

Welfare Indicators and Risk Factors

20th Report to Congress
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Executive Summary

The Welfare Indicators Act of 1994 (Public Law 103–432) requires the Department of Health and Human Services to prepare an annual report to Congress on indicators and predictors of “welfare dependence.” The act directs the report to focus on three federal benefit programs: Temporary Assistance for Needy Families (TANF; previously Aid to Families with Dependent Children [AFDC]), the Supplemental Nutrition Assistance Program (SNAP; previously the Food Stamp Program), and Supplemental Security Income (SSI). In 1997, a bipartisan Advisory Board specified by the Welfare Indicators Act defined a family as being “dependent on welfare” if more than 50 percent of its total income in a one-year period comes from TANF, SNAP, or SSI. This report provides data on program receipt using this definition as well as other related indicators of program receipt. It also provides information on trends in indicators of economic insecurity for families, which may be predictive of receipt of these benefits, based on recommendations by the Advisory Board.

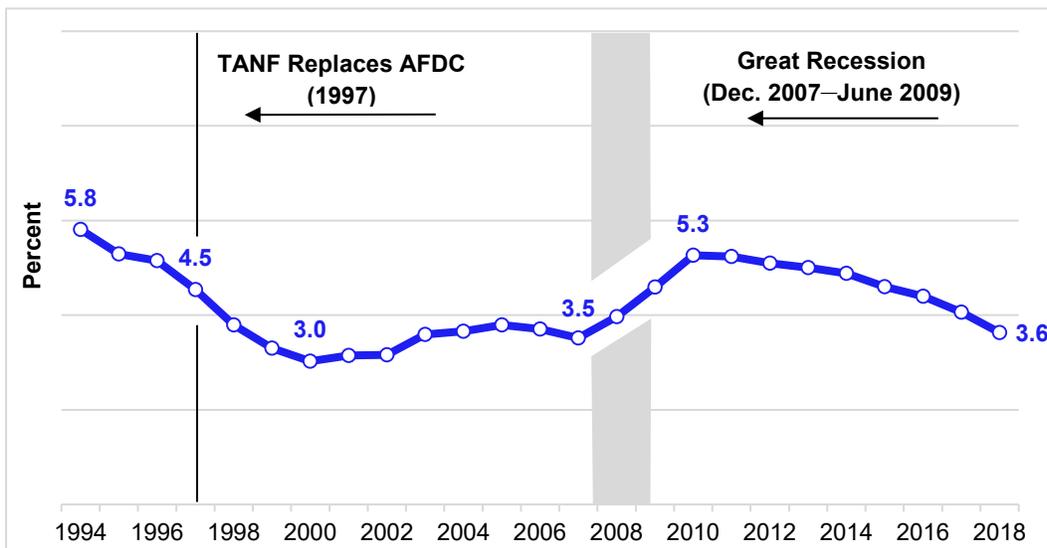
The 20th Welfare Indicators and Risk Factors Report provides indicators and risk factors through 2018 for most indicators and through 2019 for select indicators. Because the data in this report do not extend to 2020, they do not reflect the economic recession resulting from the COVID-19 pandemic, which began in March 2020.

Highlights

Receipt of TANF, SNAP, and/or SSI Declined in 2018

- *The share of the population receiving more than half of their family income from these programs continued to decline as the economy expanded.* As shown in the figure, in 2018, 3.6 percent (11.8 million) of the total population received more than half of their total annual family income from TANF, SNAP, and/or SSI, a decrease of 0.5 percentage points from 2017.

Figure. Dependency Rate: Percentage of the Population with More Than 50 Percent of Family Income from AFDC/TANF, SNAP, and/or SSI, or Any Combination of These Programs, 1994–2018



Note: AFDC recipients are included from 1994 to 1996, and TANF recipients are included beginning in 1997. Food Stamp recipients are included from 1994 to 2008; the Food, Conservation, and Energy Act of 2008 (Public Law 110–234) changed the name of the Food Stamp Program to SNAP.

Source: Current Population Survey Annual Social and Economic Supplement and microsimulation model TRIM3.

- *In 2018, 20.3 percent of the total population received or lived with a family member who received a benefit in any amount from these programs.* This was a decrease of 0.6 percentage points and 1.6 million people from 2017 to 2018. This decline was in line with the reduction in the annual poverty rate and increases in employment rates. (See Figure 4; Appendix Table 2.)
- *TANF recipiency declined for the fourth year in a row, with 1.0 percent of the population (2.9 million people) receiving TANF in 2018.* The most recent peak value in TANF receipt was 1.5 percent in 2012. (See Figure 5; Appendix Table 8.)
- *SNAP recipiency decreased by 0.7 percentage points to 12.0 percent in 2018, the fifth consecutive annual decline.* The rate had previously decreased by 0.8 percentage points to 12.7 percent in 2017. (See Figure 6; Appendix Table 9.)
- *SSI recipiency has remained relatively unchanged over the past three years.* The number of people with SSI benefits peaked in 2013 at 8.3 million (2.6 percent of the population), before falling gradually over the following five years to 8.1 million and 2.5 percent of the population in 2018. (See Figure 7; Appendix Table 11.)

Program Take-Up Rates Also Declined in 2018

- *Participation in the TANF program among eligible families declined for the eighth consecutive year, from 33.9 percent in 2011 to 24.2 percent in 2018.* This represents a decrease of 0.3 percentage points compared with the rate in 2017. Participation declined in part because the number of families eligible for TANF decreased by 318,000, while the

number receiving TANF cash benefits decreased by 89,000. (See Figure 8; Appendix Table 12.)

- *The SNAP participation rate among eligible households decreased 3.8 percentage points in one year to 83.7 percent in 2018 (see Figure 9). A historic peak in SNAP participation occurred in 2013 at 90.1 percent. By comparison, the 2018 rate was 6.4 percentage points lower. (See Figure 9; Appendix Table 13.)*
- *SSI participation by eligible adults rose 0.4 percentage points to 61.2 percent in 2018. This occurred after an increase of 2.6 percentage points to 60.8 percent in 2017. (See Figure 10; Appendix Table 14.)*

Most Families Receiving Benefits Participate in the Labor Force

- *In 2018 more than 61 percent of those who received SNAP benefits lived in families with someone in the labor force. Over half (56.4 percent) of families receiving SNAP had at least one part-time or full-time worker, an increase of 0.5 points from 2017. (See Figure 3; Appendix Tables 4 and 5.)*
- *More than half (54 percent) of TANF recipients lived in families with someone in the labor force, and 47.3 percent lived in families with either a part-time or full-time worker in 2018. Among TANF recipients and family members, full-time employment increased by 6.5 percentage points. (See Figure 3; Appendix Tables 4 and 5..)*
- *Hispanic recipients of income assistance benefits were more likely than non-Hispanic White and Black people receiving benefits to live in families with at least one full-time worker in 2018. For example, among Hispanic people who received SNAP, 55.1 percent lived with a full-time worker. In comparison, 37.4 percent of non-Hispanic Black people and 37.1 percent of White people receiving SNAP lived with a full-time worker.*

Key Indicators of Economic Need Showed Improvements in 2019

- *Employment rates among those with a high school degree or less education increased in 2019. This was true for all groups tracked except for White men. For example, among Black, non-Hispanic men with a high school degree or less, employment increased by 1.3 percentage points over two years to 62.9 percent in 2019. Employment among Hispanic women with a high school degree or less increased by 2.5 percentage points. For Black non-Hispanic women, employment among those with a high school degree or less education increased by 2.0 percentage points to 61.4 percent in 2019. (See Appendix Table 18.)*
- *In 2019, the percentage of children in poverty declined to the lowest point since 1973. Children under 18 had a poverty rate of 14.4 percent in 2019, a decrease of 1.8 percentage points from 2018. For children from birth to age five, 15.6 percent lived below the poverty line, also 1.8 percentage points lower than in 2018 and the lowest poverty rate ever observed for this group. (See Appendix Table 19.)*
- *In families headed by a single female, the poverty rate declined for the sixth consecutive year to 24.3 percent in 2019 (down 2.5 percentage points from 2018). Overall from 2013 to 2019, the rate decreased by 10.1 percentage points. (See Appendix Table 19.)*

- *Food insecurity continued to trend downward annually, falling to 10.5 percent in 2019, the lowest level since 2000.* This rate represents a decline of 0.6 percentage points compared with 2018. (See Appendix Table 21.)
- *Births among unmarried women ages 18 and 19 continued to decline in 2018, and this decrease was observed across race-ethnic groups.* Among unmarried White, Black, and Hispanic women ages 18 and 19, the birth rate fell by 62 percent, 52 percent, and 54 percent, respectively, since 2009. (See Figure 17.)

Introduction

Statutory Requirement

This report provides data on measures of reciprocity of three federal welfare benefit programs, as well as indicators of economic insecurity for families, which may be predictive of receipt of these benefits. It fulfills a statutory requirement based on the Welfare Indicators Act of 1994 (Public Law 103–432), which directed the Secretary of Health and Human Services (HHS) to publish an annual report on welfare dependence. Under that act, HHS was directed to address the rate of welfare dependence, the degree and duration of welfare reciprocity and dependence, and predictors of welfare dependence. The act further specified that analyses of means-tested assistance should include benefits under the Temporary Assistance for Needy Families (TANF) program (which replaced the Aid to Families with Dependent Children [AFDC] program),¹ the Supplemental Security Income (SSI) program, and the Supplemental Nutrition Assistance Program (SNAP; formerly the Food Stamp Program).² This report includes information on cash assistance under the TANF and SSI programs and the cash value of food assistance benefits under SNAP.

The Welfare Indicators Act further specified that a bipartisan Advisory Board on Welfare Indicators be established to provide advice and recommendations to the Secretary of HHS on the development of indicators and the development and presentation of annual reports required under the legislation. The Advisory Board assisted the Secretary in defining welfare dependence; developing indicators of welfare dependence, reciprocity, and associated risk factors; and choosing appropriate data.

Generally, individuals or families are considered more dependent if a larger share of their income is derived from program benefits and more self-sufficient if a greater share of necessary resources is provided by work or other private means. A family may receive program benefits for a brief period, such as during a temporary period of unemployment, or for a longer period. The Advisory Board defined a family as being “dependent on welfare” if more than 50 percent of its total income in a one-year period comes from TANF, SNAP, and/or SSI.

Programs Included in the Report

The **Temporary Assistance for Needy Families** program provides monthly cash benefits and services to eligible families with children and is run by the states. TANF was created under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), Public Law 104–193, to replace the AFDC program. Under TANF, recipients must engage in work activities and meet minimum work participation rate requirements; however, states have broad discretion to design programs and determine eligibility for benefits and services. Over time, greater resources have been devoted to work support and other services rather than cash assistance to families.³ Cash assistance from federal TANF funds, plus the state maintenance-of-effort funds that are required to match those federal funds, comprise basic assistance (cash) to families and these accounted for only 21.4 percent of the program’s budget in FY 2018.⁴ Federal law prohibits states from using federal TANF funds for assistance to a family with an

adult who has received federally funded assistance for 60 consecutive or nonconsecutive months. However, federal law permits a hardship exemption for up to 20 percent of the caseload. Some states impose limits shorter than 60 months, and some states allow children to continue to receive benefits once their parent or caregiver becomes ineligible. States may use their own funding to help these families.

The **Supplemental Nutrition Assistance Program** provides eligible households with a monthly benefit to purchase food for home consumption. The Food Stamp Program was renamed the Supplemental Nutritional Assistance Program by Public Law 110–234, the Food, Conservation, and Energy Act of 2008. Over the course of a year, SNAP benefits reach more low-income individuals than any other public assistance program.

To be eligible for SNAP benefits, households must meet federal income and asset requirements or be considered categorically eligible because of their eligibility for TANF, SSI, or another state program.⁵ As of March 2019, 43 states used broad-based categorical eligibility to confer categorical eligibility to households that receive a non-cash TANF benefit. Under federal rules, most households' monthly gross income cannot exceed 130 percent of the federal poverty guideline, about \$2,251 a month or \$27,014 a year for a parent and two children in 2018, and net income after allowable deductions cannot exceed 100 percent of the poverty guideline (\$20,780).⁶ Many adults must also meet certain work requirements to be eligible for SNAP.

In general, able-bodied household members age 16 to 59 are expected to register for work, participate in education or training if assigned by the state agency, or accept suitable employment. Able-bodied adults age 18 to 49 without dependents are limited to three months of SNAP receipt in any 36-month period unless they work at least 20 hours per week or engage in certain education and training programs. In economically distressed areas, this time limit can be suspended temporarily, which happened nationally during the 2007–2009 recession. The Families First Coronavirus Response Act (Public Law 116–127), enacted March 18, 2020, temporarily suspended (as of April 1, 2020) SNAP's three-month time limit for jobless adults without a child at home. These people will remain eligible for SNAP benefits without having to report work or job training activity for an average of 20 hours a week, as they normally would. The suspension lasts through the month after the month in which the Secretary of HHS lifts the public health emergency.

The **Supplemental Security Income** program provides monthly cash payments to individuals with low-income and low-resources, who are either age 65 and up, or under 65 with a disability.⁷ The program was created in 1972 to replace the patchwork system of federal grants provided to states to provide assistance to older adults, people who are blind, or people with disabilities.

To qualify for SSI benefits, an individual or married couple must satisfy the program criteria for citizenship or qualified alien status, for income and assets as well as for age, blindness, or disability. Though most recipients are adults, children with disabilities also are eligible.

Measurement and Data Sources

As stated above, the bipartisan Advisory Board on Welfare Indicators proposed that a family is defined as “dependent on welfare” if more than 50 percent of its total income⁸ in a one-year period comes from TANF, SNAP, or SSI. An important distinction made by the Advisory Board is that TANF income would count toward dependence only if the beneficiary did not participate in the program’s work-related requirements. Unfortunately, current data sources do not distinguish among the different types of work activities for individuals who received benefits from these programs. Given this limitation, the current report overstates the prevalence of dependence as defined by the Advisory Board. We follow the Advisory Board’s proposal as closely as possible by adopting the following definition of possible welfare dependence among individuals for use in this report:

Individuals who are welfare dependent live in families that receive more than half of their total family income in one year from TANF, SNAP, or SSI, or a combination of these programs.

This report also includes several risk factors associated with benefit receipt, such as poverty status, employment, and barriers to employment. These contextual risk factors are useful to ensure that predictors of receipt are not assessed in isolation. Because even the maximum program benefits do not fully cover the cost of a basic standard of living, families must generally receive an adequate income from employment in order to avoid severe deprivation. Data on trends in nonmarital teen births are provided because the lower incomes of young and single parents affect the need for and use of program benefits.

This report uses data from the Current Population Survey and administrative data for the TANF, SNAP, and SSI programs to provide updated measures through 2018 for key dependence indicators, and through 2019 for select other indicators. Because program participation tends to be underreported in household surveys, this report supplements survey data with administrative records and a microsimulation model, the Transfer Income Model, version 3 (TRIM3).

Indicators of the larger economic context and population statistics are based on publications from the U.S. Department of Agriculture’s Economic Research Service, National Vital Statistics Reports from the National Center for Health Statistics, the Survey of Income and Program Participation, and the U.S. Census Bureau.

Previous editions of this publication relied on estimates of participation in SSI that had a minor error. In the period 2012–2016 the rate of participation among adults was inflated by 0.2 to 0.4 percentage points. The most recently available and corrected rates of 60.8 percent for 2017 and 58.2 percent for 2016 are presented in this report. The Technical Notes section of the report details the calculation error, which was based on a variable capturing income from self-employment. Corrected participation rates are provided in Appendix Table 11 and reflected in Figure 10 in this report.

I. Welfare Dependence, Program Receipt, and Program Participation

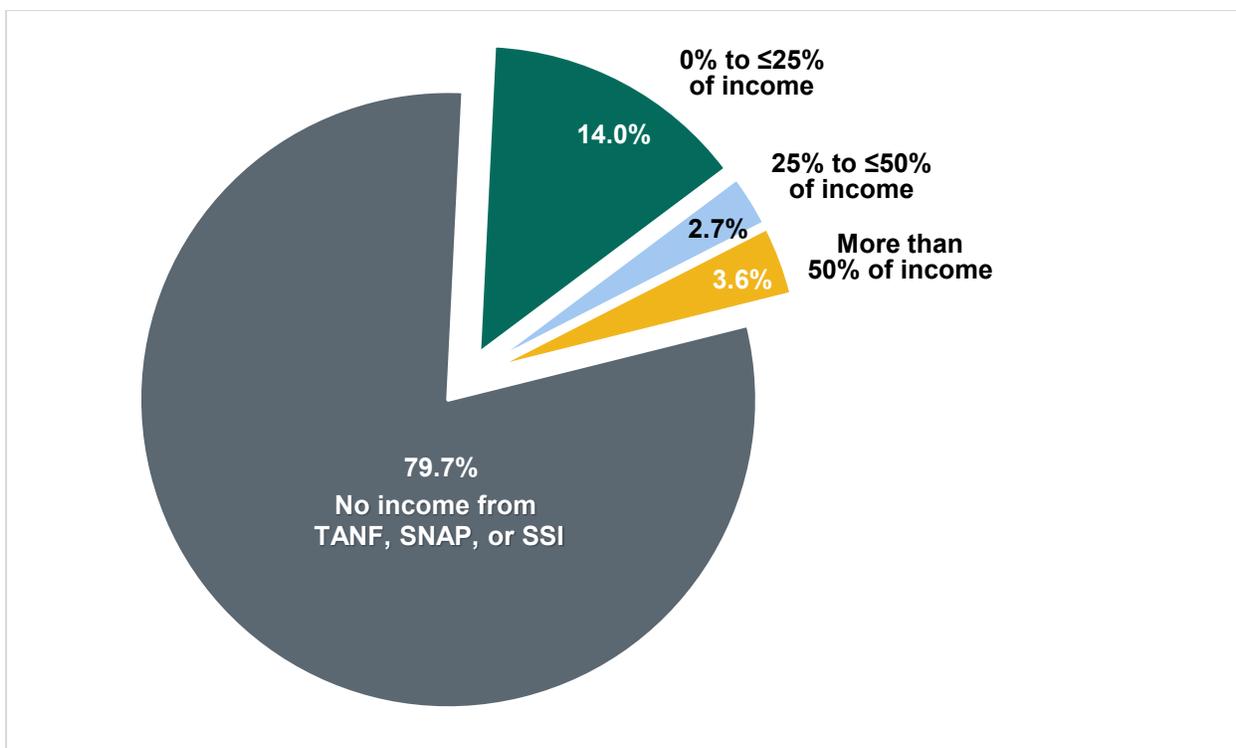
Indicator 1. Degree of Dependence

This indicator measures the number of individuals who receive more than half, some portion, or none of their annual family income from TANF, SSI, and/or SNAP. In measuring welfare dependence, the programs considered by statute are TANF, SNAP, and SSI. The Advisory Board recommended that this report's fundamental measure of dependence should exclude families or individuals who received benefits from TANF and engaged in required work activities. However, because of data limitations, individuals and families who fulfilled work requirements were nevertheless counted as dependent if more than 50 percent of their family income is from TANF.

A number of factors influence use of TANF, SNAP, and SSI. While this report focuses on national trends, more research is needed to understand how these factors affect states and communities differently. Economic conditions are important determinants, as Indicators 7 and 8 document. Federal and state policies on eligibility and receipt also play a role. For example, states have flexibility with TANF to set income limits, benefits amounts, and other program rules. More information on state TANF policies can be found in "[Welfare Rules Databook: State TANF Policies as of July 2019](#)." With SSI, 45 states supplement federal SSI funds to provide additional support to federally eligible recipients or to individuals ineligible for SSI because of excess income.⁹ Other factors also may affect rates of program usage. For example, ASPE research has documented that communities with worse economic prospects in general were more likely to have been affected by the opioid crisis between 2006 and 2016. An HHS report pointed out that there is insufficient research on the prevalence of opioid use disorder within the TANF and TANF-eligible populations, but that such populations are likely disproportionately affected.

Figure 1 presents the proportion of individuals who received more than half, some portion, or none of their annual income from TANF, SNAP, and/or SSI.¹⁰

Figure 1. Percentage of the Population by Proportion of Family Income from TANF, SNAP, and/or SSI Combined, 2018



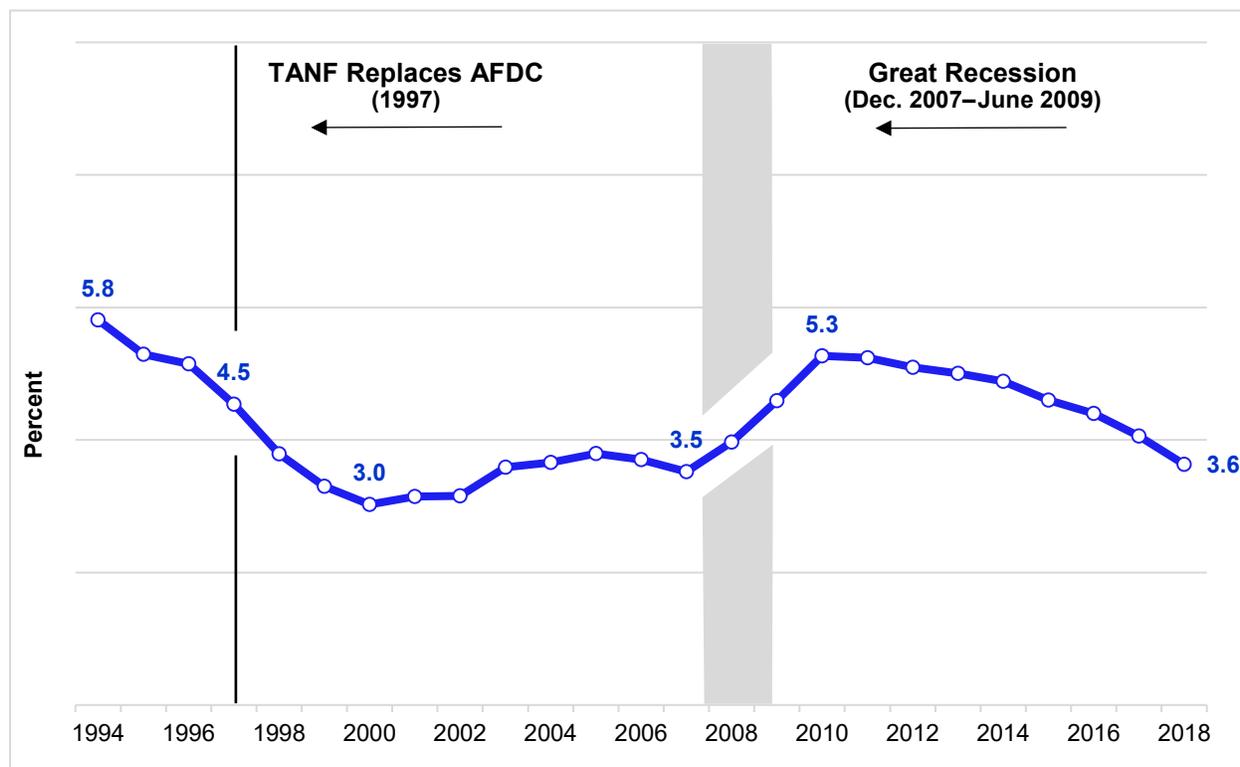
Note: Income includes cash income from TANF and SSI and the market value of SNAP benefits. TANF includes separate state programs funded with maintenance-of-effort dollars (see the Technical Note section). Cash welfare income from "general assistance" or solely state-funded programs does *not* count as TANF. "More than 50% of income" includes all individuals who received more than 50 percent of total annual family income from TANF, SSI, and/or SNAP.

Source: Current Population Survey Annual Social and Economic Supplement and microsimulation model TRIM3.

Over the course of 2018, 20.3 percent of the population lived in households that received some level of TANF, SNAP, and/or SSI assistance. Most of the population (79.7 percent) lived in households or families who received no income from any of these programs in 2018.

The share of the population receiving more than half of their income from TANF, SNAP, and/or SSI—the measure of "dependence" used in this report—continued to decline slightly. In 2018, 3.6 percent (11.8 million) of the total population lived in households that received more than half of their total income from TANF, SNAP, and/or SSI. In 2017, the figures were 4.1 percent (13.1 million). Figure 2 depicts the percentage of people in the United States who received more than half of their family income from one or more of these programs each year.

Figure 2. Dependency Rate: Percentage of the Population with More Than 50 Percent of Family Income from AFDC/TANF, SNAP, and/or SSI, or Any Combination of These Programs, 1994–2018



Note: AFDC recipients are included from 1994 to 1996, and TANF recipients are included beginning in 1997. Food Stamp recipients are included from 1994 to 2008; the Food, Conservation, and Energy Act of 2008 (Public Law 110–234) changed the name of the Food Stamp Program to SNAP.

Source: Current Population Survey Annual Social and Economic Supplement and microsimulation model TRIM3.

The share of 3.6 percent in 2018 was 1.7 percentage points lower than at the most recent peak of 5.3 percent in 2010, when over 16 million individuals received more than half of their income from these programs. Compared with the recent peak in 2010, there were 4.4 million fewer individuals who met the criteria of being dependent in 2018. During the mid-1990s, the share of the population receiving more than 50 percent most of their income from TANF, SNAP, and/or SSI fell from 5.8 percent (15.2 million individuals) in 1994 to a low of 3.0 percent (8.3 million individuals) in 2000.

Year-to-year changes in the rate of dependence parallel economic changes as well as changes in specific programs. The rate declined from 1994 to 2000, due both to a growing economy that reduced poverty and to policy changes. During this period, Congress passed the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, which created TANF and its work requirements. By 2000 the dependence rate was 3.0 percent, representing 8.4 million people. After 2000, the downward trend reversed. Poverty rose, increasing the share of people eligible for assistance, although TANF receipt continued to decline nationally.

Among the three major programs featured in this report, TANF is the smallest assistance program, followed in size by SSI. SNAP has a larger number of participants than these programs and therefore has an outsized effect on this report's measure of dependence.

- For adults of working age, between 18 and 64 years, the proportion of individuals who received more than half of their income from TANF, SNAP, and/or SSI in 2018 was 3.3 percent, the lowest level since 2008. The five-year average for this group from 2014 to 2018 was 3.9 percent. See Table 2 in the appendix.
- Compared with adults, dependence rates are higher for children. Children also have higher poverty rates. The percentage of children in families who received more than 50 percent of their income from TANF, SNAP, and/or SSI was 5.1 percent in 2018, 3.2 percentage points lower than the peak rate for children in 2011 and 0.9 percentage points lower than in 2017.
- In 2018, 2.9 percent of adults 65 and over received more than half of their family income from TANF, SNAP, and/or SSI, 0.1 percentage points higher than a recent peak of 2.8 percent in 2015. For adults age 65 and up, the rate remained within a narrow range over the past decade, rising slowly from 1.9 percent in 2001 to 2.4 percent in 2010 before increasing to 2.7 percent in 2014. The trend appears unrelated to shifting macroeconomic conditions. A large share of adults age 65 and up receive Social Security benefits based on prior work history, and therefore economic changes affect their income differently than for other age groups.
- For adults and children living in families headed by a single female, the proportion who received more than 50 percent of their family income from TANF, SNAP, and/or SSI was 10.5 percent in 2018, 1.6 percentage points less than the 12.1 percent in 2017. In recent years, the rate peaked in 2010 at 16.4 percent.
- Among people living in married- or cohabiting-couple families, the proportion who received more than 50 percent of their family income from TANF, SNAP, and/or SSI peaked at 1.9 percent in 2010 and then decreased incrementally over several years. In 2018 the rate was 1.2 percent (2.3 million individuals), 0.7 percentage points less than in 2010.

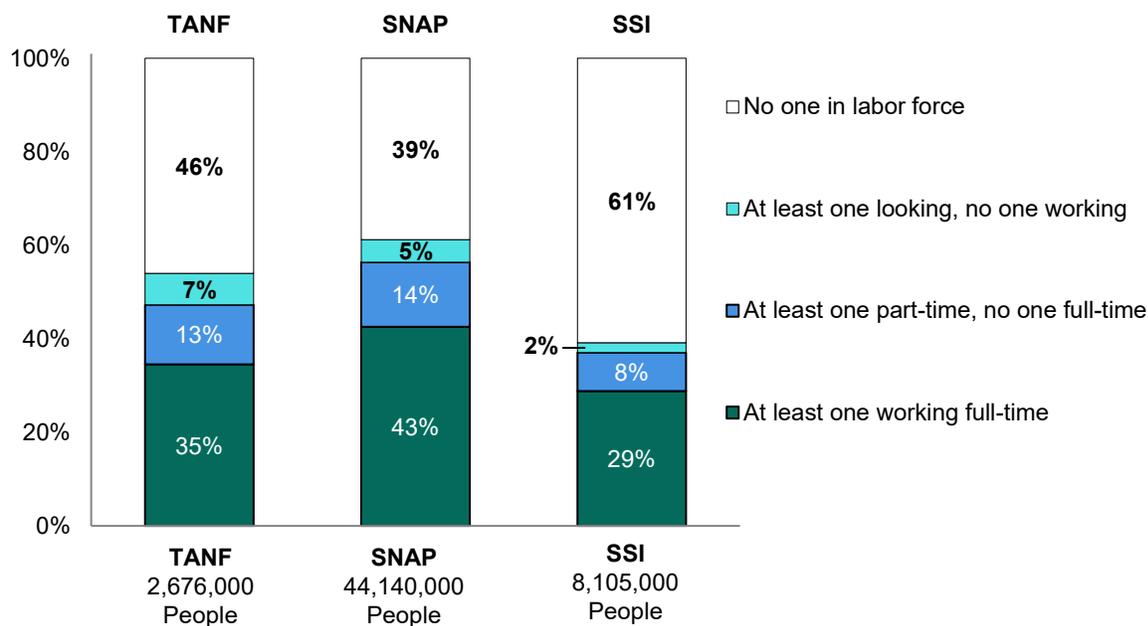
Indicator 2. Program Receipt and Family Labor Force Participation

This indicator looks at the relationship between TANF, SNAP, and/or SSI assistance and participation in the labor force. Both low wages and lack of employment are risk factors for public benefit use. Many low-income families rely on a combination of means-tested assistance and earnings from work.

Labor force participation among families receiving TANF, SSI, and/or SNAP is affected by a number of factors. For example, the cost of child care may influence parents' ability to participate in the labor force, as described by ASPE [research](#).¹¹ That study showed that the period following childbirth is a particular time when parents—particularly mothers—are likely to leave the labor force. This is particularly the case for single mothers, as families headed by a single female receiving TANF, SNAP, and/or SSI were less likely to have someone in the labor force than other families receiving these benefits.

Figure 3 shows the percentage of recipients and their family members in the labor force in 2018.

Figure 3. Percentage of Recipients in Families with Labor Force Participants, by Program, 2018



Note: Recipients are individuals or coresident family members who receive benefits in a month. Each column shows the population for a specific program, but programs are not mutually exclusive. The indicator measures, in an average month, the combination of individual benefit receipt and participation in the labor force of any relative in the household in the same month. Full-time workers usually work 35 hours or more per week. Part-time workers work less than 35 hours per week. “Looking for work” includes individuals who were unemployed or laid off.

Source: Current Population Survey Annual Social and Economic Supplement and microsimulation model TRIM3.

- Comparison of labor force participation rates for 2018 across the three programs shows that SNAP recipients were most likely to live in families with labor force participants (61.2 percent), including those who were looking for work, down 1.8 percentage points from

2016.¹² See Table 4 in the appendix. Next were TANF recipients, among whom 54.0 percent lived in families with labor force participants, down from 58.3 percent in 2017. SSI recipients were less likely to live in families with labor force participants, compared with recipients of other programs; the percentage of SSI recipients with a labor force participant in their household decreased by 0.5 percentage points from 39.7 percent in 2017 to 39.2 percent in 2018.

- Labor force participation changed very little from 2017 to 2018, but employment rates in families receiving SNAP benefits increased slightly. In 2018, SNAP recipients were more likely to live in families with at least one worker (56.4 percent), up from 55.9 percent in 2017. The net 0.5 percentage point decrease in work among SNAP recipients was due to a 1.2 percentage point increase in full-time work among SNAP recipients from 2016 through 2017 and a decrease of 0.7 percentage points in part-time workers. Households with earners were nearly three times more likely than households without earners to exit SNAP from 2017 to 2018. Across the three programs, individuals who received SNAP were the most likely program recipients to live with a family member who worked full-time, at 42.6 percent in 2018, up from 41.4 percent in 2017.
- SSI recipients and their family members saw a 0.3 percentage point increase in work rates from 36.8 percent in 2017 to 37.1 percent in 2018. The increase in employment among SSI recipients was the combined effect of a 0.6 percentage point increase in part-time work coupled with a 0.9 percentage point increase in full-time work.
- Labor force participation rates increased for individuals and their families with TANF benefits. Among TANF recipients, 47.3 percent lived in families with a worker, down 1.5 percentage points from 2017. Among recipients and family members, part-time employment decreased by 8.0 percentage points from 2017 to 2018, while full-time employment increased by 6.5 percentage points. As expected, SSI recipients were more likely to live in families with no labor force participants (60.8 percent), compared with TANF recipients (46.0 percent) or SNAP recipients (38.8 percent). Labor force participation is typically lower among the populations served by SSI, and data suggest SSI recipients are more likely to live alone.
- Individual recipients who were part of married- or cohabiting-couple families were more likely than those in other family living arrangements to live with a full-time worker, with rates of 53.7 percent for SSI, 53.4 percent for TANF,¹³ and 59.9 percent for SNAP. By comparison, among families headed by a single female, full-time work rates were 33.0 percent for SSI, 26.2 percent for TANF, and 41.7 percent for SNAP. Within families headed by a single male, full-time work rates were higher, compared with their female counterparts, at 44.4 percent for SSI, 47.1 percent for TANF, and 51.1 percent for SNAP, in 2018. There were more families headed by a single female receiving benefits than families headed by a single male. Families headed by a single female in 2018 included 16.0 million individuals receiving SNAP benefits, 2.3 million individuals receiving SSI benefits, and 1.6 million individuals receiving TANF benefits. The comparable numbers for families headed by a single male were 3.8 million receiving SNAP, 0.74 million receiving SSI, and 0.24 million receiving TANF.

- Additional analyses of recipients of the three programs (TANF, SNAP, and SSI) show that Hispanic recipients were more likely than non-Hispanic White recipients or Black recipients to live in families with at least one full-time worker. Among Hispanic individuals who received TANF or SSI in 2018, 37.8 percent and 41.7 percent respectively lived with a full-time worker. Among Hispanic individuals who received SNAP benefits, more than one half (55.1 percent) lived with a full-time worker.
- In comparison, among non-Hispanic Black recipients with TANF or SSI, less than three in ten (29.1 percent and 24.3 percent respectively) lived with a full-time worker in 2018. Among non-Hispanic White individuals who received TANF or SSI benefits, rates in 2018 were 28.6 percent and 24.9 percent, respectively. For non-Hispanic Black individuals and White individuals who received SNAP benefits, 37.4 percent and 37.1 percent respectively lived with a full-time worker. Compared with Hispanic individuals who received SNAP benefits, non-Hispanic White individuals had a rate of full-time work that was 18 percentage points lower.
- Despite a 4.3 percent decline in the labor force participation rates among TANF recipients, the rate of full-time work increased by 6.5 percentage points to 34.5 percent in 2018, a further improvement following the increase of 0.8 percentage points in 2017. With the exception of 2015, full-time work rates increased every year from a low of 23.5 percent in 2012, a total increase of 11.0 percentage points. The percentage of TANF recipients who lived in a family with a full-time worker increased to within 0.5 percentage points of the historical 1999–2001 average rate of 35.0 percent. Among TANF recipients and their family members, overall labor force participation reached 59.0 percent in 2011. It decreased to 54.0 percent in 2018 from 58.3 percent in 2017.

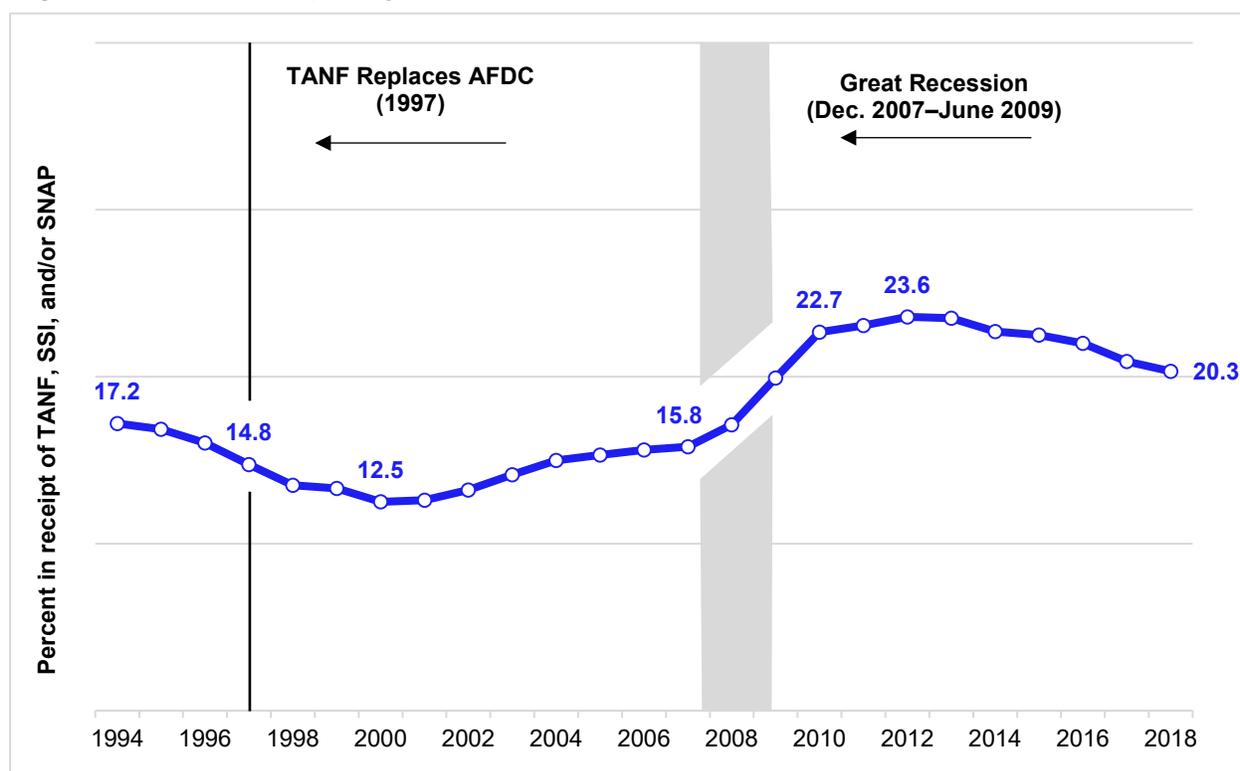
Indicator 3. Program Reciprocity

This indicator looks at the receipt of cash benefits from TANF and SSI and near-cash benefits from SNAP. A person who received or lived with a family member who received a benefit in any amount during the year from one of the three programs is considered a recipient.

In 2018, 20.3 percent of the total population received or lived with a family member who received a benefit in any amount from TANF, SNAP, and/or SSI, a decrease of 3.3 percentage points from the peak in 2012.

Figure 4 shows that reciprocity rose gradually in the early 2000s and then increased more sharply from 15.8 percent in 2007 to 23.6 percent in 2012. Between 2013 and 2018, the rate declined every year.¹⁴

Figure 4. Annual Reciprocity Rate for TANF, SSI, and/or SNAP, 1994–2018



Note: AFDC recipients are included from 1993 to 1996. Food Stamp recipients are included from 1993 to 2007.
Source: Current Population Survey Annual Social and Economic Supplement and microsimulation model TRIM3.

The percentage of people who did not receive benefits from TANF, SNAP, or SSI peaked at 87.5 percent in 2000, followed by a steady decline until 2012. In 2018 this rate was 79.7 percent, an increase of 0.8 percentage points compared with 2017. Reciprocity from the major programs was in decline before passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996. See Appendix Table 2.

Most recently, TANF and SSI reciprocity have experienced only slight changes. Details are provided in the next section and in Figures 5, 6, and 7.

- Reciprocity rates for working-age adults approximate those of the total population. From 1997 to 2007 the annual reciprocity rate for this group ranged from 10.7 percent in 2000 to 13.6 percent in 2006. The rate increased to 14.9 percent in 2008 and to 20.2 percent in 2010. Compared with the previous estimate of 21.2 percent in 2012, the rate of 18.2 percent in 2018 is a 3.0 percentage point decline. See Appendix Table 2.
- With higher poverty rates compared with adults, children have higher rates of program receipt. Among children ages 0 to 17, reciprocity in 2018 (30.6 percent) decreased by 1.9 percentage points compared with 2016 (32.5 percent). From 2001 to 2007, reciprocity for children ranged from 18.1 percent to 24.1 percent. By 2009 the rate rose to 30.4 percent, and it peaked at 35.7 percent in 2012. The rate subsequently declined every year for a cumulative decrease of 5.1 percentage points by 2018.

- Among adults age 65 and up the reciprocity rate in 2018 was 14.0 percent, a decrease of 0.3 percentage points from 2015 (14.3 percent), which was the highest rate noted for this age group in 20 years. Previously the reciprocity rate for individuals age 65 and up ranged from 10.6 percent in 2007 to 13.7 percent in 2012 before leveling at 13.5 percent in 2013, 2014, and 2017.
- For people living in families headed by a single female, the annual reciprocity rate declined by 2.4 percentage points from 52.6 percent in 2016 to 50.2 percent in 2018. The rate historically ranged from 36.4 percent in 2001 to 45.0 percent in 2007 and increased to 50.4 percent in 2009 and to a peak of 56.1 percent in 2012.
- For individuals in married- and cohabiting-couple families, reciprocity declined from 14.2 percent in 2016 to 13.0 percent in 2018. Over the six years from 2010 to 2015, the annual reciprocity rate for people in married- and cohabiting-couple families ranged from 14.3 percent to 15.4 percent.

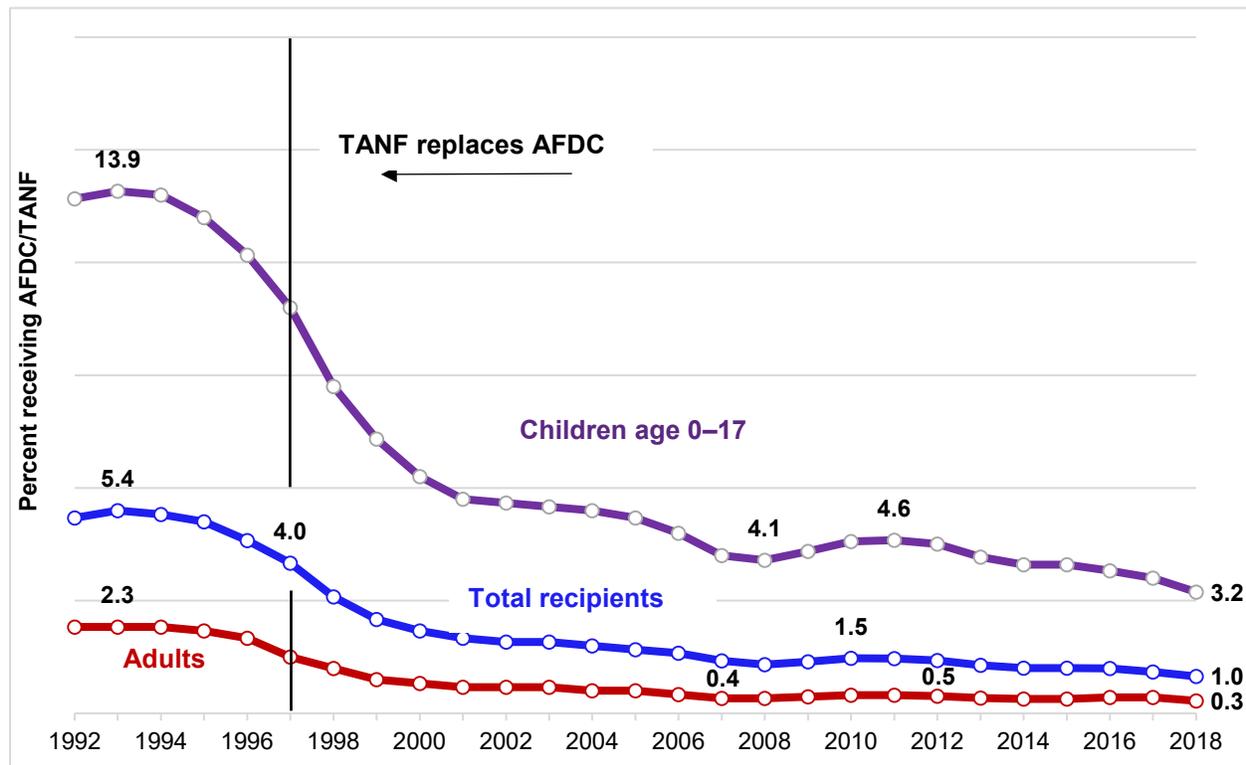
The strength of the economy between 2012 and 2018—as shown in increased employment and reduced poverty in Indicators 7 and 8—likely explains a great deal of the reduction in reciprocity rates of TANF, SSI, and/or SNAP. Other factors that influence economic outcomes may also be at play. For example, an ASPE [study](#) suggests that social capital may be associated with particular types of economic outcomes.¹⁵ Social capital can be conceptualized in many ways, including by the number of connections an individual has, the strength of relationships, and the nature of who is connected. People with low incomes may be more likely to lack social connections to institutions that are critical for upward mobility. More research is needed to understand how trends in social capital measures mediate the role of economic factors in predicting receipt of TANF, SNAP, and/or SSI.

One methodological factor affecting estimates of program receipt is the time frame of study. While rates of dependence and reciprocity are measured annually (any month during the year), the program receipt estimates of subsequent Indicators were estimated with a different method because of differences in availability of data; they examine reciprocity rates in an *average month* during the year for participants in individual programs.

TANF

Figure 5 shows the percentage of the U.S. population that received income from the AFDC program or the TANF program 1994–2018 based on average monthly caseload counts.^{16 17}

Figure 5. Percentage of Individuals Who Received AFDC or TANF Cash Assistance in an Average Month, 1992–2018



Note: Recipients are expressed as the fiscal year average of monthly caseloads from administrative data.

Source: U.S. Department of Health and Human Services, Administration for Children and Families, Office of Family Assistance. The average numbers of adults and children who received TANF in 1998 and 1999 are estimated using data from the National Emergency TANF Data Files and thereafter from the National TANF Data Files.

In 1997, the first year all states had replaced AFDC with TANF (some had adopted TANF earlier in 1996), 4.0 percent of the population (nearly 11 million individuals) received income from TANF in an average month. By 2018 TANF recipients made up 1.1 percent of the population, about 3.2 million people.¹⁸

The proportion of the population receiving a TANF benefit decreased by 75 percent from 1997 to 2018. Among individuals of all ages, receipt ranged from 1.5 percent in 2010 to 1.0 percent in 2018.

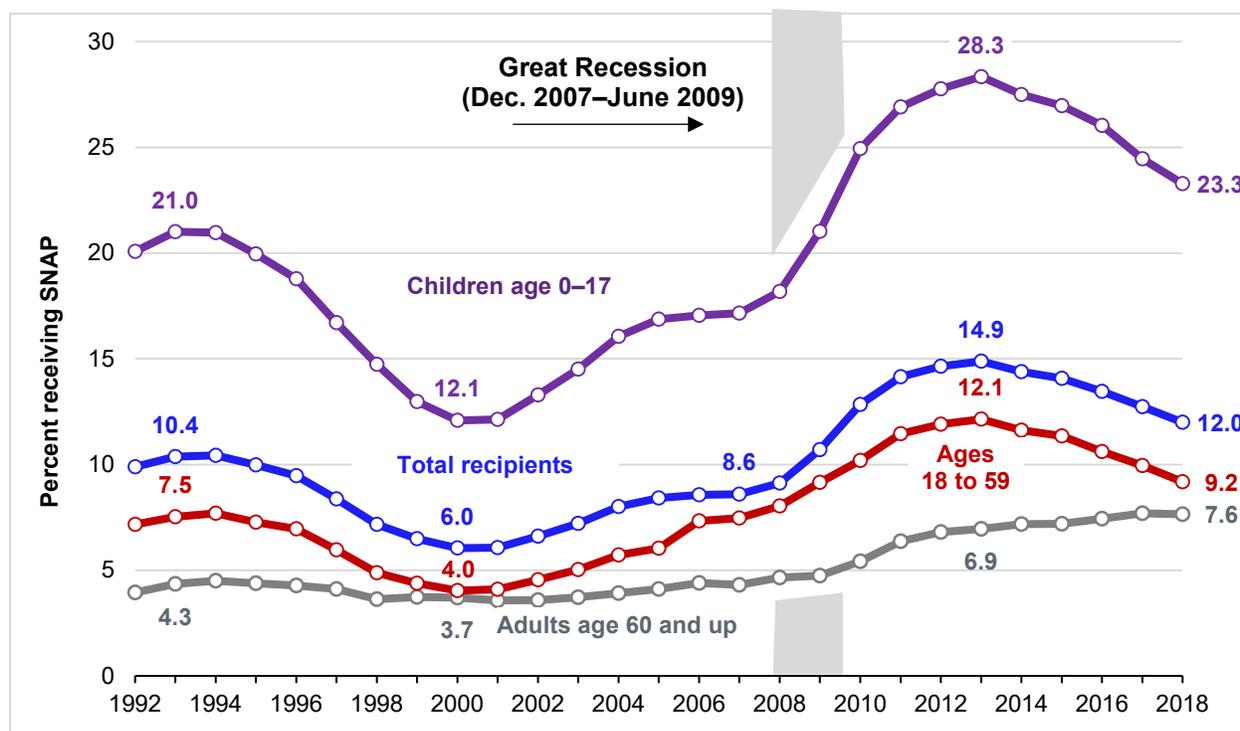
- TANF reciprocity rates are higher for children than for adults, in part because of the many children who receive TANF are “child-only” cases, i.e., cases having no adult TANF recipient in the household. From 2008 to 2011, TANF receipt increased by 0.5 percentage points for children, reversing a 14-year trend of decline, and the number of children who received TANF in an average month increased by about 380,000 for a total of 3.4 million (4.6 percent) in 2011. From 2011 to 2018, receipt declined by over 1 million children to 3.2 percent.

- Among adults, TANF reciprocity was largely unchanged in recent years, at 0.4 percent in an average month in 2007 and 0.5 percent in an average month from 2010 to 2012. In 2018, the rate of receipt among adults was 0.3 percent, for a total of 845,000 adult TANF recipients in 2018, a decline of 300,000 compared with 2011.
- Importantly, in addition to the national trends, states vary widely in their TANF recipients, which ranged from around 1,100 in Wyoming to nearly 1.15 million in California in FY 2020.¹⁹

SNAP

Figure 6 shows the percentage of the population that received SNAP (Food Stamp) benefits in a typical month by age group from 1992 to 2018.²⁰

Figure 6. Percentage of the Population Receiving SNAP (Food Stamp) Benefits in an Average Month, 1992–2018



Note: Estimates are fiscal year averages using monthly caseload data from administrative records. Percentages are calculated based on population statistics from the U.S. Census Bureau.

Source: U.S. Department of Agriculture, Food and Nutrition Service (FNS), Office of Policy Support, Characteristics of Supplemental Nutrition Assistance Program Households and the FNS National Data Bank.

SNAP reciprocity decreased from 2017 by 0.7 percentage points to 12.0 percent in 2018, the fifth annual decline since the peak of 14.9 percent in 2013. This decrease was similar to the 0.8 percentage point decrease from 2016 to 2017. In prior years, the rate increased sharply by 6.3 percentage points from 8.6 percent in an average month in 2007 to 14.9 percent in an average month in 2013.

In 1993, in the wake of the recession in the early 1990s, 10.4 percent of the total population received Food Stamp Program benefits. The rate declined to 6.0 percent with economic growth and higher employment rates through 2000 before increasing with the 2001 recession. Some of the rise in the number of people receiving SNAP benefits in recent years reflects an increase in the rate of participation by eligible low-income individuals.

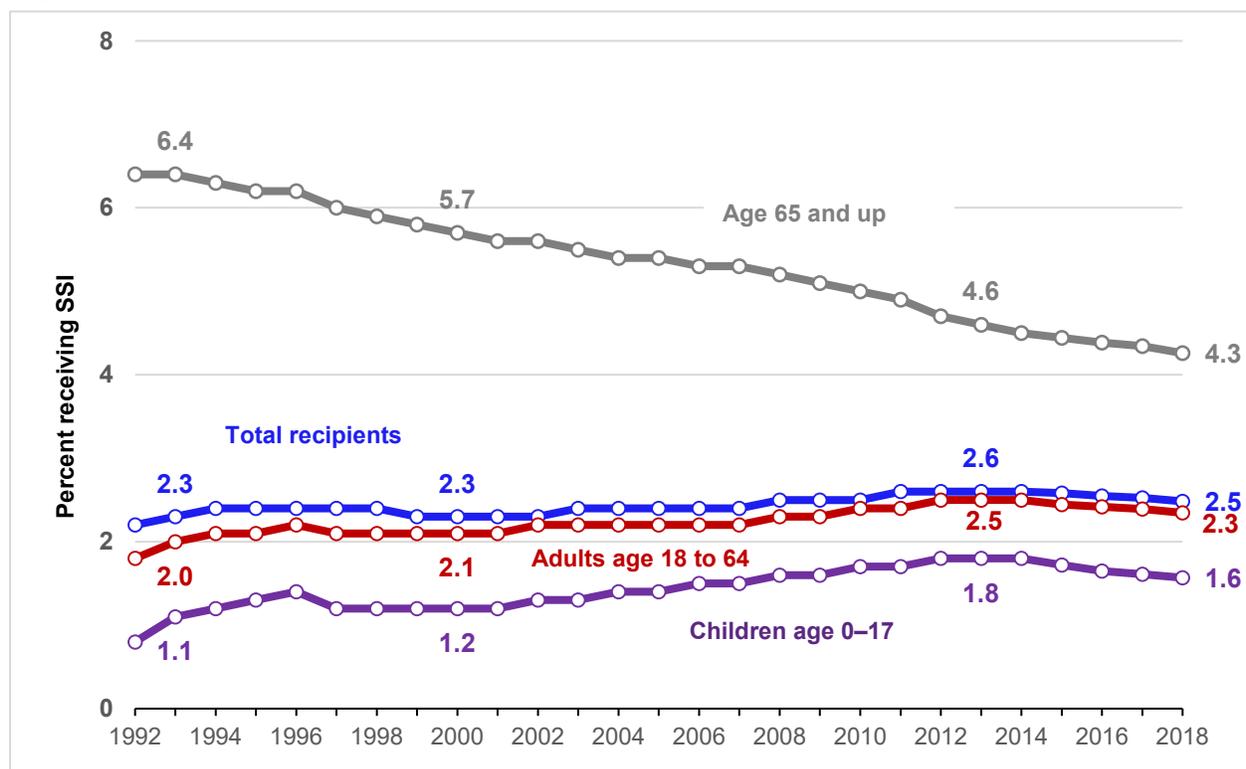
- After peaking at 7.7 percent in 2017, SNAP receipt by adults age 60 and up leveled out in 2018. Given aging of the population, the annual growth in the number of adults age 60 and up receiving SNAP since 2009 averaged more than 310,000 per year, reaching a total of over 5.5 million individuals in 2018. The percentage of adults age 60 and up receiving food stamps/SNAP benefits in an average month was less than 5.0 percent for decades up to 2010. The rate increased nearly every year from 5.4 percent in 2010 before plateauing at 7.6 percent in 2018.
- Reciprocity rates for prime working-age adults (18 to 59 years) declined steadily to 9.2 percent in 2018, down from 10.0 percent the previous year. SNAP reciprocity rates for this age group had previously increased from 4.0 percent among adults in an average month in 2000 to a peak of 12.1 percent in 2013, a cumulative increase of over 15 million people during this period of growth.
- Among children, SNAP receipt declined by 1.2 percentage points (930,000 children) to 23.3 percent in 2018 from the previous year. In 2013 the child reciprocity rate peaked at 28.3 percent, nearly 21 million children. Historically, reciprocity rates for children have been higher than for working-age adults. The smaller child population combined with higher poverty rates has meant that a roughly *equal number* of SNAP recipients were children and prime working-age adults over the past ten years. Nearly 17.1 million children and 16.6 million working-age adults were SNAP recipients in 2018.

SSI

The SSI program was designed to support individuals age 65 and up who have low-income and few resources or individuals of any age in similar circumstances who are blind or have another disability. Figure 7 shows the percentage of the population who received income from the SSI program from 1992 through 2018.^{21 22}

From the most recent low of 2.3 percent in 2000 to a peak of 2.6 percent in 2013, SSI recipients as a percentage of the total population increased slightly. Since then the rate decreased slightly to 2.5 percent in 2018.²³

Figure 7. Percentage of the Population Who Received Income from SSI, 1992–2018



Note: SSI data are reported as of December of each year. December population figures used as the denominators are obtained by averaging the U.S. Census Bureau's July 1 population estimates for the current and the following year.

Source: Social Security Administration, Office of Research, Evaluation and Statistics, SSI Annual Statistical Report, 2019. Population denominators for the percentage in each category are from the U.S. Census Bureau.

Since 2000, the *number of people* receiving SSI benefits increased from 6.9 million in 2003 to 8.1 million in 2011, peaking at 8.4 million in 2013 before declining to 8.1 million in 2018, even as the *percentage* of the population receiving SSI benefits changed only slightly.²⁴

- In Figure 7, children's receipt of SSI increased gradually over two decades, from 1.2 percent in 2000 to 1.8 percent in 2013. The trend is consistent with the long-term increase in diagnosed mental health disorders among U.S. children and adolescents. Subsequently, however, the number declined on average about 32,000 per year, bringing the percentage in December 2018 back to the December 2008 level.²⁵
- As part of SSI's design, adults age 65 and up have higher reciprocity compared with other age groups. Over time the gap in reciprocity rates between adults age 65 and up and the total population has narrowed steadily, and this age group went from 38 percent of all recipients in 1992 to 28 percent in 2018. The percentage of adults age 65 and up who received SSI decreased from 6.4 percent in 1993 to 4.3 percent in 2018.
- One reason for the historical decline in SSI among adults age 65 and up was an increase in Social Security after 1975 as well as growth in income from employment.²⁶ Income from both sources helped lower poverty among this age group, which reduced the need for SSI. For adults age 65 and up, the poverty rate fell from 12.9 percent in 1992 to a low of 8.7

percent in 2011; it then increased to 10.2 percent in 2013 and later declined to 9.7 percent by 2018.

Indicator 4. Program Participation by Eligible Individuals

Indicators 1 and 3 compared the number of individuals who received program benefits to the total population. However, most of the population is not eligible for assistance targeted to families and individuals at the lowest levels of income.

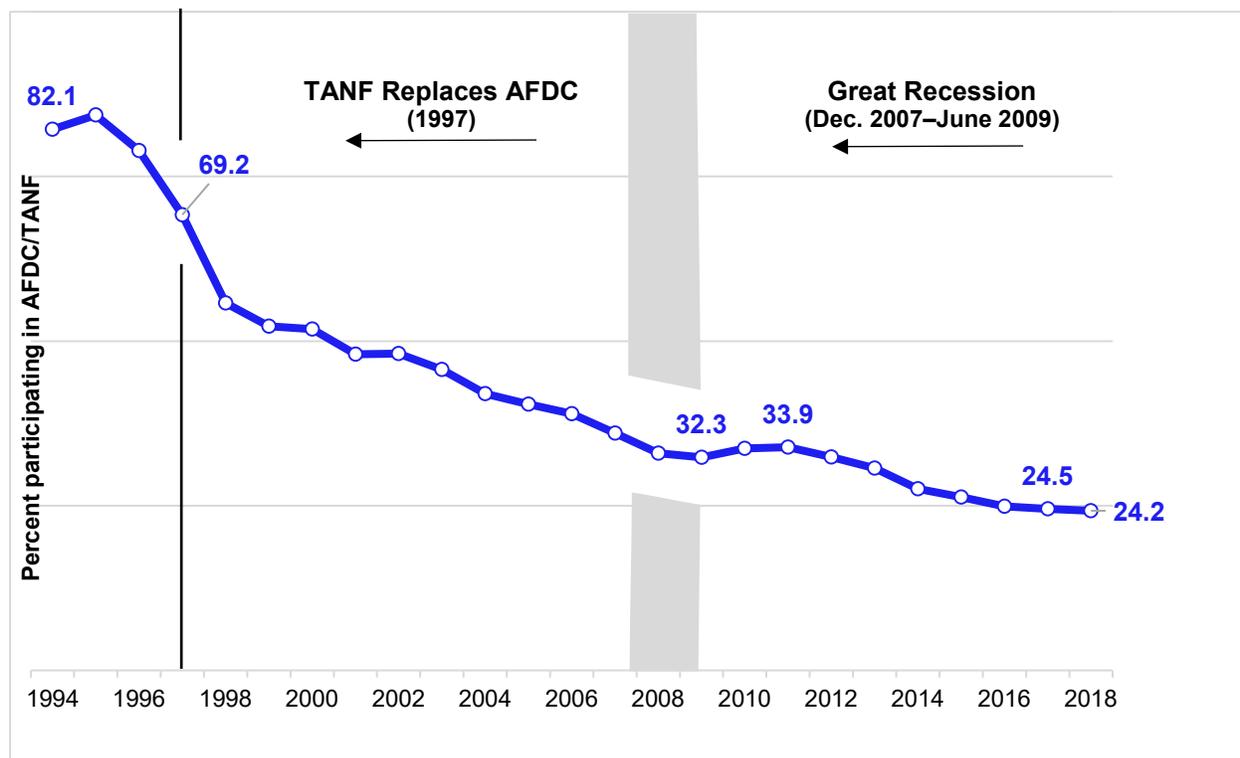
In this report, the number of people who enroll in programs compared with the number of people eligible for benefits is called the participation rate. Not all eligible families and individuals participate in the programs designed to help them meet basic needs. Participation rates (also called take-up rates) are presented in Indicator 4—the proportion of families who participate in a particular program as a percentage of those legally eligible for benefits. The estimates are based on the best available data: administrative records for each program, survey data, and microsimulation.

Importantly, a wide range of factors influence TANF, SNAP, and SSI participation among those eligible. For example, state TANF policies differ greatly in eligibility rules, benefit amounts, and other factors, all of which can affect both how many individuals are eligible and participation among those eligible. For instance, 32 states had formal diversion programs, in which agencies offer families the choice to receive a lump-sum cash payment to help meet immediate needs, rather than a monthly TANF benefit.²⁷

TANF

Figure 8 presents program participation rates for AFDC and TANF from 1994 through 2018.²⁸

Figure 8. Rates of Participation in AFDC/TANF Cash Assistance Among Those Eligible to Participate, 1994–2018



Source: Administrative caseload data are from the U.S. Department of Health and Human Services, Administration for Children and Families. The participation fraction is from microsimulation model TRIM3 using data from the Current Population Survey Annual Social and Economic Supplement.

Between 1981 and 1996, participation rates in the AFDC program ranged from 76.7 percent to 85.7 percent (see Appendix Table 11). A historically low 24.2 percent of eligible children and families received TANF benefits in 2018. The 2018 participation rate declined for the seventh consecutive year and is 9.7 percentage points lower than the most recent peak of 33.9 percent in 2011.²⁹

The TANF participation rate leveled off or declined nearly every year since the program's creation. In 2000 the participation rate for TANF was 51.8 percent, declining to 40.4 percent in 2005 and 32.3 percent in 2009. The only exception to the downward trend occurred in the wake of the Great Recession, when the rate increased to 33.7 percent in 2010 and then to 33.9 percent in 2011.

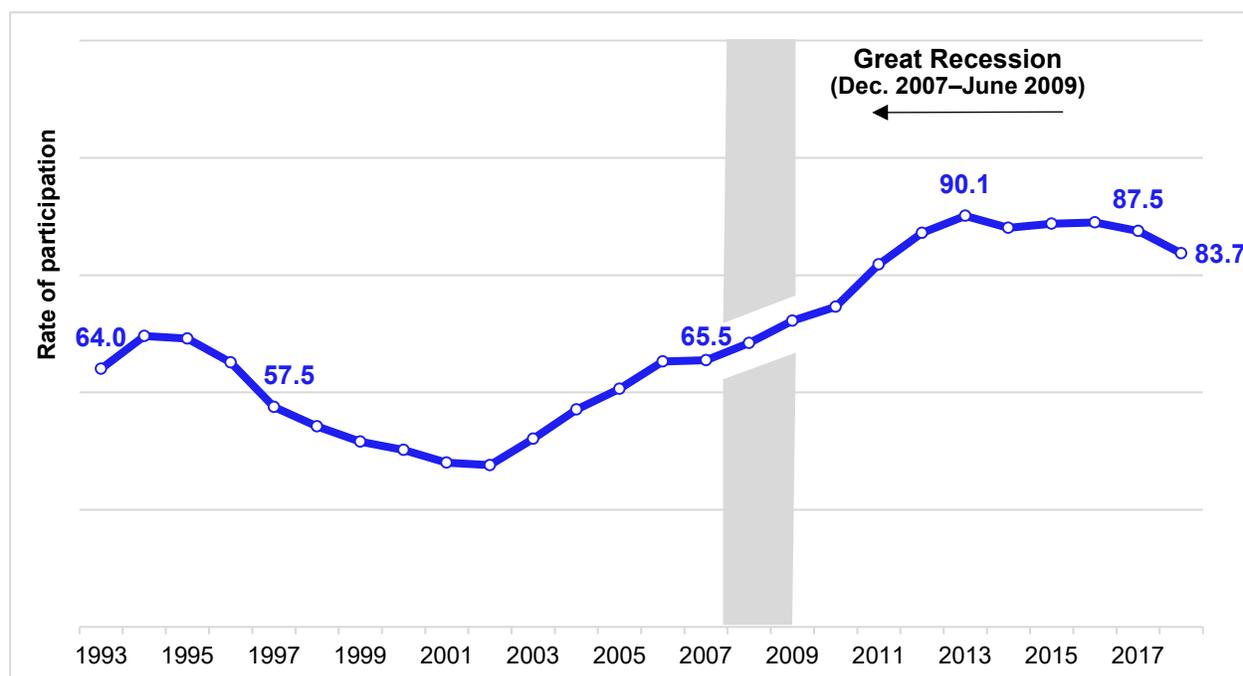
In 2019, 28 jurisdictions (among the 50 states plus the District of Columbia) set the income ceiling for eligibility by TANF applicant families at or below 50 percent of the federal poverty guideline. Seventeen states set income limits for TANF eligibility between 50 percent and 85 percent of the poverty guideline. Five states' income limits for TANF eligibility were greater than

or equal to 85 percent: California (87 percent), Hawaii (85 percent), Minnesota (126 percent), Nevada (94 percent), and South Carolina (90 percent).³⁰ Between 2008 and 2018, one-third to one-fourth of the poorest families with children met their states' TANF eligibility requirements and received cash benefits from TANF (see participation rates in Appendix Table 11).

SNAP

Figure 9 shows the percentage of eligible households participating in the Food Stamp Program or SNAP. This indicator examines the average monthly number of households that participated as a percentage of the estimated eligible population.³¹

Figure 9. Rates of Participation in the SNAP (Food Stamp) Program Among Eligible Households, 1980–2018



Notes: Participant and eligibility totals represent monthly averages. Estimates from 2010 through 2015 should not be compared with prior estimates. Estimates for the following year ranges are methodologically consistent: September 1980 to August 1994, September 1994 to September 1999, FY 1999 to FY 2002, FY 2002 to FY 2009, and FY 2010 to FY 2017.

Source: SNAP Program Operations data, SNAP Quality Control data, and Current Population Survey Annual Social and Economic Supplement.

In 2017, 87.5 percent of eligible households in an average month participated in SNAP, a 1.5 percentage point change from 2016. A historical peak in SNAP participation occurred in 2013 at 90.1 percent.

From 2002 to 2013 the participation rate for the Food Stamp Program/SNAP rose, and 2014 was the first year that the rate declined (to 88.1 percent). In 2015 the rate rose by 0.7 percentage points to 88.8 percent, and it remained about the same in 2016 before declining in 2017. This differs from the overall reciprocity rate as a percentage of the total U.S. population, which declined steadily since 2013 (see Figure 6).

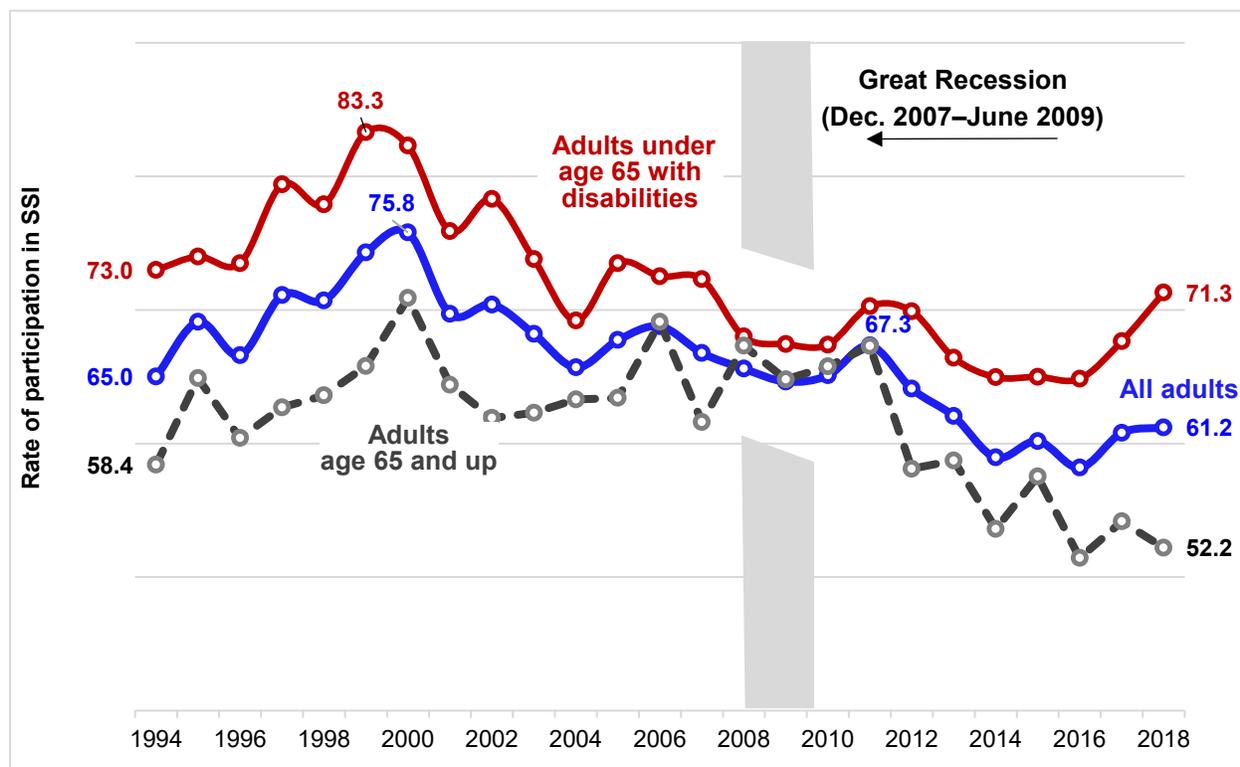
SSI

Participation among eligible adults in the SSI program rose by 0.4 percentage points to 61.2 percent in 2018, varying within a narrow range in the last six years (see the Technical Notes section for details and error correction). Figure 10 shows the percentage of all eligible adults, as well as the percentage of adults age 65 and up and adults with disabilities under age 65 who participated in the SSI program.

Compared with levels for other major programs, participation rates for SSI changed slowly over time, with rates falling within a narrower band. Since 2000, overall participation in SSI declined on average by a fraction of a percentage point each year. Two-thirds (66.6 percent) of adults eligible for the program participated in 1996, and by 2018 about three in five (61.2 percent) eligible adults participated. Despite modest upticks such as those in 2006, 2011, 2015, and 2018, the long-term trend through 2016 was downward.

The pool of adults eligible for SSI grew by 1.3 million from 2011 to 2018, and yet the number served by SSI increased by less than 0.24 million. SSI participation rates decreased by 6.1 percentage points since 2011 to 61.2 percent in 2018. Put another way, 9.5 million adults were eligible for SSI in 2011 and 6.4 million participated. In 2018, 10.9 million adults were eligible for SSI and 6.6 million participated.³² (See the Appendix Table 13.)

Figure 10. Rate of Participation in the SSI Program Among Eligible Adults, 1994–2018³³



Note: Data are the average monthly percentage of eligible adults and adults with disabilities. Eligible adults are individuals age 18 to 64 with low income, low resources, and a disability or adults age 65 and up with low income and low resources. See the Technical Notes section for further detail.

Source: Current Population Survey Annual Social and Economic Supplement and microsimulation model TRIM3.

Among adults age 65 and up (those in one-person cases), participation in SSI decreased by 2.0 percentage points to 52.2 percent in 2018, down from 54.2 percent in 2017. Participation among adults age 65 and up fell gradually since 2011, as can be observed in less volatile three-year averages (not shown). For the 2016–2018 period, SSI participation among adults age 65 and up was 53.8 percent, compared with 64.4 percent in 2004–2007, a decrease of 10.6 percentage points. About 20,000 more adults age 65 and up were eligible for SSI in 2018 than in 2017. Participation in 2018 among adults age 65 and up represents a sizable decline of 15.1 percentage points over seven years from a recent peak of 67.3 percent in 2011.

Among adults with disabilities under age 65, the declines in participation in the SSI program from 2011 to 2016 were reversed as the rate rose substantially over the last two years to 71.3 percent in 2018; this was the highest level since 2007. Since 2015, the population of adults with disabilities under age 65 eligible for SSI decreased by 82,000, while the number of adults with disabilities under age 65 who participated in SSI decreased by 14,000. This stands in contrast to the increase in eligibility for SSI among adults age 65 and up.

For married or cohabiting couples, participation in SSI is lower than that of other adults. Their participation rate of 28.2 percent in 2018 is a decrease of 4.3 percentage points from 2017, a continuation of a long-term decline since 2011 (down 11.9 percentage points).

Indicator 5. Multiple Program Receipt

Individuals and families may be eligible for multiple programs and may receive some, all, or none of the benefits for which they meet eligibility requirements. Families who receive TANF and individuals who receive SSI can receive SNAP benefits, but most states do not permit the same individual to receive assistance from both TANF and SSI.³⁴ SSI is an individual-level benefit, so if one individual in a family receives SSI but the remaining family members meet the eligibility criteria for TANF, the remaining family members may receive TANF assistance.

In general, families eligible for TANF are also eligible for SNAP as the income threshold for eligibility is typically lower for TANF than for SNAP. Under federal rules, families are eligible for SNAP benefits if their *gross* income is less than 130 percent of the poverty line using the federal poverty guidelines, about \$27,014 for a parent with two children in 2017.³⁵ In comparison, all but four states limit earned income to below 85 percent of the poverty line for initial TANF eligibility, a value of \$17,663 for a family of three in 2018.³⁶ Many states limit income to below 50 percent of the poverty line for TANF, about \$10,390 annually for a family of three.

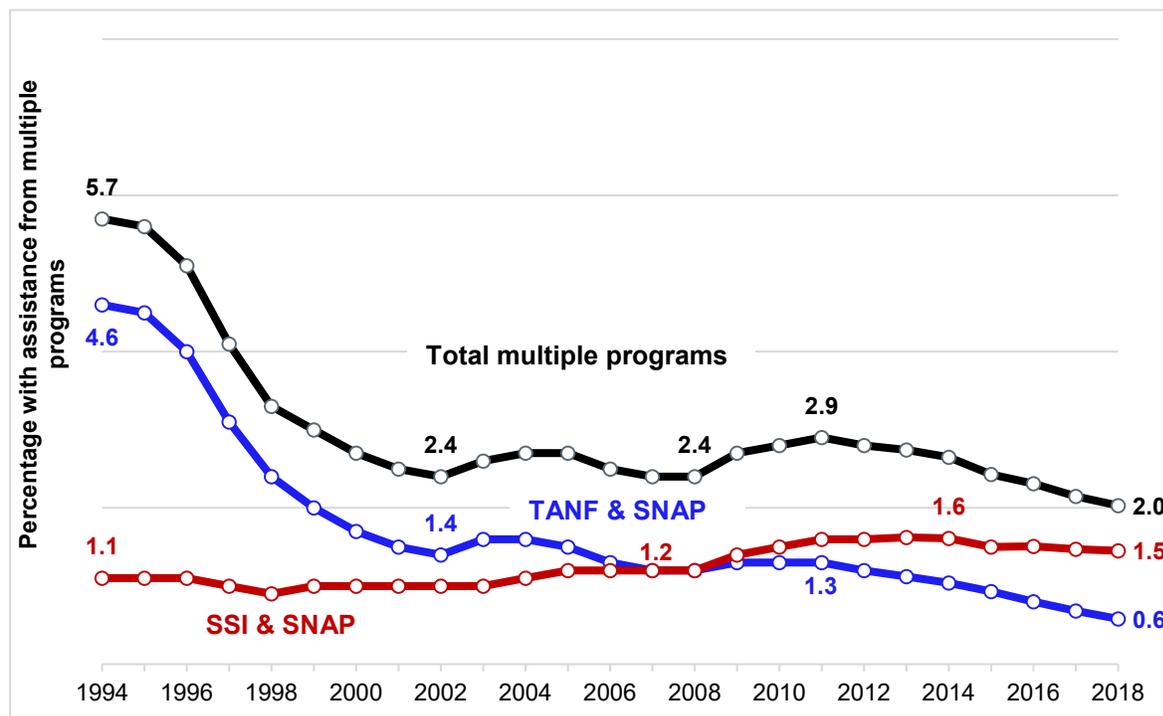
SSI eligibility is more complex because of income set-asides and disability status, but the maximum benefit in 2018 was \$750 monthly for an individual, a value lower than the poverty guideline for one person (\$12,140 a year or \$1,012 monthly).³⁷ Though SSI payments are generally higher than TANF, the level of income received by SSI recipients is such that many households that include an SSI recipient also qualify for SNAP.

Because SSI payments are generally higher than TANF payments, and families cannot typically receive both SSI and TANF, households with children who qualify for both programs have incentives to prioritize SSI. However, ASPE [research](#) found that in at least some states, TANF agencies make limited efforts to facilitate SSI application or to coordinate between the two programs.³⁸ Such coordination could increase income support for low-income families, while also leveraging SSI's greater federal contribution by allowing states to extend TANF resources to other families in need. Coordinating across economic support programs like SSI and TANF, but also SNAP and others, can be challenging for federal and state agencies, for a number of reasons. ASPE [work](#) highlighted how coordination could be improved by developing common performance indicators, improving data infrastructure to coordinate service delivery, and leveraging shared administrative structures and locations, among other steps.³⁹

In an average *month* in 2018, 44.7 million individuals (13.8 percent of the population) received assistance from TANF, SNAP, and/or SSI. Among these individuals, a small proportion received benefits from more than one program. The percentage of individuals who received assistance from any one program in an average month (13.8 percent) is lower than the percentage that received assistance at some point over the course of a year (20.3 percent, shown in Figure 4).

Figure 11 shows the percentage of individuals in the United States who received assistance from multiple programs in an average month over time. As in previous years, the data do not show people who received benefits from all three programs because at the individual level TANF and SSI are generally mutually exclusive. For this reason, multiple program participation reflects participation in two programs (SNAP and TANF or SNAP and SSI).⁴⁰

Figure 11. Percentage of the Population Who Received Assistance from AFDC/TANF and SNAP, or from SSI and SNAP, 1994–2018



Note: Data are an average monthly percentage of the population. AFDC, TANF, and SNAP receipt are based on the family or recipient unit, while SSI receipt is based on individuals.

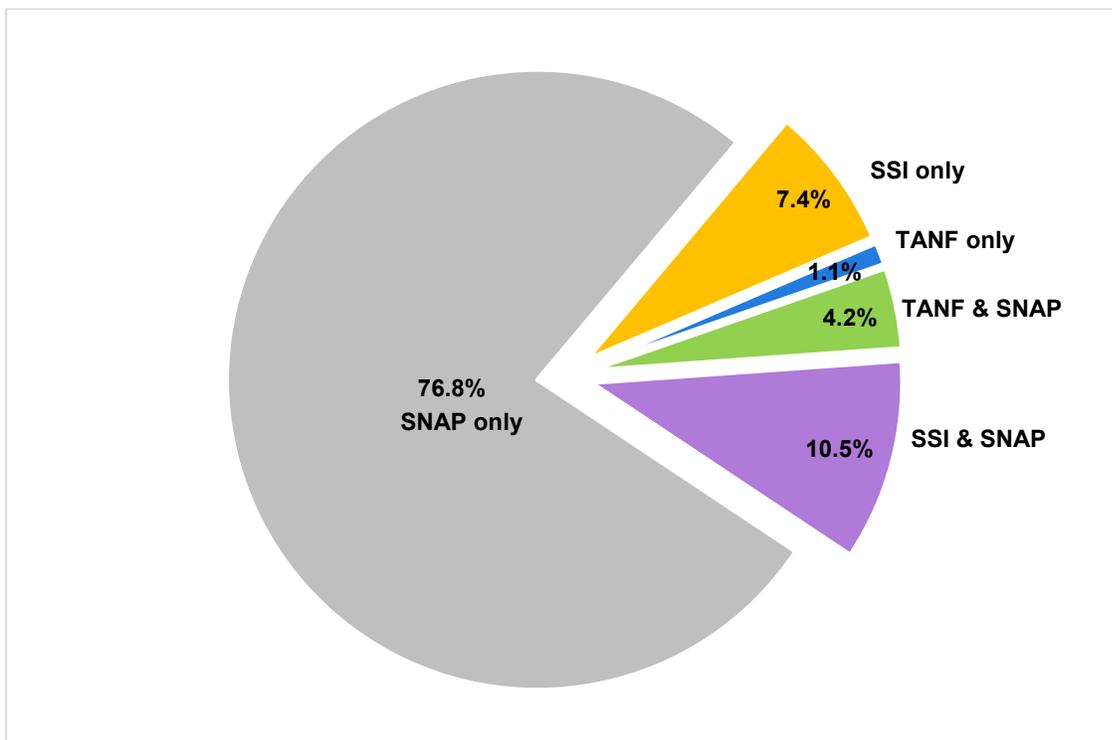
Source: Current Population Survey Annual Social and Economic Supplement and microsimulation model TRIM3.

The proportion of the total population that received benefits from multiple programs declined over time, from 5.7 percent in an average month in 1994 to 2.4 percent in an average month in 2002 and 2008. The rate increased to 2.9 percent in 2011 and then declined to 2.0 percent in 2018.

- The proportion of people who received cash assistance from TANF/AFDC together with nutrition assistance from the Food Stamp Program/SNAP declined more than 70 percent from 1994 to 2002. In an average month in 1994, 4.6 percent of the population received both AFDC and nutrition assistance. TANF replaced AFDC in 1997, and by 2000, 1.4 percent of individuals received both cash assistance and nutrition assistance in an average month.
- The proportion of people who received both TANF and SNAP benefits declined by more than half from 2011 (1.3 percent) to 2018 (0.6 percent).
- The proportion of people who received benefits from both SSI and SNAP was 1.5 percent in 2018, the same level as in 2010.
- The rate of receipt of both SSI and nutrition assistance in an average month held steady between 0.9 percent and 1.2 percent of the population from 1994 through 2008. The rate increased to 1.6 percent in 2011. See Appendix Table 14.

Figure 12 looks exclusively at *program recipients*. It presents the proportions of people who received benefits from one program or more than one program, among only those who received some benefit in an average month in 2018.

Figure 12. Distribution of Program Recipients by Program for TANF, SNAP, and SSI, 2018



Note: The total is all individuals who received a benefit in any amount from TANF, SNAP, or SSI in an average month in 2018. TANF and SNAP receipt are based on the family or recipient unit, while SSI receipt is based on individuals.

Source: Current Population Survey Annual Social and Economic Supplement and microsimulation model TRIM3.

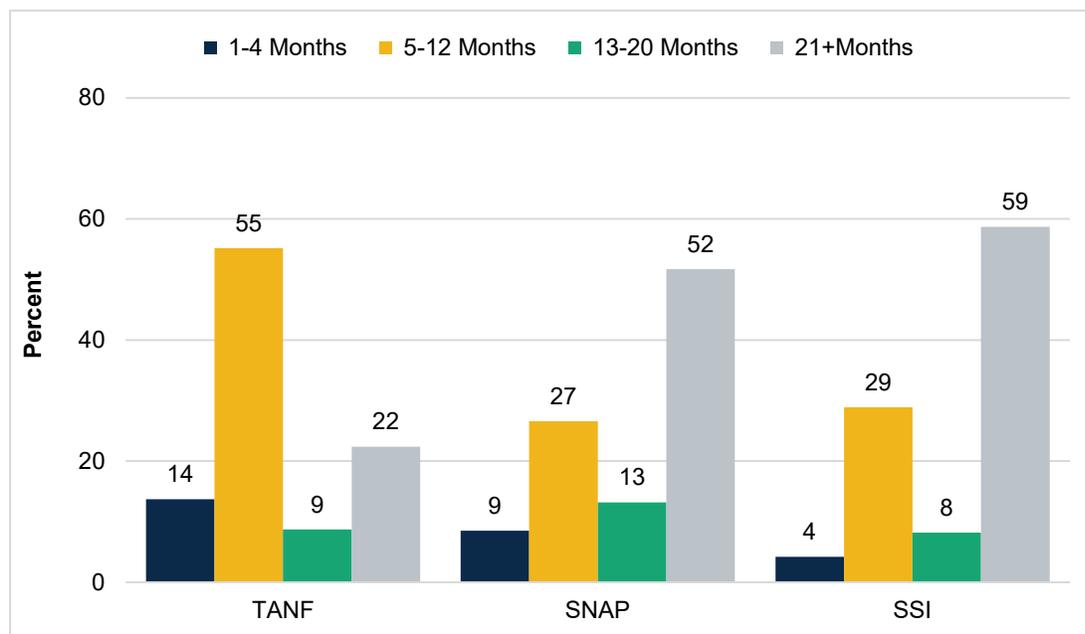
- In an average month in 2018, 14.7 percent of the *recipient* population received benefits from multiple programs, about 6.6 million people. More than 10 percent of the recipient population received benefits from SSI and SNAP (10.5 percent; 4.7 million people), and 4.2 percent of the recipient population received benefits from TANF and SNAP (1.9 million people).
- In 2018, most program recipients received only SNAP. Across all recipients for TANF, SNAP, and SSI, more than three-fourths received only SNAP benefits (76.8 percent).

Indicator 6. Program Receipt Duration

One critical aspect of program receipt is the duration of program assistance. Indicator 6 provides information on the number of months of benefit receipt for each of the three programs discussed in this report. Of note, the length of time individuals receive benefits is in part determined by program rules, in particular for TANF. Federal statute generally limits receipt of TANF for more than a cumulative total of 60 months (known as a lifetime limit), though there are exceptions. States impose their own time limits, which vary substantially across states. For example, nine states instituted policies restricting the length of time a family can receive TANF for reasons other than lifetime limits.⁴¹

Figure 13 shows the percentage of individuals who received TANF, SNAP, or SSI benefits by the number of months in which they received the benefits. Data for the tabulations of months of benefit receipt are from waves 3 and 4 of the 2014 Survey of Income and Program Participation panel and are limited to respondents from whom data were collected in all four waves, supplemented with children who were born to these panel members between January 2013 and January 2015. To be included, a person must have been present for all 24 months of 2015–2016.

Figure 13. Duration of TANF, SNAP, and SSI Receipt over 24 Months, 2015–2016



Note: Data are restricted to individuals in both the 2015 and 2016 waves and waves 3 and 4 of the 2014 Survey of Income and Program Participation panel survey who participated in TANF, SNAP, or SSI for at least one month during the period. SNAP estimates may differ from U.S. Department of Agriculture estimates due to methodological differences.

Source: Survey of Income and Program Participation 2014.

During the 2015–2016 period, recipients of TANF were less likely to receive benefits for 21 or more months (22.4 percent), compared with SNAP recipients (51.7 percent) or SSI recipients

(58.7 percent). More than two-thirds of TANF recipients participated in the program for 12 or fewer months, with the largest share participating in TANF for 5 to 12 months (68.9 percent).

A little more than one-half of SNAP participants (51.7 percent) received benefits for 21 or more months, while more than one-third of SNAP recipients (35.1 percent) received benefits for 12 or fewer months.

Across the three programs, SSI recipients were most likely to receive program benefits for 21 or more months (58.7 percent).

- Among children who received SNAP benefits, more than one-half received benefits for 21 or more months (53.6 percent for age 0 to 5, 54.2 percent for age 6 to 10, and 51.3 percent for age 11 to 15). (See Appendix, Table 16.)
- Adults age 65 and up who received SNAP benefits in 2015–2016 were most likely to participate in the program for 21 or more months (73.1 percent). In comparison, about one-half of working-age adults (50.8 percent) received SNAP benefits for 21 or more months.
- Among SSI recipients, adults age 65 and up were more likely than others to participate in the program for 21 or more months. More than two-thirds of adults age 65 and up (67.5 percent) who participated in SSI received benefits for 21 or more months, compared with nearly six in ten (59.2 percent) among adults age 25 to 64.

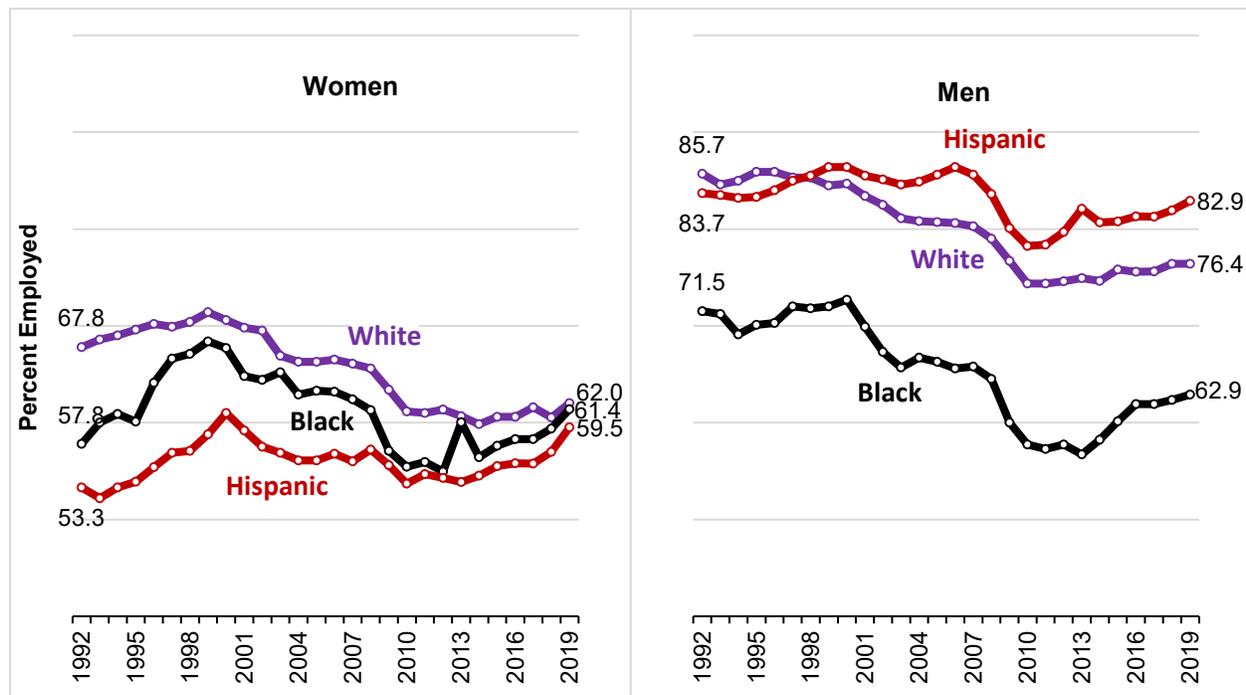
II. Risk Factors: Social and Economic Context

Indicator 7. Employment Among Adults with High School Education or Less

Employment and wages are key factors affecting individuals' ability to support families without receiving means-tested assistance. Even when employed, individuals with less than a high school education are at a greater risk of poverty than other education groups.

Figure 14 shows the employment rate of adults with a high school degree or less education by gender, race, and ethnicity. The employment rate is defined as the percentage of adults employed at any time over the calendar year. We focus on the employment rate, rather than the unemployment rate, because the unemployment rate does not take into account individuals who are not in the labor force and thus are at risk of poverty, and it does not account for the conditions necessitating receipt of TANF, SNAP, and/or SSI. This measure of labor skill captures only education and does not account for skills learned on the job or other professional or technical training.

Figure 14. Percentage of Adults Employed Any Time During the Year, Age 18 to 65, with a High School Degree or Less Education, by Race and Ethnicity, 1992–2019



Note: Data include both full-year and partial-year employment. Beginning in 2002, estimates for White and Black adults are for people reporting a single race only.

Source: Current Population Survey Annual Social and Economic Supplement.

Employment levels among non-Hispanic Black women and Hispanic women with a high school education or less increased between the end of the Great Recession and 2019, though rates among non-Hispanic White women declined slightly. Yet increases since 2008 have been insufficient to match or exceed the higher levels of employment occurring in the early 2000s.

- Black women’s employment among those with a high school degree or less education increased to 61.4 percent in 2019, a gain of 3.8 percentage points over three years from 57.6 percent in 2016. Over a longer period, the rate is 7.1 percentage points greater than the low after the Great Recession of 54.3 percent in 2012.
- Among non-Hispanic White women with a high school degree or less education, employment levels changed very little (0.8 percentage points) from 2010 through 2019. In 2019 the rate was 62.0 percent.
- Hispanic women’s employment among those with a high school degree or less education increased by 3.7 percentage points over three years, from 55.8 percent in 2016 to 59.5 percent in 2018. The 2019 rate was greater than the most recent peak rate of 57.2 in 2008 (see Appendix Table 17). Among the groups examined, only Hispanic women reached an employment level above their rate in the years before the Great Recession.

A number of factors likely influenced the general increase in employment among women with a high school degree or less education, among them the increase in government expenditures on child care. An ASPE [study](#) found that higher child care subsidy expenditures significantly increase labor force participation and employment rates among low-income mothers.⁴²

Employment rates followed a similar trend for men with a high school degree or less education, in that levels increased fairly regularly for each group of men between 2013 and 2019. Despite the positive trend, employment levels in 2019 remained 3.0 to 4.0 percentage points lower than in the early 2000s.

- Employment among non-Hispanic Black men with a high school degree or less education increased by 1.3 percentage points over two years to 62.9 percent in 2019. Previously, employment levels were static at about 57.8 percent from 2010 to 2012 before declining by 1.0 percentage point in 2013. In 2019 non-Hispanic Black men continued to have lower employment than similarly educated Hispanic men, who had the highest employment of the groups examined here, 82.9 percent in 2019.
- Among non-Hispanic White men with a high school degree or less education, employment rose 0.6 percentage points over two years to 76.4 percent in 2019. Since 2010 the average annual employment rate for non-Hispanic White men in this group was 75.3 percent.
- Among Hispanic men with a high school degree or less education, employment increased steadily from 0.5 to 1.0 percentage point each year since 2010, reaching 82.9 percent in 2019.
- Since 1999 Hispanic men with a high school degree or less consistently had higher rates of employment than non-Hispanic White men and non-Hispanic Black men with the same education level. In recent years, their employment rate was between 4.0 to 7.0 percentage points higher than non-Hispanic White men, and around 20 percentage points higher than non-Hispanic Black men.

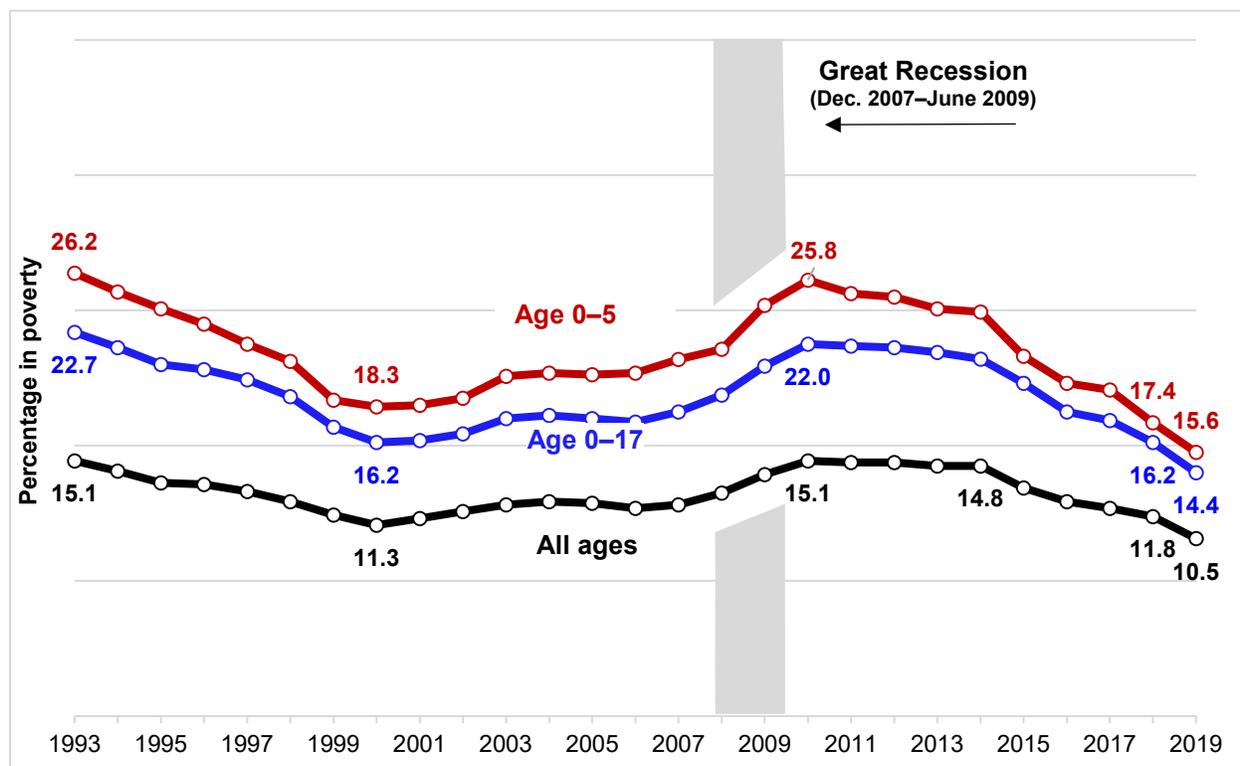
While employment among men with a high school degree or less education rose between 2013 and 2019, a substantive share were not employed. ASPE [research](#) has emphasized that low-income men who are not employed or pursuing education or training are at risk of being

disconnected from mainstream economic and social life.⁴³ This disconnection can subsequently affect a range of domains related to well-being, such as education, employment, family life, health, and involvement in the criminal justice system.

Indicator 8. Poverty Rates

Poverty measures are important predictors of the need for program benefits, because families with fewer economic resources are more likely to need program benefits to meet basic needs. Figure 15 shows the official federal poverty rate for all people, for all children, and for children age zero to five years.

Figure 15. Percentage of People in Official Poverty by Age, 1993–2019



Note: Estimates are based on the civilian non-institutionalized population living in the United States. Children age zero to 14 are excluded if not related to the householder.

Source: U.S. Census Bureau, Current Population Reports: Income, Poverty, and Health Insurance Coverage in the United States.

Poverty among all people declined by 1.3 percentage points in one year to 10.5 percent in 2019, representing the fifth year of decline. In this decade official poverty declined by almost one-third from the most recent high of 15.1 percent in 2010.

- Children had a poverty rate of 14.4 percent in 2019, down 1.8 percentage points from 2018. Historically, the child poverty rate follows the same cyclical pattern as the total poverty rate but on average is about 4.0 to 7.5 percentage points greater; in 2019, the child poverty rate was 3.9 percentage points greater.
- Children from birth to age five have the highest level of poverty among age groups, a fact reflected in poverty rates for decades. In 2019, 15.6 percent of children age zero to five lived below the poverty line, 1.8 percentage points lower than in 2018. The rate is down 10.2 percentage points from a recent peak of 25.8 percent in 2010. The rate in 2019 for young

children is the lowest poverty rate observed for this group since 1973. (See Appendix Table 19.)

- Poverty for adults age 65 and up increased in the previous two years, by 0.6 percentage points in 2017 and by 0.5 percentage points in 2018 to 9.7 percent, but retreated in 2019 to 8.9 percent, the lowest since 2011.
- Among working-age adults (age 18 to 64), the poverty rate remained within a narrow band of 13.3 percent to 13.8 percent from 2010 to 2014. With increases in employment, the poverty rate for this group then declined by nearly one-third. Most recently, the poverty rate declined among working-age adults by 1.3 percentage points from 10.7 percent in 2018 to 9.4 percent in 2019.
- For families headed by a single female, the poverty rate declined for the sixth consecutive year to 24.3 percent in 2019 (2.5 percentage points lower than in 2018). Overall from the recent peak in 2013 through 2019, the rate decreased by 8.8 percentage points, a change comparable to that observed among children age zero to five (decrease of 8.3 percent).
- In 2019 the poverty rate for people in married-couple families was 4.5 percent, 2.6 percentage points lower than the rate in 2014. Before 2016, the poverty rate for people in married-couple families remained within a fairly narrow band from about 6.0 percent to 7.5 percent, with peaks at 8.0 percent in 1993 and 7.7 percent in 2010.

Poverty rates are not uniform across the country. Historically the U.S. South had high concentrations of poverty, though an ASPE [study](#) identified a general shift toward the West.⁴⁴ More research is needed to understand how geographic differences in poverty relate to federal and state policies related to TANF, SNAP, SSI, and other economic support programs, and how such policies may be better designed to address high concentrations of poverty.

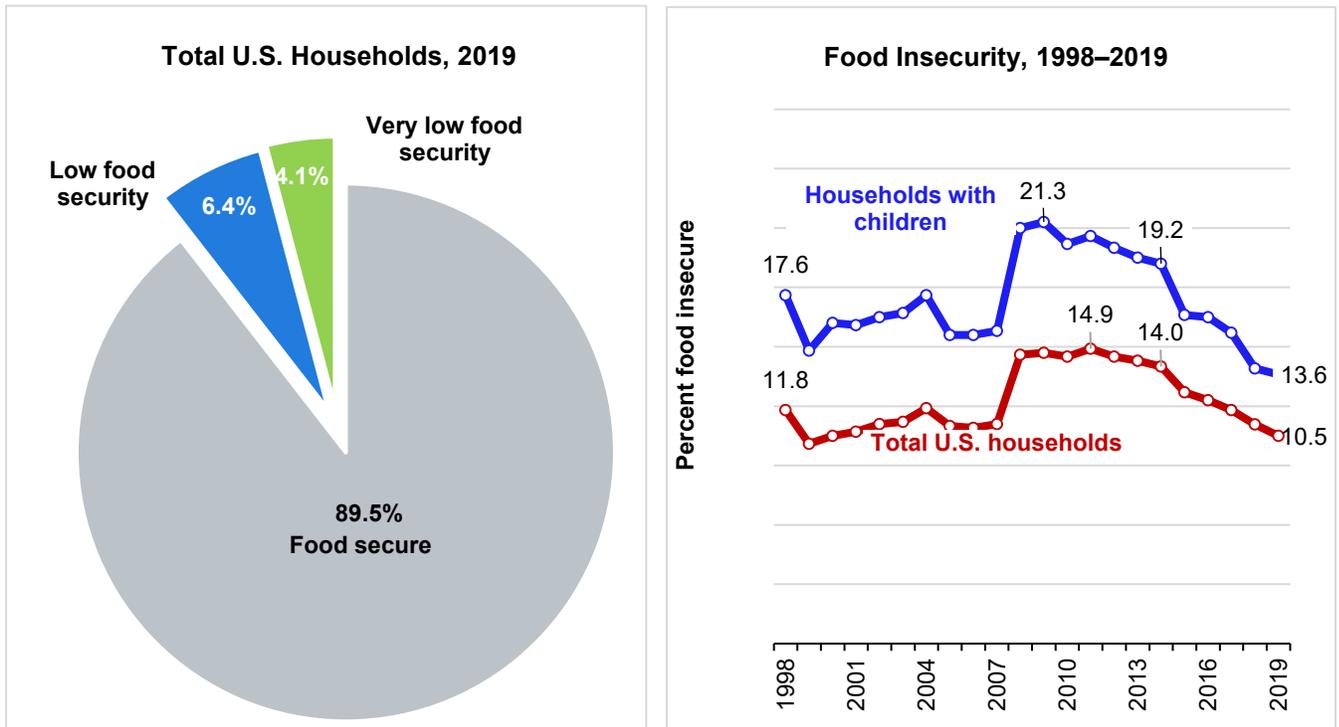
While poverty is an indicator of economic need that may predict receipt of benefits like TANF, SNAP, and SSI, these and other economic safety-net programs have played an important role in reducing poverty since the 1960s. ASPE [research](#) showed that in 2012, for example, the safety net lifted 39.9 million people out of poverty.

Indicator 9. Food Insecurity

Households that have consistent, dependable access to enough food for active, healthy living are food secure. In contrast, food-insecure households have difficulty at some time during the year in providing enough food for all their members because of a lack of money and other resources. Food-insecure households can be further classified as having low or very low food security. Very low food security, the more severe case, applies to households in which food intake for one or more members was reduced and eating patterns were disrupted because of a lack of money or resources.

In 2019 most U.S. households (89.5 percent) were food secure, while 13.6 million U.S. households were food insecure (see Appendix Table 20). This includes 5.3 million households (4.1 percent) classified as having very low food security. Figure 16 shows the prevalence of food insecurity (low and very low food security combined) in 2019 and over time.

Figure 16. Percentage of Households Classified by Food Security Status, 2019 and from 1998 to 2019



Source: U.S. Department of Agriculture, Economic Research Service, Household Food Security in the United States in 2019.

Food insecurity has been trending downward for the past eight years, as shown in Figure 16. The overall rate for 2019 was 10.5 percent, a decline of 0.6 percentage points compared with 2018 and the lowest level since 2000.

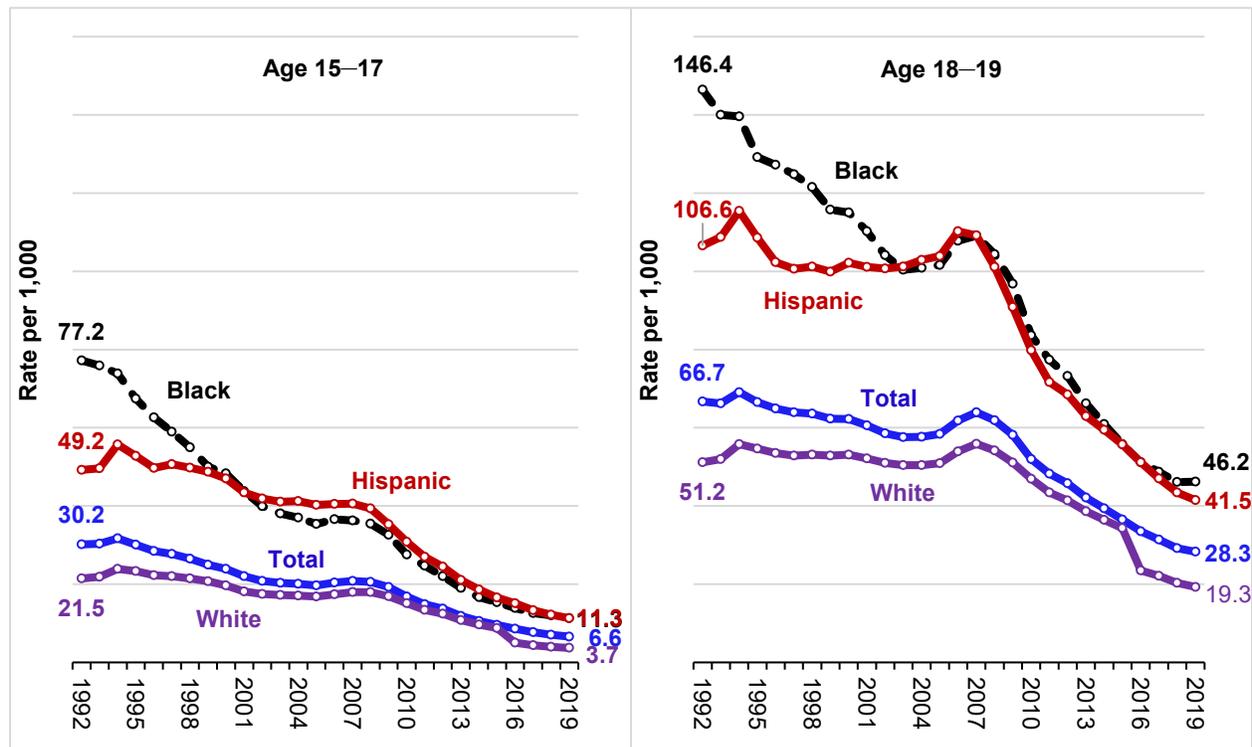
Between 2000 and 2007, food insecurity (both low and very low food security) affected 10.5 to 11.9 percent of households. The rate rose from 11.1 percent in 2007 to a peak of 14.9 percent in 2011, declining to 14.0 percent in 2014 and 10.5 percent in 2019.

- In 2019, one in seven households with children was food insecure (13.6 percent), down from one in five (20.0 percent) in 2012. The 2019 rate was down 1.8 percentage points and 723,000 households compared with 2017. The rate in 2019 marks the first time since 1998 that the level of food insecurity for households with children fell below 14.0 percent (see Appendix Table 21).
- Food insecurity looks similar for households with children age zero to five. In 2019 the prevalence of food insecurity was 14.5 percent for this group, compared with 13.6 percent for all households with children. Households with children age zero to five experienced a decline in food insecurity from 16.4 percent in 2017 to 14.3 percent in 2018. However, recent data little change from 14.3 percent in 2018 to 14.5 percent in 2019.
- Food insecurity typically increases as poverty increases. Among households with income *above* 185 percent of the federal poverty guideline (the income limit for reduced-price school lunch), 5.1 percent of households were food insecure in 2019, a decline of 0.3 percentage points from 2018. Among households in poverty (income below 100 percent of the poverty guideline), 35.3 percent were food insecure, down 1.5 percentage points from 2017 (see Appendix Table 20).
- In 2019, 7.5 percent of married-couple households with children (over 1.8 million households) were food insecure, compared with 8.3 percent in 2018. However, married-couple households with children were only about 26 percent as likely to experience food insecurity as households headed by a single female with children.
- Among households headed by a single female with children, 28.7 percent (2.7 million) were food insecure in 2019, an increase in food insecurity of 0.9 percentage points and 90,000 households (see Appendix Table 21).

Indicator 10. Nonmarital Teen Births

This indicator addresses the risk factor of nonmarital childbearing among women under age 20. Unmarried women who give birth under age 20 historically had higher rates of public assistance receipt than other women or mothers. Teen mothers also tend to have lower educational attainment, another risk factor for receipt of program benefits. Figure 17 below illustrates the birth rate among unmarried women under age 20.⁴⁵

Figure 17. Births per 1,000 Unmarried Women Age 15–17 Years and 18–19 Years by Race-Ethnicity, 1990–2019



Note: Data are available beginning in 1990 for Hispanic women.

Source: National Center for Health Statistics, “Nonmarital Childbearing in the United States, 1940-1999,” National Vital Statistics Reports, vol. 48, no. 16 (2000), and vol. 68, no. 13 (2019).

Births per 1,000 unmarried teens age 15 to 17 decreased significantly over the previous two decades. The birth rate for teen age 15 to 17 fell from 19.3 per 1,000 in 2009 to 6.6 per 1,000 in 2019, a decrease of nearly two-thirds over ten years.

- From 2009 to 2019, the birth rate for Hispanic teens age 15 to 17 fell by 68 percent, from 35.3 per 1,000 to 11.3 per 1,000.
- Among unmarried White teens age 15 to 17, the birth rate fell from 16.9 per 1,000 in 2009 to 3.7 per 1,000 in 2019, a decrease of nearly 78 percent. Similarly, from 2009 to 2019, the rate for unmarried Black teens age 15 to 17 fell by 65 percent from 32.6 per 1,000 to 11.3 per 1,000.

- Births among unmarried women age 18 to 19 also decreased precipitously, falling more than 50 percent from 58.2 per 1,000 in 2009 to 28.3 per 1,000 in 2019.
- The recent decline in unmarried births among women age 18 to 19 occurred across non-Hispanic White, non-Hispanic Black, and Hispanic groups. Among unmarried White, Black, and Hispanic women age 18 to 19, the birth rate fell by 62 percent, 52 percent, and 54 percent respectively from 2009 to 2019.
- Gaps in the teen birth rate by race-ethnicity narrowed, but differences remain. Among unmarried women age 18 to 19 in 2019, birth rates for Hispanic and Black women were similar at 41.5 and 46.2 per 1,000 respectively, while the rate among White women remained lower at 19.3 per 1,000.

Technical Notes

Program receipt and participation data in this report are from the Current Population Survey Annual Social and Economic Supplement. Current Population Survey data on program eligibility and participation are augmented by administrative records and by Transfer Income Model, version 3 (TRIM3), a transfer income microsimulation model that accounts for the underreporting of benefit receipt in the household survey in order to provide a more complete picture of the current safety net. Current Population Survey data for calendar year 2013 relied on a split panel design to test redesigned income questions. This report relies on the combined subsamples for this year.

TRIM was first operational in 1973. The U.S. Department of Health and Human Services funded the development of the second generation of the TRIM model in 1978. Other support for the second generation of TRIM2 came from the Congressional Budget Office, the U.S. Department of Labor, and private foundations. The third version, TRIM3, was introduced in 1997 and allows researchers and the public to access policy rules and simulation results over the internet. TRIM3's primary input data come from each year's Current Population Survey Annual Social and Economic Supplement. TRIM3 corrects for underreporting of benefits in survey data in order to provide a more complete picture of the current safety net. For methodological details, see <http://trim.urban.org/T3New.php>.

Key features of TRIM3 are its detailed modeling of program rules, and its ability to capture and mimic a program's actual rules concerning eligibility with extensive modeling of state variations. The TRIM3 model draws from a database of eligibility and benefit rules for each state. The source of detailed program data for TANF is the Urban Institute's Welfare Rules Databook, which is derived from an annual review of state regulations and caseworker manuals.

TANF

For TANF, analysts matched the percentage of the SNAP caseload that has TANF income according to the SNAP administrative data. For cross-program benefit receipt, no annual administrative data are available. The microsimulation model used in this report applied the rules of each state's TANF program to data from the Current Population Survey. Non-cash benefits funded by TANF were not modeled. Program participation was modeled to come close to the actual caseload in terms of overall size and key characteristics.

TANF receipt and participation data no longer include small "worker supplement" payments paid through SNAP, as these were typically valued at under \$50 per month. Beginning with 2017 and in this report, these small payments (automatically generated by program rules in some states) are not included in the calculation of the TANF caseload and participation rates of TANF basic cash assistance. These payments were a tiny part of the caseload over the past decade; however, the number of families getting these payments grew each year.

Some states provide cash assistance to families with multiple barriers to employment through solely state-funded programs. In this report, cash assistance from a solely state-funded program

is counted as cash income and not as TANF assistance. Solely state-funded programs are distinct from TANF.

There have been small changes in estimating methodology over time, due to model improvements and revisions to the Current Population Survey. Beginning in 2004, estimates include families receiving assistance under separate state programs. These separate state programs are modeled together with TANF benefits, with no distinction made between the two funding sources. Since 2004 TRIM3 excludes from the unit non-parental caregivers whose income would make the unit ineligible, potentially increasing the number of child-only units.

SSI

The SSI participation rate was affected by a minor coding error in the data for 2013 to 2016, corrected beginning in 2017. The error had the effect of overestimating SSI participation from 2013 to 2016 by up to 0.4 percentage points for all adults and those age 65 and older. Disabled and married-couple households and households including people with disabilities were less affected, as the error had to do with income from self-employment. A comparison of the corrected and previously reported numbers is below. The error did not affect rates of SSI receipt or overall rates of dependency or reciprocity.

SSI Participation Rates				
New and corrected rates				
Year	Total	Adults age 65 and up	People with disabilities	Married couples
2017	60.8	54.2	67.7	32.5
2016	58.2	51.4	64.9	31.6
2015	60.2	57.5	65.0	30.9
2014	58.9	53.6	65.0	31.4
2013	62.0	58.7	66.4	36.4
Previously reported rates				
2017	–	–	–	–
2016	58.6	51.8	65.2	31.8
2015	60.4	57.9	65.1	31.0
2014	59.2	54.0	65.2	31.6
2013	62.3	59.0	66.5	36.4
Difference				
2017	–	–	–	–
2016	-0.4	-0.4	-0.3	-0.2
2015	-0.2	-0.4	-0.1	-0.1
2014	-0.3	-0.4	-0.2	-0.2
2013	-0.3	-0.3	-0.1	0.0

Endnotes

¹ The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (Public Law 104–193) replaced the Aid to Families with Dependent Children (AFDC) program with a block grant program called Temporary Assistance for Needy Families (TANF). The mandatory start date for TANF was July 1, 1997, but most states made the transition from AFDC before that date. In the discussion of TANF throughout the report, we refer to cash assistance benefits received under these two programs.

² The Food, Conservation, and Energy Act of 2008 (Public Law 110–246) renamed the Food Stamp Program as the Supplemental Nutrition Assistance Program (SNAP) as of October 1, 2008. The name change had no effect on the type of benefits or how they are made available to eligible households.

³ The federal block grant and state maintenance-of-effort funding levels for TANF are not inflation adjusted. Partly for this reason, the program’s total resources declined over time. In addition, the Deficit Reduction Act of 2005 (Public Law 109–171) gave states an incentive to find more maintenance-of-effort expenditures to count toward caseload reduction credit.

⁴ Office of Family Assistance, “FY 2018 Federal TANF & State MOE Financial Data.” See A.2., Federal TANF and State MOE Expenditures by ACF-196 Spending Category: Comparisons between FY 2017 and FY 2018, in the category of Basic Assistance (All Funds as a Percent of Total Funds Used), <https://www.acf.hhs.gov/ofa/resource/tanf-financial-data-fy-2018>.

⁵ Broad-based categorical eligibility is a policy in which households may become categorically eligible for SNAP when they qualify for non-cash TANF assistance or another benefit funded by state maintenance-of-effort funds. See https://www.fns.usda.gov/snap/clarification-characteristics-broad-based-categorical-eligibility-programs-memo_

⁶ For the federal poverty guidelines see <<https://aspe.hhs.gov/prior-hhs-poverty-guidelines-and-federal-register-references> >

⁷ For the SSI annual report and detailed descriptions of the program, see <https://www.ssa.gov/oact/ssir/index.html>.

⁸ Total income is cash income plus the value of SNAP benefits. Cash income includes earnings, rental and royalty income, interest, dividends, income from estates or trusts, social security, railroad retirement and pension income, veterans payments, child support and alimony payments, educational assistance, disability payments, regular financial assistance from friends or family, workers’ compensation, and unemployment compensation. Cash from assistance programs (other than SSI or TANF) is also counted, including income from solely state-funded programs. The Earned Income Tax Credit and other federal and state refundable tax credits and capital gains are excluded.

⁹ For more information on state supplemental SSI funds, see the Social Security Administration’s “2020 SSI Annual Report,” at https://www.ssa.gov/OACT/ssir/SSI20/D_ssiTOC.html.

¹⁰ Figure 1 and Figure 2 show annual dependence rates, based on benefits received any time during the year. Annual rates tend to be higher than monthly or average monthly rates, given the longer time horizon for observing benefit receipt.

¹¹ See Winston, Pamela, et. al. (2019). “Supporting Employment Among Lower-Income Mothers: Attachment to Work After Childbirth.” Available at: <https://aspe.hhs.gov/system/files/pdf/261811/WorkAttachment.pdf>

¹² Labor force participation by program in 2017 and 2018 is presented in Table 4 in the Appendix.

¹³ In an average month in 2017, TANF cases included 1,813,400 people in families headed by single females (down 10.6 percent from 2016), 667,000 people in married-couple or cohabiting-couple families (down 0.5 percent from 2016), and 174,300 people in families headed by single males (down 15.2 percent from 2016).

¹⁴ Figure 4 shows annual reciprocity, based on benefits received any time during the year. This differs from receipt of benefits in an average month as presented in subsequent sections. Annual rates tend to be higher given the longer time horizon for observing benefit receipt.

¹⁵ See Abbott and Reilly, (2019). “The Role of Social Capital in Supporting Economic Mobility.” Available at: <https://aspe.hhs.gov/system/files/aspe-files/261791/socialcapitalsupportingeconomicmobility.pdf>

¹⁶ TANF includes separate state programs funded with maintenance-of-effort dollars. Cash welfare income from “general assistance” or solely state-funded programs does *not* count as TANF. cases that receive only small “worker supplement” benefits are excluded because these benefits are not captured in the Current Population Survey nor modeled in TRIM3. Amounts up to \$50 were considered “small” for this purpose. For example, in 2017, 23,000 families receiving separate state program benefits in Massachusetts were excluded because they received only a supplemental benefit of no more than \$4 each month. The state with the largest number of families receiving “worker supplement” benefits was California. Almost all of California’s 150,000 families receiving separate state program benefits were excluded because they received only a \$10 supplemental nutrition benefit. In total, the adjustment excludes 230,000 families receiving separate state program and TANF benefits across ten states.

¹⁷ In Figure 5 and throughout the report, estimates do not include residents of the U.S. territories. Because of changes in cash benefit policies, beginning in 2000 estimates *include* cash assistance from separate state programs, and by 2017, separate state program benefit recipients accounted for 30 percent of total recipients. However, TANF estimates do *not* include income from solely state-funded programs. Where possible, income from a solely state-funded program is treated as cash. Population totals are from the U.S. Census Bureau.

¹⁸ In calendar year 2018 the total number of participants in TANF was 2,676,400, *excluding* cases receiving only “worker supplement” payments of \$50 or less. For a comparison of the TANF caseload including recipients of “worker supplement” payments, see Administration for Children & Families caseload data at https://www.acf.hhs.gov/sites/default/files/documents/ofa/2017_recipient_tanssp.pdf.

¹⁹ These numbers reflect the FY 2020 annual average caseload for TANF and separate state program maintenance-of-effort benefits combined. Source: Administration for Children and Families, Office of Family Assistance, TANF Caseload Data 2020, <https://www.acf.hhs.gov/ofa/data/tanf-caseload-data-2020>.

²⁰ In Figure 6 and throughout the report, SNAP estimates do *not* include residents of the U.S. territories. From 1975 to 1983 the number of participants includes the Family Food Assistance Program, which was largely replaced by the Food Stamp Program in 1975. From 1975 to 1983 the number of Family Food Assistance Program participants averaged 88,000.

²¹ Changes not clearly reflected in SSI reciprocity rates may be reflected in program application data. For reciprocity data through 2018, see the SSI 2019 Annual Report at https://www.ssa.gov/OACT/ssir/SSI19/IV_A_EcoDemoAssumptions.html.

²² In Figure 7, because SSI data are reported each year in December, the average of the U.S. Census Bureau's July 1 population estimates for the current and subsequent year is used as the denominator to calculate rates.

²³ The Social Security Administration's more detailed records indicate that SSI receipt increased each year from 2.19 percent in 2000 to 2.53 percent in 2013. Subsequently the rate decreased to 2.39 percent in 2018; see Table IV.B7, Federal SSI Prevalence Rates, as of December, 1975–2043, at https://www.ssa.gov/OACT/ssir/SSI19/IV_B_Recipients.html#935854.

²⁴ For the most recent national and annual SSI reciprocity rates, see data from the Social Security Administration's Office of the Actuary at https://www.ssa.gov/OACT/ssir/SSI19/IV_B_Recipients.html#935854.

²⁵ It is important to consider the effect of program integrity funding on reciprocity rates. After 2003, there were dramatic reductions in funding appropriated by Congress for conducting medical continuing-disability reviews and nonmedical redeterminations, which are used to ensure that SSI recipients with disabilities continue to meet the definition of disability and satisfy other eligibility requirements. For the drop in the number of such reviews, see the SSI Annual Report.

²⁶ The Bureau of Labor Statistics reported that between 1977 and 2007, employment among workers ages 65 and up increased by 101 percent, compared with a much smaller increase of 59 percent for total employment (people age 16 and up). See https://www.bls.gov/spotlight/2008/older_workers/.

²⁷ Congressional Research Service, Welfare Reform: Diversion as an Alternative to TANF Benefits. June 16, 2006, https://digital.library.unt.edu/ark:/67531/metadc822157/m2/1/high_res_d/RL30230_2006Jun16.pdf

²⁸ In Figure 8, participation rates are estimated with the microsimulation model TRIM3, developed and maintained at the Urban Institute with primary funding from ASPE. Beginning in 2017, assistance units receiving only “worker supplement” payments were excluded from microsimulation analyses so that basic cash assistance could be estimated accurately. Specifically, assistance units receiving only “worker supplement” payments were excluded from both the numerator and the denominator in calculating the TANF participation or “take-up” rate.

As previously noted, the model accounts for the number of families who lost aid due to time limits, but families staying off TANF to conserve their time-limited assistance months are not accounted for specifically. A limitation of the model is that assistance units subject to full-family sanctions (i.e., a temporary loss of cash benefits due to the head of the family's failure to meet work requirements) are counted as *eligible* but nonparticipating rather than counted as ineligible. The numbers of eligible and participating families exclude the following: units in the U.S. territories, non-custodial parent units, pregnancy-only units, and units with no cash benefits.

²⁹ For the United States as a whole, 1.022 million units in the 50 states and Washington, DC, received TANF or separate state program benefits in the average month of 2018 (excluding those receiving only small “worker supplement” amounts) among 4.22 million who were eligible for benefits, for a participation rate of 24.2 percent.

The proportion of the actual TANF caseload receiving only “worker supplement” payments (valued at \$50 or less) totaled 230,000 cases in 2017. Assistance units receiving only “worker supplement” payments were excluded from the TRIM analyses so that basic cash assistance could be estimated accurately.

³⁰ State level rules are described in the Welfare Rules Databook: State TANF Policies as of July 2019, <https://www.acf.hhs.gov/opre/report/welfare-rules-databook-state-tanf-policies-july-2019>. The summary of earnings limits is based on Table I.E.4, Maximum Income for Initial Eligibility for a Family of Three, July 2019.

³¹ The number of households eligible for SNAP is estimated from a Mathematica Policy Research model that uses data from the Current Population Survey Annual Social and Economic Supplement to simulate program eligibility. SNAP caseload data are from U.S. Department of Agriculture Food and Nutrition

Service program operations caseload data. Small methodological changes have been made over time to address revisions to the Current Population Survey. The model revision in 1994 produced more accurate estimates of eligible households. Prior years show higher estimates of eligible households and lower participation rates relative to the revised estimate for 1994 and estimates for subsequent years.

³² The SSI participation rate represents the share of the eligible household population that participates in SSI based on the TRIM's input survey data and administrative records. The TRIM method adjusts the estimate downward to exclude beneficiaries who are institutionalized. In comparison, the Social Security Administration reports that approximately 7.0 million adults received federally administered SSI payments in December 2018. See https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2018/table02.html.

³³ The SSI participation rates in this report include corrected data. Previously published rates for 2013, 2014, 2015, and 2016 were inflated by 0.1 to 0.4 percentage points. Corrected, updated participation rates are provided in Appendix Table 11 and reflected in Figure 10. For data years 2013 through 2016, a coding error increased self-employment income beyond the eligibility limit for the self-employed. The error had the effect of overestimating participation by 0.1 to 0.4 percentage points.

SSI participation rates are estimated by the TRIM model, which is periodically revised and improved. The model was revised in 1997 and 1998 to more accurately exclude ineligible immigrants. Thus an increased participation rate in 1997 is partly due to a revision in estimating methodology. In 2004 TRIM's methods for identifying individuals eligible for SSI due to disability were improved, resulting in more eligible individuals in this category. The Current Population Survey provides limited information on disability status; thus, the size of the adult population with a disability may be underestimated. Misidentifying or undercounting the eligible population will—to a greater or lesser extent—have the effect of inflating participation rates. Researchers drawing from the Survey of Income and Program Participation and economists at the Social Security Administration estimate SSI participation among eligible, non-elderly adults at between 40 percent and 80 percent.

³⁴ For the purpose of calculating a family's TANF eligibility, only four states include SSI recipients *and* their SSI income in the TANF assistance unit (Idaho, New Hampshire, West Virginia, and Wisconsin). Including an SSI recipient may reduce the value of cash assistance or render the family ineligible for TANF. State-level rules are described in the Welfare Rules Databook, which is released annually and can be found at <https://wrds.urban.org/wrd/databook.cfm>.

³⁵ The SNAP gross income test does not apply to households that include people with disabilities or households that include adults age 60 and up. However, SNAP also has a net income test.

³⁶ Some states use only a gross income test to assess eligibility for TANF, while a number of states use net income or multiple tests. Income limits expressed as percentages of the federal poverty guideline are based on a family of three and drawn from the Welfare Rules Databook as of July 2019, Table I.E.4, Maximum Income for Initial Eligibility for a Family of Three, July 2019. For details, see <https://www.acf.hhs.gov/opre/resource/welfare-rules-databook-state-tanf-policies-as-of-july-2019>.

³⁷ See SSA's "Supplemental Security Income Program Description and Legislative History" at <https://www.ssa.gov/policy/docs/statcomps/supplement/2018/ssi.html> and "SSI Federal Payment Amounts: SSI Monthly Payment Amounts, 1975-2020" at <https://www.ssa.gov/oact/cola/SSIamts.html>.

³⁸ See O'Day et. al. (2015). "The Child SSI Program and the Changing Safety Net: SSI and TANF Program Coordination." Available at: <https://aspe.hhs.gov/system/files/pdf/163051/TANF.pdf>

³⁹ See Kirby et. al. (2019). "Aligning Federal Performance Indicators Across Programs Promoting Self-Sufficiency: Actionable Steps for Program Design and Practice." Available at: <https://aspe.hhs.gov/system/files/pdf/261996/EMPOWEREDPerfMeasuresProgram.pdf>

⁴⁰ In Figure 11, for multiple program receipt across years the researchers sought to match the percentage of the SNAP caseload that has TANF income according to the SNAP administrative data. There are no national administrative data on the overlap between these programs on an annual basis.

⁴¹ See the Welfare Rules Databook: State TANF Policies as of July 2019 at <https://www.acf.hhs.gov/opre/report/welfare-rules-databook-state-tanf-policies-july-2019> for more detailed information on state time limit policies.

⁴² See Burgess et. al. (2016). “The Effects of Child Care Subsidies on Maternal Labor Force Participation in the United States.” Available at: <https://aspe.hhs.gov/pdf-report/effects-child-care-subsidies-maternal-labor-force-participation-united-states>

⁴³ See ASPE’s series on Disconnected Low-Income Men, published in 2014. Available at: <https://aspe.hhs.gov/disconnected-low-income-men>

⁴⁴ See Chaudry, Ajay, et. al. (2016). “Poverty in the United States: 50-Year Trends and Safety Net Impacts.” Available at: <https://aspe.hhs.gov/system/files/pdf/154286/50YearTrends.pdf>

⁴⁵ In Figure 17, rates are per 1,000 unmarried women in the specified group. Race categories include women of Hispanic ethnicity. Beginning in 1980, the National Center for Health Statistics began tabulating births by the race of the mother. Prior to 1980, data were tabulated by the race of the child. Trends in nonmarital births may be affected by changes in the reporting of marital status on birth certificates and in procedures for inferring nonmarital births when marital status is not reported.