

How Many People that Receive One Safety Net Benefit Also Receive Others?

People facing economic instability often need more than one program or service. This pre-pandemic analysis looks at the reach of the social safety net, including the interaction of specific programs, to better understand program participation as the economy continues to recover.

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KEY POINTS

- Participants in some programs are more likely to receive multiple benefits than others.
- People with child care subsidies from the Child Care and Development Fund and participants in Temporary Assistance for Needy Families are the most likely to participate in other programs, and common combinations include the Supplemental Nutrition Assistance Program and Medicaid.
- Participants receiving Medicaid or the earned-income tax credit were least likely to participate in other programs.
- Given the large number of people enrolled, Medicaid and the Supplemental Nutrition Assistance Program have the most participants in common with other programs—results that highlight opportunities for HHS and other agencies to more efficiently connect people with services and reach people with unmet needs.

OVERVIEW

Social safety net programs provide critical support to people during times of economic hardship. People facing economic instability often need more than one program or service. This might be particularly true for participants in certain programs—for example, families receiving benefits from Temporary Assistance for Needy Families (TANF) might be more likely to face food insecurity given other circumstances in their lives.

Yet navigating administrative rules for multiple programs can be time-consuming and difficult, and people might face significant barriers to participating in more than one program—for example, lack of knowledge about eligibility for services or program cliffs. Even when participating in a single program, a small earnings increase can cause a loss of benefits (Chien and Macartney 2019). Research conducted by the Office of the Assistant Secretary for Planning and Evaluation on [effective marginal tax rates](#) found that some working parents view fragmented program rules as complicated and difficult to navigate with programs not designed to support upward economic mobility (Winston et al. 2021). These and other barriers challenge agencies to streamline coordination among programs.

APPROACH

Microsimulation modeling, which augments survey data with administrative records, provides the most complete portrait of program participation. Previous studies examined multiple program participation but have not provided a full picture. Falk, et. al. (2015) used this method to assess eight of the 10 programs in this report finding one in three people in the U.S. received at least one program benefit and 60 percent of families participating in any program in 2012 received benefits from multiple programs. Their analysis also found that families receiving Temporary Assistance for Needy Families (TANF) and benefits from the Child Care and Development Fund (CCDF) were the most likely to combine benefits from multiple programs. Similarly, Minton and Giannarelli (2019) used microsimulation modeling and Current Population Survey data to assess six of the 10 programs studied in this analysis. They found that 19 percent of all people and 32 percent of children received income, nutrition, housing, or child care assistance. The current study follows their approach and corrects for the underreporting of program assistance which is typical in household surveys.

Our analysis uses nationally representative data from the Current Population Survey and a microsimulation model, the Transfer Income Model (TRIM3), to estimate participation in safety net programs in 2019, the latest year of available data before the COVID-19 pandemic. We provide an up-to-date portrait of the safety net and summarize participation in the most typical combinations of programs.

RESULTS

Participants in some programs are more likely to receive multiple benefits than others, with TANF and CCDF having the highest percentage of people receiving multiple benefits

Recipients of child care subsidies from CCDF and participants in TANF were the most likely individuals to participate in other programs. Table 1 provides estimates of the percentage of participants in 10 major safety net programs who also received benefits from other programs. Table 1 ranks programs by the share of participants enrolled in two or more additional programs showing 87 percent of TANF participants and 83 percent of participants in CCDF received benefits from or participated in two or more additional safety net programs. In comparison, people covered by Medicaid or receiving the earned income tax credit (EITC) were least likely to participate in two or more other programs at rates of 45 percent and 42 percent, respectively.

Table 1. Percentage of Program Participants Enrolled in Other Programs, 2019

Program	Beneficiaries (in millions)	No additional programs	1 additional program	2+ additional programs
TANF ^a	2.4	3%	10%	87%
CCDF	2.3	5%	13%	83%
WIC (age 0-4)	4.7	9%	22%	69%
LIHEAP	13.3	12%	19%	69%
housing assistance	9.6	15%	17%	67%
child support ^b	23.1	19%	19%	63%
SNAP	37.5	16%	24%	61%
SSI (age 18+)	6.9	14%	28%	58%
Medicaid/CHIP	56.3	29%	25%	45%
EITC ^c	47.0	30%	28%	42%

Source: 2020 Current Population Survey, Annual Social and Economic Supplement, and Transfer Income Model, TRIM3. Columns may not sum to 100 percent due to rounding. See notes below Table 2.

Programs shaped by funding caps and waiting lists, such as CCDF, or by stringent income requirements, such as TANF, tend to reach people with low incomes. As a result, people who participate in these two

programs tend to be eligible for, and more likely to participate in, other programs. For example, fewer than 5 percent of participants in TANF and CCDF participated in these programs exclusively. In contrast, less than half of participants in Medicaid or EITC participated in two or more other programs, and close to one-third of people participated in these programs exclusively. Both Medicaid and EITC are entitlement programs with higher income eligibility thresholds.

Some safety net program combinations are more common than others, with programs having the greatest overlap with Medicaid and SNAP

Table 2 presents estimates of participation for specific combinations of two programs. Each row reflects the share of program participants who also participated in the program listed in the column. For example, the first number in the first row (second column) indicates eight percent of TANF participants also participated in CCDF. The third column in the first row indicates 13 percent of TANF participants also participated in the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). In the second row (for CCDF), in the column for SNAP and Medicaid, we estimate that 66 percent of CCDF participants also participated in SNAP and 62 percent were covered by Medicaid. In part, this reflects simply that Medicaid and SNAP are two of the largest programs by total enrollment.

We believe our model generally presents a realistic picture of the overlaps in receipt between safety net programs. However, we urge caution when citing results, due in part to lack of availability of administrative data to guide some aspects of the modeling. Our results are therefore intended to communicate the relative degree of overlap between programs rather than specific point estimates. (See Methodology notes for more detail.)

Table 2. Breakdown of the Percentage of Participants in Each Program Enrolled in Other Programs, 2019¹

Percentages reflect percent of participants in *row* programs who are in *column* programs. For example: 8% of TANF participants were enrolled in CCDF; 13% of TANF participants were enrolled in WIC; 24% of TANF participants were enrolled in Housing benefits.

	TANF	CCDF	WIC (0-4)	Housing	LIHEAP	SSI (18+)	SNAP	Medicaid	Child support	EITC
TANF ^a	--	8%	13%	24%	24%	0%	79%	82%	55%	41%
CCDF	8%	--	15%	17%	19%	0%	66%	62%	59%	82%
WIC (age 0-4)	7%	7%	--	10%	14%	0%	50%	70%	29%	58%
Housing	6%	4%	5%	--	29%	14%	59%	63%	29%	35%
LIHEAP	4%	3%	5%	21%	--	11%	63%	62%	25%	43%
SSI (age 18+)	0%	0%	0%	19%	21%	--	58%	67%	5%	10%
SNAP	5%	4%	6%	15%	22%	11%	--	60%	29%	45%
Medicaid	4%	3%	6%	11%	15%	8%	40%	--	25%	41%
Child support ^b	6%	6%	6%	12%	14%	2%	47%	62%	--	54%
EITC ^c	2%	4%	6%	7%	12%	1%	36%	49%	26%	--

¹ Overlaps are assessed on a monthly basis as TANF, CCDF, WIC, and SNAP benefits may be received in only a portion of the year. However, people receiving child support services, EITC, housing or LIHEAP benefits, or Medicaid coverage are counted as receiving those benefits in every month.

^a TANF includes separate state and solely state-funded programs. For the overlap between TANF and child support services, we identify only children with parents. If nonparent caretakers were counted, the share participating in child support would be higher.

^b Child support reflects people who participated in IV-D child support enforcement services.

^c All people eligible for EITC are assumed to receive it.

Source: 2020 Current Population Survey, Annual Social and Economic Supplement, and Transfer Income Model version 3, TRIM3.

CCDF = Child Care and Development Fund; EITC = earned-income tax credit; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children.

PROGRAM-BY-PROGRAM SUMMARY OF MULTIPLE PARTICIPATION

The following bullets summarize trends in multiple participation for each program based on Tables 1 and 2 and a granular analysis of the microdata.

- **TANF.** TANF participants were the most likely to receive multiple benefits, with 87 percent participating in two or more programs.¹ Among TANF beneficiaries, 82 percent were covered by Medicaid, and 79 percent received SNAP. Altogether, 67 percent of TANF participants received both Medicaid and SNAP. Other common benefits received by TANF participants included EITC (41 percent), Low Income Home Energy Assistance Program (LIHEAP; 24 percent), and housing assistance (24 percent).
- **CCDF.** Eighty-three percent of CCDF participants benefited from two or more other safety net programs. Because CCDF supports working parents, EITC features prominently as a source of income support, and 82 percent of people with CCDF received EITC. More than one in three CCDF family members (43 percent) participated in Medicaid, EITC, and SNAP.
- **WIC.** Sixty-nine percent of children ages 0 to 4 participating in WIC also participated in two or more other programs. Similar to TANF and CCDF, few beneficiaries received WIC benefits alone (9 percent). The most common program benefits among WIC participants were Medicaid (70 percent) or EITC (58 percent), followed by SNAP (50 percent). Altogether, 41 percent of WIC participants received both Medicaid and SNAP.
- **LIHEAP.** More than two-thirds of LIHEAP recipients (69 percent) received benefits from two or more programs. About six in 10 LIHEAP recipients (63 percent) received SNAP benefits, and a similar share received Medicaid (62 percent). Altogether, 45 percent of LIHEAP participants received both Medicaid and SNAP.
- **Housing assistance.** Sixty-seven percent of people with a housing benefit also participated in two or more other safety net programs. Among people with a housing benefit, about six in 10 were covered by Medicaid (63 percent) and a similar share had a SNAP benefit (59 percent). Altogether, 46 percent of housing assistance participants received both Medicaid and SNAP.
- **Child support.** Sixty-three percent of people participating in child support services also participated in two or more other programs. We estimate that 62 percent of people in child support services were covered by Medicaid, and 47 percent received SNAP. About 39 percent of children and parents participating in child support services received both SNAP and Medicaid.
- **SNAP.** Sixty-one percent of participants in SNAP also participated in two or more other programs; 60 percent of SNAP participants received Medicaid, 45 percent received the EITC, and 22 percent received LIHEAP. Three out of 10 SNAP participants (30 percent) received both Medicaid and EITC. Sixteen percent of recipients received SNAP benefits alone.
- **Supplemental Security Income (SSI).** Fifty-eight percent of adult SSI participants received benefits from two or more programs. Among adult SSI participants, 58 percent received SNAP, and 67 percent received Medicaid, yet fewer than half (43 percent) received *both* Medicaid and SNAP.
- **Medicaid.** Forty-five percent of Medicaid participants benefited from two or more other programs. Among Medicaid participants, 40 percent participated in SNAP, and 41 percent participated in the EITC. Altogether, 20 percent of people with a Medicaid benefit participated in both the EITC and SNAP.
- **EITC.** Forty-one percent of EITC recipients participated in two or more other programs. Among EITC recipients, 49 percent participated in Medicaid, and 36 percent participated in SNAP. Altogether, 24 percent of EITC recipients participated in both Medicaid and SNAP.

¹ Note that children make up 50 percent or more of the TANF caseload and are more likely than adults to be eligible for other programs. Many parents in the assistance unit are employed some months during the year and receive TANF in months without earnings, and some children with TANF live with guardians not counted as TANF recipients who might have earnings; both situations increase the overlap between TANF and the earned-income tax credit.

Data are from 2019, the latest year for which data are available. This report is part of a [series](#) summarizing results from a more detailed research brief on multiple program participation.

DISCUSSION

The social safety net provides essential support to people with low income in order to promote well-being and economic mobility and to protect the health of adults and children. This analysis of data from 2019 shows that many people participating in safety net programs receive benefits from multiple programs. Future analyses may explore the impact of the COVID-19 pandemic and economic downturn on these patterns.

Though many people need support from multiple programs, coordination in program administration and rules can be improved to identify unmet needs. Our results highlight the opportunity to identify these gaps in services. The data on overlaps in program participation demonstrate the potential for programs to work together to meet people’s needs more holistically. Some programs are more likely than others to have overlapping participants—for example, over half of recipients in most programs also participate in Medicaid. Some efforts are underway, such as the [federal project](#) to link records between Medicaid and SNAP.

This analysis does not assess the barriers to participating in different programs; these can include lack of knowledge about eligibility, unaligned eligibility requirements, and limited funding for some programs, among others. HHS is working with its federal, state, tribal, and local partners and making strides through its Interagency Council on Economic Mobility to improve the coordination of benefits, and ultimately, to achieve greater economic stability and mobility for all Americans.

METHODOLOGICAL NOTES

The analysis is based on the 2020 Current Population Survey, Annual Social and Economic Supplement, and TRIM3 (a microsimulation model). The survey data are augmented based in part on administrative records from the CCDF, child support services, housing assistance, SSI, SNAP, TANF, and WIC programs. Medicaid includes the Children’s Health Insurance Program, and estimates are based on people who reported the benefit whether or not they appeared to meet program eligibility criteria. Because of data limitations, EITC estimates are based on eligibility. Child support program participants are custodial parents and children who participate in child support enforcement services (IV-D cases). The modeling of child support services captures only children who live with at least one parent. For all programs except housing and LIHEAP, some members of a household or family might receive benefits from a program, whereas others do not. For WIC and SSI, we show only a subset of ages because of data limitations. TANF includes separate state and solely state-funded programs.

Modeling program participation with microsimulation is complex and requires adequate administrative records from each program. To adjust for program underreporting, the modeling procedures identify likely program participants, guided by the number and characteristics of actual recipients. However, the administrative data available do not provide clear information on all program overlaps; substantial information on overlaps is available for TANF, SNAP, and CCDF, with less available for other programs. Had we shown results as intervals rather than point estimates in Table 2, it would be clear some intervals are wider than others. We report point estimates for ease of interpretation, but we urge readers to consider those figures as primarily indicating the relative degree of overlap between programs. We also welcome comments from other researchers and agencies.

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