

**Declines in
Food Stamp and
Welfare Participation:
Is There a Connection?**

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**Assessing
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Assessing the New Federalism

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Abstract

Surprisingly, food stamp caseloads have been declining almost as rapidly as the widely-publicized declines in cash assistance caseloads over the past three years. While we expected declines in Food Stamp Program (FSP) participation as a result of the continuing strong economy and federal reforms that scaled back the FPS, these factors do not adequately explain the unprecedented decline in the food stamp caseload. Many question whether there is a connection between reforms designed to move families into work and off the case assistance rolls and drops in FSP participation.

This paper uses the 1997 National Survey of America's Families (NSAF) to explore recent declines in FSP participation for families with children. The NSAF is a large, nationally-representative sample of nonelderly families. Families were asked whether they participated in food stamps and cash assistance at the time of their interview, and for those who were not currently receiving benefits, whether they had received food stamps since January 1995. We compare rates of exit from the FSP for families who left welfare to those for families who had never been on welfare, and we estimate whether families who left had current incomes below the gross income test for food stamps.

Our results show that: a) at all levels of income, former welfare recipients left food stamps at higher rates than families who had not been on welfare, b) most food stamp leavers had incomes that still left them eligible for benefits, and c) families who left welfare joined other low-income working families who have historically had low rates of participation in the food stamp program. The findings suggest that policy makers need to consider new ways to ensure that the working poor know about and can easily access food stamp benefits.

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Declines in Food Stamp and Welfare Participation: Is There a Connection?

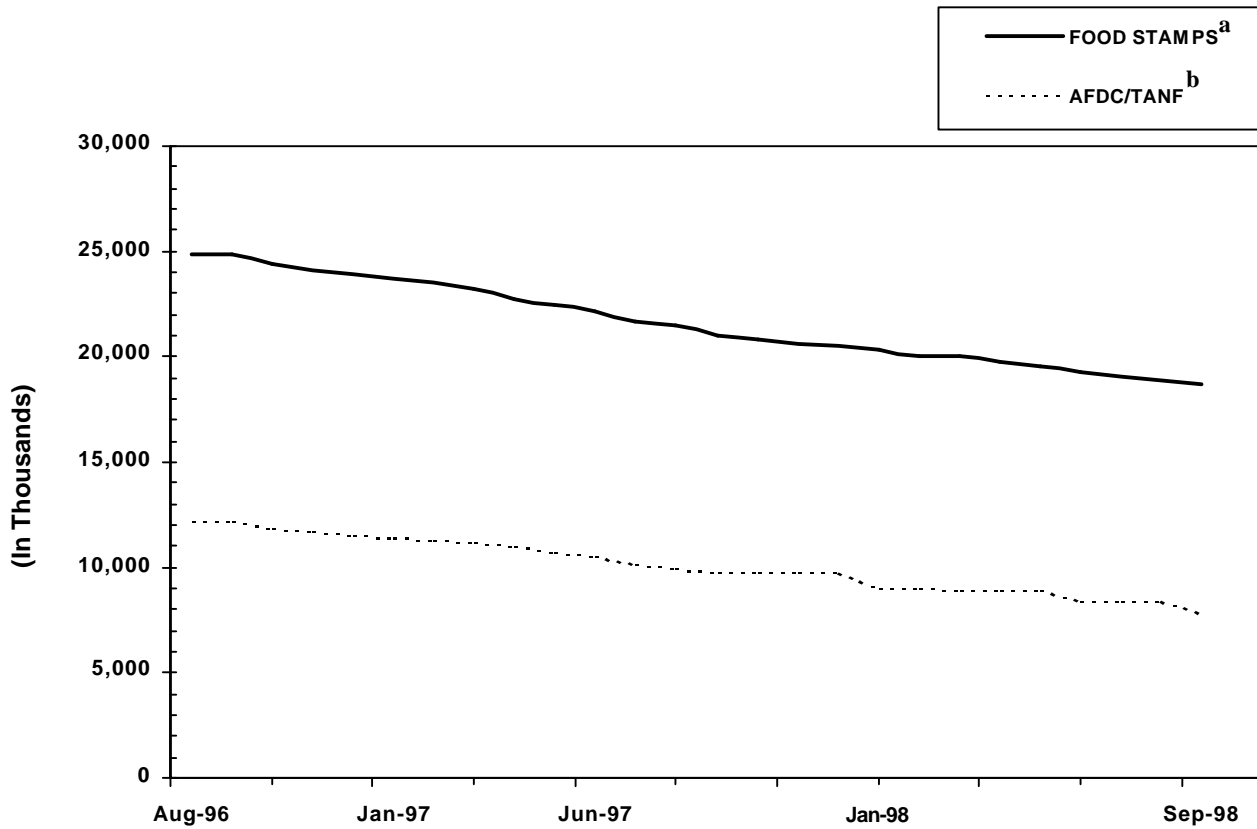
Surprisingly, food stamp caseloads have been declining almost as rapidly as the widely-publicized declines in cash assistance caseloads over the past few years. Between August 1996 (marking the passage of federal welfare reform) and September 1998, 6.2 million persons left food stamps (25 percent of the caseload). During the same period, 4.4 million persons left cash assistance (36 percent of the caseload) (see figure 1). While we expected declines in Food Stamp Program (FSP) participation as a result of the continuing strong economy and federal reforms that scaled back the Food Stamp Program (FSP), these factors do not adequately explain the unprecedented decline in the food stamp program rolls.¹

Many question whether there is a connection between reforms designed to move families into work and off the cash assistance rolls and recent drops in FSP participation. This concern was heightened by a recent Food and Nutrition Service (FNS) report showing that families with children on welfare accounted for the largest share of the FSP caseload decline between 1994 and 1997.² Declines in program participation, of course, may reflect both declines in program entrants and increases in program exits. Welfare reform may have affected program entry if reforms designed to divert families from entering cash assistance have also diverted them from food stamp participation, but this paper focuses primarily on program exits to understand the extent to which families continue participating in food stamps after leaving cash assistance. Declines in participation among former welfare recipients would obviously not be a concern if

¹While there is some debate over the exact relationship between the economy and food stamp program participation, most studies concur that lower unemployment rates lead to significantly higher program exit rates at least for some groups. (See Burstein and Visher, 1989; Gundersen, 1998; and U.S. Department of Agriculture, 1998a.)

²See U.S. Department of Agriculture (1999b).

FIGURE 1
FOOD STAMP AND WELFARE CASELOADS: 1996-1998



Source: The Urban Institute.

^aData from U.S. Department of Agriculture, Food and Consumer Service, Program Information Division, March 1999.

^bData from U.S. Department of Health and Human Services, Administration for Children and Families.

they have moved into jobs with sufficient income to move them above 130 percent of poverty, beyond the eligibility range for food stamps. However, recent studies document that most former welfare recipients move into relatively low-paying jobs, and, on the basis of their earnings levels, most would retain eligibility for FSP assistance (Loprest, 1999). Concern that eligible families do not receive food stamps arises because this program was designed to help all low-income Americans purchase nutritionally balanced diets; low participation rates lead to questions about the accessibility and acceptance of these benefits for low-income families.

This paper uses data from the 1997 National Survey of America's Families (NSAF) to explore recent declines in FSP participation for families with children. The NSAF asked families about their current food stamp and welfare program participation as well as their participation since January 1995. Our analysis file includes all families with children who reported having some food stamp benefits since January 1995. We restrict our analysis to families with children to focus attention on the connection between leaving cash assistance—the Temporary Assistance for Needy Families (TANF) program, formerly the Aid to Families with Dependent Children (AFDC) program—and leaving food stamps.

If families leave food stamps at the time they leave welfare, even when they are apparently still eligible, policymakers may need to focus more resources on ensuring that families know that food stamp benefits usually remain available until their incomes exceed 130 percent of poverty and to facilitate the process of maintaining eligibility for families who want to continue this support. To the extent that this information is available and families still leave food stamps when they leave welfare, we may want to consider reforms that would target nutrition assistance to low-income families in new ways.

Our paper begins with a description of the FSP focusing on changes that were part of the 1996 federal welfare reform package and subsequent legislation that could affect families' participation in the program. Then we compare the characteristics of families who left food stamps in the last two years with those who are currently on the program. The next section compares food stamp exit rates for families who left cash assistance to those who had not received cash assistance in the last two years. Then we highlight the current income picture of families who left food stamps to estimate what proportion still seem to qualify for food stamps. Finally, we show reported reasons for leaving food stamps, again separating results for former cash recipients and nonwelfare families.

The Food Stamp Program and Recent Changes

The FSP offers assistance to all families with incomes below 130 percent of poverty. Benefits are designed as an income supplement to help low-income families purchase a more nutritious diet. Benefits are set at a maximum allotment that varies by household size, less 30 percent of the households' net income. Net income is calculated as gross, pre-tax income less an array of deductions (including a \$134 monthly standard deduction, 20 percent of earned income, a \$175-\$200 monthly, per-child deduction for out-of-pocket child care costs, and an excess shelter cost deduction). In 1999, the maximum monthly benefit for a family of three with no other income was \$329 (approximately 30 percent of the poverty threshold). In contrast, a single parent with two children and a full-time, minimum wage job would receive \$260 per month in food stamps assuming no income beyond earnings, a maximum child care cost deduction for children older than two, and no excess shelter cost. Thus, benefits can be of significant value to working poor families.

Historically, benefits were issued as “coupons” redeemable for food, but recently coupons are being replaced with an electronic benefit transfer (EBT) card (an ATM-like card used to make food purchases at grocery stores by deducting the purchase amount from the recipients’ monthly food stamp benefit amount).³ The federal government finances the program and establishes uniform eligibility rules and benefit levels throughout the US.

While the primary focus of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) was to replace the Aid to Families with Dependent Children Program with Temporary Assistance for Needy Families (TANF), it also enacted sweeping reforms in the FSP (table 1). Eligibility was eliminated for some, benefits were scaled back, and states were given new flexibility to coordinate food stamps with their TANF programs. Some of these changes had important implications for families with children:

Benefit Cuts. PRWORA reduced the maximum food stamp benefit, froze the standard deduction, capped the excess shelter deduction, and required households to include some sources of income previously excluded from the benefit calculation. While these changes eliminated food stamp *eligibility* for a few families at the high end of the benefit eligibility range, their main effect was to reduce benefit levels for all families.

Required Coordination with TANF. PRWORA prohibited an increase in food stamp benefits when a household’s income is reduced because of a sanction imposed under a cash assistance program, such as failure to comply with the TANF program’s work or child support requirements. (Previously, food stamp benefits automatically increased to make up for part of the loss in cash assistance benefits caused by the penalty.)

³Thirty-three states had operational food stamp EBT systems statewide by May 1999. (Testimony of Shirley Watkins, Under Secretary, Food, Nutrition, and Consumer Services before the House Committee on Agriculture, Subcommittee on Department Operations, Oversight, Nutrition, and Forestry, August 5, 1999.)

TABLE 1
RECENT CHANGES IN THE FOOD STAMP PROGRAM

Legislation	Key Provisions
<p>THE PERSONAL RESPONSIBILITY AND WORK OPPORTUNITY RECONCILIATION ACT (PRWORA), AUGUST 26, 1996</p>	<ul style="list-style-type: none"> - Within a 36-month period, a three-month time limit for able-bodied adults without children not working at least 20 hours/week. - Eliminated eligibility for legal immigrants unless they had accumulated 40 or more quarters of social security coverage or were veterans. - Reduced the basic benefit to 100 percent of the Thrifty Food Plan from 103 percent. - Froze the standard deduction at FY 1996 levels indefinitely. - Established new shelter deduction caps for FY 1997 through 2001, and froze the cap at FY 2001 levels thereafter. - Required households to include state energy assistance benefits and children's earnings in countable income. - Food stamps no longer adjust in case of a TANF benefit sanction. - States can operate a Simplified Program that uses TANF rules to determine eligibility for food stamps. - States can sanction food stamp benefits for individuals sanctioned under the TANF program. - States have additional funds to run employment and training services for food stamp recipients. - States must implement an Electronic Benefit Transfer (EBT) system by 2002 (unless granted a waiver).
<p>BALANCED BUDGET ACT OF 1997</p>	<ul style="list-style-type: none"> - States can exempt up to 15 percent of able-bodied adults without children from the time limits. - States can receive additional funds to provide education and training services to able-bodied adults without children.
<p>SUPPLEMENTAL APPROPRIATIONS ACT OF 1997 (P.O. 105-18, JUNE 12, 1997)</p>	<ul style="list-style-type: none"> - States can purchase federal food stamps for legal immigrants and able-bodied adults without dependents who are no longer eligible for federal benefits.
<p>AGRICULTURE RESEARCH, EXTENSION, AND EDUCATION REFORM ACT OF 1998 (P.L. 105-185, JUNE 23, 1998)</p>	<ul style="list-style-type: none"> - Reinstated eligibility for most elderly, disabled, and child immigrants living in the U.S. when PRWORA was passed.

New State Flexibility. PRWORA gave states the authority to operate a Simplified Food Stamp Program (SFP) for households in which all members participate in the TANF program. Under an SFP states can determine food stamp benefits using TANF rules (which may be more or less restrictive than FSP), regular food stamp rules, or a combination of the two, as long as the SFP does not increase federal food stamp costs. Few states have adopted this option, however, because it would mean operating two different food stamp eligibility processes—one for TANF recipients and one for other low-income families.⁴

States can also sanction food stamp benefits for individuals sanctioned in the TANF program. Food stamps can be reduced or individuals can be disqualified for failing to comply with TANF work or child support requirements. Sixteen states reduce food stamps by up to 25 percent if a household is penalized under TANF.⁵ One state (Florida) terminates families' food stamp benefits for up to three months for sanctioned TANF families.

In short, PRWORA scaled back food stamps for families with children, but to a limited extent.⁶ PRWORA reduced benefits, and a few higher-income beneficiaries lost eligibility as a result. Perhaps more important, families with cash assistance faced new rules regarding TANF sanctions. Food stamp benefits were no longer adjusted if families experienced a TANF benefit sanction, and, in 16 states, food stamp benefits were cut by 25 percent for TANF-sanctioned

⁴See U.S. General Accounting Office (1999).

⁵American Public Welfare Association (APWA) (1998), page 3.

⁶The elimination of eligibility for immigrants had a small effect on families with children. Legal immigrants were a relatively small percent of the food stamp caseload (5 percent in 1995) and most immigrant participants were adults (only 19.5 percent of the legal immigrants were under age 18). See Stavrianos M. et al. (1997), tables III.1 and III.9.

families, potentially a substantial loss in food stamp benefits for families with children.⁷ If PRWORA did not directly reduce eligibility for families with children, the new requirements did place a portion of the food stamp benefit at risk for those who did not comply with new TANF requirements.

Food Stamp Program Participants from the NSAF

In this paper we use data from the 1997 National Survey of American Families (NSAF), a nationally representative survey of the noninstitutionalized civilian population under age 65 and their families, to explore recent patterns of participation in the FSP. The NSAF survey oversampled households with income less than 200 percent of poverty, and families in thirteen states (Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin). Over 44,000 families were interviewed for round 1 between February and November 1997; a second round of interviews is currently under way. The NSAF uses a dual-frame approach including a random-digit dial survey of households with telephones and a supplementary area sample conducted in person for those households without telephones.⁸

The survey collected information concerning economic well-being, health care and status, and the use of social services for adults and children. Income information, including receipt of food stamps and welfare benefits, was gathered for 1996. Current (1997) earnings and benefit

⁷The 16 states were Connecticut, Iowa, Idaho, Maryland, Maine, Michigan, Mississippi, Montana, North Dakota, Nebraska, South Carolina, Tennessee, Texas, Virginia, Wyoming, and one state that requested non-attribution, from APWA (1998), *op. cit.*, page 8.

⁸See Brick, P. et al. (1999) for a complete description of survey methods and data reliability.

status are also recorded. Most information was obtained by interviewing the adult with the most knowledge about the children in the household, the most knowledgeable adult (MKA).

The NSAF has a large unweighted sample of former and current food stamp recipients. Our focus group in this paper is families with children under age 18 who received food stamps at some point since January 1995, and our unweighted sample count is 5,228. Families were asked whether they had received food stamps at any time since January 1995, during 1996, and currently. They were also asked the dates they first received and stopped receiving as well as the reasons they left the program. A family in this case is the MKA, her/his spouse or partner, and their children. The analysis file includes 1,890 families with children who left food stamps during the period, and 3,319 who were still on at the time of their interview.⁹ The leavers include 347 families who left during 1995, 899 who left in 1996, and 504 families who left in 1997. (There were also 140 families who did not report an exit date.)

NSAF Data Quality. Reported food stamp benefits on the NSAF compare quite well to other surveys. In the NSAF, 5.954 million families with children reported receiving some assistance from the food stamp program during 1996. This compares to 5.475 million families on the Current Population Survey.¹⁰ Household surveys typically underreport receipt of government transfers. The food stamp Quality Control (QC) data reported that 6.280 million families with children received benefits during an average month of fiscal year 1996, but a greater number of

⁹We do not have food stamp status for 19 families.

¹⁰Reported data from the U.S. Department of Agriculture (1998c), and tabulations from the March 1997 Current Population Survey.

families would have received benefits at some time during the year.¹¹ Distributions of 1997 NSAF recipient families with children match those reported for an average month in 1997 from the Food Stamp Quality Control (QC) data across states, race groups, and immigrant status. However, fewer food stamp families with children report being single in the NSAF than in the QC (47 percent vs 69 percent); more report living with partners and other adults in the NSAF compared to the QC (27 percent vs 8 percent); and more families in the NSAF report having some earnings in the current month compared to an average month in the QC data (45 percent vs 35 percent).¹² These differences might be expected because household data traditionally show more earnings than administrative data, and individuals might be more likely to report the presence of unmarried partners on household surveys than to caseworkers.

Who Left the Food Stamp Program?

Families with children who left the FSP between January 1995 and 1997 are more likely to be white, married, have never received AFDC/TANF, and have at least one full-time employee than their counterparts still on food stamps at the time of the interview (table 2). They also have higher earnings and income levels.

A larger percent of families who left the FSP are white than among families currently receiving food stamps (53 percent of leavers versus 41 percent of current recipients). While a

¹¹The Quality Control (QC) data provide an estimate of the number of households with children during fiscal year 1996. Participating families with children declined by 12 percent between FY 1996 and FY 1997. Assuming that this decline occurred evenly during the year, the average monthly estimate of food stamp families with children during calendar year 1996 (comparable to the NSAF) would be 6 million. The estimates in the QC report were weighted based on the number of households participating in the FSP in each month and provide an estimate of the characteristics of households who participated in the FSP over the entire year. While the QC data report *households* with children and the NSAF reports *social families* (including all related persons living together and partners of single parents), the comparisons should be roughly comparable because few unrelated families with children live together in one household. There are no current estimates of the number of households with children who participated in food stamps at sometime during the year from administrative data sources.

¹²U.S. Department of Agriculture (1999a), calculated from data on pages 82 and 68.

TABLE 2
CHARACTERISTICS OF FAMILIES WITH CHILDREN
WHO LEFT FOOD STAMPS COMPARED TO THOSE WHO STAYED^a

Characteristic		Families who left (%)	Families currently receiving (%)
RACE	White	53.3**	41.3
	Hispanic	21.4	22.9
	Other	25.3	35.8
FAMILY STATUS	Married	45.0**	24.9
	Single	29.0**	47.0
	Single + Others	27.0	28.2
AFDC/TANF STATUS	Currently On	04.9**	48.1
	Left ^b	33.2**	11.4
	Never On ^c	62.0**	40.5
FAMILY EMPLOYMENT	At Least One Employed Full Time	51.0**	19.0
	At Least One Employed Part Time	33.2**	25.7
	Not Employed	15.8**	55.3
CURRENT MONTHLY FAMILY EARNINGS RELATIVE TO POVERTY	No Earnings	16.5**	55.9
	<50%	06.8**	12.2
	50-100	28.8**	21.0
	100-130	16.2**	4.6
	130+	31.7**	6.2
ESTIMATED CURRENT MONTHLY FAMILY INCOME RELATIVE TO POVERTY^e	None	11.1**	36.8
	50%	08.7**	25.6
	50<100	27.2	23.0
	100<130	16.5**	5.0
	130+	36.5**	9.6
STATE	Alabama	1.7**	2.4
	California	9.3**	14.0
	Colorado	1.2**	0.9
	Florida	6.9**	5.0
	Massachusetts	1.3	1.6
	Michigan	3.3	3.3
	Minnesota	1.4**	1.0
	Mississippi	1.7	1.9
	New Jersey	1.2**	2.0
	New York	5.4**	9.6
	Texas	8.8	10.1
	Washington	2.0	1.8
	Wisconsin	1.5**	0.8
	BALANCE OF NATION	54.6**	45.6
Total (millions)^d		2.234	3.982

Source: The Urban Institute, results from the 1997 National Survey of America's Families (NSAF).

**Indicates significant difference from families receiving at .95 confidence level.

^a Sample includes all families with children who reported some use of food stamps since January 1995.

^b Family received some AFDC/TANF benefits since January 1, 1995, but was not receiving at the time of their interview in 1997.

^c Family did not receive AFDC/TANF benefits since January 1, 1995.

^d Excludes 0.021 million families who did not provide current food stamp status.

^e Estimated income includes current 1997 earnings of parents and partners plus income from Supplemental Security, Social Security, child support, pensions, and assets received in 1996 (adjusted to reflect monthly values and 1997 dollars).

similar proportion are Hispanic in the two groups, a much larger percentage of current recipients are non-white, non-Hispanic—36 percent of current recipients versus 25 percent of leaver families.

Food stamp leavers and current recipients also differ by family status. Forty-five percent of leavers, as opposed to only 25 percent of current recipients, were married at the time of the survey. Almost half of current recipients were single parents living alone while less than 30 percent of leaver families fell into that category. These differences make sense because families with multiple adults (and potential workers) are typically better off economically, and those with higher incomes are most likely to leave food stamps.

Welfare status is another major difference between leavers and current recipients. Sixty-two percent of families who left food stamps had never been on AFDC/TANF compared to 41 percent of recipients. One-third of food stamp leavers had also left welfare. In contrast, 11 percent of current recipients had left welfare.

As we would expect, food stamp leavers were more likely to have monthly earnings than current participants, and they had higher earnings overall. (Family earnings include any earnings reported for either the MKA or the spouse/partner of the MKA for the month before the interview took place.) Only 16 percent of leaver families had no earnings compared with 56 percent of current participants. Almost half of the food stamp leavers had earnings above poverty, compared to only 11 percent of current recipients.

Some of the food stamp leaver families, especially those with no earnings, rely on income from sources other than earnings. We estimated current monthly income by adding the average monthly values of the more stable sources of income received during 1996 (child support payments, supplemental security income (SSI), social security, and pension and investment income) to current monthly earnings after adjusting to 1997 dollars.¹³ As shown in table 2, adjusting for these other income sources reduced the percent of families reporting no income during the past month, but otherwise the distributions did not change considerably. These families mostly rely on earnings for income.

Families who left the FSP have considerably higher incomes than families who stayed on the program. One in five leaver families had incomes below 50 percent of poverty, compared to three out of five current participants. At the other end of the distribution, more than half of leaver families had incomes above poverty compared to 15 percent of the current participants.

Finally, there are a few significant differences between leaver and current participant families in their distribution across states. The distribution of current recipients shows a significantly lower percentage of recipients in Colorado, Florida, and Wisconsin compared to the percent distribution of leavers, implying that these states had disproportionately higher rates of food stamp exit than others. In contrast, a significantly higher percentage of current recipients lived in Alabama, California, New Jersey, and New York compared to the percent distribution of families who left food stamps, implying that these states had lower rates of exit than would be

¹³ The NSAF, like most large government surveys, asked a detailed set of questions about income sources received during the prior year. We have current earnings and participation in food stamps and AFDC/TANF. We did not include in the estimate of current monthly income more temporary sources of income, specifically unemployment and workers compensation, because it could bias the income estimates upward. The Earned Income Tax Credit (EITC) is not included because it is not counted in the gross income test for food stamp eligibility.

expected for their relative caseload size. Differences across states obviously can occur because of differences in economies and differences in states' TANF and food stamp policies.

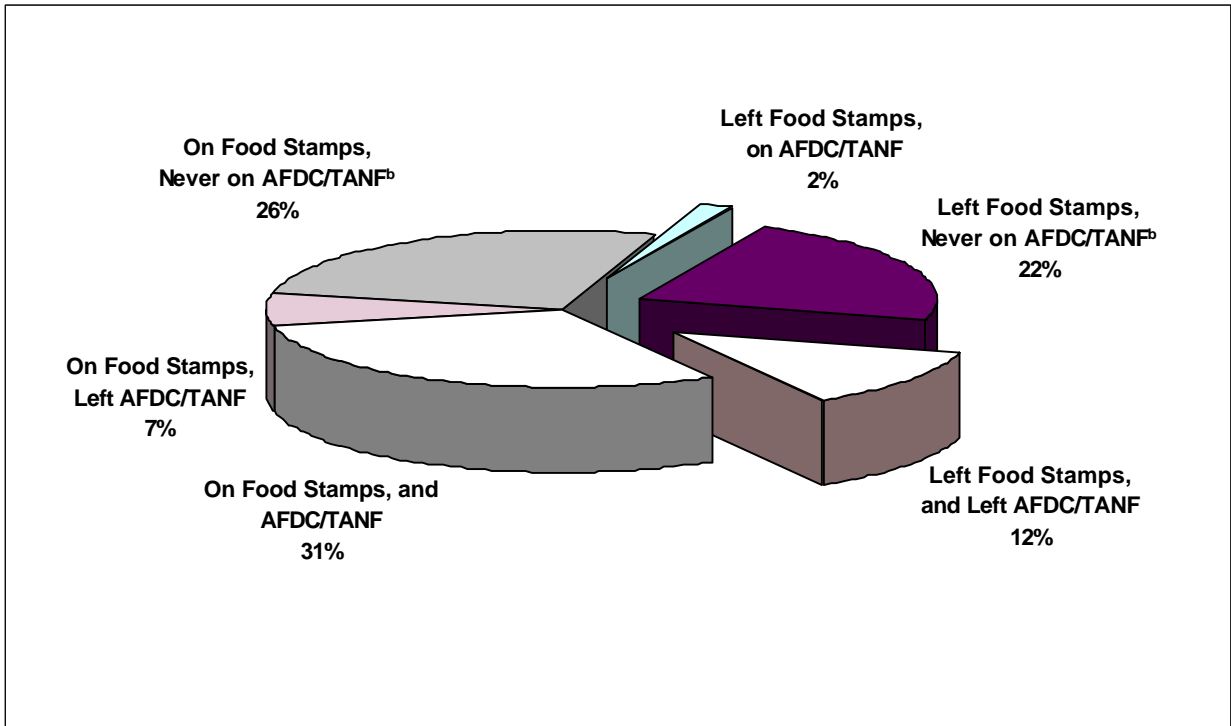
How Do Food Stamp Exit Rates for Former Welfare Families Compare to Other Families?

The results presented so far show that families who left welfare comprise an important share of all families with children who left food stamps. This raises concerns because we know that most families leaving welfare have relatively low earnings and incomes. Most should still be eligible for food stamps. For example, Loprest (1999) reports that 75 percent of families who left welfare between 1995 and 1997 had at least one earner, and median monthly family earnings (for those with earnings) were \$1,150 (on an annualized basis, approximately 110 percent of the poverty line for a family of three).

The relationship between food stamp and welfare benefit receipt for the NSAF sample is further highlighted in Figure 2. Among all families with children receiving food stamps anytime since January 1995, about two-thirds were still receiving food stamps at the time of their interview in 1997.¹⁴ A small share of families (7 percent) had recently left TANF but still received food stamps; more families (12 percent), however, had left AFDC/TANF *and* food stamps. Almost twice as many families who left food stamps had not been on AFDC/TANF at

¹⁴This does not imply that they received food stamps continuously since January 1995. Some families could have left food stamps during the period and be back on at the time of their interview; others could be relatively recent program enrollees.

FIGURE 2
CURRENT (1997) WELFARE AND FOOD STAMP STATUS OF FAMILIES
WITH CHILDREN WHO RECEIVED SOME FOOD STAMPS SINCE 1995



Source: The Urban Institute, results from the 1997 National Survey of America's Families (NSAF).

^a Sample includes all families who reported some use of food stamps since January 1995.

^b Not on AFDC/TANF since January 1995.

any time during the period, and relatively few families (2 percent) reported leaving food stamps but not cash assistance.^{15, 16}

Given that more former welfare recipients left food stamps than stayed, to what extent are these families no longer eligible for food stamps? And how do these families differ from food stamp recipients who were never on welfare? To explore this question, table 3 highlights the income characteristics of two groups of families who had been on food stamps sometime since January 1995—all families who had left welfare and those who were not on welfare during this period (omitted are those who still receive welfare benefits). These two groups provide an interesting contrast for understanding whether there is a connection between leaving welfare and food stamps. Welfare offices typically ensure that families with cash assistance enroll in food stamps, but noncash assistance families must actively apply for food stamps. Families who leave cash assistance enter a group that must actively pursue food stamp benefit continuation.

Table 3 first shows total family earnings in the month prior to the interview in 1997, and then shows their estimated total monthly income. As noted earlier, we estimated current monthly income by adding more stable sources of income received during 1996 to current monthly earnings. This will understate income to the extent that families begin receiving

¹⁵These results present a different, but not necessarily inconsistent, picture from that reported in the FNS study of food stamp leavers between 1994 and 1997. The FNS study compared the characteristics of the average monthly caseload in 1997 to 1994 and found that the percentage of recipients with cash assistance declined more than others. At any given point in time, more families with children on food stamps have cash assistance than not. However, more transitory program participants—those without cash assistance—appear in a sample like the NSAF leaver sample that includes families ever on the program in the last two to two and one-half years.

¹⁶Most who left food stamps but not welfare were legal immigrants who lost eligibility for food stamps but retained eligibility for cash assistance (all states chose to retain TANF eligibility for legal immigrants), but the sample size is too small to show these results separately.

TABLE 3
FAMILIES WITH CHILDREN WHO RECEIVED SOME FOOD STAMPS SINCE 1995:
FAMILIES WHO LEFT WELFARE VS. FAMILIES NEVER ON WELFARE^a

Percent Distribution of Current (1997) Earnings and Estimated Total Income

1997 Monthly Earnings Relative to Poverty	Families Who Left Welfare	Families Not on Welfare ^b
0	25%	26%
1 < 50%	11	11
50 < 100	30	29
100 < 130	11	13
130+	22	21
1997 Monthly Estimated Income Relative to Poverty ^c	Families Who Left Welfare	Families Not on Welfare ^b
Under 50%	32%	32%
50 < 100	30	29
100 < 130	11	14
130+	26	26
Total (millions)	100% (1.200)	100% (2.845)

Source: The Urban Institute, results from the 1997 National Survey of America's Families (NSAF).

^a Excludes all families who currently receive welfare.

^b Families who received no AFDC/TANF benefits since January 1, 1995.

^c Estimated income includes current 1997 earnings of parents and partners plus income from Supplemental Security, Social Security, child support, pensions, and assets received in 1996 (adjusted to reflect monthly values and 1997 dollars).

nonearnings forms of income during 1997. More important, food stamp eligibility is based on *household* income, and, to the extent that families with children have other adults living with them who are not their parents or the partners of their parents, we are understating the income counted toward food stamp eligibility.

The results in table 3 show remarkably similar earnings and incomes for former welfare families and nonwelfare families in our sample of recent and current food stamp recipients. About one-quarter of families in both groups reported no family earnings and, at the other end of the distribution, about one in five families reported earnings of 130 percent of poverty and higher. As we would expect, estimated 1997 monthly family income shows fewer families at the bottom end of the distribution and more at the high end compared to the earnings distribution but, again, there are no significant differences in income between the former welfare families and those not on welfare since 1995. About one-third of former welfare and nonwelfare families had estimated monthly incomes below 50 percent of poverty, and about one-quarter of families in both groups had incomes at or above 130 percent of poverty.¹⁷

In contrast, the rates of exit from food stamps differ significantly between the two groups. Table 4 show the percentage of welfare and nonwelfare families who reported leaving food stamps by the time of their interview in 1997.¹⁸ Former welfare recipients left food stamps at higher rates than families who had not been on welfare at all levels of income, but the differences were most significant at the lowest ends of the earnings and income distributions. Overall, 62

¹⁷These results are consistent with those reported by Loprest, who showed that families who left welfare have work and earnings profiles similar to that for other low-income families (especially those below 150 percent of poverty).

¹⁸This table omits the small number of families (2 percent of the sample) who left food stamps but remained on cash assistance.

TABLE 4
PERCENTAGE WHO LEFT FOOD STAMPS BETWEEN
1995 AND 1997 BY WELFARE STATUS^a

1997 Monthly Earnings Relative to Poverty	Families Who Left Welfare	Families Not on Welfare ^b
0	53% ^{**}	20%
1 < 50%	39	29
50 < 100	56 [*]	45
100 < 130	70	69
130+	87 ^{**}	75
1997 Monthly Estimated Income Relative to Poverty ^c	Families Who Left Welfare	Families Not on Welfare ^b
Under 50%	45% ^{**}	23%
50 < 100	58 ^{**}	42
100 < 130	74	64
130+	82 ^{**}	70
Percent Leaving Food Stamps	62% ^{**}	46%
Total (millions)	(0.742/1.200)	(1.314/2.845)

Source: The Urban Institute, results from the 1997 National Survey of America's Families (NSAF).

** Indicates a significant difference relative to families never on welfare at the 95% confidence level, and * shows significance at the 90% confidence level.

^a Sample includes all families who reported some use of food stamps since January 1, 1995, but were not receiving at the time of their interview in 1997.

^b Families who received no AFDC/TANF benefits since January 1, 1995.

^c Estimated income includes current (1997) earnings of parents and partners plus family income from Supplemental Security, Social Security, child support, pensions, and assets received in 1996 (adjusted to reflect monthly values and 1997 dollars).

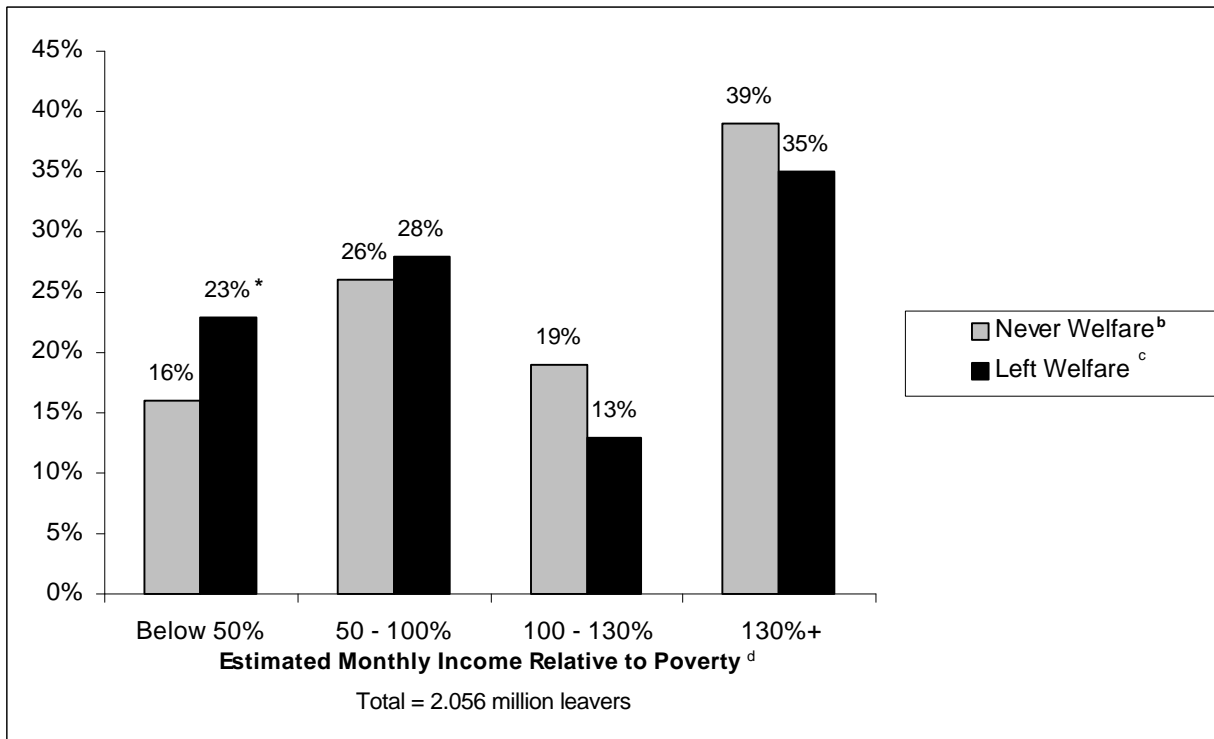
percent of former welfare families left food stamps compared to 46 percent for nonwelfare families. Former welfare families with very low incomes (below 50 percent of poverty) were twice as likely to leave food stamps as nonwelfare families (45 percent compared to 23 percent, respectively).

Eligibility and Participation Rates. These results indicate that many former welfare recipients and nonwelfare families who left the FSP had monthly incomes below 130 percent of poverty—the income cutoff for food stamp eligibility.¹⁹ To highlight the degree of continued eligibility for families who left the FSP we show the estimated monthly incomes of families who left food stamps in figure 3. Thirty-five percent of former welfare families who left the FSP had current monthly incomes above 130 percent of poverty; conversely, 65 percent had incomes below the food stamp eligibility range. Similar percentages of nonwelfare families who left the FSP were still eligible for benefits.

About half of families who left welfare and food stamps had incomes below poverty—well within the range of eligibility for food stamps—and nearly one-quarter fell into the lowest income group (below 50 percent of poverty). Moreover, the percentage of families

¹⁹The food stamp program uses a gross income test of 130 percent of poverty, but after deductions are applied net income must be below 100 percent of poverty. In addition, the FSP applies an assets test of \$2,000 and includes a complex valuation for cars that limits the fair market value of the first countable vehicle to \$4,650 (the fair market value of the car in excess of \$4,650 can count towards the \$2,000 asset limit, allowing families with financial assets below \$2,000 and a higher car valuation to remain eligible). The assets test would disqualify some of the families who appear to be eligible just on the basis of their gross income. We estimate that 1.5 percent of food stamp leaver families had financial assets above \$2,000, but 74 percent of these families were also ineligible on the basis of estimated current income. While we do not have estimates of the value of cars, 75 percent of food stamp leavers on the NSAF reported owning a car. Thus, the financial assets test would have made very little difference to our results, but the vehicle test could have excluded some families from eligibility.

FIGURE 3
ESTIMATED 1997 MONTHLY INCOME RELATIVE TO POVERTY:
FAMILIES WITH CHILDREN WHO LEFT FOOD STAMPS^a



Source: The Urban Institute, results from the 1997 National Survey of America's Families (NSAF).

* Indicates significantly different from all families at the 90% confidence level.

^aSample includes all families with children who reported some use of food stamps since January 1995.

^bFamilies who reported no cash assistance since January 1995.

^cFamilies on cash assistance sometime since January 1995, but not on when interviewed in 1997.

^dEstimated monthly income includes current earnings of parents and partners plus income from Supplemental Security, Social Security, child support, pensions, and assets received during 1996 (adjusted to reflect monthly values and 1997 dollars).

who left welfare and food stamps even though they had very low incomes was significantly higher than the percentage of families who left food stamps and had never been on welfare.

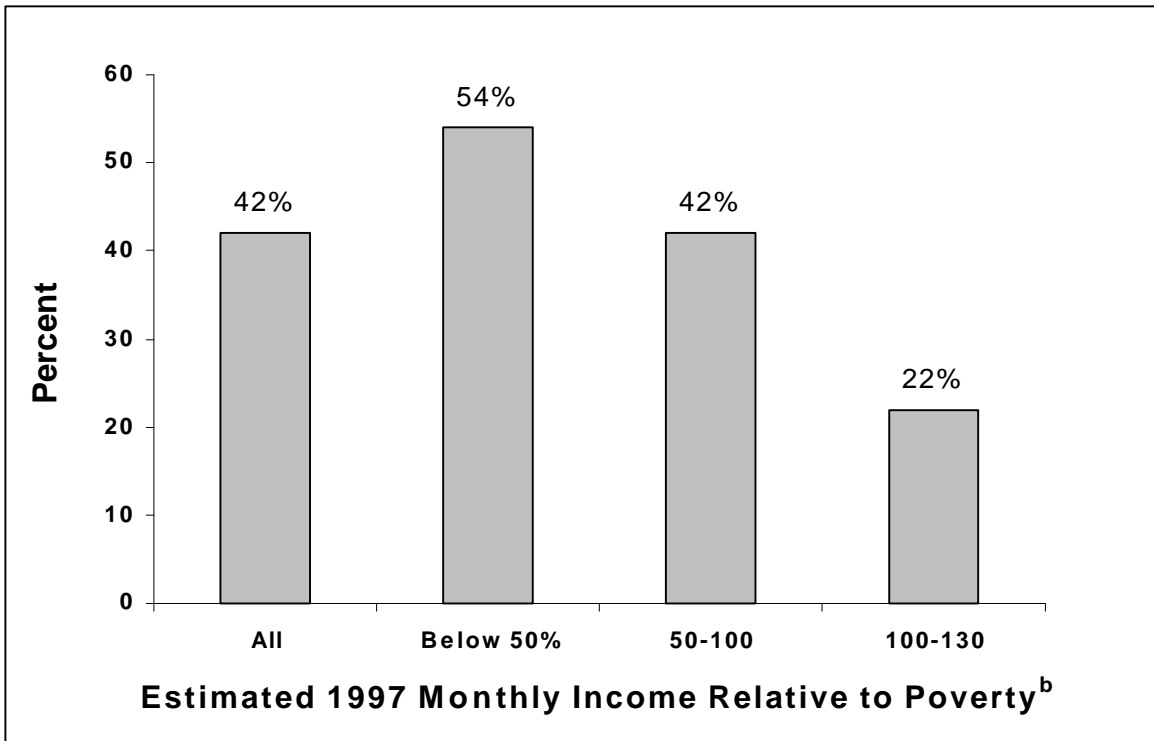
Only 42 percent of former welfare recipients who remained income eligible for food stamps reported participating (figure 4). As we would expect, participation rates declined with income. Half of those with incomes below 50 percent of poverty participated, compared to 22 percent of those with incomes between 100 and 130 percent of poverty.

These results are consistent with earlier studies. For example, the Food and Nutrition Service recently reported that only two out of five eligible *working* families participated in the FSP.²⁰ And, based on analyses of single mothers in the 1986 and 1987 panels of the Survey of Income and Program Participation, Blank and Ruggles concluded that “a substantial proportion of those leaving assistance programs appear to remain eligible to participate, but apparently choose not to do so.”²¹ Their results for food stamp participation were striking—60 percent of exiters were still eligible at the time of exit, and 55 percent were still eligible 12 months later. The NSAF findings that 60 to 65 percent of families with children who left food stamps had current incomes within the food stamp eligibility range, and that only two out of five former welfare recipients participated even though they appeared to be eligible, confirm a phenomenon that has been true for some time.

²⁰Shirley Watkins, op. cit. (1999).

²¹R. Blank and P. Ruggles (1993), page 37.

FIGURE 4
FOOD STAMP PARTICIPATION RATES FOR FORMER WELFARE FAMILIES
WITH INCOMES BELOW 130 PERCENT OF POVERTY^a



Source: The Urban Institute, results from the 1997 National Survey of America's Families (NSAF).

^a Sample includes families who received some AFDC/TANF benefits since January 1995 but were not receiving when interviewed in 1997.

^b Estimated monthly income includes current earnings of parents and partners plus income from Supplemental Security, Social Security, child support, pensions, and assets received during 1996 (adjusted to reflect monthly values and 1997 dollars).

Why Do Families Say They Leave the Food Stamp Program?

The NSAF asked families who left the FSP why they left.²² Figures 5a and b show reported reasons for leaving for previous welfare recipient families and for families not on welfare since 1995; the top figure presents results for leavers at all income levels, and the bottom focuses on results for those with incomes below 50 percent of poverty. The vast majority (72 percent) of former welfare families reported that they left the FSP because of increased earnings or a new job. We do not know whether this means that they assumed (or were told) that they no longer qualify for food stamps because they now have earnings, or if they chose to leave the welfare system when they began working. Interestingly, families *never* on welfare were less likely to report that earnings were the reason they left food stamps (62 percent). The significant difference between the responses of former welfare recipients and nonwelfare food stamp leavers could mean that more former welfare recipients believe that earnings disqualify them for food stamps. We would expect that food stamp families in the nonwelfare group know more about the level of earnings that could disqualify them.

A fair number of former food stamp recipients report that they left because of administrative problems or hassles. But families who had *not* been on welfare report administrative problems significantly more often than former welfare recipients (17 percent

²²Survey respondents gave open-ended answers that were then coded into categories. Food stamp leavers could report multiple reasons for leaving, but few did. This description of reasons for leaving excludes about 30 percent of leavers who were not asked this question because of an error in the survey skip pattern based on prior inconsistencies in responses. Because the missing data are not refusals to answer, we are assuming that the reasons given by the rest of the sample reflect the true distribution.

FIGURE 5A
ALL FAMILIES WITH CHILDREN WHO LEFT FOOD STAMPS:
SELF-REPORTED REASONS FOR LEAVING BY RECENT WELFARE STATUS^{a, b}

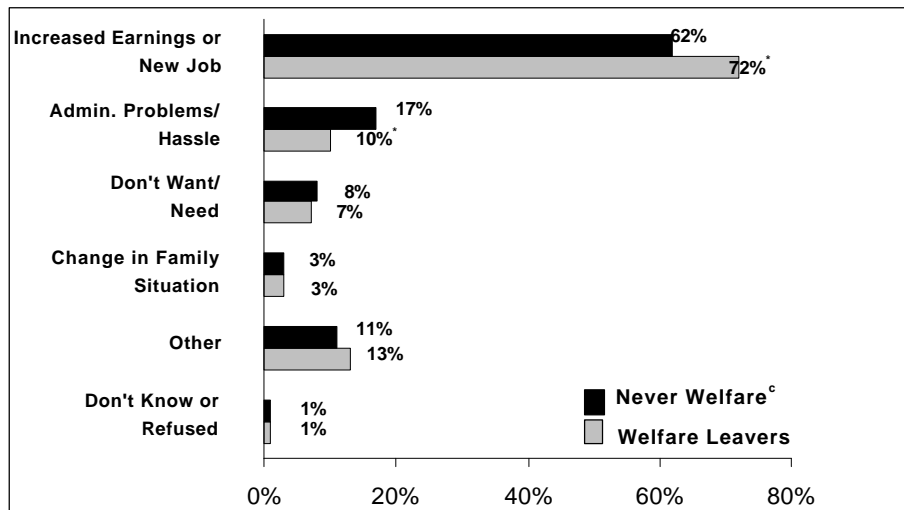
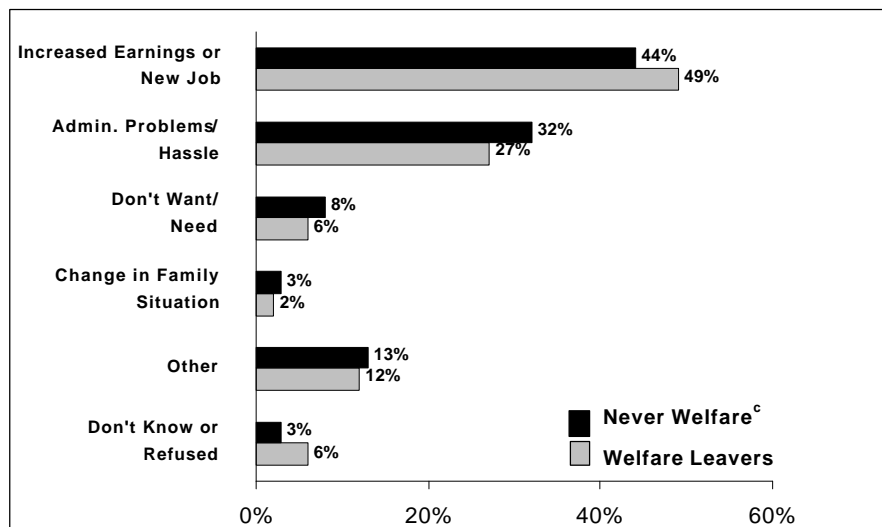


FIGURE 5B
FAMILIES WITH CHILDREN AND CURRENT MONTHLY INCOME BELOW 50% OF POVERTY WHO LEFT FOOD STAMPS: SELF-REPORTED REASONS FOR LEAVING



Source: The Urban Institute, based on the 1997 National Survey of America's Families (NSAF).

* Indicates welfare leavers significantly different from nonwelfare families at the 90 percent significance level.

^a Sample includes all families with children who reported some use of food stamps since January 1995, but were no longer receiving food stamps at the time of their interview.

^b Numbers may add to more than 100% for each group because leavers could give multiple reasons for leaving.

^c Families who reported no cash assistance since January 1995.

compared to 10 percent). This suggests that administrative issues related to TANF requirements (such as new food stamp sanctions) are not the sole or even primary administrative reason that families leave food stamps.

These results still leave concerns about why families with very low incomes left the FSP. Families with incomes below 50 percent of poverty were more likely to report leaving food stamps because of administrative reasons than their higher income counterparts (bottom half of figure 5). And families who had never been on welfare reported administrative difficulties more often than former welfare families. For example, 32 percent of nonwelfare families and 27 percent of welfare families said they left the FSP because of administrative reasons or hassle. Unfortunately, these results suggest that some families who have difficulty maintaining a solid income base also have difficulty maintaining access to food stamps.

Food Security and Economic Struggles

If families left food stamps, does that mean that they feel more secure about their ability to provide food for their families? We asked families a series of questions to determine how many families worry about or experience difficulty buying food. Adults were asked whether, in the past 12 months, (i) they or their families worried that food would run out before they got money to buy more, (ii) the food they bought did run out, or (iii) one or more adults ate less or skipped meals because there was not enough money for food, and (iv) for those who responded that they had skipped meals, whether this happened often. These questions indicate financial stresses related to food but not caloric intake or adequacy of a family's diet. We treated the

responses as a scale (0, 1,...etc., positive indicators of food issues).²³ Below we flag families with scores greater than zero as having some issues regarding food affordability, and families with scores of three or four as having more severe issues regarding food affordability.

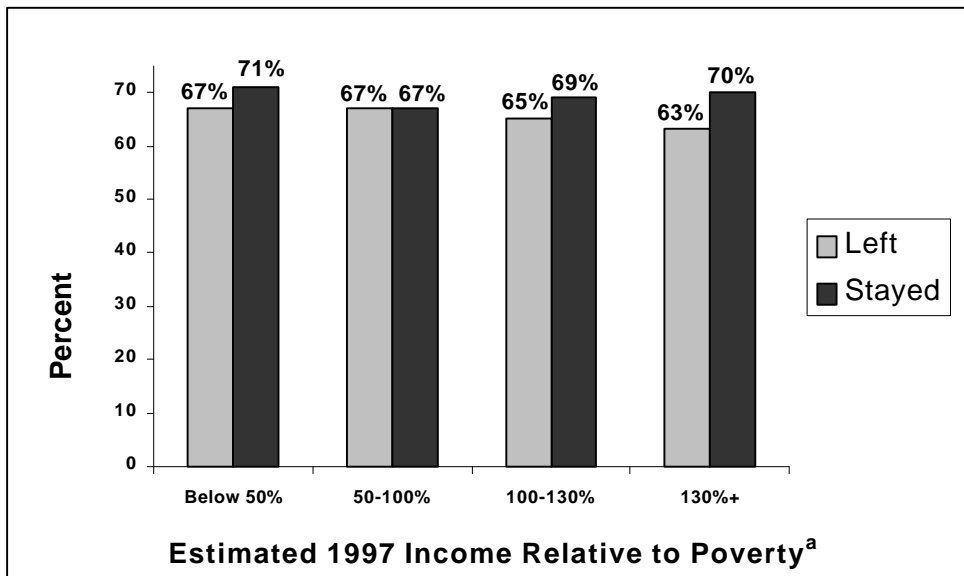
About two-thirds of families who left food stamps reported some food affordability issue, and one-third reported severe difficulties in affording food (figures 6a and b, respectively). The results (not shown) were the same whether families had left food stamps and welfare or whether they had not been on welfare. McKenzie and Bell (1999) reported that 54 percent of all low-income (below 200 percent of poverty) children were in families that reported some food affordability problems in the NSAF. Our result shows that food affordability issues occurred significantly more often for food stamp leavers than for all low-income families.

Figures 6a and b also show that food affordability issues occurred as frequently for families who currently received food stamps as they did for former recipients. The results across income levels only differ significantly for families at the highest end of the income scale (above 130 percent of poverty) where families on food stamps report severe food affordability problems significantly more often than food stamp leavers. That families receiving food stamps also report food insecurity should not be too surprising. The FNS reports that food insecurity has a complex relationship to households' participation in food assistance programs.²⁴ Presumably the degree of food insecurity or hunger would be *reduced* for families participating, but not necessarily eliminated entirely. For example, FNS data from the Current Population Survey

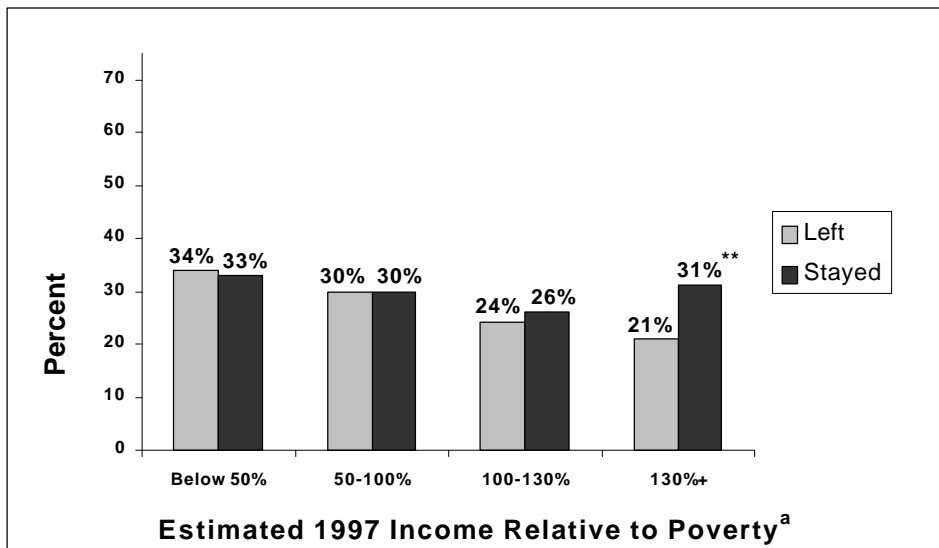
²³See Daniel McKenzie and Stephen Bell (1999) for a more complete description of these measures and for results for the total nonelderly population by age, income and state.

²⁴See U.S. Department of Agriculture (1997).

**FIGURE 6A
GENERAL FOOD CONCERNS AND AFFORDABILITY:
FAMILIES WITH CHILDREN WHO LEFT FOOD STAMPS COMPARED TO THOSE
WHO STAYED**



**FIGURE 6B
MORE SEVERE FOOD CONCERNS AND AFFORDABILITY:
FAMILIES WITH CHILDREN WHO LEFT FOOD STAMPS COMPARED TO THOSE
WHO STAYED**



Source: The Urban Institute, results from the 1997 National Survey of America's Families (NSAF).

** Indicates significant difference at the .95 confidence level.

^a Estimated monthly income includes current earnings of parents and partners plus income from Supplemental Security, child support, pensions, and assets received during 1996 (adjusted to reflect monthly values and 1997 dollars).

show that most families who received food stamps in the past 30 days also reported food insecurity during that period.²⁵

The measures of food security included on the NSAF tell us that families who left food stamps had food affordability issues as often as other families eligible and participating in food stamps. The results do not indicate that low-income families with children who left food stamps somehow had less need for nutritional assistance than those who remained on food stamps.

Summary and Implications

Our results suggest that the connections between leaving welfare and food stamps are complex. On the one hand, at least one-third of families who left food stamps appear to be ineligible on the basis of their current income. Similar results hold for food stamp leavers who had been on welfare and for those who had not received welfare in the past couple of years. On the other hand, families receiving food stamps who had been on welfare left food stamps at significantly higher rates than their nonwelfare counterparts, even when they appear to remain eligible.²⁶ This was particularly true at the lowest end of the income range (below 50 percent of poverty).

It is not clear why families who left welfare who do not have significant earnings or other sources of income also left food stamps. When we examined the self-reported reasons for leaving food stamps, however, the majority of families said they left because of earnings or a job, including those with extremely low incomes. We do not know whether this means that they think they are ineligible for welfare or if they no longer want this assistance. We expect that some

²⁵Ibid., page 55.

²⁶As explained earlier, our estimates overstate the number still eligible for food stamps to the extent that families have vehicles above fair market values allowed by the FSP and to the extent that families begin receiving unearned income during 1997 that they did not receive at any time during 1996.

families had earnings when they left food stamps but are no longer working, but it is not clear why they did not return to food stamps.

Some families reported they left food stamps because of administrative reasons or the hassle of maintaining benefits, including a significantly larger share of food stamp leavers at the low end of the income distribution (among welfare leavers, for example, 27 percent with incomes below 50 percent of poverty reported administrative difficulties compared to 10 percent for families at all incomes levels). Families who had not been on welfare during the period were more likely to report administrative reasons for leaving welfare than those who had been on welfare, suggesting that families outside the cash assistance system more often struggle with program requirements for maintaining their benefit eligibility that often include monthly earnings reports and quarterly visits to the welfare office.

One of the main connections between leaving welfare and leaving food stamps may be the movement of former welfare recipients into a working poor group that typically has had low rates of food stamp participation. As noted earlier, historically, only about two out of five eligible working poor families get food stamps. Among former welfare recipients in the NSAF who appear to be eligible for food stamps on the basis of their income, 42 percent reported participating. Our results show that families who left food stamps even though they were still eligible also match those from longitudinal analyses of program participation for single-mother families with children during the mid-1980s.

That former welfare recipients leave the FSP more often than their nonwelfare counterparts at all levels of income remains a puzzle. Both groups have shown an inclination to accept some help from the government, so we would not expect that former welfare recipients assign greater stigma to using food stamps than nonwelfare food stamp recipients. Perhaps we are observing a transition process for these families. Families who had been on welfare had

caseworkers ensuring that they received food stamp benefits along with cash assistance. After breaking the connection with cash assistance they must individually ensure that their benefits continue by reporting changes in monthly income amounts and reporting in-person for recertification (at three to twelve-month intervals, depending on the state).²⁷

At the minimum, our results show that families who left welfare joined a group of working poor families with traditionally low rates of participation in the food stamp program. The majority of these families do not receive food stamp benefits even though they can offer significant help in paying for food. These results highlight the importance of a national dialogue focused on innovative solutions to ensure easy access to nutritional assistance for low-income, working families. The Clinton Administration recently announced administrative changes in the FSP aimed at reducing the frequency of income reporting and paperwork hassles for recipients and state agency staff and increasing outreach to low-income families.²⁸ It is likely that these initiatives represent only a small step in improving program participation.²⁹

Additional changes could include expanding points of access for benefit application and recertification, and innovations that would remove any stigma attached to participation. In most states, access to nutrition assistance occurs at the welfare office and, in all but five states, only during working hours.³⁰ Eligibility for nutritional assistance could be established and maintained at other offices that serve low-income families (such as the public health office that signs up families for nutrition assistance for Women, Infants and Children (WIC) or the employment

²⁷All states require monthly reporting of changes in earnings, and some require monthly employer verification of earnings. States are penalized when their error rates increase, and errors occur more often for working families whose incomes fluctuate across the year than for cash assistance recipients. See U.S. GAO (1999a).

²⁸S. Watkins, *op. cit.* (1999).

²⁹We must be cautious, for example, in our expectations regarding the success of outreach if the FSP generally maintains its current structure. For example, Levedahl (1995) estimated that outreach could potentially increase the overall FSP participation rate by a maximum of 18 percent.

³⁰U.S. General Accounting Office (1999a), *op. cit.*

services office), and hours could be extended to accommodate working families. Public-private partnerships that use nonprofit service centers for establishing eligibility could also be part of the solution.³¹ Complete implementation of EBT systems in all states, coupled with systems that allow usage of these cards across states and acceptance of EBT cards at grocery stores like any other bank debit cards, could help to reduce the stigma in using food stamps.

³¹For example, USDA (1999c) recently completed an evaluation of 26 demonstration grants designed to increase participation in the FPS. The evaluation found that public/private partnerships that provided outreach, education, and services could increase program participation, especially to those who had not previously known about the FPS.

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