7</td>
<td>62.7</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean Number of Hours per Week

<table>
<thead>
<tr>
<th></th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>25.6</td>
<td>11.9</td>
</tr>
<tr>
<td></td>
<td>20.7</td>
<td>29.7</td>
</tr>
<tr>
<td></td>
<td>17.8</td>
<td>31.5</td>
</tr>
</tbody>
</table>

Weighted Total (000s)

<table>
<thead>
<tr>
<th></th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weighted Total (000s)</td>
<td>53,960</td>
<td>8,694</td>
</tr>
<tr>
<td></td>
<td>7,746</td>
<td>1,529</td>
</tr>
<tr>
<td></td>
<td>4,735</td>
<td>31,256</td>
</tr>
</tbody>
</table>

Sample Size

<table>
<thead>
<tr>
<th></th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample Size</td>
<td>18,924</td>
<td>3,358</td>
</tr>
<tr>
<td></td>
<td>2,814</td>
<td>528</td>
</tr>
<tr>
<td></td>
<td>1,582</td>
<td>10,642</td>
</tr>
</tbody>
</table>

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
### TABLE 13

GROSS INCOME LEVEL BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW INCOME HOUSEHOLDS ONLY
(Percentages and Means)

<table>
<thead>
<tr>
<th>Ratio of Gross Income to Poverty Line</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Food Stamp</td>
<td>Eligible Nonparticipants</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Participants</td>
<td></td>
</tr>
<tr>
<td>No Income</td>
<td>3.3</td>
<td>10.3</td>
<td>7.8</td>
</tr>
<tr>
<td>Less than or equal to 50% of Poverty</td>
<td>8.4</td>
<td>31.3</td>
<td>7.9</td>
</tr>
<tr>
<td>51% to 100% of Poverty</td>
<td>17.5</td>
<td>51.1</td>
<td>39.3</td>
</tr>
<tr>
<td>101% to 130% of Poverty</td>
<td>11.2</td>
<td>5.2</td>
<td>37.8</td>
</tr>
<tr>
<td>131% to 185% of Poverty</td>
<td>20.2</td>
<td>1.6</td>
<td>5.6</td>
</tr>
<tr>
<td>Greater than 185% of Poverty</td>
<td>39.3</td>
<td>0.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean Poverty Ratio | 156 | 57 | 89 | 79 | 90 | 213 |
Weighted Total (000s) | 53,960 | 8,694 | 7,746 | 1,529 | 4,735 | 31,256 |
Sample Size | 18,924 | 3,358 | 2,814 | 528 | 1,582 | 10,642 |

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
<table>
<thead>
<tr>
<th>Income Source</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Food Stamp Participants</td>
<td>Nonparticipants</td>
<td>Vehicle Ineligible</td>
</tr>
<tr>
<td>Gross Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>96.7</td>
<td>89.7</td>
<td>92.2</td>
</tr>
<tr>
<td>Mean (Dollars)</td>
<td>1,528</td>
<td>589</td>
<td>836</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>1,384</td>
<td>514</td>
<td>756</td>
</tr>
<tr>
<td>Earnings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>51.8</td>
<td>22.5</td>
<td>42.5</td>
</tr>
<tr>
<td>Mean (Dollars)</td>
<td>1,636</td>
<td>582</td>
<td>870</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>1,500</td>
<td>520</td>
<td>800</td>
</tr>
<tr>
<td>AFDC</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>5.6</td>
<td>30.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Mean (Dollars)</td>
<td>352</td>
<td>356</td>
<td>132</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>396</td>
<td>322</td>
<td>173</td>
</tr>
<tr>
<td>General Assistance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>1.2</td>
<td>5.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Mean (Dollars)</td>
<td>283</td>
<td>270</td>
<td>295</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>243</td>
<td>229</td>
<td>280</td>
</tr>
<tr>
<td>SSI</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>7.1</td>
<td>26.1</td>
<td>9.1</td>
</tr>
<tr>
<td>Mean (Dollars)</td>
<td>402</td>
<td>386</td>
<td>359</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>444</td>
<td>458</td>
<td>337</td>
</tr>
<tr>
<td>Social Security</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>35.5</td>
<td>24.4</td>
<td>40.5</td>
</tr>
<tr>
<td>Mean (Dollars)</td>
<td>779</td>
<td>468</td>
<td>590</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>727</td>
<td>450</td>
<td>598</td>
</tr>
<tr>
<td>Unemployment Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>1.5</td>
<td>1.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Mean (Dollars)</td>
<td>637</td>
<td>551</td>
<td>367</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>600</td>
<td>500</td>
<td>300</td>
</tr>
<tr>
<td>Other Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent&gt;0</td>
<td>62.8</td>
<td>28.1</td>
<td>43.3</td>
</tr>
<tr>
<td>Mean (Dollars)</td>
<td>477</td>
<td>217</td>
<td>292</td>
</tr>
<tr>
<td>Median (Dollars)</td>
<td>226</td>
<td>115</td>
<td>150</td>
</tr>
</tbody>
</table>

Weighted Total (000s)  | 53,960                       | 8,694               | 7,746                      | 1,529                      | 4,735                      | 31,256                      |
Sample Size            | 18,924                       | 3,358               | 2,814                      | 528                        | 1,582                      | 10,642                      |

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
Note: Means and medians exclude values of zero and negative values.

*Other Income includes alimony, child support, disability payments, dividend income, educational assistance, government pensions, interest income, lump sum payments, reserve pay, foster care payments, pensions, profits from self-employment, railroad retirement, rental income, veteran's pension, WIC vouchers, and worker's compensation.
### TABLE 15

HOME OWNERSHIP BY FSP ELIGIBILITY AND PARTICIPATION STATUS

LOW INCOME HOUSEHOLDS ONLY

(Percentages)

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Food Stamp Participants</td>
<td>Nonparticipants</td>
<td>Vehicle Ineligible</td>
</tr>
<tr>
<td>Own</td>
<td>56.9</td>
<td>30.1</td>
<td>43.2</td>
</tr>
<tr>
<td>Rent</td>
<td>39.6</td>
<td>65.1</td>
<td>51.5</td>
</tr>
<tr>
<td>Noncash Rent</td>
<td>3.5</td>
<td>4.8</td>
<td>5.3</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

| Source: 1996 MATH SIPP Eligibility File |

Low-income households are defined as those within 300 percent of poverty.
<table>
<thead>
<tr>
<th>Number of Vehicles</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
</tr>
<tr>
<td>No Vehicles</td>
<td>28.1</td>
<td>75.1</td>
<td>41.6</td>
</tr>
<tr>
<td>1 Vehicle</td>
<td>38.4</td>
<td>18.9</td>
<td>44.5</td>
</tr>
<tr>
<td>2 Vehicles</td>
<td>22.8</td>
<td>5.0</td>
<td>11.1</td>
</tr>
<tr>
<td>3 Vehicles</td>
<td>8.6</td>
<td>0.9</td>
<td>2.6</td>
</tr>
<tr>
<td>4+ Vehicles</td>
<td>2.1</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean Number of Vehicles  
1.2  
0.3  
0.8  
1.9  
1.3  
1.5

Weighted Total (000s)  
53,960  
8,694  
7,746  
1,529  
4,735  
31,256

Sample Size  
18,924  
3,358  
2,814  
528  
1,582  
10,642

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
Low-income households are defined as those within 300 percent of poverty.

### TABLE 17

**NUMBER OF VEHICLES PER HOUSEHOLD MEMBER BY FSP ELIGIBILITY AND PARTICIPATION STATUS**

**LOW INCOME HOUSEHOLDS ONLY**

(Means)

<table>
<thead>
<tr>
<th>Vehicles per Household Member</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
<td>Vehicle Ineligible</td>
</tr>
<tr>
<td>Vehciles per Person</td>
<td>0.6</td>
<td>0.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Vehciles per Adult (Age 18 and Over)</td>
<td>0.8</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Vehciles per Nonelderly Adult (Age 18-59)</td>
<td>0.8</td>
<td>0.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Vehciles per Employed Worker</td>
<td>1.1</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Vehciles per Adult Worker</td>
<td>1.3</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Vehciles per Full-Time Worker</td>
<td>1.3</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Vehciles per Part-Time Worker</td>
<td>1.4</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Weighted Total (000s)</td>
<td>53,960</td>
<td>8,694</td>
<td>7,746</td>
</tr>
<tr>
<td>Sample Size</td>
<td>18,924</td>
<td>3,358</td>
<td>2,814</td>
</tr>
</tbody>
</table>

Source: 1996 MATH SIPP Eligibility File
### Table 18

**FMV of Total Vehicle Holdings by FSP Eligibility and Participation Status, Households with Vehicles**

**Low Income Households Only**

(Percentages and Means)

<table>
<thead>
<tr>
<th>Fair Market Value</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
</tr>
<tr>
<td>Less than or equal $1,000</td>
<td>22.2</td>
<td>46.3</td>
<td>42.6</td>
</tr>
<tr>
<td>$1,001 - $1,500</td>
<td>3.5</td>
<td>4.9</td>
<td>6.3</td>
</tr>
<tr>
<td>$1,501 - $2,500</td>
<td>7.8</td>
<td>13.7</td>
<td>11.4</td>
</tr>
<tr>
<td>$2,501 - $4,000</td>
<td>6.0</td>
<td>6.4</td>
<td>7.5</td>
</tr>
<tr>
<td>$4,001 - $6,000</td>
<td>16.7</td>
<td>20.6</td>
<td>22.7</td>
</tr>
<tr>
<td>$6,001 - $9,000</td>
<td>18.3</td>
<td>6.5</td>
<td>7.0</td>
</tr>
<tr>
<td>$9,001 - $13,000</td>
<td>10.8</td>
<td>0.5</td>
<td>1.3</td>
</tr>
<tr>
<td>$13,001 - $17,000</td>
<td>8.2</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>More than $17,000</td>
<td>6.5</td>
<td>0.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

**Mean Total FMV**

6,603

**Median Total FMV**

4,686

**Weighted Total (000s)**

38,806

**Sample Size**

13,220

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
**TABLE 19**

EQUITY IN TOTAL VEHICLE HOLDINGS BY FSP ELIGIBILITY AND PARTICIPATION STATUS, HOUSEHOLDS WITH VEHICLES

LOW INCOME HOUSEHOLDS ONLY

(Percentages and Means)

<table>
<thead>
<tr>
<th>Equity of Vehicle Holdings</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th></th>
<th>Asset-Ineligible Households</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
<td>Vehicle</td>
<td>Other Asset</td>
<td>Income-Ineligible</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Ineligible</td>
<td>Ineligible</td>
<td>Households</td>
<td></td>
</tr>
<tr>
<td>Negative Equity</td>
<td>12.9</td>
<td>11.8</td>
<td>10.7</td>
<td>16.9</td>
<td>6.9</td>
<td>14.0</td>
</tr>
<tr>
<td>$0 - $1,000</td>
<td>23.8</td>
<td>47.2</td>
<td>42.8</td>
<td>3.2</td>
<td>23.3</td>
<td>19.9</td>
</tr>
<tr>
<td>$1,001 - $1,500</td>
<td>4.4</td>
<td>5.3</td>
<td>6.5</td>
<td>1.5</td>
<td>4.3</td>
<td>4.1</td>
</tr>
<tr>
<td>$1,501 - $2,500</td>
<td>9.2</td>
<td>11.6</td>
<td>11.2</td>
<td>4.4</td>
<td>7.4</td>
<td>9.2</td>
</tr>
<tr>
<td>$2,501 - $4,000</td>
<td>7.9</td>
<td>6.4</td>
<td>7.5</td>
<td>4.3</td>
<td>5.9</td>
<td>8.5</td>
</tr>
<tr>
<td>$4,001 - $6,000</td>
<td>14.5</td>
<td>13.4</td>
<td>16.6</td>
<td>9.3</td>
<td>16.7</td>
<td>14.3</td>
</tr>
<tr>
<td>$6,001 - $9,000</td>
<td>13.7</td>
<td>3.6</td>
<td>3.5</td>
<td>33.6</td>
<td>17.9</td>
<td>14.5</td>
</tr>
<tr>
<td>$9,001 - $13,000</td>
<td>6.5</td>
<td>0.5</td>
<td>0.8</td>
<td>13.4</td>
<td>7.5</td>
<td>7.4</td>
</tr>
<tr>
<td>$13,001 - $17,000</td>
<td>4.0</td>
<td>0.2</td>
<td>0.3</td>
<td>9.6</td>
<td>4.3</td>
<td>4.6</td>
</tr>
<tr>
<td>More than $17,000</td>
<td>3.1</td>
<td>0.0</td>
<td>0.2</td>
<td>3.7</td>
<td>5.8</td>
<td>3.4</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean Equity Value 3,830 1,290 1,481 6,292 5,168 4,101
Median Equity Value 2,442 474 594 7,285 4,369 2,993
Mean Percentage Equity\(^a\) 60.3 56.6 60.5 60.7 81.6 57.5

Weighted Total (000s) 38,806 2,168 4,520 1,529 3,811 26,779
Sample Size 13,220 809 1,586 528 1,260 9,037

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

\(^a\)Mean Percentage Equity = Equity/FMV * 100
### TABLE 20

**FAIR MARKET VALUE OF "FIRST" VEHICLE BY FSP ELIGIBILITY AND PARTICIPATION STATUS, HOUSEHOLDS WITH VEHICLES**  
LOW INCOME HOUSEHOLDS ONLY  
(Percentages and Means)

<table>
<thead>
<tr>
<th>Fair Market Value</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
</tr>
<tr>
<td>Less than or equal $1,000</td>
<td>22.5</td>
<td>46.5</td>
<td>42.8</td>
</tr>
<tr>
<td>$1,001 - $1,500</td>
<td>5.5</td>
<td>7.6</td>
<td>8.6</td>
</tr>
<tr>
<td>$1,501 - $2,500</td>
<td>7.8</td>
<td>12.9</td>
<td>11.2</td>
</tr>
<tr>
<td>$2,501 - $4,000</td>
<td>6.2</td>
<td>5.8</td>
<td>6.6</td>
</tr>
<tr>
<td>$4,001 - $6,000</td>
<td>26.2</td>
<td>22.5</td>
<td>24.8</td>
</tr>
<tr>
<td>$6,001 - $9,000</td>
<td>13.7</td>
<td>3.4</td>
<td>4.1</td>
</tr>
<tr>
<td>$9,001 - $13,000</td>
<td>11.6</td>
<td>0.9</td>
<td>1.2</td>
</tr>
<tr>
<td>$13,001 - $17,000</td>
<td>4.8</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>More than $17,000</td>
<td>1.7</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

|                          | Mean Total FMV (Dollars)  | 5,045               | 2,139                     | 2,347            | 8,377                | 5,341                     | 5,504                     |
|                          | Median (Dollars)          | 4,369               | 1,367                     | 1,367            | 7,979                | 4,369                     | 4,369                     |
| Weighted Total (000s)   | 38,806                    | 2,168               | 4,520                     | 1,529            | 3,811                | 26,779                    |
| Sample Size             | 13,220                    | 809                 | 1,586                     | 528              | 1,260                | 9,037                     |

**Source:** 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
TABLE 21

EQUITY IN "FIRST" VEHICLE BY FSP ELIGIBILITY AND PARTICIPATION STATUS, HOUSEHOLDS WITH VEHICLES
LOW INCOME HOUSEHOLDS ONLY
(Percentages)

<table>
<thead>
<tr>
<th>Equity of Vehicle Holdings</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
</tr>
<tr>
<td>Negative Equity</td>
<td>14.7</td>
<td>11.2</td>
<td>11.2</td>
</tr>
<tr>
<td>$0 - $1,000</td>
<td>24.4</td>
<td>48.0</td>
<td>43.4</td>
</tr>
<tr>
<td>$1,001 - $1,500</td>
<td>6.3</td>
<td>7.4</td>
<td>8.4</td>
</tr>
<tr>
<td>$1,501 - $2,500</td>
<td>9.3</td>
<td>11.2</td>
<td>10.6</td>
</tr>
<tr>
<td>$2,501 - $4,000</td>
<td>7.8</td>
<td>5.3</td>
<td>6.4</td>
</tr>
<tr>
<td>$4,001 - $6,000</td>
<td>19.8</td>
<td>14.4</td>
<td>16.2</td>
</tr>
<tr>
<td>$6,001 - $9,000</td>
<td>9.1</td>
<td>1.9</td>
<td>2.8</td>
</tr>
<tr>
<td>$9,001 - $13,000</td>
<td>5.4</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>$13,001 - $17,000</td>
<td>2.2</td>
<td>0.1</td>
<td>0.3</td>
</tr>
<tr>
<td>More than $17,000</td>
<td>1.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean Equity Value (Dollars) 2,719  1,160  1,301  4,328  3,856  2,831
Median Equity Value (Dollars) 2,128  375  474  4,369  3,840  2,128
Mean Percentage Equity\(^a\) (Dollars) 56.6  56.3  61.3  59.0  79.2  52.5

Weighted Total (000s) 38,806  2,168  4,520  1,529  3,811  26,779
Sample Size 13,220  809  1,586  528  1,260  9,037

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

\(^a\)Mean Percentage Equity = Equity/FMV * 100
### TABLE 22

**VALUE OF NON-VEHICLE ASSETS BY FSP ELIGIBILITY AND PARTICIPATION STATUS, HOUSEHOLDS WITH ASSETS**

**LOW INCOME HOUSEHOLDS ONLY**

(Percentages and Means)

<table>
<thead>
<tr>
<th>Countable Assets (Non-Vehicle)</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
<td>Vehicle Ineligible</td>
</tr>
<tr>
<td>$1 - $500</td>
<td>23.1</td>
<td>71.8</td>
<td>62.2</td>
</tr>
<tr>
<td>$501 - $1,000</td>
<td>8.6</td>
<td>16.5</td>
<td>18.4</td>
</tr>
<tr>
<td>$1,001 - $2,000</td>
<td>8.2</td>
<td>10.0</td>
<td>14.8</td>
</tr>
<tr>
<td>$2,001 - $4,000</td>
<td>8.4</td>
<td>1.5</td>
<td>4.3</td>
</tr>
<tr>
<td>$4,001 - $6,000</td>
<td>5.4</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>$6,001 - $8,000</td>
<td>4.6</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>$8,001 - $10,000</td>
<td>3.3</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>$10,001 or More</td>
<td>38.4</td>
<td>0.0</td>
<td>0.1</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean Assets (Dollars) 42,836 457 624 719 49,852 50,627
Median Assets (Dollars) 4,672 232 350 464 17,000 6,162
Weighted Total (000s) 34,940 1,264 3,146 959 4,735 24,837
Sample Size 11,819 465 1,118 326 1,582 8,328

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
### TABLE 23

**NON-VEHICLE ASSETS OF ELDERLY AND NONELDERLY HOUSEHOLDS BY FSP ELIGIBILITY AND PARTICIPATION STATUS**

**LOW INCOME HOUSEHOLDS ONLY**

(Percentages and Means)

<table>
<thead>
<tr>
<th>Countable Assets (Non-Vehicle)</th>
<th>Total Low-Income Households</th>
<th>Eligible Households</th>
<th>Asset-Ineligible Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Food Stamp Participants</td>
<td>Eligible Nonparticipants</td>
</tr>
<tr>
<td>Elderly Households</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1 - $500</td>
<td>13.6</td>
<td>63.2</td>
<td>52.7</td>
</tr>
<tr>
<td>$501 - $1,000</td>
<td>5.4</td>
<td>17.4</td>
<td>17.8</td>
</tr>
<tr>
<td>$1,001 - $2,000</td>
<td>5.6</td>
<td>13.2</td>
<td>19.3</td>
</tr>
<tr>
<td>$2,001 - $4,000</td>
<td>6.7</td>
<td>6.2</td>
<td>9.8</td>
</tr>
<tr>
<td>$4,001 - $6,000</td>
<td>4.9</td>
<td>0.0</td>
<td>0.4</td>
</tr>
<tr>
<td>$6,001 - $8,000</td>
<td>5.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>$8,000 - $10,000</td>
<td>3.4</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>$10,000 or More</td>
<td>55.3</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

| Mean Assets (Dollars)          | 71,321                      | 607                   | 812                         | 1,058            | 53,233                | 90,303                        |
| Median Assets (Dollars)        | 13,980                      | 400                   | 464                         | 696              | 19,067                | 20,812                        |

| Non-Elderly Households         |                             |                      |                             |                  |                      |                                |
| $1 - $500                      | 29.4                        | 74.5                 | 69.5                        | 56.3             | 0.0                   | 24.6                          |
| $501 - $1,000                  | 10.7                        | 16.3                 | 18.9                        | 20.2             | 0.0                   | 10.3                          |
| $1,001 - $2,000                | 10.0                        | 9.0                  | 11.4                        | 23.4             | 0.0                   | 10.6                          |
| $2,001 - $4,000                | 9.5                         | 0.0                  | 0.0                         | 0.0              | 18.8                  | 10.4                          |
| $4,001 - $6,000                | 5.7                         | 0.2                  | 0.0                         | 0.0              | 10.8                  | 6.4                           |
| $6,001 - $8,000                | 4.4                         | 0.0                  | 0.0                         | 0.0              | 9.6                   | 4.7                           |
| $8,000 - $10,000               | 3.3                         | 0.0                  | 0.0                         | 0.0              | 5.1                   | 3.7                           |
| $10,000 or More                | 27.0                        | 0.0                  | 0.2                         | 0.0              | 55.7                  | 29.3                          |
| Total                          | 100.0                       | 100.0                 | 100.0                       | 100.0            | 100.0                 | 100.0                          |

| Mean Assets (Dollars)          | 23,836                      | 411                   | 480                         | 632              | 45,488                | 26,249                        |
| Median Assets (Dollars)        | 2,000                       | 232                   | 300                         | 400              | 13,000                | 2,785                         |

| Weighted Total (000s)          | 34,940                      | 1,264                 | 3,146                       | 959              | 4,735                 | 24,837                        |
| Sample Size                   | 11,819                      | 465                   | 1,118                       | 326              | 1,582                 | 8,328                         |

Source: 1996 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.
APPENDIX A
METHODOLOGY
TABLES DESCRIBING ASSET AND VEHICLE HOLDINGS OF LOW-INCOME HOUSEHOLDS IN 1996

DATA
The tables describing the asset and vehicle holdings of low-income households in 1996 are based on the 1996 MATH SIPP Eligibility File, which simulates FSP eligibility and participation in November 1996. The 1996 MATH SIPP file was developed using data from the 1996 Survey of Income and Program Participation, specifically the core file and wave 3 topical module file. For a more detailed description of the development of the 1996 MATH SIPP file, see Technical Working Paper: Creation of the November 1996 MATH SIPP Microsimulation Model and Database (forthcoming).

UNIVERSE
The universe for these tables is all households in the 1996 MATH SIPP file with incomes less than or equal to 300 percent of poverty.

DEFINITIONS
In the 1996 MATH SIPP Eligibility File, a household’s eligibility for the FSP is determined based on the income, asset, and other information reported in the 1996 SIPP survey. FSP participation is simulated in the 1996 MATH SIPP to match target controls in the FSP QC data. In the asset and vehicle tables, all low-income households were grouped into one of the following five categories:

- **Food Stamp Participants.** Households that are eligible for and participating in the FSP.
- **Eligible Nonparticipants.** Households that are eligible for the FSP but do not participate.
- **Vehicle Ineligible Households.** Households that pass both the gross and net income tests; have financial assets less than the asset limit; and have vehicular assets that, when added to financial assets, put the household over the asset limit.
- **Other Asset Ineligible Households.** Households that pass both the gross and net income tests, fail the asset test, and are not Vehicle Ineligible Households.
- **Income Ineligible Households.** Households that pass the asset test but fail the net and/or gross income tests.

COUNTING FINANCIAL ASSETS AND VEHICLES
FSP regulations explain which household member’s assets are counted when determining FSP eligibility. The financial and vehicular assets of individuals who receive AFDC/TANF or SSI are not counted when determining eligibility. However, the financial and vehicular assets of
ineligible aliens who are excluded from the Food Stamp household are included in the household’s countable assets.¹

In the tables of ownership of vehicles and specific financial assets, only the asset sources of the relevant individuals – not necessarily all food stamp household members – are included in the tabulations. To be consistent with FSP regulations, the 1996 tables describing the ownership of vehicles and financial assets include the assets of excluded aliens and do not include the assets of AFDC/TANF or SSI recipients (Tables 3, 16-22).

KEY DIFFERENCES BETWEEN 1994 AND 1996 TABLES

These asset and vehicle tables were previously produced using the 1994 MATH SIPP Eligibility File (see Tables Describing the Asset and Vehicle Holdings of Food Stamp Participants, Nonparticipants and Asset Ineligibles in 1994, September 30, 1999). Caution should be exercised when comparing the 1994 and 1996 figures. Beginning with the 1996 SIPP panel, the U.S. Census Bureau substantially altered the SIPP instrument. New variables were added, some variables were dropped, question wording and ordering were changed, and survey administration procedures and data processing were modified. Based on a thorough comparison of the 1994 and 1996 raw SIPP files, these structural changes to the SIPP may explain many of the differences observed in the two files. In particular, we believe that the unexpected trend in financial asset holdings (Table 3) between 1994 and 1996 may, to a large extent, reflect these changes to the survey instrument and administration (see Memo #264, under the 1999 contract, dated July 20, 2001).

Changes in the 1996 SIPP Eligibility File also may affect user’s ability to directly compare figures from these tables. Some of the modifications to the 1996 file were a result of the availability of new SIPP data. Other changes were enhancements to make the 1996 MATH SIPP database and model better reflect FSP regulations. The following summarizes the important differences between the 1994 and 1996 files and tables:

- Excluding Assets of AFDC/TANF and SSI Recipients. In the 1994 MATH SIPP Eligibility File, the assets of AFDC and SSI recipients were not included in countable assets to determine eligibility. However, in the tables that summarize financial assets and vehicles in 1994, the asset holdings of all food stamp household members – including AFDC and SSI recipients – were counted (Tables 3, 16-22). In the tables based on the 1996 MATH SIPP Eligibility File, we identified AFDC/TANF and SSI recipients as not possessing assets in these tables since their assets were not counted for determining eligibility.

- Excluded Aliens. PRWORA was passed in August 1996 and therefore the 1996 MATH SIPP Eligibility File, which simulates FSP participation in November 1996, counts the

¹ Beginning in August 1996, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) disqualified many permanent resident aliens from the FSP and limited the amount of time refugees and asylees could receive food stamps. The assets of excluded aliens must still be counted when determining the household’s eligibility for the FSP since the remaining household members can still access these resources. See Technical Working Paper: Creation of the November 1996 MATH SIPP Microsimulation Model and Database (forthcoming) for details on non-citizen eligibility in the 1996 MATH SIPP.
assets of excluded aliens. There were no excluded aliens in the 1994 MATH SIPP Eligibility File.

- **Simulating Public Assistance.** In the 1994 MATH SIPP Eligibility File, we simulated AFDC and SSI receipt to correct for underreporting of these programs in the SIPP (see Technical Working Paper: Creation of the January 1994 MATH SIPP Microsimulation Model and Database, June 13, 1997). However, we used reported AFDC/TANF and SSI receipt in the 1996 file because SSI was not underreported in the 1996 SIPP survey and because simulating AFDC/TANF receipt in November 1996 is complicated by the passage of PRWORA.

- **Slight Changes in Classifying Certain Types of Income and Assets.** Based on our review of the 1996 SIPP file, we modified the 1996 MATH SIPP to take advantage of new information in the SIPP and to better model FSP regulations. These modifications were minor, however, they do make it more difficult to compare tabulations from the 1994 and 1996 MATH SIPP files. For example, we count 401K balances as assets in the 1996 MATH SIPP file. However, information on 401K plans was new in the 1996 SIPP survey so this asset is not included in the 1994 MATH SIPP file. We now count all lump sum payments as assets instead of income after clarifying FSP regulations. An overview of the other minor changes can be found in Memo #256, under the 1999 contract, dated July 5, 2001. More detailed information will be available in the forthcoming technical working paper.

Although the differences in the two files are slight, the variations – along with the changes to the SIPP instrument and administration – make direct comparisons of the 1994 and 1996 vehicle and asset tables difficult. Interpretations of these two sets of tables should be made cautiously, keeping the above information in mind.