

# Discussion Papers

Recent Trends in Food  
Stamp Participation  
among Poor Families  
with Children

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Assessing  
the New  
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*An Urban Institute  
Program to Assess  
Changing Social  
Policies*

*Assessing the New Federalism* is a multiyear Urban Institute project designed to analyze the devolution of responsibility for social programs from the federal government to the states, focusing primarily on health care, income security, employment and training programs, and social services. Researchers monitor program changes and fiscal developments. Alan Weil is the project director. In collaboration with Child Trends, the project studies changes in family well-being. The project aims to provide timely, nonpartisan information to inform public debate and to help state and local decisionmakers carry out their new responsibilities more effectively.

Key components of the project include a household survey and studies of policies in 13 states, available at the Urban Institute's web site, <http://www.urban.org>. This paper is one in a series of discussion papers analyzing information from these and other sources.

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## **Abstract**

Food stamp caseloads increased dramatically between October 2000 and October 2003. This trend could be explained either by the declining economy or by changes in Food Stamp program policies and procedures that occurred during this period. Changes in the program rules facilitated access to benefits, and changes in state procedures increased the likelihood that families leaving welfare would keep their food stamps. This study examines whether new program rules and procedures increased participation rates for families with children. Our results show that families recently on welfare were substantially more likely to participate in the Food Stamp Program in 2002 than in 1997 or 1999. In contrast, participation rates for families with no cash welfare experience, the largest share of poor families with children, remained quite low throughout the period. The new program rules and procedures did not affect their participation. Nonparticipating families are more likely to have characteristics associated with shorter term economic deprivation than participating families, but their low current incomes and levels of economic hardship indicate that food stamps would benefit these families substantially. States could encourage more families to take advantage of food stamps by strengthening public outreach and adopting new options to simplify their programs.



Food stamp caseloads increased by 26 percent over the three-year period ending October 2003. Over 9 million families received food stamp benefits in October 2003 compared with 7.3 million in October 2000. The recent increase in the number of families receiving food stamps represents a stunning reversal of the 40 percent caseload decline that occurred between 1994 and 2000.

Economic forces and changes in food stamp policy both probably played a role in the caseload swings. The caseload declines in the 1994–2000 period occurred during a time of unprecedented economic expansion. Also, federal welfare reforms in 1996 restricted access to food stamps for some groups. Conversely, the recent caseload increases occurred during an economic retraction. The economy slowed after 2000 and officially entered a recession in March 2001. While the recession was shallow and only lasted eight months, job growth was shallow at best through 2003. During this period, food stamp policies and regulations changed to encourage participation, especially among former welfare and working poor families.

This paper uses data from the 1997–2002 rounds of the National Survey of America’s Families (NSAF) to explore changes in food stamp program participation among poor families with children. The survey covers a large portion of the time when the Food Stamp Program (FSP) rules and economy were in flux. We focus on the relationship between food stamp and cash welfare participation because program procedures were designed to help families leaving welfare retain food stamps. We show trends in participation, explore changes in family characteristics that may have affected participation, and use regression analyses to highlight family characteristics most associated with FSP participation.

We find that FSP participation rates increased substantially for families that left welfare between 2000 and 2002 compared with their counterparts that left welfare between 1997 and 1999. Rates also were significantly higher in 2002 for extremely poor families (income below one-half the federal poverty level) with welfare experience prior to 2000. In contrast, participation rates did not change for poor families with children that had no welfare experience in their adult lives.

The results point to the success of the new FSP rules and procedures in increasing participation for families with some welfare experience. We examine changes in characteristics that affect eligibility and participation such as income level, immigrant status, work status, and the presence of other adults in the family for families with welfare experience. Their characteristics did not change in ways that would predict the observed trends. However, there is substantial documentation that states took advantage of new opportunities to expand access to low-income families and made changes in their administrative procedures to ensure that families leaving welfare were not automatically cut from the food stamp rolls. The new state rules and procedures would seem to explain increased participation among families with children that also had experience in states' welfare programs.

The results also highlight the continued low levels of program participation for poor families with children that are outside the cash welfare system. For example, only about one-quarter of families in extreme poverty with no welfare experience reported receiving food stamps in all three years of the NSAF. We used regression analysis to identify factors that might help to explain these families' low program participation rates. These results indicate that factors associated with shorter term economic deprivation

(such as having a higher income in the prior year and asset ownership) are associated with lower rates of participation. However, current or former participation in welfare is the strongest predictor of food stamp participation for families with children even after controlling for many other factors. The results could indicate either that the program knowledge gained as a welfare participant facilitates participation or that families simply differ in their acceptance of government assistance.

### **The Food Stamp Program: 1997–2001**

The Food Stamp Program entitles all low-income American citizens to a benefit that covers the cost of a minimally nutritional diet. But the administration of this entitlement program is complex. Rules defining benefit eligibility and benefit levels were designed to limit abuse and ensure that only qualified families receive benefits. Some rules actually discourage program participation because families often misunderstand them or prefer to avoid them. Recent legislation and regulatory changes gave states options to simplify these rules somewhat. States also changed administrative procedures to make it easier for families that leave welfare to stay on food stamps.

**Eligibility.** Assistance is generally available to families with incomes below 130 percent of the poverty level and very few assets. The maximum benefit varies by household size with the amount for a family with no other income set at approximately 30 percent of the poverty threshold. Families with some other income are expected to devote 30 percent of their *net* income to food and receive the maximum benefit minus their expected contribution. Most food stamp benefits are now paid through an Electronic Benefit Transfer (EBT) card (an ATM-like card used to make food purchases at grocery

stories by deducting the purchase amount from the recipient's monthly food stamp benefit amount).

Families with no income qualify for the maximum food stamp benefit for their family size, and families with income can deduct some expenses from income before the food stamp benefit is calculated. For example, a single parent with two young children and no other income can qualify for \$370 in food stamps each month. She also receives the maximum if she works full time at \$6 per hour and has childcare expenses plus combined rent and utility costs in excess of \$485 per month (see box 1). The complexity of the deductions makes it difficult for a family to determine their potential benefit without assistance from a welfare office.

Families must also pass an assets test to be eligible for benefits. In general, nonelderly families' assets cannot exceed \$2,000. The value of a family's home, personal property, life insurance, Earned Income Tax Credit (EITC) payments, pension assets (outside Keogh plans and IRAs), and assets in Individual Development Accounts (IDAs) are excluded from assets. Until 2001, the value of vehicles in excess of \$4,650 also was counted against the general assets test.

**Participation.** Despite the potential value of food stamps, many eligible families do not enroll in the program, and participation rates have dropped significantly in recent years. For example, government estimates show that 54 percent of eligible households

**Box 1**  
**Calculating a Food Stamp Benefit, 2004**  
**Families with Different Earnings and Expenditures**

<b>Family Type</b>			<b>Benefit/Month</b>
a) Single mother with 2 children (ages 2 and 4) and no income			\$ 371
b) With full-time work @ \$6/hour			
Earnings	\$	960	
Standard deductions		-134	
Earnings deductions		-192	
Net earnings	\$	634	
Family food contribution*	\$	190	\$ 181
c) With full-time work @ \$6/hour and \$375 monthly child care costs	\$	634	
		-375	
Net earnings	\$	259	
Family food contribution	\$	78	\$ 293
d) With full-time work @ \$6/hour, \$375 monthly child care costs, and rent and utility costs of \$380/month	\$	259	
Maximum shelter cost deduction		-378	
Net earnings	\$	(119)	
Family food contribution	\$	-	\$ 371

\* Recipient is expected to pay 30% of net income

participated in food stamps during 1999–2001 (the latest data available), down from 70 percent in 1994.<sup>1</sup>

The substantial drop in food stamp participation in the 1990s drew considerable research attention. Studies show that the decline could not be explained fully by a decrease in the number of families eligible for benefits; some of the decline occurred because fewer eligible families were taking the benefits. For example, Wilde et al. (2000) find that over half the decline in caseloads was due to a decline in the proportion of low-income people participating in the program. Other studies document the role that the 1996 welfare reforms played in reducing program participation (Zedlewski and Brauner 1999; Zedlewski and Gruber 2001; GAO 1999). A large share of families that left welfare also left the FSP even though they were still eligible. Families that left welfare did not retain eligibility for food stamps automatically, and some families were either unaware that they were eligible for food stamps or chose not to apply for benefits.

Participation historically has varied across groups. For example, only about one-half of employed families eligible for food stamps tend to participate in the program, and about one-third of eligible elderly individuals participate. Studies find that a lack of information, a perceived absence of need, low expected benefits, the hassle involved in the application and recertification process, and stigma all contributed to the low participation among the elderly (McConnell and Ponza 1999, USDA 1999). Confusion about changing eligibility rules defining allowable resources, income limits, and deductions also contribute to low participation rates.

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<sup>1</sup> Participation rates are estimated using data from the Current Population Survey (CPS) and are not strictly comparable across time because the CPS 2002 data were “reweighted” to line up with the 2000 Census. There also have been some minor methodological changes across the time period (USDA 2003).

A recent study by the GAO (2004) based on 2000 data from the Current Population Survey (CPS) indicates that potential benefit amounts, the presence of young children, and participation in other assistance programs (including Medicaid, school meals, WIC, and job training) all increase working families' participation in the FSP. Home ownership and the lack of citizenship decrease the likelihood of participation. Other recent research indicates that families working traditional hours are less likely to participate than other workers, indicating that daytime food stamp office hours might contribute to low participation rates (McKernan and Ratcliffe 2003). And Farrell and Stapleton (2003) use data from the 1996 Survey of Income and Program Participation (SIPP) to show that nonparticipating working households are more likely to have had income that exceeded 100 percent of the federal poverty level in the recent past. Their finding suggests that those with short-term needs are less likely to participate than those with longer-term needs.

A 2002 qualitative study of extremely poor nonelderly families with children that have no current earnings or cash government assistance finds that only about half of these families participated in the FSP despite their obvious eligibility (Zedlewski and Nelson 2003). Nonparticipating families fall into two general groups: (1) families that report having had a prior bad experience with the program, and (2) those that refuse help from the government either on principle or because they do not want to comply with program rules, such as the child support establishment system.

**Recent Legislation.** There have been significant changes in food stamp legislation and regulations since the Personal Responsibility and Work Opportunity

Reconciliation Act (PRWORA) was enacted in 1996.<sup>2</sup> Some changes were designed to reverse the 1996 welfare reform legislation, and others aimed to increase states' flexibility in program administration. PRWORA cut food stamp benefits and deductions and restricted eligibility for immigrants and able-bodied adults but also gave states more flexibility to run this federally funded program. States could run separate "Simplified Food Stamp Programs" for welfare recipients and use sanctions to reinforce their new Temporary Assistance for Needy Families (TANF) program rules and/or their employment and training requirements in the food stamp program.<sup>3</sup>

The rule changes affecting families with children restored eligibility for some immigrants, restored benefit levels, simplified paperwork requirements, and liberalized car ownership restrictions.

1. Immigrant Eligibility: In 1997, states could purchase food stamps for immigrants no longer eligible for federal benefits; 1998 legislation reinstated eligibility for elderly, disabled, and child immigrants living in the US when PRWORA passed.<sup>4</sup>
2. Benefit Levels: The 2001 Agriculture Appropriations Act undid reductions in the shelter and standard deductions originally passed during welfare reform in 1996.
3. Paperwork Requirements:<sup>5</sup> In 1999, the Clinton administration offered states new options for clients to report changes in their circumstances during recertification. States could require families with earnings to file reports every three months or only when a change occurred, such as a new job, a change in pay, or a change in

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<sup>2</sup> The 2002 Farm Bill enacted further changes to the Food Stamp Program, but these changes are not discussed here because they were not implemented in time to affect participation of respondents in the 2002 NSAF.

<sup>3</sup> The 1996 federal reforms followed experimentation going on in the states since 1992. For example, some states were testing simplified reporting options as waivers to federal law (page 868 of 2000 Green Book).

<sup>4</sup> The 2002 Farm Bill restored benefits to all legal immigrant children and disabled persons and to those in the country at least five years, but this new rule was implemented after the 2002 NSAF interviews.

hours.<sup>6</sup> The new regulations also specified that states only had to require families to complete face-to-face interviews once a year. The federal government further eased reporting requirements in late 2000 by allowing states to use semi-annual reporting for families with earnings. Families with earnings could receive food stamps for six months at a time with a requirement that they report changes in income if their income exceeds 130 percent of the federal poverty level. Under this option, states are held responsible only for errors resulting from miscalculating benefits at certification, or in cases where income exceeds 130 percent of the poverty level and the change is not reported.

4. Vehicle Restrictions: The 2000 federal regulations also allowed states to apply the vehicle tests used in their TANF programs to qualify families for food stamps as long as the rule was not more restrictive than the federal test.<sup>7</sup> This was a significant step because the food stamp vehicle test denied eligibility for working families with a car whose value exceeded \$4,650.<sup>8</sup> The 2001 Agriculture Appropriations Act broadened this flexibility by allowing states to value vehicles using any method used in another low-income support program in lieu of regular food stamp rules for all applicants.

States have embraced many of the new options, especially those that simplify families' reporting requirements and allow participant families to own a vehicle. Many of

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<sup>5</sup> See Rosenbaum (2000) for a summary of federal actions in this area through 2000.

<sup>6</sup> Standard food stamp policy requires families to report changes of income greater than \$25 a month, and households must submit monthly reports on their circumstances even if nothing has changed.

<sup>7</sup> This discussion vastly oversimplifies these rules. The FSP has rules covering multiple vehicles and the federal test of \$4,650 applies to all vehicles in the family. Some states (15) now exclude the value of all vehicles; others (7) exclude the value of one per household and then apply the federal standard to subsequent vehicles, and so on. See Dean and Horng (2002) for a complete explanation of different state rules.

<sup>8</sup> The fair market value in excess of \$4,650 counts against the \$2,000 asset test, so families with no money

the changes potentially affected FSP participation during 1999–2002. Almost all states had adopted one or more options or waivers to simplify their eligibility determination process by October 2001 (GAO 2002, page 2, 02-409). Over half the states use the simplified (or semi-annual) reporting available for families with earnings. States adopted these options and waivers to reduce their payment errors, ease program administration, and simplify paperwork requirements for households (GAO 2002).

Many states also liberalized their vehicle tests in response to the new regulations, typically allowing families to own at least one car and still retain benefit eligibility. By August, 2001, 35 states had modified these rules, increasing to 39 in February, 2002 (Dean and Horng 2002; Horng and Dean 2001). In contrast, only six states adopted the Transitional Benefit Alternative by the end of 2002.

States also have implemented outreach programs and changed administrative procedures in response to falling participation rates. Many more states engaged in outreach, at least on a pilot basis. While this option had been available to states for some time (the federal government shares half of the cost of the outreach activity), few states used the option in the 1990s.<sup>9</sup> These programs span a range of activities including media activities and Internet technologies that allow families to estimate their eligibility in a friendly, community center setting. The federal government began encouraging states to engage in outreach beginning in 1999. For example, they provided materials to advertise the program, set up a national hotline, and, just recently, completed an online eligibility calculator. Implementation studies and statements by state administrative officials also have documented that many states did improve communications about food stamp

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in the bank could have a car worth \$6,650 and still qualify for food stamps.

<sup>9</sup> In 1999, for example, only nine states had approved outreach programs.

eligibility to welfare recipients, and they were less likely to close the food stamp case automatically when a family left welfare.<sup>10</sup>

In sum, many FSP rules and administrative procedures clearly were different in 2002 than in 1997 or 1999. Many states eased the reporting burdens on families beginning in 2000, and many adopted new vehicle rules starting in 2001. The federal rules affecting immigrants began changing in 1998, and many states changed their administrative procedures so welfare leavers were not automatically cut from the FSP. State outreach activities began to intensify in 2002. Of course, while many program rules changed, we do not know how many low-income families knew about the new rules by the time of the 2002 NSAF.

## **Data and Methods**

Our analysis uses the NSAF to examine income and food stamp program participation by families' welfare program status between 1997 and 2002. We include only families with children that have current monthly incomes below 100 percent of the poverty level, a range well within the income eligibility limits for food stamps. We examine the connection between cash welfare and food stamp participation because many rules and procedures were changed to help former welfare recipients working in low-wage jobs.

We examine current, point-in-time food stamp participation in each survey years.<sup>11</sup> The NSAF asks respondents if someone in the family currently receives food

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<sup>10</sup> See, for example, GAO (2004). Fossett, Gais, and Thompson (2002) conducted site visits in 2001 and early 2002 that still raised some questions about the effectiveness of states' efforts to reach working families.

<sup>11</sup> These point-in-time participation rates are lower than annual, average, or ever-on participation rates that are reported in the official participation statistics because many more families participate sometime during a year than at a single point in time.

stamps.<sup>12</sup> It also asks about current welfare status for the family, and families not currently receiving welfare were asked whether they ever had received cash welfare as an adult. Those who had some past cash assistance experience were asked whether they had received benefits since January two years before the current survey. Responses to these questions allow us to divide families into four categories: (1) families currently on welfare (“current”), (2) families not currently on welfare that had left welfare since January two years before the year of the survey (“recent”), (3) families not currently or recently on welfare that reported some welfare receipt in their adult lives (“past”), and (4) families that report no welfare experience (“never”).

We use self-reported food stamp and cash welfare participation for our estimates.<sup>13</sup> These benefits tend to be underreported on household surveys. However, there is no reason to believe that reporting rates changed during the time frame of the NSAF; the trends in participation should reflect a consistent data series. Also, while we do not have comparable current monthly participation data for either TANF or food stamps, we have some data with which we can compare reports of food stamp receipt during the prior year. These tests show that the NSAF compares quite well with other household survey data. The NSAF reports that 9.2 million children lived in families receiving food stamps sometime during 2001. The number of children living in households that received food stamps in an average month during 2001 was 8.8 million from the food stamp administrative reports (USDA 2003).

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<sup>12</sup> Similar to the CPS, the NSAF also asks about the families’ receipt of food stamps during the previous year. We use current monthly participation to match up with current welfare and work status of the respondent and her spouse or partner.

<sup>13</sup> Throughout this paper the term “cash welfare” is used to indicate receipt of assistance from the Temporary Assistance for Needy Families (TANF) program (since 1997) or receipt of assistance from the Aid to Families with Dependent Children (AFDC) program (before 1997).

We use a broad measure of current monthly income that combines current information on earnings and welfare (for the respondent and his/her spouse or partner) with detailed income reports from the prior year (adjusted to current monthly values). Specifically, we add the current monthly earnings of the respondent and her/his spouse or partner, current welfare benefits, and other sources of income received last year (including disability benefits, child support, income from assets) by all family members (including the respondent, spouse or partner, children, and other adult family members) adjusted to monthly, current-year values. We also include last year's earnings of other family members (adjusted to current monthly values). This measure of income includes two types of errors. First, some families may begin receiving some form of income (other than earnings or cash welfare) between the prior year (the reference period for the most detailed income questions) and the time of their interviews. Second, some families receive income in the prior year that may not continue in the current month. We hope that these sources of error cancel each other out. Our intent is to include as much income as possible to avoid miscategorizing families as living in poverty when their broader family incomes were actually higher than the federal poverty level.

### **Changes in Participation among Families with Children**

While average FSP participation rates for low-income families with children declined from 1997 to 2002, rates for families with previous welfare experience increased significantly (table 1). The participation rate for families with children, income below 50

**Table 1**  
**Families with Children**  
**Current Monthly Income Relative to the Poverty Level**

**A. Monthly Income below 50 Percent of the Poverty Level**

<u>Cash Welfare Status</u>	Percent Participating in Food Stamps		
	2002	1999	1997
On welfare	87.4 <sup>*^</sup>	94.0	92.6
Recent welfare leaver	63.5 <sup>*^</sup>	49.6	46.5
Past welfare experience	47.8 <sup>*^</sup>	41.8	38.4
No welfare experience	27.2	27.6	25.6
All	41.8 <sup>^</sup>	44.0	49.1
<u>Distribution of Families</u>			
On welfare	15.4	21.2	29.7
Recent welfare leaver	7.4	9.6	9.1
Past welfare experience	12.3	10.8	13.8
No welfare experience	64.9	58.4	47.4
All	100.0 (3,317.1)	100.0 (3,097.2)	100.0 (4,139.9)

**B. Monthly Income between 50 and 100 Percent of the Poverty Level**

<u>Cash Welfare Status</u>			
On welfare	81.8 <sup>^</sup>	83.1	91.4
Recent welfare leaver	51.8 <sup>*^</sup>	33.4	39.8
Past welfare experience	33.4 <sup>^</sup>	35.3 <sup>^</sup>	25.6
No welfare experience	15.9	14.8	15.9
All	26.5 <sup>^</sup>	26.1 <sup>^</sup>	29.7
<u>Distribution of Families</u>			
On welfare	9.2	10.1	13.1
Recent welfare leaver	5.9	7.6	10.4
Past welfare experience	13.9	14.5	15.1
No welfare experience	71.0	67.8	61.4
All	100.0 (3,803.9)	100.0 (3,840.1)	100.0 (4,481.2)

*Source:* Calculations from the National Surveys of America's Families.

*Notes:* Income includes current earnings of spouses, partners, plus TANF income (if currently on), and SSI, government insurance (Social Security, Workers Compensation, Veterans), pensions, child support of all family members received in prior year adjusted to monthly values and indexed to CPI. Includes all families with children including immigrants (who may be ineligible) and 42 families with asset income above \$60/year.

<sup>a</sup> Recent welfare leaver designates families that left cash assistance since January 2000; past welfare experience designates families that received cash assistance sometime in their adult life but before January 2000.

\* Participation rate significantly different from 1999 at least at the 90 percent confidence level.

<sup>^</sup> Significantly different from 1997 at least at the 90 percent confidence level.

percent of the federal poverty level, and recent welfare experience increased from about 50 percent in 1999 to 64 percent in 2002, and the rate for families with past welfare experience increased from 42 percent in 1999 to almost 48 percent in 2002. Participation rates also were higher in 2002 than in 1997.

On the other hand, participation rates for extremely poor families currently on cash assistance declined significantly from 1997 and 1999 to 2002, and rates for families without cash welfare experience did not change over this period. Families eligible for cash welfare may not be eligible for food stamps if they include noncitizen immigrants (and the state did not have a buy-in policy), or if there is a disconnect between their state's welfare policy and FSP rules that leads to ineligibility for food stamps.<sup>14</sup> Also, some families receive cash welfare only for the children, and it is possible that some of these families do not apply for food stamps despite their apparent eligibility.<sup>15</sup>

Participation patterns were similar for families with incomes between 50 and 100 percent of the poverty level. Participation rates, on average, declined between 1997 and 1999 and remained at the lower rates in 2002. However, participation increased among recent welfare leavers. Over half of recent welfare leavers in this income group reported receiving food stamps in 2002, compared with about one in three in the 1999 survey and about two in five in the 1997 NSAF. Rates for families with past welfare experience were higher in 1999 than in 1997, but remained flat after 1999.

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<sup>14</sup> Participation rates in food stamps also could differ from those on TANF if families misreported their benefit receipt. The NSAF food stamp participation rates for families on welfare are in line with those shown in the administrative data. The TANF 2002 Annual Report to Congress reported that 80 percent of families receiving TANF assistance during the 2000 fiscal year also received food stamps (DHHS 2002, table 10.12, page 210).

<sup>15</sup> These families, called "child only" TANF units, have been a growing portion of the cash assistance caseload. These units typically include children living with adults that are not themselves eligible for welfare because they receive SSI benefits or are ineligible immigrants, or adults that are not the biological parents of the children.

Similar to the results for extremely poor families, participation rates for families with incomes between 50 and 100 percent of the poverty level and no welfare experience did not change over the 1997 to 2002 period. These families have very low participation rates (about 16 percent) and represent the largest share of families in this income category (71 percent). While some families may not be eligible for food stamps—either because their assets exceed the program’s limits or because they are composed of ineligible immigrants—the bulk of them are eligible for a significant benefit based on their monthly income but are not participating in the program.

### **Trends That Could Affect Participation**

The trends in participation suggest that either changes in the program rules increased participation among families with cash welfare experience or that something else about these families changed over time to increase their likelihood of participation. Also, the fact that participation did not change for families never on welfare suggests either that they did not learn about or benefit from new program rules changes, or that changes in their characteristics reduced the likelihood of their participation and offset the effects of rule changes.

We examine trends in several key family characteristics to test whether changes in these traits help to explain the observed patterns in participation rates. We examine changes in average monthly family income (a decline in average income would tend to increase the benefit available and participation), the percent of families including at least one noncitizen immigrant (families with immigrants may be ineligible and less likely to participate even if eligible), the share of families with earnings (as noted, families with earnings traditionally have had lower participation rates), and the share of families with

adults who are not the spouse or partner of the respondent (the presence of another adult could indicate the presence of more potential earners and decrease the probability of participating).

Trends in these factors do not explain changing participation rates for families with children and some welfare experience. Some factors, in fact, go in the opposite direction of the hypothesized effects (table 2). On average, families in the extreme poverty group had lower real average incomes in 2002 compared with earlier years. Average real income for families with income below one-half the federal poverty level was \$295 per month in 2002 compared with \$343 in 1999 (a decline of 15 percent). The results by welfare history show that the decline in real income between 1999 and 2002 was only significant for families on welfare and those with no welfare experience, the two groups whose participation rates either declined or remained unchanged.

Similarly, income trends provide little insight into participation for families with incomes between 50 and 100 percent of the poverty level. There was no significant change in income for the group on average. However, monthly incomes for families on welfare were significantly higher in 2002 than in 1999 and 1997. The increase in income may help to explain the significant decline in food stamp participation rates for this group. In contrast, income does not explain the higher participation rates for families with welfare experience. Income did not change for families with recent or past welfare experience between 1997 and 2002, but their participation rates increased significantly.

Immigrant status explains little of the differential changes in participation rates by welfare status. Significantly more extremely poor families included immigrants in 2002

**Table 2**  
**Trends in Characteristics of Families by Average Monthly Income (2002 Dollars)**

Average Income	Below 50% of the Poverty Level			50%—100% of the Poverty Level		
	2002	1999	1997	2002	1999	1997
On welfare	\$411 *^	\$471	\$436	\$1,176 *^	\$1,054	\$1,065
Recent welfare leaver <sup>a</sup>	307 ^	325 ^	222	1,115	1,128	1,174
Past welfare leaver <sup>a</sup>	289	293	281	1,220	1,232	1,240
No welfare experience	268 *^	308	277	1,247	1,251	1,230
All	\$295 *^	\$343	\$320	\$1,229	\$1,219	\$1,204
<b>Percent with Immigrants</b>						
On welfare	9.9	12.3	8.3	11.3 ^	6.9	7.1
Recent welfare leaver	6.8	5.9	6.1	4.7	7.5	6.4
Past welfare leaver	2.8	1.4 ^	5.1	6.5	3.8	4.8
No welfare experience	22.7	23.7	22.0	32.8 ^	34.9 ^	26.0
All	17.0 ^	17.2 ^	14.1	25.6 ^	25.4 ^	18.3
<b>Percent with Earners (40+ hours/week)</b>						
On welfare	3.4	2.6	0.9	17.1	12.5	11.3
Recent welfare leaver	13.5 ^	5.5	6.4	43.3	43.4	55.5
Past welfare leaver	5.5 ^	10.6	13.2	47.6 *^	57.7	60.1
No welfare experience	11.9 *^	16.3	19.8	56.0 *^	61.4	61.4
All	9.9	11.7	12.0	50.5	54.5	54.0
<b>Percent with Non Spouse/Partner Adults</b>						
On welfare	31.8	28.2	28.0	31.6 ^	26.8	24.4
Recent welfare leaver	34.7	26.7	34.0	32.5	34.4	32.6
Past welfare leaver	30.1	33.5	36.0	32.4	31.3	37.3
No welfare experience	34.6 ^	34.9	40.2	33.2	35.8	34.8
All	33.6	32.5	35.5	32.9	34.1	33.6

Source: Calculations from the National Surveys of America's Families.

Notes: Income includes current earnings of spouses, partners, plus TANF income (if currently on), and SSI, government insurance (Social Security, Workers Compensation, Veterans), pensions, child support of all family members received in prior year adjusted to monthly values and indexed to CPI. Includes all families with children including immigrants (who may be ineligible) and 42 families with asset income above \$60/year.

<sup>a</sup>. Recent welfare leaver designates families that left cash assistance since January 2000; past welfare experience designates families that received cash assistance sometime in their adult life but before January 2000.

\* Significantly different from 1999 at least at the 90 percent confidence level.

^ Significantly different from 1997 at least at the 90 percent confidence level.

and 1999 than in 1997, and this is consistent with the average decline in their participation (42 percent in 2002 compared with 49 percent in 1997, as shown in table 1). However, there were no significant changes in immigrant status between 1999 and 2002 for families with welfare experience. Similarly, more families with monthly incomes between 50 and 100 percent of the poverty level included immigrants in 2002 and 1999 than in 1997, and the shares of immigrant families on welfare and without welfare experience increased. While the increase in immigrants is consistent with the decline in FSP participation for families on welfare, it did not affect participation for families without welfare experience.

The next factor, the share of families with adults working a combined total of at least 40 hours a week, provides little insight into changing participation rates.<sup>16</sup> More recent welfare leavers in the extremely poor category had earners in 2002 compared with 1997, but their food stamp participation rate increased. Significantly fewer families never on welfare included earners in 2002 than in 1997 or 1999, but their food stamp participation rate did not change. In the 50 to 100 percent of the poverty level category, fewer families with past welfare experience and those without welfare experience had earners in 2002 than in 1999, but their participation rates did not change between these years. The lower rate of earners between 1997 and 2002 for past welfare leavers, however, is consistent with their increase in participation.

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<sup>16</sup> We tested various hours thresholds and the results did not vary significantly. We show 40 or more hours in table 2 because regression analysis (shown later) finds that hours thresholds lower than 40 did not significantly affect participation.

Finally, the share of families living with other adults across the 1997–2002 period does not inform the changes in FSP participation rates. There were few changes in this measure of family composition. Extremely poor families never on welfare were less likely to include a non-spouse/partner adult in 2002 than in 1997, but their FSP participation rate did not change. Families on welfare in the higher income category were more likely to include another adult in 2002 than in 1997, a change consistent with their lower participation rate. However, this measure of family structure did not change for the groups with the most significant changes in FSP participation.

With the exception of families on welfare in the higher income group, we find that changes in family characteristics explain little of the trends in FSP participation rates. Families on welfare with incomes between 50 and 100 percent of the poverty level were significantly more likely to have higher incomes, and include immigrants and non-spouse/partner adults in 2002 than in 1997, all factors consistent with their decline in food stamp participation. We did not find that changes in family characteristics explain the increased participation among families with recent or past welfare experience or the lack of change among families with no welfare experience.

Changes in FSP rules and practices provide a more compelling explanation for the participation patterns we observe from 1997 to 2002. States put more effort into informing welfare recipients that they can retain their food stamps when they leave welfare. Also, states are more likely to keep the food stamp case open when families leave welfare, and the new program reporting requirements and car ownership rules make it easier for former welfare recipients to retain their eligibility.

## **Factors Affecting Participation**

Though the new food stamp program rules seem to have increased the participation rates for families with some welfare experience, our results indicate that the new rules did not reach low-income families outside the cash welfare system. Their participation rates were unchanged from 1997 to 2002, despite lower real incomes for the extremely poor group never on welfare. It makes sense that families coming into welfare offices would gain a better understanding of the new rules. Though many policymakers would like to see more working poor families take advantage of food stamps, it is more difficult to educate the broader community about new program rules. It also may be difficult to convince more families outside the welfare system that they should take advantage of this work support because the complex rules and stigma still attached to the program are strong deterrents.

A focus on those family characteristics most significantly associated with program participation may help to inform policymakers about the potential payoffs of different outreach strategies. We use ordinary least square regressions to estimate linear probability models to highlight the characteristics that significantly affect participation. Before estimating the regressions, we excluded families from the sample that reported asset income (interest received from savings or rental income) above \$60 per year from the sample, assuming that anyone that reported this level of asset income might not be eligible for benefits.<sup>17</sup> (This assumes a 3 percent rate of return on assets of \$2,000 or more.)

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<sup>17</sup> This eliminated 42 families from the sample of 2,252 families with children and income below 50 percent of the poverty level and 49 families from sample of 2,690 families with children and income between 50 and 100 percent of the poverty level.

We include in the regressions many characteristics that previous studies find affect participation. For example, we include health status, age, race, ethnicity, and education of the respondent. We also include immigrant status (defined as a family with a member who is not a citizen) to capture either ineligibility or a cultural difference in the likelihood of participation.<sup>18</sup> We examine the effect of family structure, including married living alone, married living with other adults, single living with partner, single living with others, and single living with others (the omitted group) on participation. We tested several measures of total current hours of work for both spouses/partners. We also examine the effects of family assets and income on participation. Assets include car and home ownership, and some income from financial assets. Income includes poverty status in the prior year to indicate whether the family's current monthly income is indicative of their longer-term income status. We also include dummy variables to indicate whether the family received other government assistance in the prior year (including SSI, WIC, free or reduced school meals, and housing subsidies). Finally, we include families' welfare history, defined as currently on, a recent leaver, a past leaver, and never on welfare (the omitted category).

Our results show that while a number of the family characteristics significantly affect participation, welfare history remains the strongest predictor of participation (table 3).<sup>19</sup> With few exceptions, most demographic characteristics are not significant predictors of participation, once other factors are taken into account. African American families

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<sup>18</sup> We do not exclude noncitizen immigrants from eligibility because many states cover immigrants in their programs with state dollars, and some have been in the US long enough to qualify under federal rules.

<sup>19</sup> We show results for families with current monthly income below 100 percent of the poverty level. Regressions estimated for families with incomes below 50 percent of the poverty level and between 50 and 100 percent of the poverty level effectively produce the same results.

**Table 3**  
**2002 Food Stamp Program Participation by Family Characteristics:**  
**Families with Current Income below 100 Percent of the Poverty Level**

<b>Characteristic</b>	<b>Participant<sup>a</sup></b> <b>(Percent)</b>	<b>Nonparticipant<sup>b</sup></b> <b>(Percent)</b>	<b>Marginal Effect<sup>c</sup></b>	<b>Standard</b> <b>Error</b>
<b>Personal (MKA)</b>				
Very poor mental health	25.4	18.8	0.012	.665
Health limits work	20.8	11.8	0.036	.243
Age less than 35	55.8	47.9	0.015	.433
<b>Race</b>				
Hispanic	25.2	30.6	-0.024	.380
African American	33.8	23.4	-0.049 **	.036
White	41.0	46.0	---	---
Education less than high school	38.7	33.4	-0.004	.845
Noncitizen Immigrant in Family	13.5	26.4	-0.095 ***	.001
<b>Family Structure</b>				
Married, alone	19.5	31.8	-0.020	.469
Married, with others	10.0	17.5	-0.012	.695
Single, alone	46.0	25.3	---	---
Single with partner	6.5	6.8	-0.049	.190
Single with others	17.8	17.9	-0.059 **	.024
<b>Total Hours of Work<sup>d</sup></b>				
40+	20.7	37.0	-0.051 **	.011
<b>Assets</b>				
Owns car	51.3	72.5	-0.074 **	.012
Owns home	24.9	43.0	-0.012	.499
Some income from assets	3.0	10.8	-0.080 ***	.000
Income Last Year > Poverty Level	29.0	51.7	-0.100 ***	.000
<b>Other Government Assistance</b>				
Received SSI last year	18.5	9.8	0.040	.238
Received WIC last year	41.1	27.7	0.121 ***	.000
Received free or reduced school meals last year	69.9	50.0	0.111 ***	.000
Receives housing subsidy	30.8	10.4	0.144 ***	.000
<b>Welfare Status</b>				
On now	30.7	2.8	0.490 ***	.000
Recent leaver	11.1	4.3	0.252 ***	.000
Other leaver	15.5	12.3	0.099 ***	.001
Never	42.3	80.6	---	---

*Source:* Calculations from the 2002 National Survey of America's Families.

*Notes:* Current income includes current earnings of spouse and partner, current TANF benefits, and other income received last year by all adult family members, adjusted to current monthly values. Excludes families with asset income greater than \$60 per year (assuming ineligible for food stamps).

<sup>a</sup> Reports current receipt of food stamp benefits.

<sup>b</sup> Reports no one in family receives food stamp benefits now.

<sup>c</sup> Effect of probability on participation estimated using multiple regression analysis with replicated weights. The R<sup>2</sup> of the equation is 0.33 and includes an intercept of 0.306\*\*\*.

<sup>d</sup> Combines current work hours of spouses and partners.

\*\* Variable is significant at the 0.05 level.

\*\*\* Variable is significant at the 0.01 level.

--- Variable was omitted.

were somewhat less likely to participate in 2002 than white families, a result counter to that found in earlier studies. As expected, families with noncitizen immigrants were significantly less likely to participate in food stamps. Most family structure characteristics were not significant factors in participation. Singles living with other adults were less likely to participate, perhaps indicating some increased ability to make ends meet without food stamps.

The family work, assets, and other income variables have the expected effects on participation. Families working 40 hours a week or more also were less likely to participate, possibly indicating a greater difficulty in retaining food stamps when working a substantial number of hours. Car ownership also significantly depressed participation, perhaps indicating lower participation among those living in states that still had fairly restrictive car ownership rules in 2002 or among families that did not know about the new car ownership rules in their states. Having some income from financial assets (despite the restriction that eliminated families reporting \$60 or more per month in assets) also depressed participation. Families that reported income above the poverty level in the prior year depressed participation by 10 percentage points, indicating that longer-term income deprivation leads to greater FSP participation.

The results also show that families that participate in other food assistance programs (WIC, school breakfast or lunch) and housing subsidies in the prior year were significantly more likely to participate in food stamps. This may indicate a greater willingness among some to accept government help or more knowledge about these government support systems.

Nonetheless, the variables indicating families' welfare history have the largest effect on food stamp participation. Compared with families never on welfare, the rate for families currently on welfare is 49 percentage points higher, the rate for recent welfare leavers 25 percentage points higher, and the rate for those with some prior welfare experience 10 percentage points higher.

In sum, these regression results show the powerful effect of welfare history on food stamp participation. The fact that having a welfare history is the single most important predictor of food stamp participation suggests either that the new food stamp rules failed to reach those outside the welfare system or that the vast majority of these families strenuously avoid government help.<sup>20</sup>

### **Do Nonparticipating Families Need the Help?**

Low food stamp participation rates would not be an issue if families with children and very low incomes do not need the help. For example, if individuals outside the household pay the bills or if there is income not reported on the NSAF that prevents economic hardship, we would not expect families to want food stamps (even though, technically, they may be eligible).

Poor families with children that do not participate in the FSP actually reported lower levels of economic hardship than participating families, but their levels of hardship are still quite high (table 4).<sup>21</sup> Among families with current monthly incomes below 50

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<sup>20</sup> The NSAF did ask low-income families not participating in food stamps in about the last two years whether they had applied for food stamps during this period. About 11 percent of nonparticipating poor families with children and no welfare experience reported that they had applied. Application rates were considerably higher for nonparticipant families with some welfare experience. Unfortunately, we do not know why these families have not received the benefits.

<sup>21</sup> This result may seem counterintuitive because families with the food stamps obviously receive the value of this benefit while nonparticipants do not. The fact that families on food stamps actually report higher

**Table 4**  
**Economic Hardship Among Families with Children in 2002:**  
**Variations by Food Stamp Participation and Income Relative to the Poverty Level**

	Monthly Income below 50% of the Poverty Level		Monthly Income 50—100% of the Poverty Level		All Families <sup>a</sup>
	On FSP	Not on FSP	On FSP	Not on FSP	All
Food insecure	61.6 *^	48.0 ^	65.1 *^	52.4 ^	30.1
Trouble paying bills	42.2 *^	33.8 ^	42.2 *^	27.4 ^	18.4
Used a food bank	30.3 *^	19.9 ^	30.9 *^	16.3 ^	6.6

*Source:* Calculations from the 2002 National Survey of America's Families.

*Notes:* Current income includes current earnings of spouse and partner, current TANF benefits, and other income received last year by all adult family members, adjusted to current monthly values. Excludes families with asset income greater than \$60 per year (assuming ineligible for food stamps).

<sup>a</sup> Includes families with children regardless of income.

\* Significantly different from 'Not on FSP' at least at the 90 percent confidence level.

^ Significantly different from 'All' at least at the 90 percent confidence level.

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levels of food insecurity has been documented elsewhere (Cohen et al. 1999). It is consistent with the idea that families with the greatest need do participate in the program.

percent of the poverty level, more than six in 10 of those on food stamps reported worries about or difficulty affording food in the previous 12 months compared with about five in 10 of those not on food stamps and three in 10 of all families with children. Food insecurity levels for those with incomes between 50 and 100 percent of the poverty level were similar to those for extremely poor families, and families with food stamps reported higher food insecurity than those without food stamps.

Results for other economic hardship indicators show similar patterns. Although families participating in food stamps reported higher rates of hardship than those without food stamps, both groups experienced hardships far greater than the general population. For example, families on food stamps were more likely to use food banks than those not on food stamps.<sup>22</sup> One in five nonparticipant families with income below 50 percent of the poverty level reported using a food bank in the past twelve months, compared with three in 10 participant families. These usage rates were three to five times higher for food stamp participants and nonparticipants than for the general population of families with children.

These hardship results are consistent with those reported earlier showing that families with higher income in the prior year are less likely to use food stamps. Families with longer-term income deprivation are more likely to participate in food stamps. Food stamps seem to provide more of a last resort support than a work support for many families.

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<sup>22</sup> Note respondents were asked whether they used a food bank in the past 12 months and may not have used a food bank during the same month that they received food stamps. Nord, Andrews, and Carlson report that 38.8 percent of food pantry users received food stamps in the previous 30 days (2002, page 34).

## **Conclusions and Implications**

The new FSP rules and administrative procedures clearly have helped to increase participation among former welfare recipients. States put more effort into informing clients that they can retain food stamps when they leave welfare, and states are more likely to keep the food stamp case open when families leave welfare. New state program rules that simplify income reporting and allow families to own a car of reasonable value also make it easier for former welfare recipients to retain eligibility. While we cannot conclude that the new rules are solely responsible for the increased FSP participation among former welfare recipients, the fact that trends in the characteristics of families with welfare experience do not explain the increased participation rates suggests that the new rules are important.

The other part of the story finds that FSP participation rates among families never on welfare—the largest share of poor families with children—remain consistently low throughout the 1997–2002 period. For example, only about one-quarter of extremely poor families with children and no welfare experience receive food stamps.

The influences of family characteristics on FSP participation indicate that single parents living in complex families, families working 40 or more hours a week, and families that own a car or have any asset income (even when it is below the allowable limit for food stamps) are less likely to participate. Immigrant status also matters because some are not eligible for benefits, and some may not know about the new rules allowing their eligibility. Families with higher incomes in the preceding year are less likely to participate.

Economic hardship measures indicate less severe need among nonparticipants than participants, perhaps reflecting their longer-term income picture. However, the nonparticipant group is still extremely disadvantaged relative to all families with children. Use of food stamps, even for a short period of time, would boost their incomes substantially.

It is obviously easier to communicate with families that come into the welfare office than with those that are outside it. States should intensify outreach efforts to increase knowledge among these families through grocery stores, community centers, and schools. The culture at food stamp offices also needs to change to match the outreach rhetoric. Recent case studies document that it is more difficult to get food stamps than other work supports such as Medicaid (Fossett et al. 2002; Pavetti, Maloy, and Schott 2002).

The 2002 Farm Bill rules may increase participation beyond the results reported here. For example, the Farm Bill allows states to use the semi-annual reporting requirement for all nonelderly families (not just families with earnings), and states can adopt simplified income and resource tests to provide more uniform definitions with those used in TANF and Medicaid. The 2002 Farm Bill also gives states the option to increase the transitional food stamp benefit for families leaving welfare from three to five months. The bill also revamped federal oversight of states' food stamp error rates by focusing sanctions on states with serious, persistent problems. The change should encourage states to ease onerous reporting requirements because penalties for over- and underpayments will be less of a consideration than before.

Despite these efforts, the new options may not be sufficient to encourage participation among families that have a strong aversion to government assistance. Success in fulfilling the program's motto, "Food Stamps Make a Stronger America," may require a more drastic overhaul. The overhaul would need to eliminate the stigma surrounding the use of food stamps, allow participating families to have a reasonable amount of assets, and offer families substantially easier access to benefits.

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