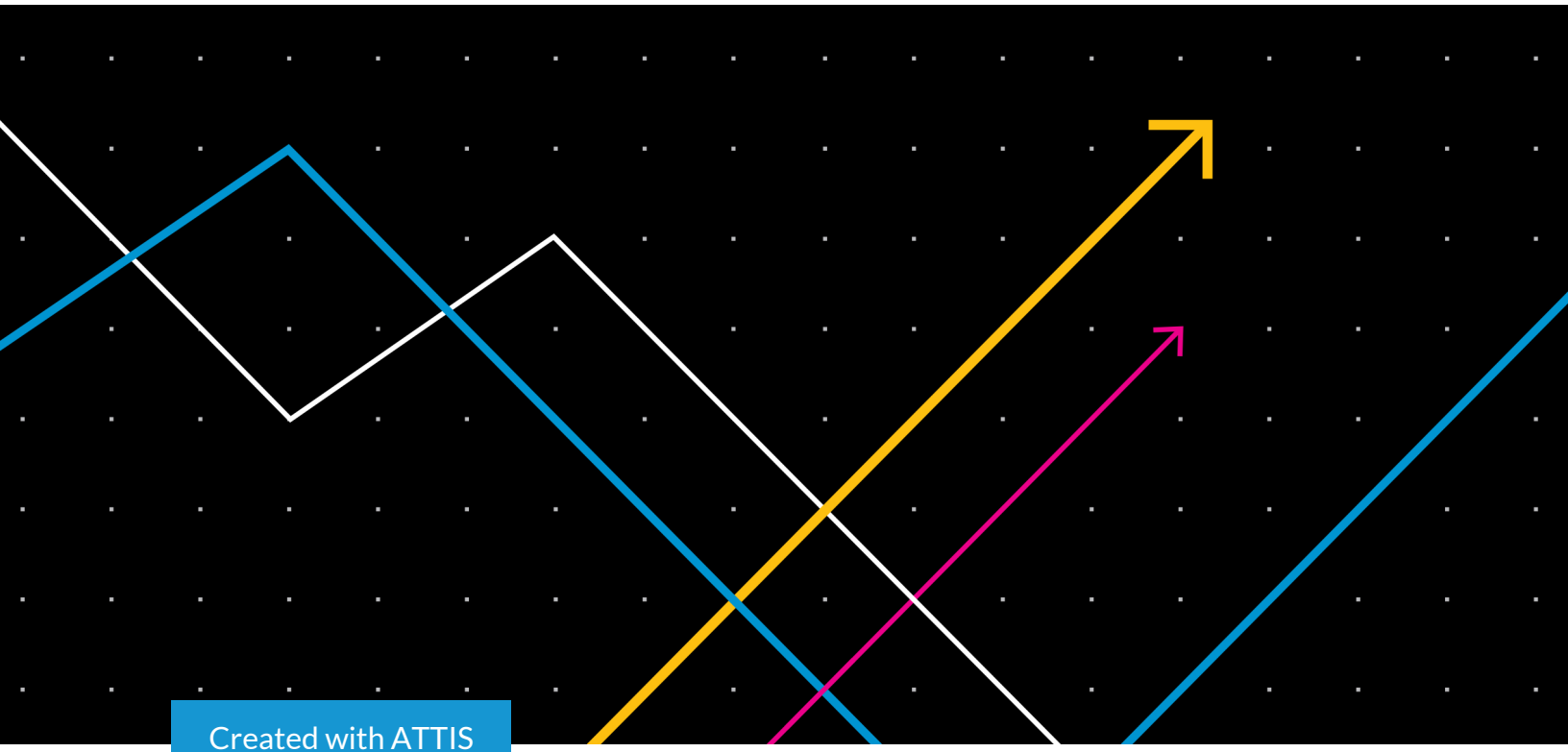

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RESEARCH REPORT

A Safety Net with 100 Percent Participation: How Much Would Benefits Increase and Poverty Decline?

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The Urban Institute's Analysis of Transfers, Taxes, and Income Security (ATTIS) microsimulation model allows Urban experts to examine how today's safety net supports US families and how changes to it could affect their economic well-being. By using data and evidence created with ATTIS, today's decisionmakers are better positioned to advance equitable and effective policy solutions that help individuals and families meet their basic needs. To learn more, visit urban.org/attis.

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Executive Summary

The US social safety net includes numerous programs that families with lower incomes can access to obtain cash income, resources for food, and help with housing, child care expenses, and energy costs. However, many people who are eligible for these programs do not receive help. We use the Analysis of Transfers, Taxes, and Income Security (ATTIS) microsimulation model to hypothetically create a situation in which everyone who is eligible for benefits from these programs receives them. We consider seven different means-tested programs: Supplemental Security Income (SSI); the Supplemental Nutrition Assistance Program (SNAP), commonly known as food stamps; the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); Temporary Assistance for Needy Families (TANF); child care subsidies supported by the Child Care and Development Fund (CCDF); the Low Income Home Energy Assistance Program (LIHEAP); and public and subsidized housing. We examine the results in terms of aggregate benefit dollars and reductions in poverty as measured by the Supplemental Poverty Measure (SPM), both nationally and at the state level.[1] We also look at the results by age group and by race and ethnicity.

Key findings include the following:

- For each of the seven safety net programs, families receive only a portion of the benefits for which they are eligible. If we define the potential benefit amount as the aggregate value of annual benefits families are eligible to receive, the actual amount received ranges from a low of 15 percent of the potential benefit amount in LIHEAP to a high of 71 percent in SNAP.
- If every program were a fully funded entitlement (meaning people have a right to the benefits and funding is never an impediment) and there was 100 percent participation across all programs, aggregate annual benefits would more than double—from the $220 billion currently received to $447 billion.
- The largest single increase would be in the value of housing benefits (which currently are not an entitlement); that amount would increase from about $50 billion under present conditions to about $162 billion if every eligible household obtained and used a housing subsidy (as well as receiving all other benefits for which they are eligible).
- With full participation in all programs, the poverty rate as measured with the SPM would decline from 14.7 to 10.1 percent, a reduction of 31 percent. The child poverty rate would decline from 15.2 to 8.5 percent, a reduction of 44 percent.

- Full participation in only the two entitlement programs in the analysis—SSI and SNAP—would increase aggregate benefits across all programs by 29 percent and reduce the poverty rate from 14.7 to 13.5 percent. (Even the entitlement programs currently do not have 100 percent participation.)
- At the state level, with 100 percent participation in all programs, the total dollar amount of benefits would range from a low of 1.6 times to a high of 2.8 times the starting-point amount of aggregate benefits (almost triple the current amount).
- With 100 percent participation in all programs, the decline in poverty would range from a low of 20 percent in Oklahoma to a high of 46 percent in Hawaii. Numerous differences across states—including in their economic environments, benefits policies (e.g., who is eligible for various benefits and the level of potential benefits), housing costs, and so on—account for the differences in the projected reductions in poverty.
- With 100 percent funding and 100 percent participation in all programs, poverty would decline for all major racial and ethnic groups—with the greatest declines for Hispanic individuals (38 percent) and Black, non-Hispanic individuals (35 percent).

A Safety Net with 100 Percent Participation: How Much Would Benefits Increase and Poverty Decline?

Funding and Other Factors Limit the Reach of Benefit Programs

This analysis considers seven means-tested programs: SSI, SNAP, WIC, TANF, CCDF, LIHEAP, and housing assistance (table 1).[2] For each of these programs, the number of people or families eligible for the benefits exceeds the number who receive them. One reason for this is funding. Only two of the seven programs included in our analysis—SSI and SNAP—are federal entitlements, meaning that the federal government will fund the benefits for all eligible people who apply, without restrictions. One program—WIC—is technically not an entitlement, but its annual funding is intended to allow for full participation (CBPP 2022). The remaining four programs do not include a federal guarantee of sufficient funds. For some programs—in particular, housing assistance, child care subsidies, and energy assistance—eligible families may not be able to receive benefits if funds are not available in their locality at the time they apply.

Across all programs, however—including the entitlement programs—not all eligible families apply for benefits. Some may not be aware of a program or may be aware of it but not realize they are eligible, and some may not want to apply because of stigma. In other cases, people who are aware that they are technically eligible may be deterred by a complex application process or by the requirements they must satisfy if they enrolled. Furthermore, eligible individuals may be less likely to apply or to remain enrolled if they perceive that the potential benefit amount is relatively low. In addition, some eligible families who want to participate may not be able to. For example, a parent working nights and weekends may not be able to find a child care provider willing to participate in CCDF who can provide care when needed, or a household eligible for subsidized housing may not be able to find a rental unit that meets their needs with a landlord who accepts the voucher.

TABLE 1

US Social Safety Net Programs Included in This Analysis

Program	Who Is Served	What Is Provided	Income Eligibility Limit
Supplemental Security Income (SSI)	Seniors, individuals who are blind, individuals with disabilities	Cash assistance (monthly benefit)	In 2022, income limit at 74% of federal poverty guidelines for individuals and 83% for couples
Supplemental Nutrition Assistance Program (SNAP)	All individuals or families are potentially eligible (but some rules vary by age group or disability status)	Resources to buy food (monthly benefit)	Net income at or below 100% of the poverty guidelines; gross income at or below 130% of the poverty guidelines; higher eligibility limits as high as 200% of the poverty guidelines under state-optional, broad-based categorical eligibility policies
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	Infants; children up to age 5; women who are pregnant, breastfeeding, or postpartum	Resources for specific food items (monthly benefit), nutrition education and counseling, referrals for other social services	Income at or below 185% of the poverty guidelines or receiving SNAP, Medicaid, or TANF
Temporary Assistance for Needy Families (TANF)	Families with children (parents generally working or in approved activities); children living with nonparent caretakers	Cash and noncash (e.g., child care, transportation, etc.) assistance; only the monthly cash benefits are reflected in our data	Set by states; in 2020, on average across states, the maximum amount of earnings a three-person family could have and be initially eligible was about half of the poverty guideline
Child Care and Development Fund (CCDF)	Families with children under age 13; families with children under age 18 with special needs; in both cases, parents are working or in approved activities	Assistance paying for child care (monthly benefit)	Set by states; income up to 85% of state median income
Low Income Home Energy Assistance Program (LIHEAP)	Households under state-established income limits	Support in paying for heating or cooling costs; generally, one benefit per heating or cooling season	Set by states; income up to the higher of 150% of the poverty guidelines or 60% of state median income
Public or subsidized housing	Families, seniors, and individuals with disabilities	Assistance paying for housing (monthly benefit)	Income at or below 50% of the median income for the county or metropolitan area to initially receive a subsidy

Source: Table is adapted from Sarah Minton and Linda Giannarelli, "Five Things You May Not Know About the US Social Safety Net" (Washington, DC: Urban Institute, 2019).

Note: For more information on program eligibility, see "Supplemental Security Income (SSI) Eligibility Requirements," 2023 edition, Social Security Administration; "WIC Eligibility Requirements," April 4, 2023, US Department of Agriculture; "Supplemental Nutrition Assistance Program (SNAP)," US Department of Agriculture, accessed June 21, 2023; "Welfare Rules Database," TANF Policy Tables, Table I.E.4, Urban Institute, accessed June 21, 2023; "Child Care and Development Fund (CCDF) Policies Database," Urban Institute, accessed June 21, 2023; "Percent of Poverty Guidelines for LIHEAP Components," LIHEAP Clearinghouse, accessed June 21, 2023; and "HUD's Public Housing Program," US Department of Housing and Urban Development, accessed June 21, 2023.

Research is ongoing on how to promote participation in various programs for families in different circumstances (see Hahn, Pratt, and Knowles 2023). This analysis, however, focuses on the following set of questions: If there were full funding for all the means-tested programs and every individual and family eligible for any benefit (under current rules) received the benefit, how much more support (in dollars) would US families receive? By how much would the current poverty rates decline? What would the results look like in different states and for different demographic groups?

Estimating the Effect of Full Funding and Participation in Seven Benefit Programs

We conduct this thought experiment using the Urban Institute's ATTIS microsimulation model, which allows us to simulate the full range of benefit programs and to impose what-if scenarios (see box 1). We apply ATTIS to detailed household data from the American Community Survey (ACS) after making adjustments to represent 2022 (Giannarelli and Werner 2022).[3] (ACS data for 2022 were not yet available.[4]) By using these adjusted data, the analysis provides information on the effects of full funding and full participation with current populations, state minimum wage levels, employment rates, and income levels.

The starting point for the analysis—the baseline—includes the ATTIS model's determination of which ACS families were eligible for each program in 2022, the amount of benefits for which they were eligible, and which families received the benefits. In the ATTIS baseline data, the numbers of families receiving each benefit and the characteristics of those families come as close as possible to the sizes and characteristics of the real-world 2022 caseloads, nationally and by state.[5]

BOX 1

Why We Used a Microsimulation Model

The ATTIS microsimulation model provides several benefits when conducting this type of analysis and thought experiment.

- **Corrects for underreporting of benefits:** In surveys, like the ACS, the number of people who report receiving benefits is often lower than the number of people who receive benefits based on program administrative data. With ATTIS, we can adjust the data for SSI, TANF, and SNAP, state by state, so that the number of beneficiaries and amount of benefits received more closely match actual caseload and benefit amounts. This provides a more accurate starting point for understanding the impacts of policy changes.
- **Captures a full range of safety-net programs:** The ACS includes questions about SSI, TANF, and SNAP, but it does not ask about other nonmedical safety-net programs. With ATTIS, we can simulate child care subsidies, housing assistance, energy assistance, and WIC, producing simulated caseloads that come close to actual state-level caseloads and benefits.
- **Allows for what-if scenarios:** After modeling the current policy situation for all programs, we can use ATTIS to impose different policy options by changing the types and amounts of assistance that people receive and then estimating the impacts on economic well-being and poverty for individuals and families.
- **Captures program interactions:** The ATTIS model captures interactions across programs. For example, if a family that is eligible for but not currently receiving TANF began to receive TANF cash benefits, their potential SNAP benefits would decline, because the SNAP program counts cash income from TANF in determining the amount of benefits.

The analysis generally uses each program's real-world 2022 eligibility and benefits policies.[6] However, in simulating the SNAP program, we use the program's standard policies for benefit computation, eligibility of students, and eligibility of able-bodied adults without dependents, rather than special pandemic-related policies that were still in place during 2022.[7]

Using the baseline data, we compute participation rates, add up total amounts of benefits received, and assess poverty using the SPM. We then use ATTIS to impose the 100 percent experiment, testing the following scenarios:

1. There is 100 percent participation in the two programs that are federal entitlements: SSI and SNAP. In other words, all individuals who appear to be eligible for SSI and all individuals and families that appear to be eligible for SNAP are simulated to receive the benefit. This scenario would not require any changes in legislation. However, it would require all eligible individuals and families to know about the programs and choose to apply for benefits.

2. In addition to 100 percent participation in SSI and SNAP, there is full funding and 100 percent participation in WIC, TANF, LIHEAP, and child care subsidies (all programs except housing assistance). We exclude housing from this scenario because the dollar amount of potential housing benefits far exceeds that of any other program, and we want to see the impact of full participation in housing subsidies separately.
3. In addition to 100 percent funding and participation in the six programs, there is full funding for housing assistance, and every household eligible for housing assistance applies and is able to use the subsidy.

All simulations apply the same eligibility and benefits policies used for the baseline data—that is, they do not assume any increases in benefit levels or expansions in eligibility. We test the impacts of 100 percent participation and full funding with the *current* eligibility and benefits policies. A few other important methodological points are that the analysis

- captures detailed interactions across programs,
- does not include people living in group quarters or institutions or people who are unhoused,
- includes TANF and CCDF benefits paid to families with state funds under the same program that uses the federal funds,
- includes SNAP eligibility under broad-based categorical eligibility policies[8] as well as under standard federal policy,
- assumes that increases in benefits do not cause anyone to change how much they work,[9]
- does not incorporate any changes in taxes to pay for new benefits, and
- does not consider the long-run impacts of greater economic support on families' well-being.

We consider the results in two primary ways: in terms of the amount of increase in aggregate benefits, and in terms of the SPM poverty rate. The poverty analysis uses the SPM because its measure of resources includes the value of in-kind benefits as well as cash income. The SPM is affected by all seven benefits considered here, whereas the official poverty measure is affected only by the levels of SSI and TANF benefits. The SPM also uses different poverty thresholds (or poverty lines) in different parts of the country, depending on their relative rental costs. This reflects the fact that the amount of money that may be sufficient for basic needs in one part of the country may not be sufficient in a different area with much higher rental costs.

We do not capture the potential effect on poverty that might arise from changes in work effort or methods to pay for the increased benefits. For example, if some people chose to work less in response to the greater availability of benefits, then poverty might not fall by as much as estimated here. The antipoverty effect might also be lower if benefit expansions were paid for through cuts in other

programs or through tax increases that affect people with lower incomes (taxes are subtracted from family resources when determining the SPM). On the other hand, if greater availability of child care subsidies allowed some parents to start to work or to work more hours, then poverty might fall by more than shown here. We also may understate the total potential anti-poverty effect by not capturing longer-term anti-poverty impacts that could occur if greater near-term economic stability improves children's economic trajectories.

In the following sections, we explore the national-level estimates, including the current participation rates in each program, the potential increases in the dollar value of benefits with full funding and full participation, and the potential reductions in poverty. We then present selected results at the state level.

What Are the Current Program Participation Rates and Dollar Values of Benefits Not Being Received?

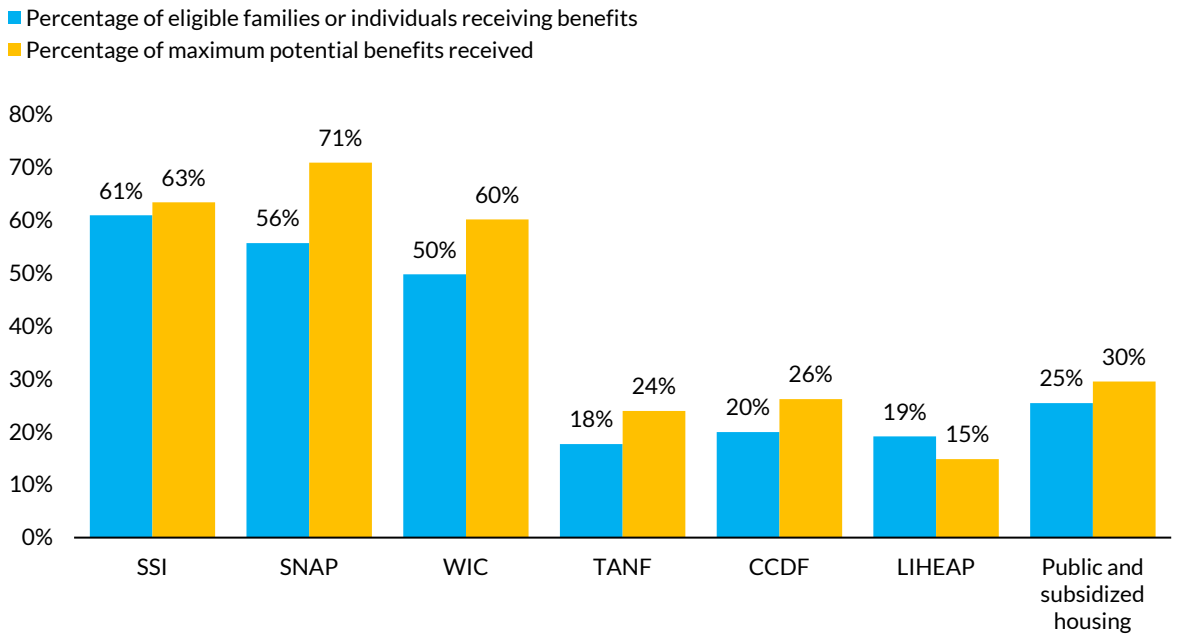
As context for this analysis, we consider the extent of participation in the benefit programs in two different ways—in terms of the percentage of people or families eligible for a particular benefit who receive that benefit, and in terms of the dollar value of potential benefits being received. The two measures may differ, because in general, families eligible for higher benefits from a particular program are more likely to participate in the program than families eligible for lower benefits. To the extent that eligible nonparticipants are eligible for low benefits, adding those individuals to the caseload would increase the participation rate but have relatively little impact on their economic well-being and on poverty rates.

Based on the standard type of participation rates—the percentages of eligible families receiving benefits—the ATTIS data suggest that the 2022 participation rates for the seven programs varied from a low of 18 percent among families eligible for TANF to a high of 61 percent among individuals eligible for SSI (see blue bars in figure 1). The three programs with the highest participation rates are SSI, SNAP, and WIC; they are either federal entitlements (SSI and SNAP) or funded with the intention of 100 percent participation (WIC). The other programs have much lower participation rates, ranging from 18 percent for TANF to 25 percent for public and subsidized housing. Other research has also found the highest participation rates in entitlement programs and much lower rates in non-entitlement programs (Macartney and Ghertner 2021).

FIGURE 1

Percentage of Eligible Families/Individuals Receiving Benefits Compared with Percentage of Maximum Potential Benefits Received, by Program

2022 (without pandemic policies)



Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey projected to 2022.

Notes: The potential benefit dollars are assessed for each program with 100 percent participation in that program and no changes in other programs. CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children. Estimates do not include people in nursing homes, homeless shelters, or other group quarters, or unhoused people. TANF and CCDF estimates include families whose benefits are paid with state funds. SSI estimates include state supplemental benefit amounts. WIC estimates do not include benefits due to pregnancy. Estimates of the percentages of eligible families and individuals receiving benefits are monthly averages for all programs except LIHEAP, for which the estimate is annual. For the type of participation rate that considers the numbers of recipients, the unit of analysis for SSI and WIC is individuals, and the unit of analysis for the other programs is families or households..

The results are somewhat different when we consider the percentage of maximum potential benefits received. The analysis shows that for almost all these programs, the percentage of potential benefits received is somewhat higher than the percentage of families or individuals receiving benefits (figure 1). The difference between the two measures is largest for SNAP, with 56 percent receiving benefits compared with 71 percent of the maximum potential benefits being received. Because SNAP benefits phase out as income increases, families with income near the eligibility limit may qualify for very little benefit, making participation relatively less attractive than for families with little or no income

that qualify for the maximum benefit.[10] This drives up the benefit receipt rate relative to the participation rate.[11] The WIC program also shows a somewhat large difference between the two measures, with 50 percent receiving the benefit compared with 60 percent of the maximum potential benefits being received. This is mostly because WIC participation rates are highest for infants, whose benefits have a higher value than the benefit packages for women and young children. The TANF, SSI, CCDF, and housing subsidy programs also show a pattern in which the percentage of maximum possible benefits received is higher than the percentage of eligible individuals or families receiving benefits, although the degree of difference varies across the programs. Finally, for LIHEAP, the percentage of maximum possible benefits received is slightly *lower* than the percentage of eligible households receiving benefits. This suggests that some states with relatively high LIHEAP participation rates may pay lower per-household benefits.

When each program is considered individually, the dollar amount of benefits that families are *eligible* to receive but are *not currently receiving* ranges from less than $3 billion in WIC benefits to $118 billion in public and subsidized housing benefits (table 2 and figure 2).

The wide range across programs in the amount of potential benefits not being received is because of the large differences in the breadth of eligibility, the value of benefits, and the current participation rates. At one extreme, WIC is very tightly targeted on infants, young children, and pregnant and postpartum women; and the value of monthly benefits is relatively modest, with food benefits for children and women generally worth less than $40 per month (although benefits for infants have a higher value because they include infant formula). At the other extreme, housing subsidies have a very broad potential reach—almost any renter household with income below 50 percent of area median income is technically eligible to receive a housing voucher—but only about a quarter of those households currently participate.[12] Furthermore, we estimate that the average monthly value of housing subsidies in 2022 was approximately $940.

At current levels of funding and participation, the amounts that families are eligible to receive but are not currently receiving sum to $266 billion across the seven programs (table 2). This is an overestimate of the resources needed to fund full participation, however, because it does not take into account the interactions across programs. For example, if all families eligible for but not currently receiving SSI began to participate, their potential SNAP benefits would decline, because the SNAP program counts cash income from SSI in determining the amount of benefits.

TABLE 2

Gap between Potential Benefits and Amounts Received for US Households at Current Funding and Participation Levels

2022 (without pandemic policies)

		Benefits Received		Benefits Not Received	
	Benefits for which households are eligible[a] (billions)	Amount received[a] (billions)	Percent received	Amount not received[a] (billions)	Percent not received
Total across programs at current participation levels[b]	$485.4	$219.6	45%	$265.9	55%
Federal entitlement programs[c]					
SSI	$102.6	$65.0	63%	$37.5	37%
SNAP	$112.4	$79.7	71%	$32.7	29%
Programs not fully funded as entitlements[c]					
WIC	$6.7	$4.0	60%	$2.7	40%
TANF	$23.9	$5.7	24%	$18.2	76%
CCDF	$42.3	$11.1	26%	$31.2	74%
LIHEAP	$29.4	$4.4	15%	$25.1	85%
Public and subsidized housing	$168.1	$49.6	30%	$118.5	70%

Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.

[a] Both the potential baseline benefits and baseline amounts received are from ATTIS data. Estimates do not include people in nursing homes, homeless shelters, or other group quarters, or unhoused people. The baseline amounts received are consistent with administrative caseload data but are not precise representations of actual program expenditures. The baseline value of public and subsidized housing includes only programs funded through the U.S. Department of Housing and Urban Development.

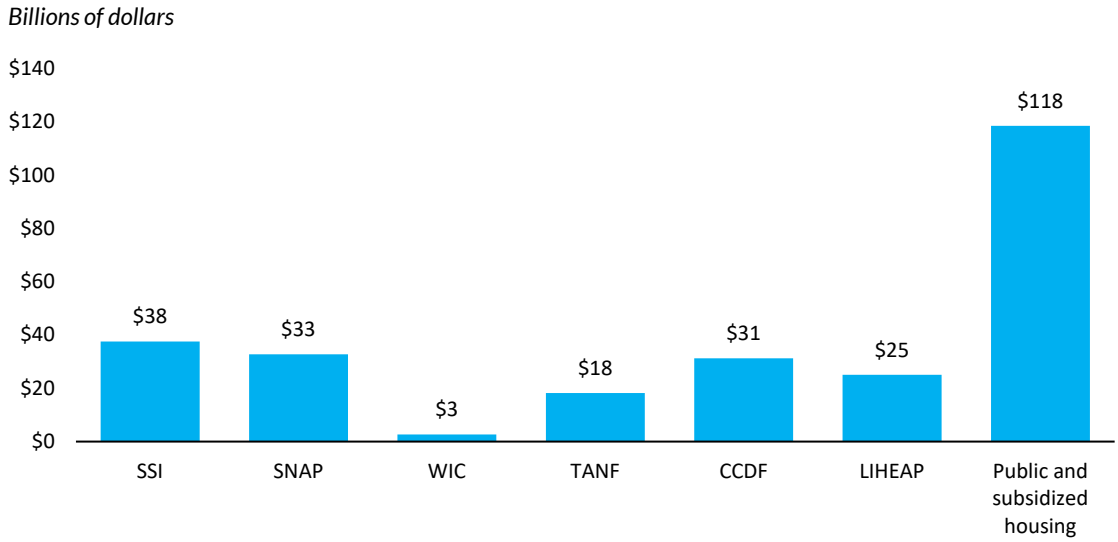
[b] The potential benefit amounts are assessed at current participation levels. Because of interactions across programs, higher participation in some programs may reduce potential benefits in other programs. Therefore, the sum of potential benefits across programs at current participation rates is greater than the sum of potential benefits received with 100 percent participation in all programs.

[c] SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income. CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; TANF = Temporary Assistance for Needy Families. WIC = Special Supplemental Nutrition Program for Women, Infants, and Children. TANF and CCDF estimates include families with state-funded benefits. SSI estimates include state supplemental benefit amounts. WIC estimates do not include benefits due to pregnancy. For WIC, the valuation of benefits for infants reflects the value of infant formula to the family, not the discounted value paid by the program. The value of CCDF is estimated as the maximum amount paid to the provider minus the required family copayments. The value of each eligible household's public and subsidized housing benefit is estimated as the fair market rent minus the household's required rental payment. The value of housing benefits for which families are eligible includes all households estimated to be in public or subsidized housing under current policies plus all other potentially eligible renter households with income under 50 percent of area median income, which is the income limit to initially enroll.

FIGURE 2

Aggregate Difference between Maximum Potential Annual Benefits and Amount of Benefits Received, by Program

2022 (without pandemic policies)



Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey projected to 2022.

Notes: The potential benefit dollars are assessed for each program with 100 percent participation in that program and no changes in other programs. CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children. Estimates do not include people in nursing homes, homeless shelters, or other group quarters, or unhoused people. TANF and CCDF estimates include families with state-funded benefits. SSI estimates include state supplemental benefit amounts. WIC estimates do not include benefits due to pregnancy.

What Are the Total Benefits That Could Be Received with Full Funding and Participation across Programs?

The baseline data can show the gap between potential benefits and benefits received at current participation levels for each program (table 2). However, the potential benefits from some programs would change if there were higher participation in certain other programs. We obtain a better estimate of total potential benefits by using ATTIS to impose 100 percent participation on one or more programs and then recalculate all other benefits appropriately. We test three different scenarios: 100 percent participation in SSI and SNAP, full funding and 100 percent participation in all programs except housing assistance, and full funding and 100 percent participation in all seven programs. We start with SSI and SNAP because those are already federal entitlements. We simulate 100 percent participation in housing assistance as a final step, because the potential benefits are far larger for this program than for any other program.

$227 billion

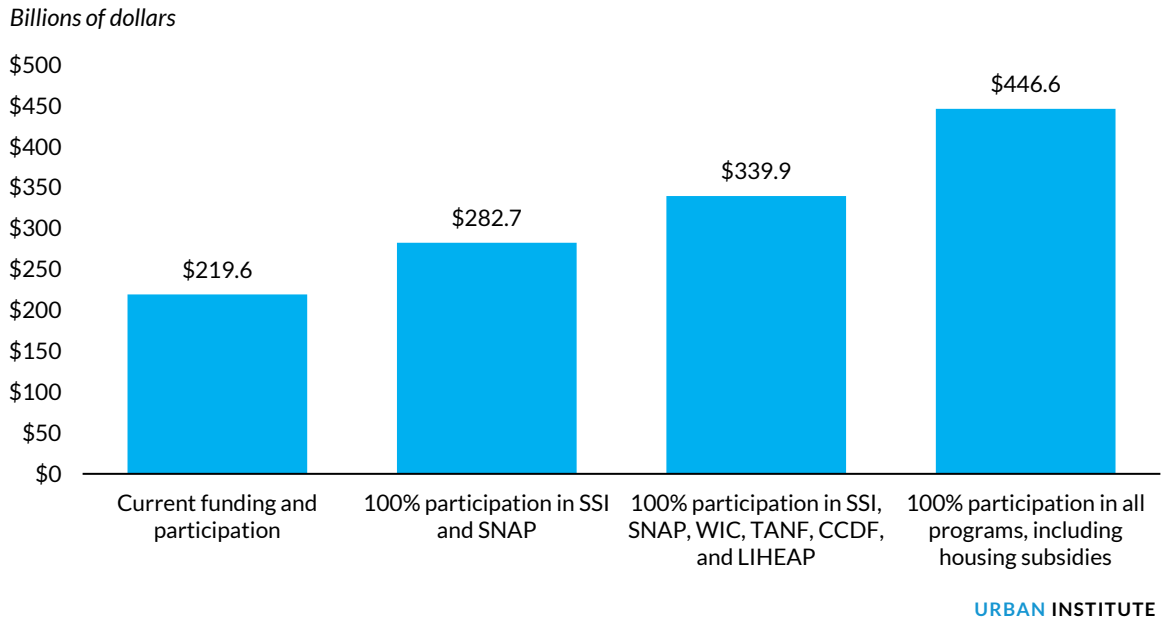
more received in benefits with full participation and funding

In the analysis, using the baseline data—with the participation rates at the levels in figure 1—a total of $220 billion in benefits is received across all programs (figure 3 and table 3). Imposing 100 percent participation on only the two federal entitlement programs—SSI and SNAP—would raise aggregate benefits from $220 to $283 billion (an increase of $63 billion). Assuming 100 percent participation in WIC, TANF, CCDF, and LIHEAP would raise aggregate benefits by an additional $57 billion (to $340 billion in total benefits). Adding 100 percent participation in housing subsidies would increase benefits by an additional $107 billion.[13] Thus, with 100 percent participation across all seven programs, the dollar value of benefits would increase by $227 billion to a total of $447 billion—which is double the baseline level.[14] This is approximately the same relative increase in aggregate benefits found in a similar analysis focused on a single state: Illinois (see Giannarelli, Minton, and Wheaton 2023).

FIGURE 3

Aggregate Benefits Received across All Seven Programs under Three Alternative Scenarios

2022 (without pandemic policies)



Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to the 2018 American Community Survey projected to 2022.

Notes: CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children. Estimates do not include people in nursing homes, homeless shelters, or other group quarters, or unhoused people. TANF and CCDF estimates include families with state-funded benefits. SSI estimates include state supplemental benefit amounts. WIC estimates do not include benefits due to pregnancy.

The detailed results of each of the three scenarios show the interactions across programs (table 3):

- If we assume 100 percent participation in the two federal entitlement programs—SSI and SNAP—aggregate benefits increase to $283 billion. That is an increase of approximately $63 billion, and it results in total benefits across the seven programs being 1.3 times higher than the baseline amount. SSI benefits increase by $37.5 billion (the amount of unreceived potential benefits shown in table 2) while SNAP benefits increase by $26.5 billion (less than the $32.7 billion shown in table 2, because the higher SSI income reduces potential SNAP benefits).
- If we assume 100 percent participation not only in the entitlement programs but also in WIC, TANF, CCDF, and LIHEAP (which would also require full funding of these programs), aggregate benefits increase to $340 billion, or 1.5 times the current level. That is an increase of $120 billion from the baseline, or an additional $57 billion from the previous scenario. WIC benefits

increase by $3 billion, TANF benefits by $18 billion, and LIHEAP benefits by $26 billion. These increases bring the benefits for these programs to approximately the same levels as the maximum possible amounts in table 2, although the amounts differ somewhat because of interactions.

- The modeling of 100 percent participation in CCDF, however, raises special issues. Because families with subsidized child care are often required to pay a portion of the cost of care (a copayment), and families with lower income frequently rely on unpaid arrangements or lower-cost informal arrangements, taking a child care subsidy could cause some families to have to pay more for child care than they are currently paying. For these full participation experiments, we assume that families would not choose to take a child care subsidy if doing so would increase their child care expense. With that restriction, the assumption of full participation increases CCDF benefits to $25 billion (an increase of $14 billion), which is well below the $42 billion potential maximum shown in table 2.
- When we add 100 funding and use of housing subsidies, benefits in that program rise to $162 billion—an increase of $114 billion relative to the scenario with 100 percent participation in all programs except housing assistance. The estimated total spending ($162 billion) is somewhat less than the amount of potential housing benefits shown in table 2 ($168 billion), because increases in SSI and TANF benefits and lower child care expenses from expanded child care subsidies would increase the amount of income used to calculate rental payments, lowering the housing subsidy and making some households ineligible for it. SNAP benefits decline by about $7 billion (relative to the scenario with 100 percent participation in all programs except housing), because of an interaction between shelter expenses and SNAP benefits.[15]

TABLE 3

Amount of Benefits Received by US Households under Three Alternative Scenarios

2022 (without pandemic policies)

	Baseline[a] (billions)	100% Participation in SSI and SNAP (billions)	100% Participation in SSI, SNAP, WIC, TANF, CCDF, and LIHEAP (billions)	100% Participation in All Programs Including Housing Subsidies (billions)
Total across all seven programs	$219.6	$282.7	$339.9	$446.6
Increase from baseline		$63.1	$120.4	$227.0
Benefits in scenario as multiple of baseline		1.3	1.5	2.0
Federal entitlement programs[b]				
SSI	$65.0	$102.6	$102.6	$102.6
SNAP	$79.7	$106.3	$103.5	$96.2
Programs not fully funded as entitlements[b]				
WIC	$4.0	$4.0	$7.0	$7.0
TANF	$5.7	$5.7	$24.0	$24.0
CCDF[c]	$11.1	$11.0	$24.7	$24.7
LIHEAP	$4.4	$4.4	$30.1	$29.8
Public and subsidized housing	$49.6	$48.7	$48.0	$162.2

Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.

[a] All benefit amounts are from ATTIS data. Estimates do not include people in nursing homes, homeless shelters, or other group quarters, or unhoused people. The baseline amounts received are consistent with administrative caseload data but are not precise representations of actual program expenditures.

[b] SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income. CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; TANF = Temporary Assistance for Needy Families. WIC = Special Supplemental Nutrition Program for Women, Infants, and Children. TANF and CCDF estimates include families with state-funded benefits. SSI estimates include state supplemental benefit amounts. WIC estimates do not include benefits due to pregnancy. For WIC, the valuation of benefits for infants reflects the value of infant formula to the family, not the discounted value paid by the program. The value of CCDF is estimated as the maximum amount paid to the provider minus the required family copayments. The value of each eligible household's public and subsidized housing benefit is estimated as the fair market rent minus the household's required rental payment. The value of housing benefits for which families are eligible includes all households estimated to be in public or subsidized housing under current policies plus all other potentially eligible households with income under 50 percent of area median income, which is the income limit to initially enroll.

[c] When full participation is imposed on the CCDF program, only families whose current child care expenses are the same or higher than their potential CCDF copayment are assumed to participate.

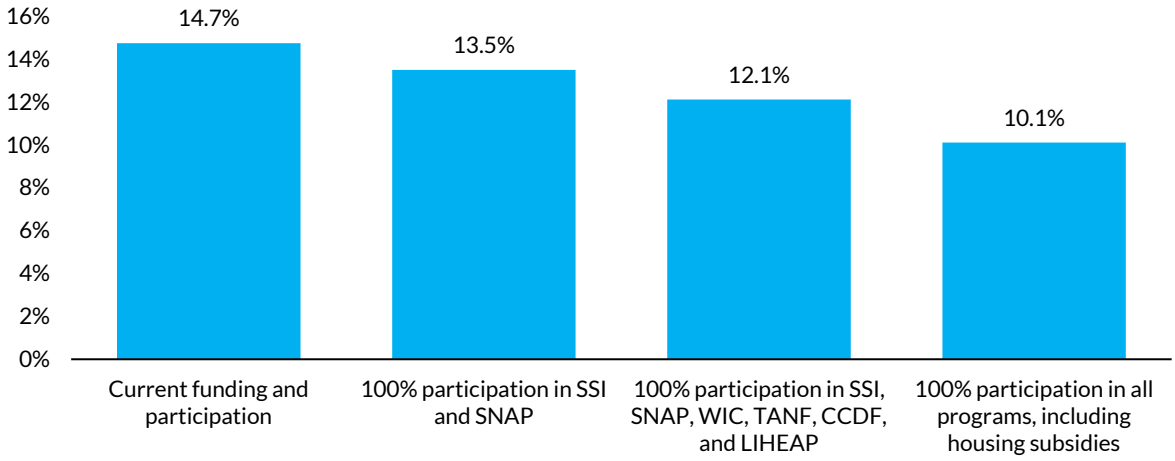
How Much Would Poverty Be Reduced with Full Funding and Participation across All Programs?

If everyone eligible for any of the seven safety net programs received all the benefits for which they are eligible, the estimates show that families' resources would increase by a total of $227 billion. One way to assess the degree to which those increases would improve families' economic well-being is to consider how much the poverty rate would fall if those benefits were received. We measure poverty using the SPM, because it captures the impact of all the benefits included in this analysis. Our baseline data show a projected SPM poverty rate of 14.7 percent,[16] which would fall to 10.1 percent with 100 percent participation in all seven programs (figure 4).

FIGURE 4

Poverty Rate Using the Supplemental Poverty Measure with Actual Participation and under Three Alternative Scenarios

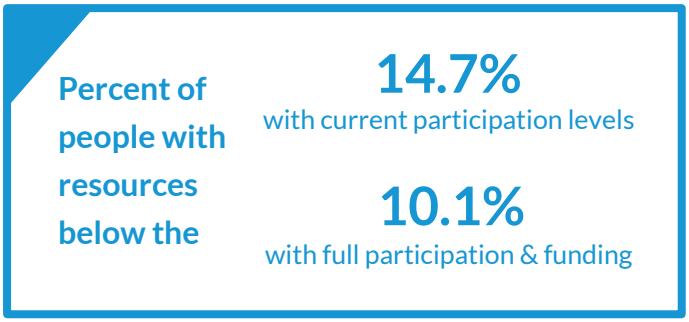
2022 (without pandemic policies)



Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.

Notes: CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children. Estimates do not include people in nursing homes, homeless shelters, or other group quarters, or unhoused people. TANF and CCDF estimates include families with state-funded benefits. SSI estimates include state supplemental benefit amounts. WIC estimates do not include benefits due to pregnancy.

Imposing 100 percent participation in only the two federal entitlement programs—SSI and SNAP—is estimated to lower the SPM poverty rate from 14.7 to 13.5 percent (a reduction of 1.2 percentage points). Assuming 100 percent funding and participation in WIC, TANF, CCDF, and LIHEAP—along with the entitlement programs—brings the poverty rate down to 12.1 percent (an additional reduction of 1.4 percentage points). Adding in the assumption of 100 percent funding and use of housing subsidies reduces the poverty rate further by 2.0 percentage points. Each percentage-point reduction in the poverty rate means that 1 percent of the entire US population would see their families' resources increase from below to above the poverty threshold. The full reduction, from 14.7 to 10.1 percent, amounts to 14.9 million people moving out of poverty owing to the increased resources from one or more of the benefit programs (appendix table 1).



Imposing 100 percent participation would also substantially reduce what is usually referred to as "deep poverty"—that is, the number of people living in families with resources less than half of the poverty threshold. With full funding and 100 percent participation in all seven programs, the portion of people in deep poverty would fall from 4.2 to 2.1 percent (table 4).

TABLE 4

Poverty Rate Using the Supplemental Poverty Measure with Actual Participation and under Three Alternative Scenarios

2022 (without pandemic policies)

	Baseline	100% Participation in SSI and SNAP	100% Participation in SSI, SNAP, WIC, TANF, CCDF, and LIHEAP	100% Participation in All Programs Including Housing Subsidies
Percent of people with resources below SPM poverty level				
All people	14.7%	13.5%	12.1%	10.1%
Children	15.2%	13.7%	11.7%	8.5%
Adults 18–64	14.3%	13.3%	12.3%	10.5%
Adults 65+	15.7%	13.9%	12.2%	10.8%
Percent of people by SPM poverty range				
< 50%	4.2%	3.3%	2.7%	2.1%
50–100%	10.5%	10.2%	9.4%	8.0%

	Baseline	100% Participation in SSI and SNAP	100% Participation in SSI, SNAP, WIC, TANF, CCDF, and LIHEAP	100% Participation in All Programs Including Housing Subsidies
100 < 200%	29.8%	30.8%	32.0%	34.0%
Percent of people below 100% SPM poverty level, by largest race/ethnicity groups				
Asian & Pacific Islander, non-Hispanic	16.9%	15.5%	14.6%	12.3%
Black, non-Hispanic	20.9%	19.2%	16.8%	13.6%
Hispanic	22.6%	20.7%	18.4%	14.0%
White, non-Hispanic	10.6%	9.7%	8.8%	7.9%
Percent of people below 100% SPM poverty level, by citizenship status				
Citizens	13.8%	12.5%	11.2%	9.3%
Noncitizens	28.5%	26.9%	25.3%	21.4%

Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.
Notes: We use the term "Hispanic" because this is the primary terminology used by the US Census Bureau in the American Community Survey, which is the source of household data for this analysis. People who are not Hispanic and report a race other than Asian or Pacific Islander, Black, or white, or who report multiple races, are included in the total but are not shown separately. CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children.

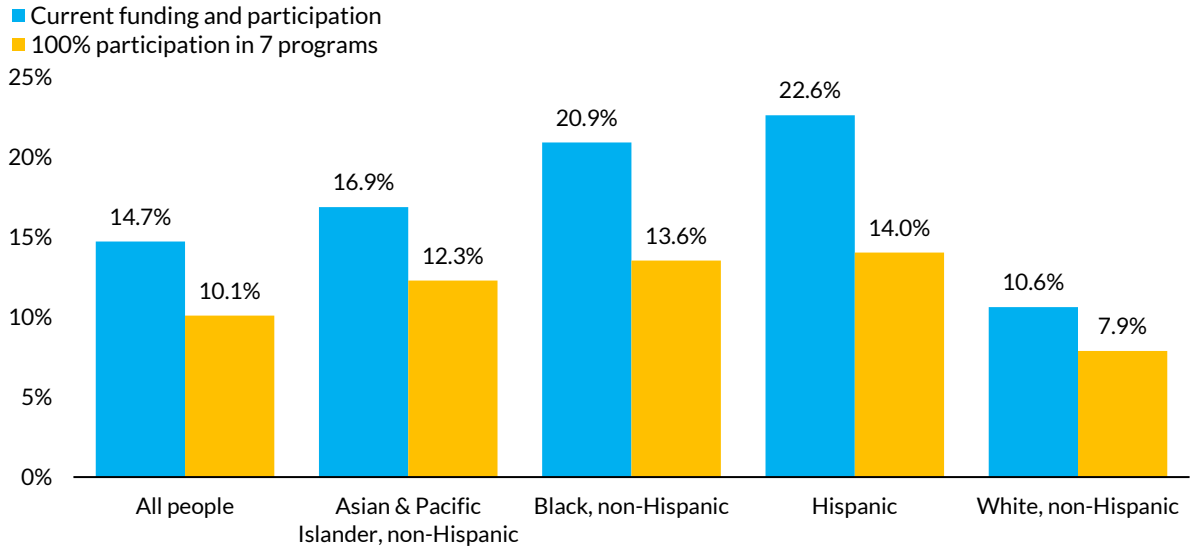
Poverty Reductions across Racial and Ethnic Groups

The poverty rate would be reduced substantially for all age groups, for all the largest racial and ethnic groups in the United States, and for both citizens and noncitizens. Considering results by race and ethnicity, the group with the largest estimated relative poverty reduction is people who are Hispanic.[17] Their estimated poverty rate declines from 22.6 to 14.0 percent, a drop of about 38 percent from the original level (figure 5). Poverty declines by about 35 percent for Black, non-Hispanic people; about 27 percent for Asian and Pacific Islander, non-Hispanic people; and about 26 percent for white, non-Hispanic people. The differences in the relative reductions are likely because of a combination of factors, including the rates of eligibility for the programs, the rates of participation among eligible individuals, variations in potential benefit levels, and, among families with below-poverty resources, how close their resources are to the thresholds.

FIGURE 5

Poverty Rate Using the Supplemental Poverty Measure with Actual Participation and 100 Percent Participation in All Seven Programs, by Race and Ethnicity

2022 (without pandemic policies)



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Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.

Notes: We use the term "Hispanic" throughout this report because this is the primary terminology used by the US Census Bureau in the American Community Survey, which is the source of household data for this analysis. People who are not Hispanic and report a race other than Asian or Pacific Islander, Black, or white, or who report multiple races, are included in the total but are not shown separately. The seven programs for which 100 percent participation is simulated are: Supplemental Security Income; the Supplemental Nutrition Assistance Program; the Special Supplemental Nutrition Program for Women, Infants, and Children; Temporary Assistance for Needy Families; Child Care and Development Fund; the Low Income Home Energy Assistance Program; and public and subsidized housing.

Poverty Reductions across Age Groups

All three broad age groups—children, adults under age 65, and adults ages 65 and older—would experience substantial reductions in poverty (figure 6 and table 4). However, the reduction would be largest for children. Their SPM poverty rate declines from 15.2 percent in the baseline data to 8.5 percent. A total of 4.8 million children would experience an increase in

4.8 million

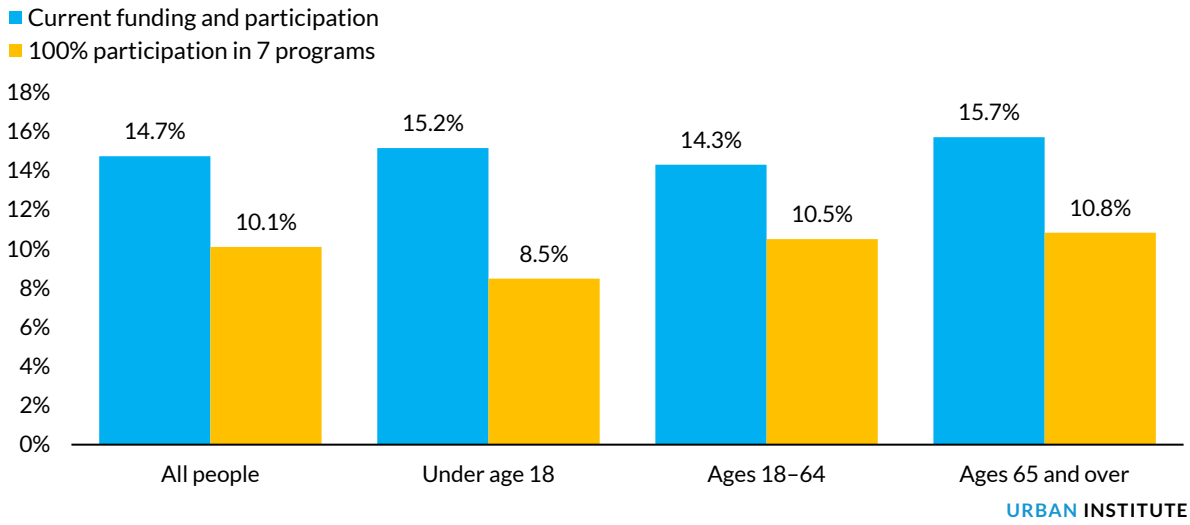
Number of children lifted out of SPM poverty with full funding and participation in the seven

their families' resources, from below to above the poverty threshold (appendix table 2). The greater impact on children is, in part, because several of the safety net programs considered in this analysis—TANF, WIC, and CCDF—are focused on families with children.

FIGURE 6

Poverty Rate Using the Supplemental Poverty Measure with Actual Participation and 100 Percent Participation in All Seven Programs, by Age

2022 (without pandemic policies)



Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.
Notes: The seven programs for which 100 percent participation is simulated are: Supplemental Security Income; the Supplemental Nutrition Assistance Program; the Special Supplemental Nutrition Program for Women, Infants, and Children; Temporary Assistance for Needy Families; Child Care and Development Fund; the Low Income Home Energy Assistance Program; and public and subsidized housing.

Focusing specifically on children, the SPM poverty rate declines for all racial and ethnic groups and for both older and younger children (table 5). Notably, the deep-poverty rate declines by two-thirds, from 3.0 to 0.9 percent, when we assume full funding and 100 percent participation in all seven programs.

The SPM poverty rate for children who are noncitizens declines substantially, from 36.9 to 26.4 percent, but remains much higher than for children who are citizens. When everyone in a family, including children, is a noncitizen, it is possible that the entire family is ineligible for many of the benefits. Families comprised entirely of unauthorized or temporary residents are ineligible for all programs except WIC. Families comprised entirely of recently arrived, lawful permanent residents are ineligible for SSI benefits and, in many states, for TANF.[18] Therefore, some low-income families in this

group are not helped by the 100 percent participation scenario because they are not eligible for most of the programs.

Children living in households without either parent present would experience a substantial reduction in the poverty rate—although the rate remains high, declining from 29.3 to 20.1 percent. Many nonparent caretakers are grandparents who are past working age. Even if they receive SSI, the package of safety net policies may be unable to raise their resources above the SPM poverty threshold in many places.

TABLE 5

Child Poverty Rate in the United States Using the Supplemental Poverty Measure with Actual Participation and under Three Alternative Scenarios

2022 (without pandemic policies)

	Baseline	100% Participation in SSI and SNAP	100% Participation in SSI, SNAP, WIC, TANF, CCDF, and LIHEAP	100% Participation in All Programs Including Housing Subsidies
Percent of children with resources below SPM poverty level	15.2%	13.7%	11.7%	8.5%
Percent of children by SPM poverty range				
< 50%	3.0%	2.5%	1.4%	0.9%
50–100%	12.1%	11.2%	10.3%	7.6%
100 < 200%	37.7%	38.9%	40.6%	43.8%
Percent of children below 100% SPM poverty level, by largest race/ethnicity groups				
Asian & Pacific Islander, non-Hispanic	15.2%	13.3%	11.9%	8.9%
Black, non-Hispanic	22.4%	20.7%	17.1%	12.2%
Hispanic	24.8%	22.4%	19.4%	13.3%
White, non-Hispanic	8.4%	7.5%	6.4%	5.1%
Percent of children below 100% SPM poverty level, by age group				
0–2	16.7%	15.3%	12.6%	8.7%
3–5	16.1%	14.6%	12.1%	8.5%
6–12	15.1%	13.4%	11.6%	8.4%
13–17	13.9%	12.7%	11.1%	8.6%

	Baseline	100% Participation in SSI and SNAP	100% Participation in SSI, SNAP, WIC, TANF, CCDF, and LIHEAP	100% Participation in All Programs Including Housing Subsidies
Percent of children below 100% SPM poverty level, by citizenship status				
Citizens	14.5%	13.1%	11.1%	8.0%
Noncitizens	36.9%	35.1%	32.6%	26.4%
Percent of children below 100% SPM poverty level, by presence of parents				
Two parents	10.1%	8.7%	7.7%	5.5%
One parent	24.4%	23.0%	19.1%	13.5%
No parents	29.3%	27.0%	23.1%	20.1%

Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.

Notes: We use the term "Hispanic" because this is the primary terminology used by the US Census Bureau in the American Community Survey, which is the source of household data for this analysis. People who are not Hispanic and report a race other than Asian or Pacific Islander, Black, or white, or who report multiple races, are included in the total but are not shown separately. CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children.

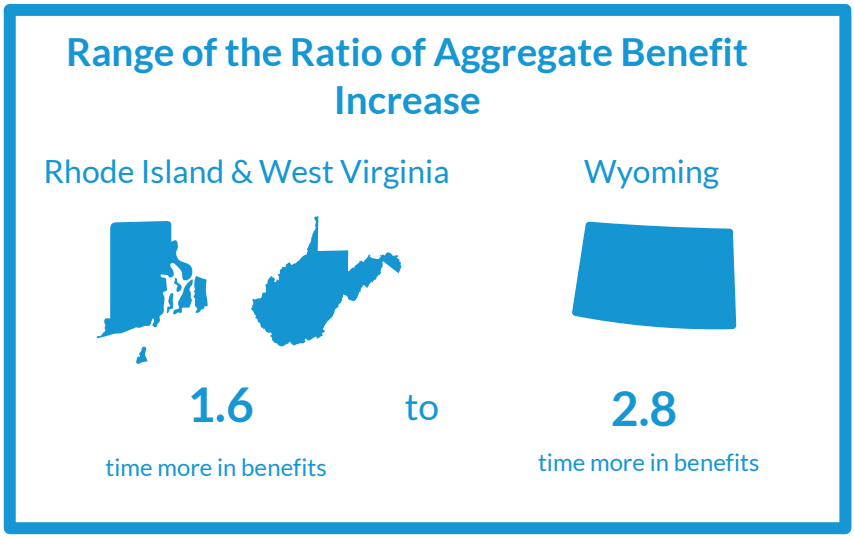
In Each State, How Much Does Full Funding and Participation Increase Benefits and Reduce Poverty?

The states vary markedly in the degree to which full funding and 100 percent participation in all seven programs would increase the amount of benefits received and reduce the SPM poverty rate among their residents.[19]

State-Level Increases in Aggregate Benefits

At the national level, the aggregate benefit amount paid under full funding and 100 percent participation in all seven programs is 2.0 times the baseline level. Across states, however, that ratio ranges from 1.6 times the baseline aggregate benefits in Rhode Island and West Virginia to 2.8 times in Wyoming (figure 7 and table 6). The differences across states are because of cross-state variations in program participation rates. The lowest ratios indicate a relatively high portion of potential benefits received, whereas the higher ratios indicate the opposite.

The states also show somewhat different patterns in the programs responsible for the increased benefits. For example, in Florida, about 43 percent of the $15.2 billion total estimated increase in benefits is because of 100 percent funding and participation in public and subsidized housing, whereas,

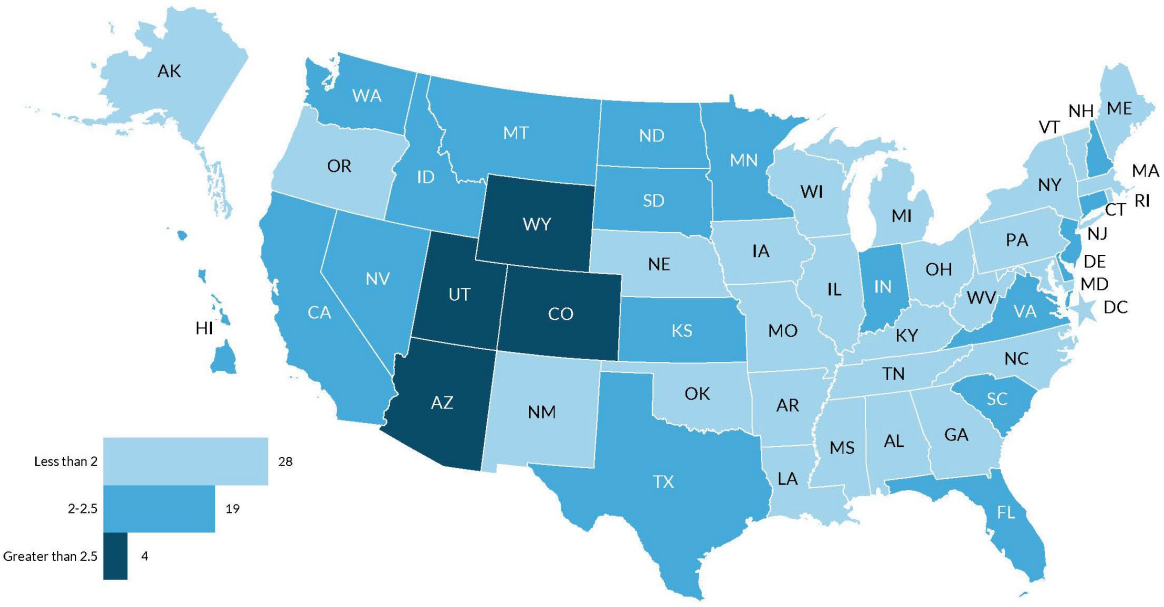


in California, the increased housing benefits are responsible for 57 percent of the total increase. The variations are influenced by differences in rental costs between the states, which determine the monetary value of housing subsidies.

FIGURE 7

Ratio of Benefits with Full Funding and Participation in All Programs Compared to Benefits under Current Funding and Participation Levels

2022 (without pandemic policies)



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Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.

Notes: The seven programs for which 100 percent participation is simulated are the Supplemental Security Income; the Supplemental Nutrition Assistance Program; the Special Supplemental Nutrition Program for Women, Infants, and Children; Temporary Assistance for Needy Families; Child Care and Development Fund; the Low Income Home Energy Assistance Program; and public and subsidized housing. Estimates do not include people in nursing homes, homeless shelters, or other group quarters, or unhoused people. TANF and CCDF estimates include families with state-funded benefits. SSI estimates include state supplemental benefit amounts. WIC estimates do not include benefits due to pregnancy.

TABLE 6

Amount of Benefits Received across All Seven Programs, in Baseline and under Three Alternative Scenarios

2022 (without pandemic policies)

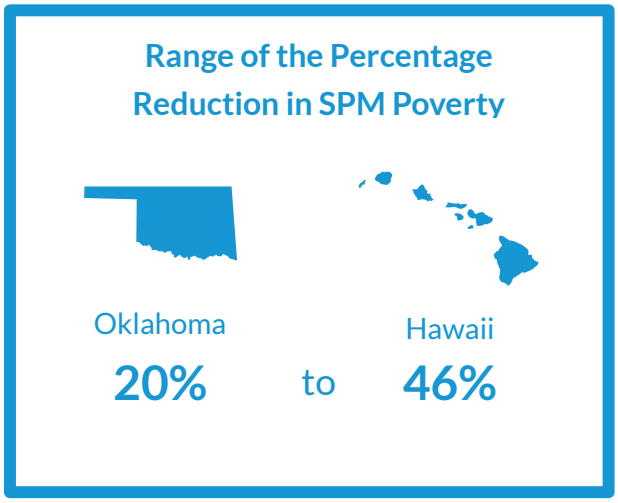
	Baseline (billions)	100% participation in SSI and SNAP (billions)	100% participation in SSI, SNAP, WIC, TANF, CCDF, and LIHEAP (billions)	100% participation in all programs including housing subsidies (billions)	Estimated increase in aggregate benefits from baseline (billions)	Ratio of benefits with 100% participation in all programs to baseline
National Total	$219.6	$282.7	$339.9	$446.6	$227.0	2.0
Alabama	$3.5	$4.3	$5.2	$5.9	$2.4	1.7
Alaska	$0.5	$0.6	$0.8	$1.0	$0.5	2.0
Arizona	$3.3	$5.2	$6.8	$8.7	$5.4	2.6
Arkansas	$1.8	$2.5	$3.1	$3.4	$1.6	1.9
California	$34.2	$43.2	$53.4	$79.0	$44.8	2.3
Colorado	$2.6	$3.8	$4.7	$6.7	$4.1	2.6
Connecticut	$2.4	$3.3	$3.9	$5.1	$2.7	2.1
Delaware	$0.5	$0.7	$0.9	$1.1	$0.6	2.1
District of Columbia	$1.1	$1.1	$1.3	$1.8	$0.7	1.7
Florida	$12.7	$17.4	$21.4	$27.9	$15.2	2.2
Georgia	$6.6	$8.3	$10.0	$12.6	$6.0	1.9
Hawaii	$1.4	$2.0	$2.2	$3.0	$1.6	2.1
Idaho	$0.7	$1.2	$1.5	$1.8	$1.1	2.5
Illinois	$9.1	$11.0	$12.8	$16.1	$7.0	1.8
Indiana	$3.1	$4.4	$5.5	$6.5	$3.3	2.1
Iowa	$1.3	$1.8	$2.1	$2.5	$1.1	1.9
Kansas	$1.1	$1.7	$2.1	$2.5	$1.4	2.2
Kentucky	$3.1	$4.1	$4.6	$5.2	$2.1	1.7
Louisiana	$3.7	$4.8	$5.7	$6.6	$3.0	1.8
Maine	$0.9	$1.2	$1.5	$1.8	$0.9	2.0
Maryland	$3.8	$4.4	$5.4	$7.1	$3.3	1.9
Massachusetts	$7.3	$8.0	$9.2	$12.8	$5.5	1.8
Michigan	$6.4	$8.3	$9.7	$11.5	$5.1	1.8
Minnesota	$2.7	$3.6	$4.5	$5.5	$2.9	2.1
Mississippi	$2.3	$2.9	$3.5	$3.9	$1.6	1.7
Missouri	$3.1	$4.1	$4.9	$5.8	$2.8	1.9
Montana	$0.4	$0.7	$0.9	$1.1	$0.6	2.4
Nebraska	$0.9	$1.2	$1.5	$1.7	$0.8	1.9
Nevada	$1.7	$2.4	$2.9	$3.9	$2.3	2.4
New Hampshire	$0.6	$0.9	$1.1	$1.5	$0.9	2.4
New Jersey	$5.8	$7.4	$8.5	$11.7	$5.9	2.0
New Mexico	$1.8	$2.2	$2.5	$2.9	$1.2	1.7
New York	$22.9	$26.7	$29.7	$45.7	$22.9	2.0
North Carolina	$6.3	$8.2	$9.6	$11.8	$5.6	1.9
North Dakota	$0.3	$0.4	$0.6	$0.7	$0.4	2.5
Ohio	$7.6	$9.8	$11.6	$13.4	$5.8	1.8
Oklahoma	$2.4	$3.1	$3.6	$4.2	$1.8	1.8
Oregon	$2.7	$3.2	$3.8	$5.4	$2.7	2.0

	Baseline (billions)	100% participation in SSI and SNAP (billions)	100% participation in SSI, SNAP, WIC, TANF, CCDF, and LIHEAP (billions)	100% participation in all programs including housing subsidies (billions)	Estimated increase in aggregate benefits from baseline (billions)	Ratio of benefits with 100% participation in all programs to baseline
Pennsylvania	$8.7	$10.6	$11.7	$14.4	$5.7	1.7
Rhode Island	$1.0	$1.1	$1.3	$1.6	$0.6	1.6
South Carolina	$2.8	$4.1	$5.2	$6.2	$3.4	2.2
South Dakota	$0.4	$0.6	$0.8	$0.9	$0.5	2.2
Tennessee	$4.0	$5.2	$6.2	$7.5	$3.4	1.9
Texas	$15.0	$21.6	$28.1	$35.5	$20.5	2.4
Utah	$0.9	$1.4	$1.8	$2.3	$1.4	2.5
Vermont	$0.4	$0.6	$0.6	$0.8	$0.4	1.8
Virginia	$4.1	$5.6	$6.8	$8.8	$4.7	2.2
Washington	$4.7	$5.8	$7.0	$9.9	$5.2	2.1
West Virginia	$1.5	$1.8	$2.1	$2.3	$0.8	1.6
Wisconsin	$3.1	$4.0	$4.7	$5.7	$2.6	1.8
Wyoming	$0.2	$0.3	$0.5	$0.5	$0.3	2.8

Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.
Notes: CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children.

State-Level Reductions in Poverty

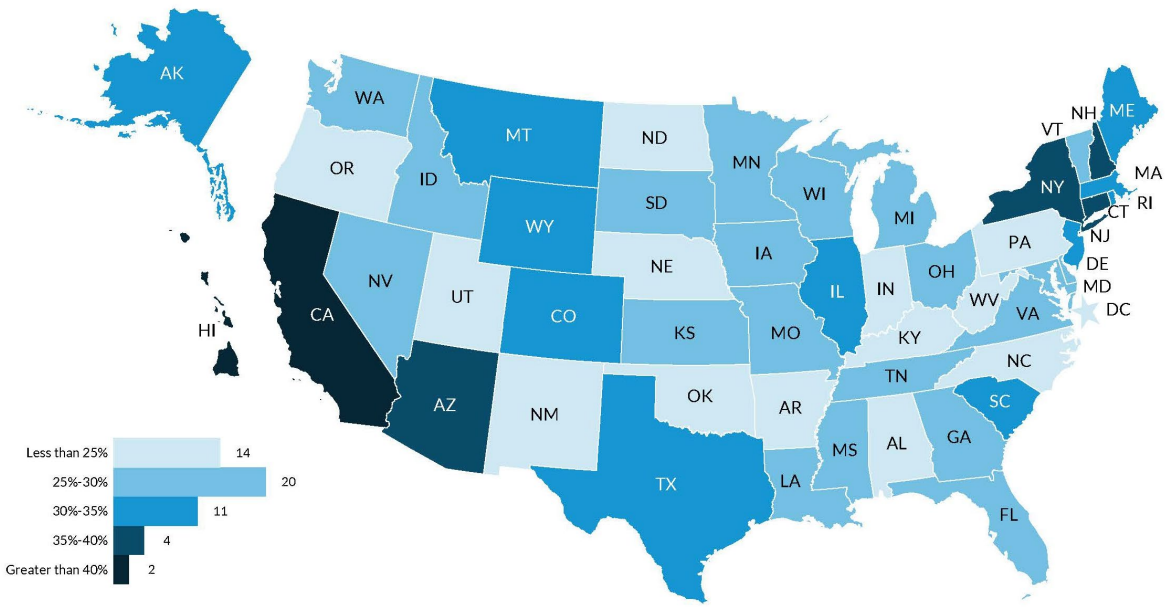
The assumption of 100 percent funding and participation across the programs results in substantial poverty reduction in all states, but the changes are larger in some states than others. At the national level, the SPM poverty rate is estimated to decline from 14.7 percent in the baseline data to 10.1 percent, which is a reduction of 31 percent. Across states, the percentage reduction ranges from 20 percent in Oklahoma to 46 percent in Hawaii (figure 8 and table 7). (Appendix table 1 shows the estimated state-level poverty rates for each of the 100 percent participation scenarios, as well as the estimated



numbers of people in families whose resources would increase above the poverty threshold. Appendix table 2 shows the same data for children.)

FIGURE 8

Percentage Reduction in SPM Poverty with Full Funding and Participation in All Seven Safety Net Programs



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Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.

Notes: The seven programs for which 100 percent participation is simulated are the Supplemental Security Income; the Supplemental Nutrition Assistance Program; the Special Supplemental Nutrition Program for Women, Infants, and Children; Temporary Assistance for Needy Families; Child Care and Development Fund; the Low Income Home Energy Assistance Program; and public and subsidized housing. Estimates do not include people in nursing homes, homeless shelters, or other group quarters, or unhoused people. TANF and CCDF estimates include families with state-funded benefits. SSI estimates include state supplemental benefit amounts. WIC estimates do not include benefits due to pregnancy.

The reductions in poverty can be considered specifically for children. Compared with the national-level reduction in child poverty of 44 percent, the percent reduction across states ranges from 28 percent in Arkansas to 77 percent in Hawaii (table 7). In general, states where the assumption of 100 percent participation results in larger reductions in overall poverty also show larger reductions in child poverty, and vice versa. However, in all states, full funding and program participation is estimated to result in a larger decline in child poverty than in poverty overall.

TABLE 7

Poverty Rate in the United States for People and Children Using the Supplemental Poverty Measure with Actual Participation and Participation in All Seven Programs

2022 (without pandemic policies)

	All People			Children		
	Baseline poverty rate	Poverty Rate with 100% participation in all programs	Percentage reduction in poverty	Baseline poverty rate	Poverty Rate with 100% participation in all programs	Percentage reduction in poverty
National Total	14.7%	10.1%	31%	15.2%	8.5%	44%
Alabama	16.0%	12.0%	25%	16.2%	10.8%	33%
Alaska	13.5%	9.1%	33%	13.5%	6.9%	49%
Arizona	15.3%	9.8%	36%	16.5%	8.6%	48%
Arkansas	16.2%	12.5%	23%	16.5%	11.9%	28%
California	18.5%	10.5%	43%	20.5%	7.9%	61%
Colorado	12.4%	8.3%	33%	12.2%	6.7%	45%
Connecticut	12.3%	7.6%	39%	12.4%	6.6%	47%
Delaware	13.2%	9.3%	30%	15.5%	9.4%	39%
District of Columbia	15.7%	11.9%	24%	17.1%	11.7%	32%
Florida	17.7%	12.5%	30%	18.8%	11.4%	39%
Georgia	15.0%	11.2%	25%	16.2%	10.5%	36%
Hawaii	12.7%	6.9%	46%	10.2%	2.3%	77%
Idaho	12.2%	8.8%	28%	11.1%	7.4%	33%
Illinois	12.7%	8.7%	31%	12.3%	6.6%	46%
Indiana	13.2%	10.2%	23%	13.1%	9.0%	31%
Iowa	10.0%	7.4%	26%	8.0%	5.0%	38%
Kansas	12.4%	8.9%	28%	10.8%	6.4%	40%
Kentucky	15.7%	12.2%	22%	15.0%	10.4%	30%
Louisiana	18.2%	12.8%	30%	18.4%	11.1%	40%
Maine	10.6%	7.2%	33%	7.7%	4.3%	44%
Maryland	11.7%	8.7%	25%	11.9%	7.2%	40%
Massachusetts	12.0%	8.2%	32%	10.9%	5.5%	50%
Michigan	13.9%	10.3%	26%	13.7%	8.0%	41%
Minnesota	9.7%	7.1%	26%	7.4%	4.2%	42%
Mississippi	17.9%	12.9%	28%	17.7%	12.0%	32%
Missouri	13.1%	9.3%	29%	13.2%	7.5%	43%
Montana	12.8%	8.5%	34%	10.5%	5.9%	44%
Nebraska	10.7%	8.2%	24%	8.0%	5.3%	34%
Nevada	15.9%	11.8%	26%	16.8%	10.7%	36%
New Hampshire	9.5%	5.9%	38%	9.5%	3.4%	64%
New Jersey	13.3%	8.8%	34%	15.0%	8.7%	42%
New Mexico	17.1%	13.3%	22%	16.8%	10.9%	36%
New York	17.0%	10.7%	37%	18.0%	8.6%	52%
North Carolina	14.5%	11.1%	23%	15.4%	10.5%	32%
North Dakota	9.8%	7.5%	23%	6.1%	3.8%	38%
Ohio	12.1%	8.7%	28%	11.3%	6.4%	43%
Oklahoma	14.1%	11.4%	20%	14.1%	10.0%	29%
Oregon	14.1%	10.7%	24%	14.0%	9.0%	36%
Pennsylvania	12.6%	9.6%	24%	11.8%	7.6%	36%

	All People			Children		
	Baseline poverty rate	Poverty Rate with 100% participation in all programs	Percentage reduction in poverty	Baseline poverty rate	Poverty Rate with 100% participation in all programs	Percentage reduction in poverty
Rhode Island	11.9%	7.9%	34%	12.2%	7.0%	43%
South Carolina	15.3%	10.5%	32%	15.5%	9.3%	40%
South Dakota	12.3%	8.7%	29%	11.9%	7.3%	38%
Tennessee	14.9%	11.0%	26%	16.1%	10.2%	36%
Texas	16.3%	10.7%	34%	18.1%	10.4%	42%
Utah	10.2%	7.9%	22%	8.2%	5.2%	37%
Vermont	11.9%	8.6%	28%	8.5%	4.5%	47%
Virginia	14.0%	10.3%	26%	14.9%	8.9%	40%
Washington	11.2%	7.9%	30%	10.3%	5.7%	45%
West Virginia	14.7%	11.2%	24%	13.8%	9.6%	30%
Wisconsin	10.2%	7.5%	26%	8.2%	4.7%	42%
Wyoming	12.1%	8.2%	33%	12.9%	6.1%	53%

Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.
Notes: The seven programs for which 100 percent participation is simulated are: Supplemental Security Income; the Supplemental Nutrition Assistance Program; the Special Supplemental Nutrition Program for Women, Infants, and Children; Temporary Assistance for Needy Families; Child Care and Development Fund; the Low Income Home Energy Assistance Program; and public and subsidized housing.

The state-level poverty reductions also vary by race and ethnicity. At the national level, we project Hispanic individuals to experience the greatest reduction, with a decline of 38 percent; Black, non-Hispanic individuals to experience the second-largest decline at 35 percent; and the other racial and ethnic groups considered individually to experience somewhat smaller reductions (table 8). This pattern, however, may differ by state. For example, in some states the estimated degree of poverty reduction is larger for Black, non-Hispanic individuals than for Hispanic individuals. Also, while at the national level the poverty reduction rates are very similar for both non-Hispanic, white and non-Hispanic, Asian and Pacific Islander individuals, there are some states where the reduction among non-Hispanic, Asian and Pacific Islander individuals is either higher (e.g., New York) or lower (e.g., Illinois) than for non-Hispanic, white individuals.

TABLE 8

Percentage Reduction in the Poverty Rate Using the Supplemental Poverty Measure with Full Funding and Participation in All Seven Programs, by Race and Ethnicity

2022 (without pandemic policies)

	All people	Asian & Pacific Islander, non-Hispanic	Black, non-Hispanic	Hispanic	White, non-Hispanic
National Total	31%	27%	35%	38%	26%
Alabama	25%	20%	31%	25%	20%
Alaska	33%	–	–	–	33%
Arizona	36%	19%	41%	40%	32%
Arkansas	23%	–	27%	18%	22%
California	43%	35%	48%	49%	34%
Colorado	33%	15%	37%	43%	28%
Connecticut	39%	31%	41%	42%	35%
Delaware	30%	–	35%	25%	24%
District of Columbia	24%	–	23%	–	10%
Florida	30%	15%	37%	30%	27%
Georgia	25%	19%	29%	26%	21%
Hawaii	46%	44%	–	51%	45%
Idaho	28%	–	–	21%	30%
Illinois	31%	18%	39%	33%	27%
Indiana	23%	14%	25%	22%	22%
Iowa	26%	–	–	25%	23%
Kansas	28%	–	38%	29%	26%
Kentucky	22%	–	24%	15%	22%
Louisiana	30%	18%	36%	24%	23%
Maine	33%	–	–	–	33%
Maryland	25%	16%	31%	31%	18%
Massachusetts	32%	21%	29%	46%	28%
Michigan	26%	14%	37%	32%	22%
Minnesota	26%	26%	42%	24%	23%
Mississippi	28%	-	30%	27%	24%
Missouri	29%	20%	38%	32%	25%
Montana	34%	–	–	–	32%
Nebraska	24%	–	–	38%	20%
Nevada	26%	25%	36%	25%	21%
New Hampshire	38%	–	–	–	38%
New Jersey	34%	22%	36%	39%	30%
New Mexico	22%	–	–	25%	17%
New York	37%	34%	41%	44%	29%
North Carolina	23%	28%	28%	22%	21%
North Dakota	23%	–	–	–	23%
Ohio	28%	17%	32%	26%	26%
Oklahoma	20%	–	28%	16%	19%
Oregon	24%	22%	–	20%	23%
Pennsylvania	24%	21%	25%	30%	22%
Rhode Island	34%	–	–	41%	32%
South Carolina	32%	11%	39%	29%	27%

	All people	Asian & Pacific Islander, non-Hispanic	Black, non-Hispanic	Hispanic	White, non-Hispanic
South Dakota	29%	–	–	–	28%
Tennessee	26%	17%	34%	20%	24%
Texas	34%	24%	44%	36%	28%
Utah	22%	13%	–	26%	21%
Vermont	28%	–	–	–	27%
Virginia	26%	15%	33%	29%	23%
Washington	30%	22%	40%	38%	27%
West Virginia	24%	–	17%	–	24%
Wisconsin	26%	14%	47%	27%	24%
Wyoming	33%	–	–	–	35%

Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.
Notes: We use the term "Hispanic" because this is the primary terminology used by the US Census Bureau in the American Community Survey, which is the source of household data for this analysis. People who are not Hispanic and report a race other than Asian or Pacific Islander, Black, or white, or who report multiple races, are included in the total but are not shown separately. The seven programs for which 100 percent participation is simulated are: Supplemental Security Income; the Supplemental Nutrition Assistance Program; the Special Supplemental Nutrition Program for Women, Infants, and Children; Temporary Assistance for Needy Families; Child Care and Development Fund; the Low Income Home Energy Assistance Program; and public and subsidized housing. A dash indicates an insufficient sample to support the estimate.

Why Do the State-Level Poverty Reductions Vary?

The wide variations in poverty reduction across states are partly related to the amount of aggregate increase in benefits—with somewhat greater poverty reduction in states with greater increases in benefits—but that factor does not completely explain the state differences.[20] For example, while the degree of aggregate benefit increase is similar in California and Texas (aggregate benefits with 100 percent participation are 2.3 times the current amount in California and 2.4 times the current amount in Texas), the degree of poverty reduction is greater in California (43 percent) than in Texas (34 percent).

The degree of poverty reduction in a particular state is affected not only by the extent to which aggregate benefits would increase but also by several other factors:

- **The portion of the aggregate benefit increase received by families with below-poverty resources:** All the programs included in the analysis provide eligibility to at least some individuals in families who are not considered poor under the SPM poverty definition and, therefore, could not be lifted out of poverty as they were not in poverty at the outset. The portion of total additional benefits that people with resources *below* the SPM poverty

thresholds would receive varies across states based on state policy choices, the state's income distribution, and the level of SPM thresholds in the state. (SPM thresholds are higher in places with higher rental costs.)

- **The potential per-person or per-family amount of various benefits:** In general, higher benefit levels have greater potential to raise family incomes above the SPM poverty threshold. For example, if a state funds a supplement to the federal SSI benefits, it is more likely that receiving SSI would help a family's resources rise above the SPM poverty threshold than if the state does not pay for an SSI supplement. For families with children, the combination of safety net benefits may be more likely to raise the family's income above poverty when TANF benefits are higher.
- **The key role of housing subsidies and housing prices:** We value housing subsidies based on fair market rents in a particular area, so the per-household value of a housing subsidy is higher in places with high rental costs. This can play a major role in raising a family's resources above the poverty level, even when SPM thresholds are also higher. (Notably, Hawaii and California, both with high rental costs, show poverty reductions greater than 40 percent.)
- **The portion of a state's below-poverty-level families who are *eligible* for but *not receiving* the various benefits:** As mentioned earlier, this thought experiment assumes 100 percent participation only among families who are already eligible for the programs under current law. The greater the degree of program eligibility among a state's residents who currently have below-poverty resources and the lower the current participation rates among those eligible people, the greater the potential for the 100 percent participation scenarios to reduce poverty.
- **The extent to which families with below-poverty resources have resources just below the poverty threshold:** States where a larger share of families with below-poverty resources has resources just below the poverty threshold will experience greater anti-poverty reduction than states where a higher increase in resources is needed to move families out of poverty, all else being equal.

Conclusions

US families in aggregate are currently receiving slightly less than half of the total value of benefits they could receive if all seven key safety net programs were fully funded and everyone eligible for the programs applied and participated. Under the hypothetical scenario of full funding and 100 percent participation, the SPM poverty rate would decline by 31 percent overall and by 44 percent for children. An estimated 14.9 million people—including 4.8 million children—would receive enough additional support to have their families' resources rise above the SPM poverty level. The extent of the change would vary, but across all states there would be substantial increases in benefits and reductions in poverty. Poverty would also decline for all racial and ethnic groups, with the biggest relative decline for Hispanic people.

This analysis is a thought experiment rather than a policy simulation. There are no current legislative proposals to turn the TANF, CCDF, or LIHEAP block grants into entitlements or to fully fund housing subsidies. Even if housing subsidies and CCDF were entitlements, eligible households may be unable to find suitable rental units with landlords willing to take housing subsidies or child care providers who take subsidies and can provide care when the parent needs to work. Furthermore, some programs have substantial administrative requirements, and some families may choose not to apply, given the level of benefits.

Nevertheless, there are efforts underway to increase the receipt of different types of benefits. Many community organizations and government agencies are looking for ways to promote participation in various programs, to the extent that is feasible within the funding; and many states and localities use their own funding to augment federal funds for certain types of benefits. This analysis demonstrates the scope of the issue across the country—the very large amount of benefits that people are eligible for but are not receiving. It also demonstrates that increased participation in current benefit programs has the potential to substantially reduce US poverty levels.

Appendix A. Additional Tables

TABLE A1

Percentage of People with Resources Below Poverty Using the Supplemental Poverty Measure with Actual Participation and under Three Alternative Scenarios

2022 (without pandemic policies)

	Baseline	100% Participation in SSI and SNAP	100% Participation in SSI, SNAP, WIC, TANF, CCDF, and LIHEAP	100% Participation in All Programs Including Housing Subsidies	Percentage Reduction in Poverty with 100% Participation in All Programs	People Removed from SPM Poverty with 100 Participation in All Programs (thousands)
National Total	14.7%	13.5%	12.1%	10.1%	31%	14,924
Alabama	16.0%	14.9%	13.1%	12.0%	25%	192
Alaska	13.5%	12.6%	10.3%	9.1%	33%	31
Arizona	15.3%	13.6%	11.4%	9.8%	36%	400
Arkansas	16.2%	14.3%	13.2%	12.5%	23%	108
California	18.5%	16.9%	14.9%	10.5%	43%	3,092
Colorado	12.4%	11.2%	9.8%	8.3%	33%	235
Connecticut	12.3%	10.8%	9.4%	7.6%	39%	163
Delaware	13.2%	12.0%	10.5%	9.3%	30%	38
District of Columbia	15.7%	15.6%	14.2%	11.9%	24%	26
Florida	17.7%	16.6%	14.6%	12.5%	30%	1,133
Georgia	15.0%	14.0%	12.7%	11.2%	25%	396
Hawaii	12.7%	10.0%	9.1%	6.9%	46%	79
Idaho	12.2%	10.4%	9.8%	8.8%	28%	63
Illinois	12.7%	11.7%	10.3%	8.7%	31%	482
Indiana	13.2%	12.0%	11.0%	10.2%	23%	196
Iowa	10.0%	8.7%	8.1%	7.4%	26%	80
Kansas	12.4%	10.8%	9.7%	8.9%	28%	98
Kentucky	15.7%	13.9%	12.9%	12.2%	22%	151
Louisiana	18.2%	16.6%	14.5%	12.8%	30%	244
Maine	10.6%	9.1%	7.9%	7.2%	33%	46
Maryland	11.7%	11.4%	10.5%	8.7%	25%	175
Massachusetts	12.0%	11.5%	10.5%	8.2%	32%	256
Michigan	13.9%	12.4%	11.6%	10.3%	26%	351
Minnesota	9.7%	8.7%	8.0%	7.1%	26%	141
Mississippi	17.9%	16.3%	14.0%	12.9%	28%	141
Missouri	13.1%	11.9%	10.5%	9.3%	29%	228
Montana	12.8%	11.5%	9.7%	8.5%	34%	46
Nebraska	10.7%	9.7%	8.6%	8.2%	24%	47
Nevada	15.9%	14.6%	13.5%	11.8%	26%	128
New Hampshire	9.5%	8.4%	7.1%	5.9%	38%	48
New Jersey	13.3%	12.2%	11.3%	8.8%	34%	392
New Mexico	17.1%	16.0%	14.9%	13.3%	22%	79

	Baseline	100% Participation in SSI and SNAP	100% Participation in SSI, SNAP, WIC, TANF, CCDF, and LIHEAP	100% Participation in All Programs Including Housing Subsidies	Percentage Reduction in Poverty with 100% Participation in All Programs	People Removed from SPM Poverty with 100 Participation in All Programs (thousands)
New York	17.0%	15.8%	14.8%	10.7%	37%	1,174
North Carolina	14.5%	13.2%	12.4%	11.1%	23%	350
North Dakota	9.8%	8.9%	8.2%	7.5%	23%	17
Ohio	12.1%	11.0%	9.8%	8.7%	28%	378
Oklahoma	14.1%	13.1%	12.5%	11.4%	20%	107
Oregon	14.1%	13.4%	12.3%	10.7%	24%	140
Pennsylvania	12.6%	11.6%	11.0%	9.6%	24%	372
Rhode Island	11.9%	10.7%	9.4%	7.9%	34%	41
South Carolina	15.3%	14.0%	11.5%	10.5%	32%	250
South Dakota	12.3%	11.2%	9.6%	8.7%	29%	31
Tennessee	14.9%	13.8%	12.4%	11.0%	26%	265
Texas	16.3%	14.7%	12.6%	10.7%	34%	1,626
Utah	10.2%	9.5%	8.7%	7.9%	22%	74
Vermont	11.9%	10.5%	9.6%	8.6%	28%	20
Virginia	14.0%	13.0%	12.1%	10.3%	26%	307
Washington	11.2%	10.5%	9.6%	7.9%	30%	252
West Virginia	14.7%	13.4%	12.0%	11.2%	24%	60
Wisconsin	10.2%	9.3%	8.4%	7.5%	26%	153
Wyoming	12.1%	10.4%	8.9%	8.2%	33%	23

Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.

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

TABLE A2

Percentage of Children under Age 18 with Resources Below Poverty Using the Supplemental Poverty Measure with Actual Participation and under Three Alternative Scenarios

2022 (without pandemic policies)

	Baseline	100% Participation in SSI and SNAP	100% Participation in SSI, SNAP, WIC, TANF, CCDF, and LIHEAP	100% Participation in All Programs Including Housing Subsidies	Percentage Reduction in Poverty with 100% Participation in All Programs	Children Removed from SPM Poverty with 100% Participation in All Programs (thousands)
National Total	15.2%	13.7%	11.7%	8.5%	44%	4,828
Alabama	16.2%	15.3%	13.1%	10.8%	33%	58
Alaska	13.5%	11.5%	8.4%	6.9%	49%	12
Arizona	16.5%	13.9%	11.3%	8.6%	48%	131
Arkansas	16.5%	14.6%	13.3%	11.9%	28%	32
California	20.5%	18.2%	15.0%	7.9%	61%	1,088
Colorado	12.2%	10.7%	8.6%	6.7%	45%	71
Connecticut	12.4%	11.2%	8.8%	6.6%	47%	42
Delaware	15.5%	13.6%	11.8%	9.4%	39%	12
District of Columbia	17.1%	17.1%	15.1%	11.7%	32%	7
Florida	18.8%	17.5%	15.1%	11.4%	39%	314
Georgia	16.2%	15.0%	13.2%	10.5%	36%	145
Hawaii	10.2%	7.1%	5.8%	2.3%	77%	22
Idaho	11.1%	9.4%	8.9%	7.4%	33%	17
Illinois	12.3%	11.2%	9.1%	6.6%	46%	155
Indiana	13.1%	11.6%	10.2%	9.0%	31%	64
Iowa	8.0%	6.6%	5.8%	5.0%	38%	22
Kansas	10.8%	8.7%	7.4%	6.4%	40%	30
Kentucky	15.0%	13.0%	11.8%	10.4%	30%	45
Louisiana	18.4%	16.6%	13.9%	11.1%	40%	78
Maine	7.7%	6.6%	5.3%	4.3%	44%	8
Maryland	11.9%	11.6%	10.0%	7.2%	40%	62
Massachusetts	10.9%	10.3%	8.9%	5.5%	50%	72
Michigan	13.7%	11.8%	10.2%	8.0%	41%	120
Minnesota	7.4%	6.2%	5.7%	4.2%	42%	40
Mississippi	17.7%	16.1%	13.9%	12.0%	32%	39
Missouri	13.2%	11.6%	9.6%	7.5%	43%	77
Montana	10.5%	9.2%	7.4%	5.9%	44%	11
Nebraska	8.0%	7.3%	5.5%	5.3%	34%	13
Nevada	16.8%	15.2%	13.2%	10.7%	36%	43
New Hampshire	9.5%	8.2%	5.8%	3.4%	64%	16
New Jersey	15.0%	13.7%	12.5%	8.7%	42%	119
New Mexico	16.8%	15.9%	13.9%	10.9%	36%	28
New York	18.0%	16.8%	14.7%	8.6%	52%	365
North Carolina	15.4%	14.2%	12.9%	10.5%	32%	113
North Dakota	6.1%	5.7%	5.2%	3.8%	38%	4
Ohio	11.3%	10.3%	8.2%	6.4%	43%	125
Oklahoma	14.1%	12.9%	11.9%	10.0%	29%	39

	Baseline	100% Participation in SSI and SNAP	100% Participation in SSI, SNAP, WIC, TANF, CCDF, and LIHEAP	100% Participation in All Programs Including Housing Subsidies	Percentage Reduction in Poverty with 100% Participation in All Programs	Children Removed from SPM Poverty with 100% Participation in All Programs (thousands)
Oregon	14.0%	13.2%	11.6%	9.0%	36%	44
Pennsylvania	11.8%	11.0%	10.0%	7.6%	36%	108
Rhode Island	12.2%	11.2%	9.2%	7.0%	43%	10
South Carolina	15.5%	14.3%	11.1%	9.3%	40%	70
South Dakota	11.9%	10.7%	8.9%	7.3%	38%	10
Tennessee	16.1%	14.9%	12.9%	10.2%	36%	89
Texas	18.1%	16.0%	13.6%	10.4%	42%	570
Utah	8.2%	7.5%	6.4%	5.2%	37%	29
Vermont	8.5%	8.0%	6.3%	4.5%	47%	4
Virginia	14.9%	13.7%	12.2%	8.9%	40%	112
Washington	10.3%	9.4%	8.2%	5.7%	45%	77
West Virginia	13.8%	12.5%	10.9%	9.6%	30%	14
Wisconsin	8.2%	7.6%	6.1%	4.7%	42%	44
Wyoming	12.9%	9.7%	7.4%	6.1%	0.53	9

Source: Urban Institute, Analysis of Transfers, Taxes, and Income Security (ATTIS) model applied to 2018 American Community Survey data projected to 2022.

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

Notes

[1] We follow the Census Bureau's approach to estimating the Supplemental Poverty Measure (SPM) with American Community Survey (ACS) data (Fox, Liana, Brian Glassman, and José Pacas, 2020), but use the Analysis of Transfers, Taxes, and Income Security (ATTIS) model's simulated values for most benefit programs, child care expenses, taxes, and tax credits. We measure poverty with the SPM, because it captures the effects on economic well-being of all seven programs, including programs delivering in-kind rather than cash benefits. In contrast, the official definition of poverty considers only the amount of a family's cash income—therefore, in-kind benefits do not affect the family's poverty status using the official poverty measure.

[2] This analysis does not include either health-related benefits for families and individuals with lower incomes (e.g., Medicaid, CHIP, and premium tax credits for Marketplace health insurance plans) or federal income tax credits for taxpayers with lower incomes (e.g., the Earned Income Tax Credit, Child Tax Credit, and Child and Dependent Care Tax Credit). Health-related benefits are not included because the nature of the benefit differs from a purely monetary support. Tax credits are not included because we focus primarily on monthly benefits, and families generally receive tax credits in the following year, at tax time. (LIHEAP is not a monthly benefit, but some families receive more than one LIHEAP benefit during the year.)

[3] The ACS data used by ATTIS are obtained from the University of Minnesota's Integrated Public Use Microdata Series project (Ruggles et al. 2020).

[4] The 2022 ACS will be available in fall 2023. However, because respondents are asked to report their income and employment in the 12 months prior to the survey, and because interviews are conducted throughout the year, respondents who were surveyed in early 2022 reported their income during 2021—a year still substantially affected by the COVID-19 pandemic.

[5] The ACS asks questions about receipt of three types of benefits: SSI, other public assistance including TANF, and SNAP. However, in most states, the number of people reporting the benefits falls short of actual receipt. The survey also asks about the dollar amount of SSI and public assistance; but, in the case of SNAP, asks only about whether it was received. The ACS does not ask about WIC, LIHEAP, CCDF, or housing assistance.

[6] Information on detailed state-level TANF and CCDF policies during 2022 is not available. Therefore, we used 2020 CCDF and TANF rules, which were the most recent available policies at the time the ATTIS data for 2022 were developed, and made adjustments for expected changes.

[7] The last month that any SNAP emergency allotments were distributed was February 2023. However, many states provided SNAP emergency allotments in 2022. This pandemic-related measure enabled states to provide all participating individuals or households with the maximum benefit for their family size and guaranteed all at least a $95 increase in monthly benefits. Pandemic-related legislation enabled more students in higher education to qualify for SNAP and suspended the time limit for able-bodied adults without dependents who do not meet the work requirement. We did not include these pandemic-related rules in the estimates provided in this analysis.

[8] Broad-based categorical eligibility is an optional state policy that allows families to become eligible for SNAP because they receive a noncash benefit that is funded by the TANF block grant or by state maintenance-of-effort funds. It enables states to increase the income eligibility limit above the federal level, up to a maximum of 200 percent of poverty, and/or to eliminate or increase the asset limit that restricts the amount of savings and certain other resources that families can have while remaining eligible.

[9] Some individuals might reduce their work effort to some extent if certain benefits were available. For example, the expert panel that developed "A Roadmap to Reducing Child Poverty" (Duncan and Le Menestrel 2019) assumed that policies such as increased availability of subsidized housing and higher SNAP benefits would somewhat reduce labor supply. We do not impose labor supply effects in this analysis due to uncertainty about the appropriate assumptions and to show the maximum possible impact of the hypothetical scenarios.

[10] For SNAP, eligible one- and two-person families qualify for benefits ranging from $20 to $250 per month for a one-person household and $20 to $459 per month for a two-person household in 2022. A three-member household could receive anywhere from $1 to $658 per month in benefits in 2022. "Cost of Living Adjustment

(COLA) Information," US Department of Agriculture, updated October 1, 2022, https://www.fns.usda.gov/snap/allotment/COLA.

[11] For example, Vigil (2022) finds that, in 2019, 28 percent of people residing in households eligible for the minimum SNAP benefit (or less) participated in SNAP, compared with 62 percent of those eligible for benefits between the minimum and $150 per month and over 80 percent of those eligible for benefits above $150.

[12] Households with lower incomes that currently live rent-free could be eligible for subsidies, but they are not treated as eligible for housing assistance in this analysis if they are not identified by our methods as currently receiving a subsidy. We assume that some households that report living rent-free actually receive housing subsidies, and so they are included in our estimate. We treat the remaining households that report living rent-free and homeowners as ineligible for assistance, because we assume their housing needs are met.

[13] A related paper (Wheaton et al. 2023) focuses on the independent impacts of 100 percent funding and usage of housing subsidies, without changes in the other programs.

[14] Benefits Data Trust (BDT) has estimated more than $80 billion in value of benefits not received by those eligible but not enrolled. BDT's estimate covers a different set of programs, including SNAP, WIC, ACP, Medicaid, CHIP, EITC, and Pell Grants. (See their fact sheet at this address: https://bdtrust.org/about-bdt-fact-sheet.pdf.) Staff at BDT indicate that the estimate is derived from government data and reputable third-party sources publicly available as of October 2022.

[15] In the computation of SNAP benefits, households may deduct a portion of their shelter expenses. When a household receives a housing subsidy, their shelter expenses decline, which increases their net income for SNAP and lowers their potential SNAP benefits.

[16] Our projected SPM poverty rate will differ from the Census Bureau's 2022 estimate of SPM poverty (which will be released in fall 2023), because our estimates use ATTIS-generated benefit amounts that are consistent with actual program participation. Also, to make results more generalizable to other years, we do not include the higher SNAP benefits arising from SNAP pandemic policies, which were in effect in 2022.

[17] We use the term "Hispanic" throughout this report because this is the primary terminology used by the US Census Bureau in the American Community Survey, which is the source of household data for this analysis. Survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin."

[18] Eligibility policies for noncitizens are complex. See "Economic Support," National Immigration Law Center, accessed June 23, 2023.

[19] For additional state-specific data, see the state fact sheets on the webpage for this project, https://www.urban.org/projects/how-much-would-poverty-decrease-each-state-if-every-eligible-person-received-safety-net.

[20] The correlation between the percentage reduction in poverty and the ratio of the benefits at 100 percent participation to the baseline benefits is 0.38, indicating a moderate rather than a large correlation.

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