



State of the Safety Net

March 6, 2026

The State of the Safety Net Webtool:

A Comprehensive Source of Data on Program Eligibility and Participation Rates – National, State, and for Population Groups



Linda Giannarelli and Sarah Minton

Today's webinar

- Why this tool?
- Key points about what we've found
- Using the tool
- The big picture
- Your questions

Why this Tool?

Considering the state of the US safety net

- Are US families without enough resources able to get appropriate support, from one or more programs in the safety net?
- How will safety net programs be affected by upcoming changes in policies, funding, or the economy?
- Should there be other changes in safety net programs?

To think about the safety net, you might want to know ...

- How many people *receive* different types of benefits?
- How many people are *eligible* for different benefits, nationally?
- *Participation rates* for different benefit programs, nationally?
- Eligibility numbers and participation rates ...
 - For *your* state?
 - Comparisons with neighboring states?
 - Differences across subgroups of people?
 - Differences in metro vs. non-metro areas?

Information that has previously been available

- If you want to know the numbers of people or families *receiving* benefits, nationally and by state:
 - This is available from other sources

BUT ...

- If you want estimates of numbers of people or families who are *eligible* for benefits, and estimates of participation rates, nationally and by state
 - That is available for some but not all programs; may not be available at all, or only at the national level
 - May be available nationally but not by subgroups
 - The available estimates for different programs use different methods and data

This tool

- Estimates of program eligibility and participation rates -- **4 different metrics**
- Both national and state-level
- For all people and for **population subgroups**
- **Nine different programs**, all in one place
 - Includes programs with no routinely-available state-level participation rates
- Also includes some “what if” results

The nine programs



- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)



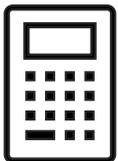
- Supplemental Nutrition Assistance Program (SNAP)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)



- Housing assistance provided by HUD programs
- Low Income Home Energy Assistance Program (LIHEAP)



- Child care subsidies through the Child Care and Development Fund (CCDF)



- Earned income tax credit (EITC)
- Child Tax Credit, refundable portion (also called the Additional Child Tax Credit, or ACTC)

The four metrics

- Numbers of people or households eligible for a program
- Eligibility *rates*: percent of a group that is eligible for the program
- *Participation rates*: percent of the eligible group that receives the benefit
- *Participation gaps*: number of eligible people or households who are not receiving the benefit

Look at a single result or compare results

- Comparisons that are possible
 - Across programs
 - Across states
 - Across subgroups
- *Because the same data and approaches are used for all the programs, the results are comparable.*
- Information about the current state of the safety net can support thinking about how it can be improved

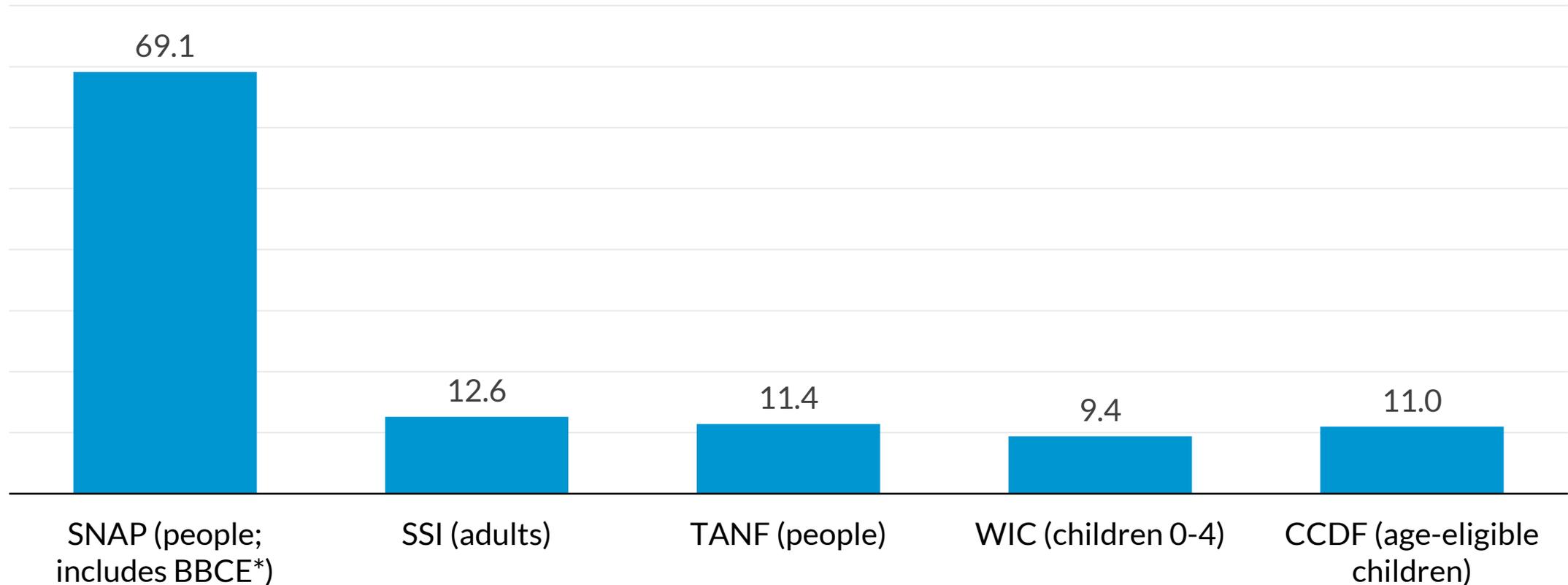
How we developed the eligibility and participation estimates for the webtool

1. Information on US households is from the **American Community Survey**
 - Information on 2.7 million actual US households*
2. The **actual rules of each program** (in 2023) are applied to the ACS households using the **ATTIS microsimulation model** to estimate eligibility
3. The **actual program caseloads** (from administrative data) are used to compute the participation rates
 - Participation rate = Actual caseload number divided by estimated eligibility number

*2023 ACS data combined with 2022 ACS data that we've adjusted to represent 2022. ACS data obtained from IPUMS.

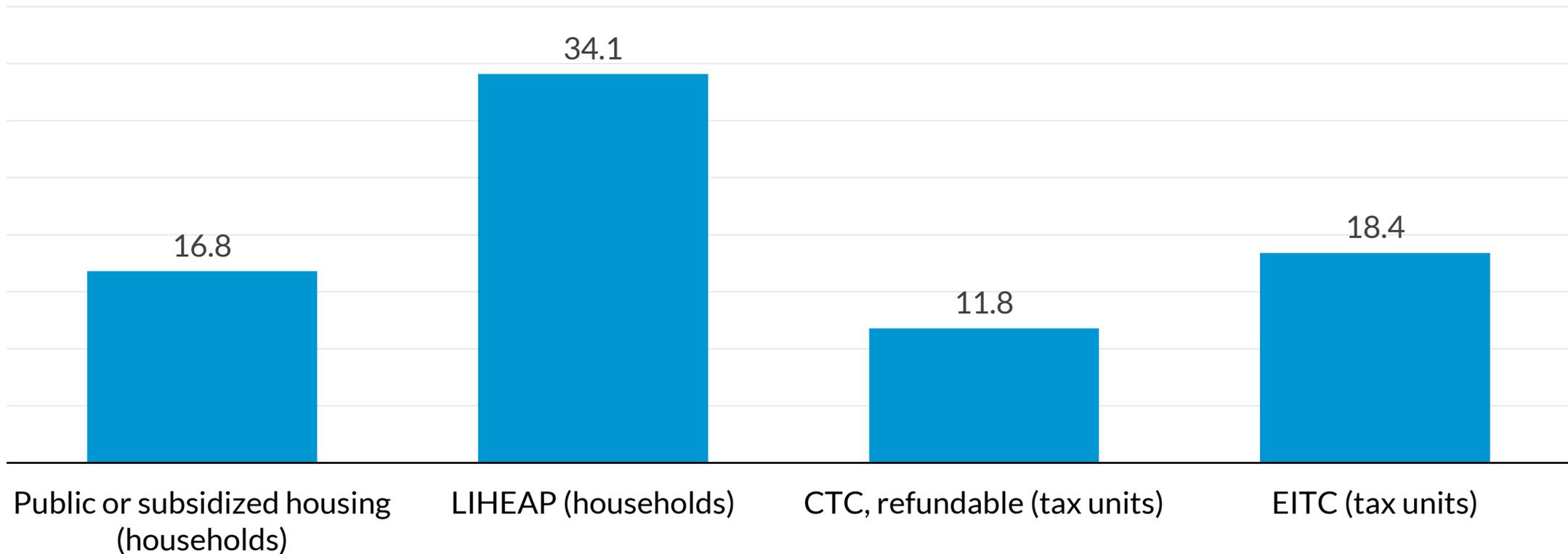
Overview of Eligibility Results

Numbers of **people** eligible for cash, nutrition, and child care help (millions)

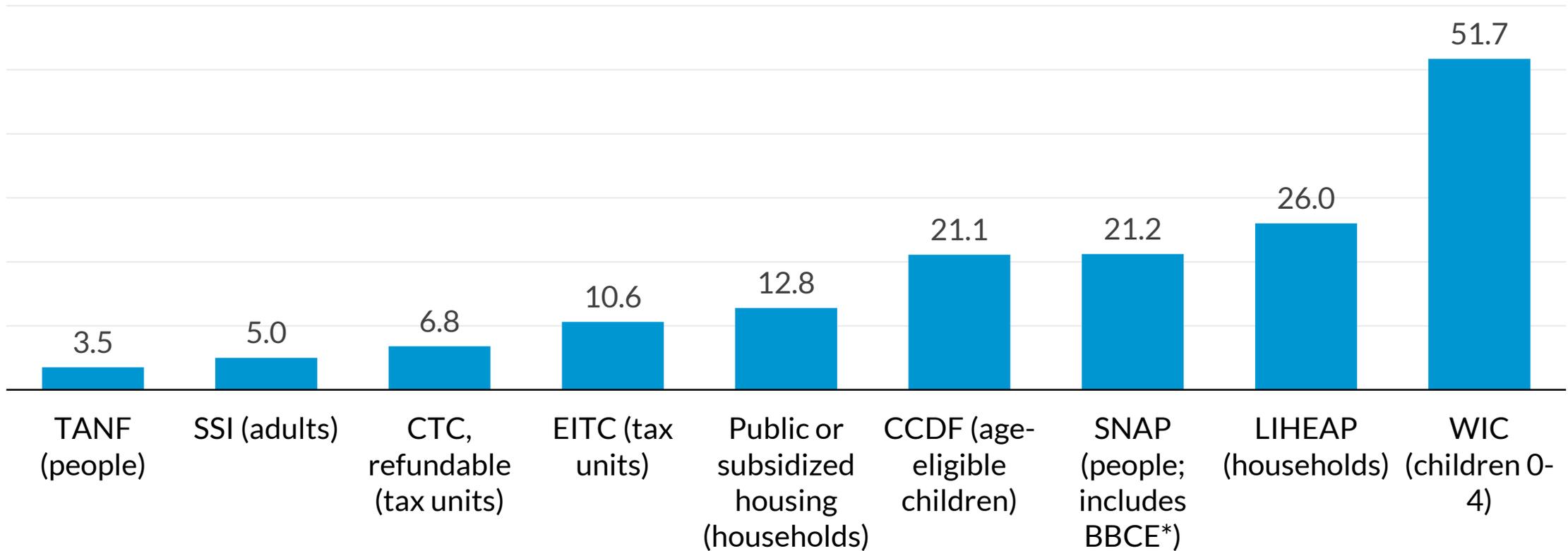


* Notes: BBCE = broad based categorical eligibility

Numbers of **households or tax units** eligible for housing-related help or tax credits (millions)

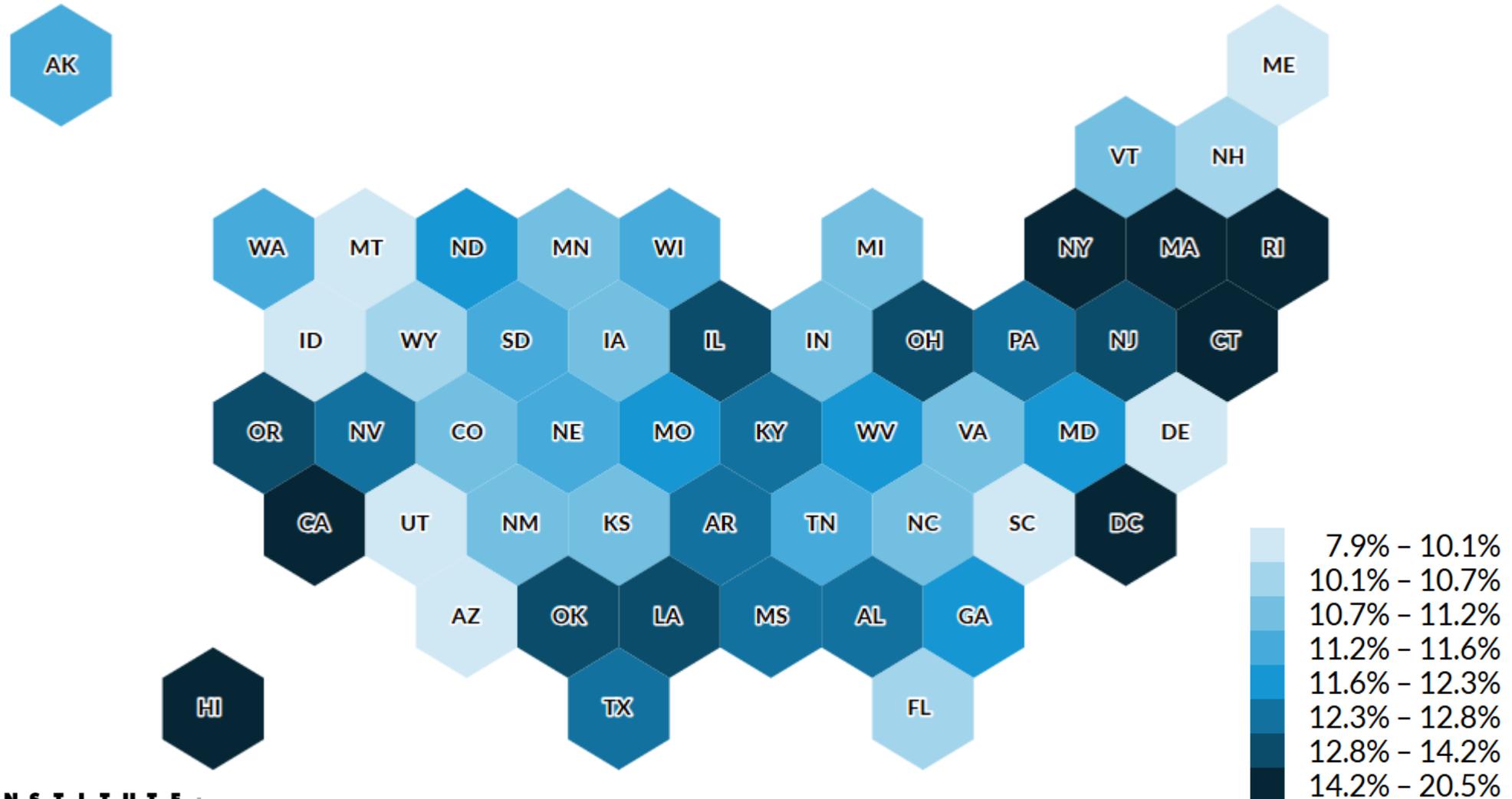


Eligibility rate: Percent of all households, people, or children who are eligible (lowest to highest)



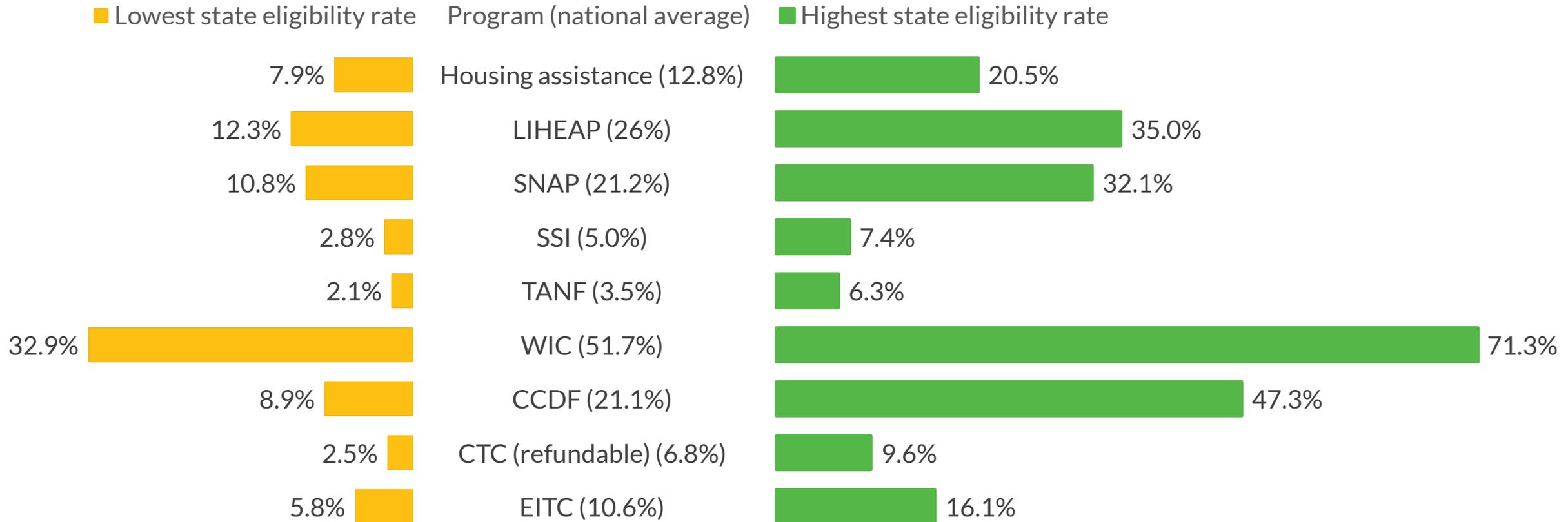
Eligibility rates vary across states

Example: Percent of households **eligible for public or subsidized housing**



Eligibility rates vary across states

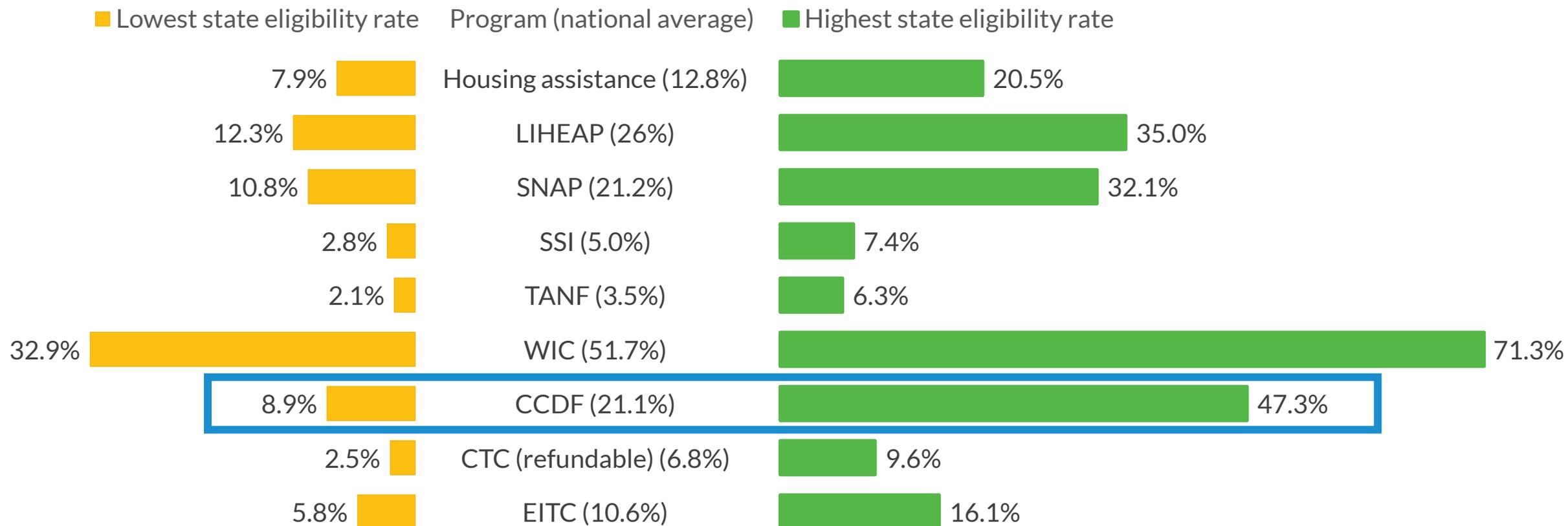
Lowest and highest state-level eligibility rates



* Notes: Housing and LIHEAP rates refer to households; SNAP and TANF rates refer to people; SSI rates refer to adults; WIC rates refer to children 0-4; CCDF rates refer to age-eligible children; CTC and EITC rates refer to tax units. SNAP rates include people eligible due only to BBCE.

Eligibility rates vary across states

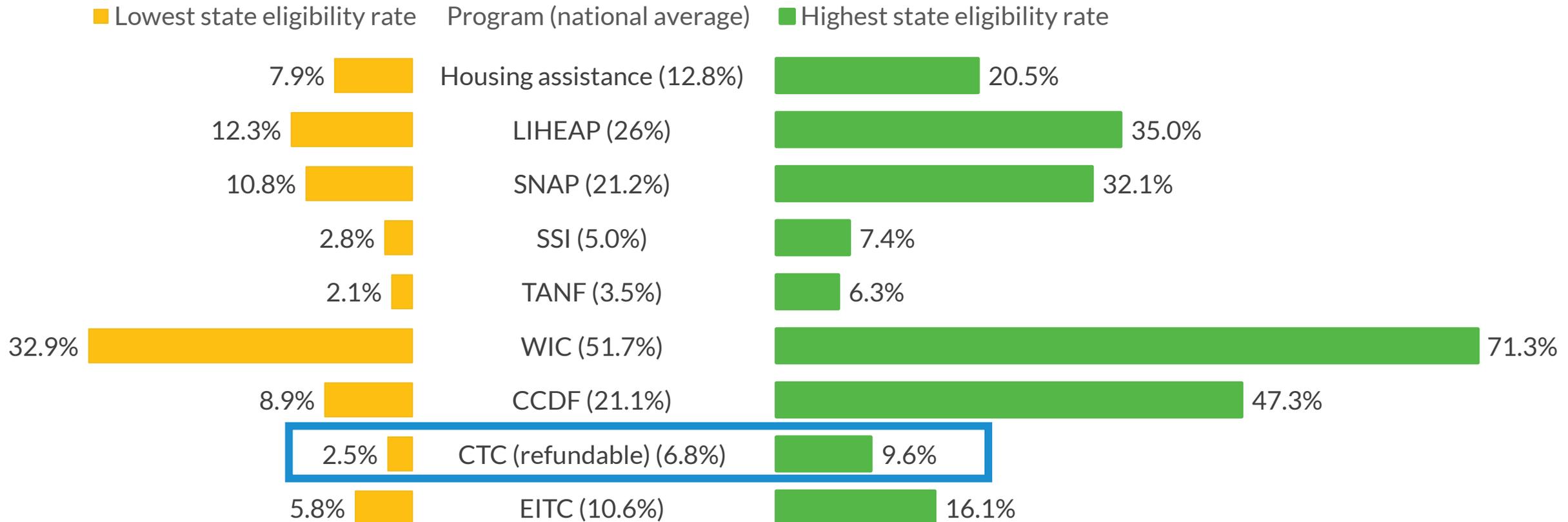
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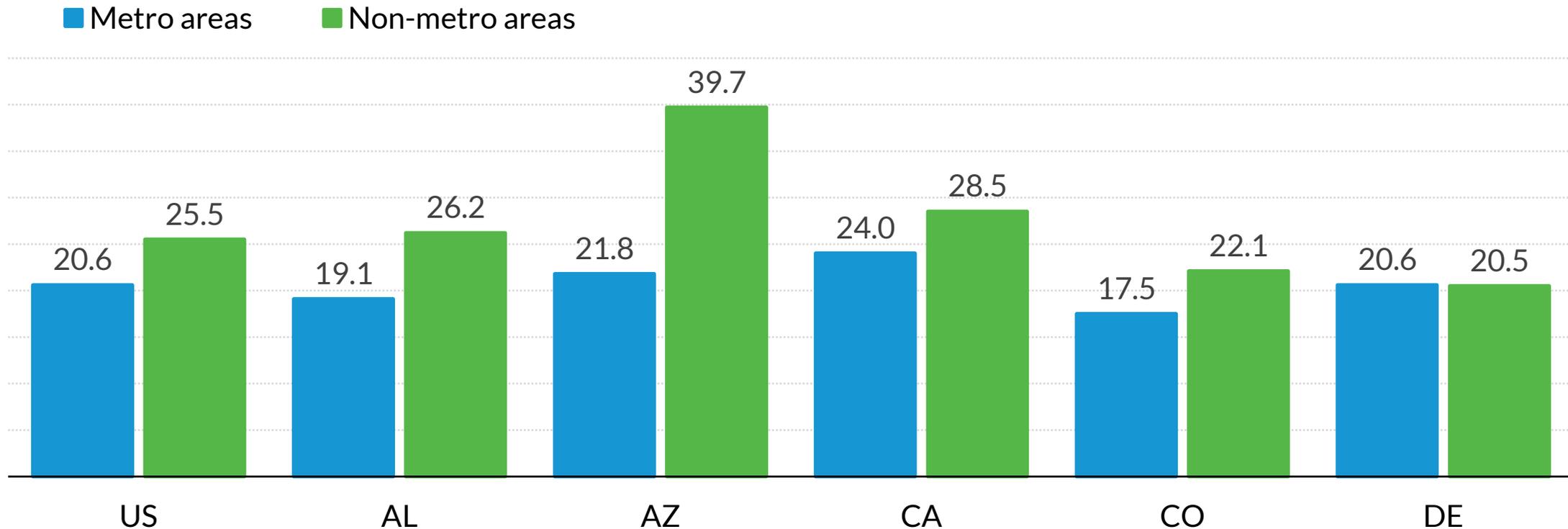
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Eligibility rates vary by characteristics

SNAP Eligibility Rate by Metropolitan Status
Share of people eligible for the program by metropolitan status, 2023



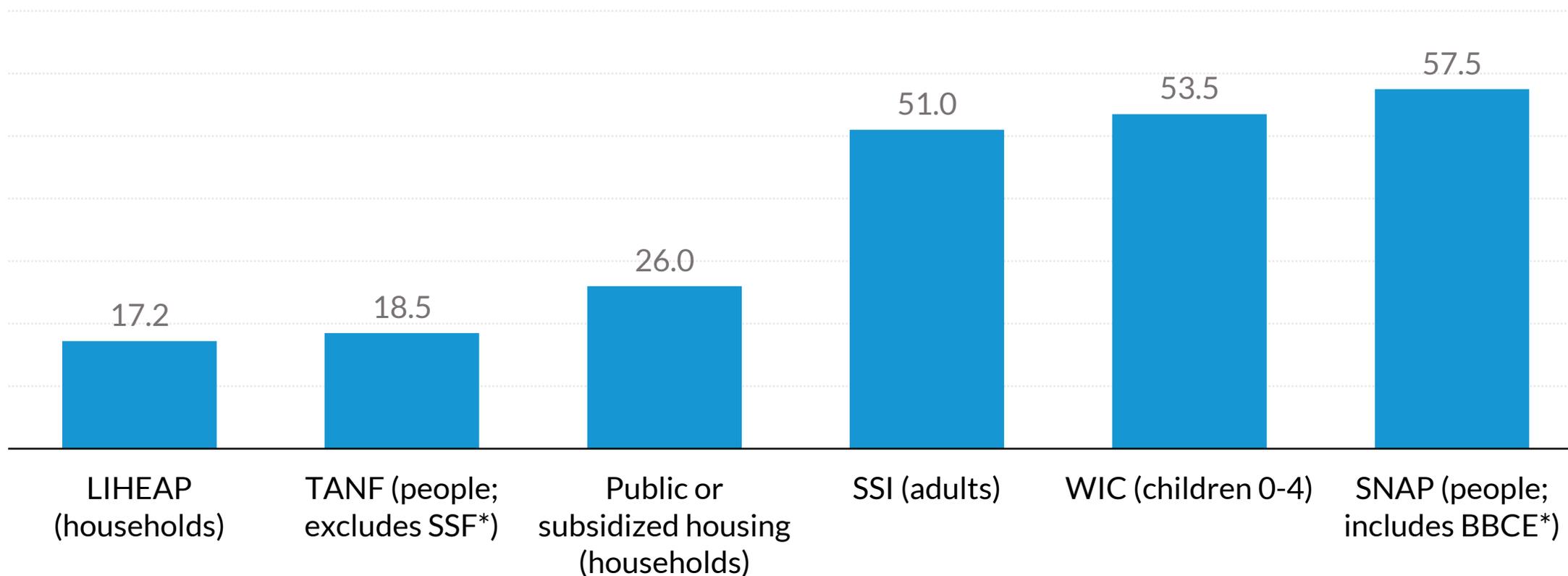
* Notes: SNAP eligibility includes eligibility via BBCE

Why do eligibility rates vary?

- Reasons for variations across programs
 - Programs vary in whether they potentially serve all types of people and families, or only a subgroup.
- Reasons for variations across states or subgroups
 - Different state choices for eligibility policies
 - Differences in the characteristics of a state's population, or in characteristics across subgroups (e.g., income levels)

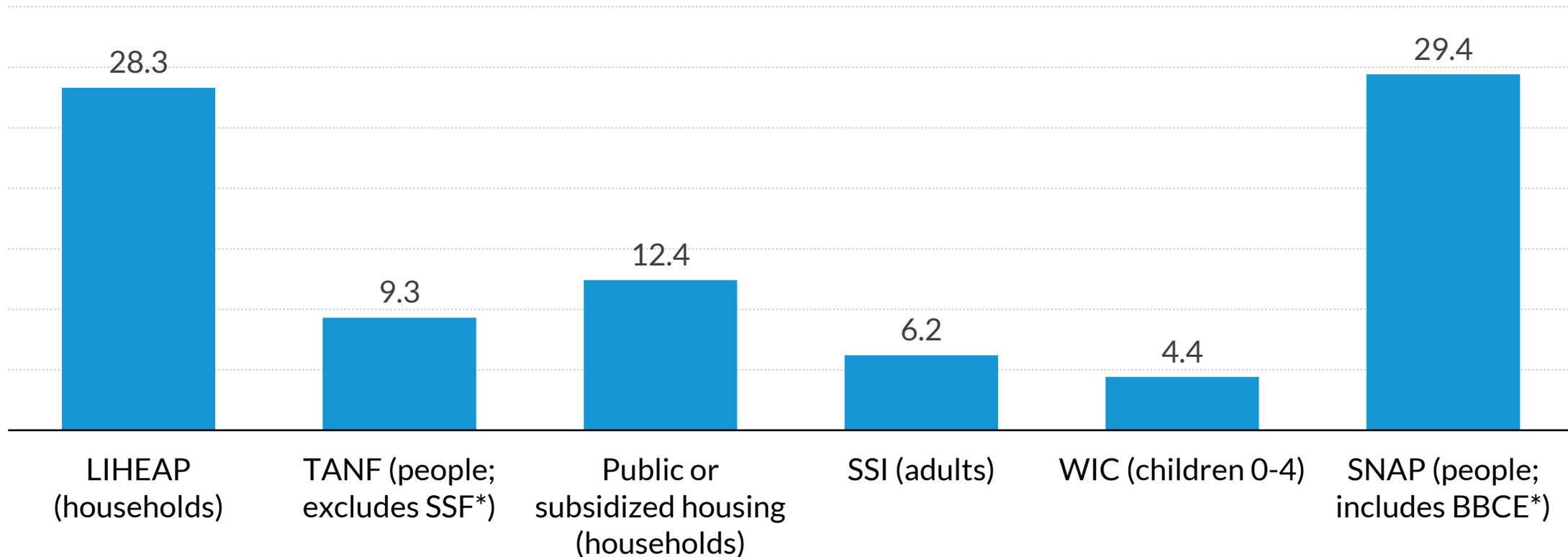
Overview of Participation Results

Participation rates: Percent of *eligible* households, people, or children who receive benefits (lowest to highest)



* Notes: BBCE = broad based categorical eligibility; SSF = solely state funded

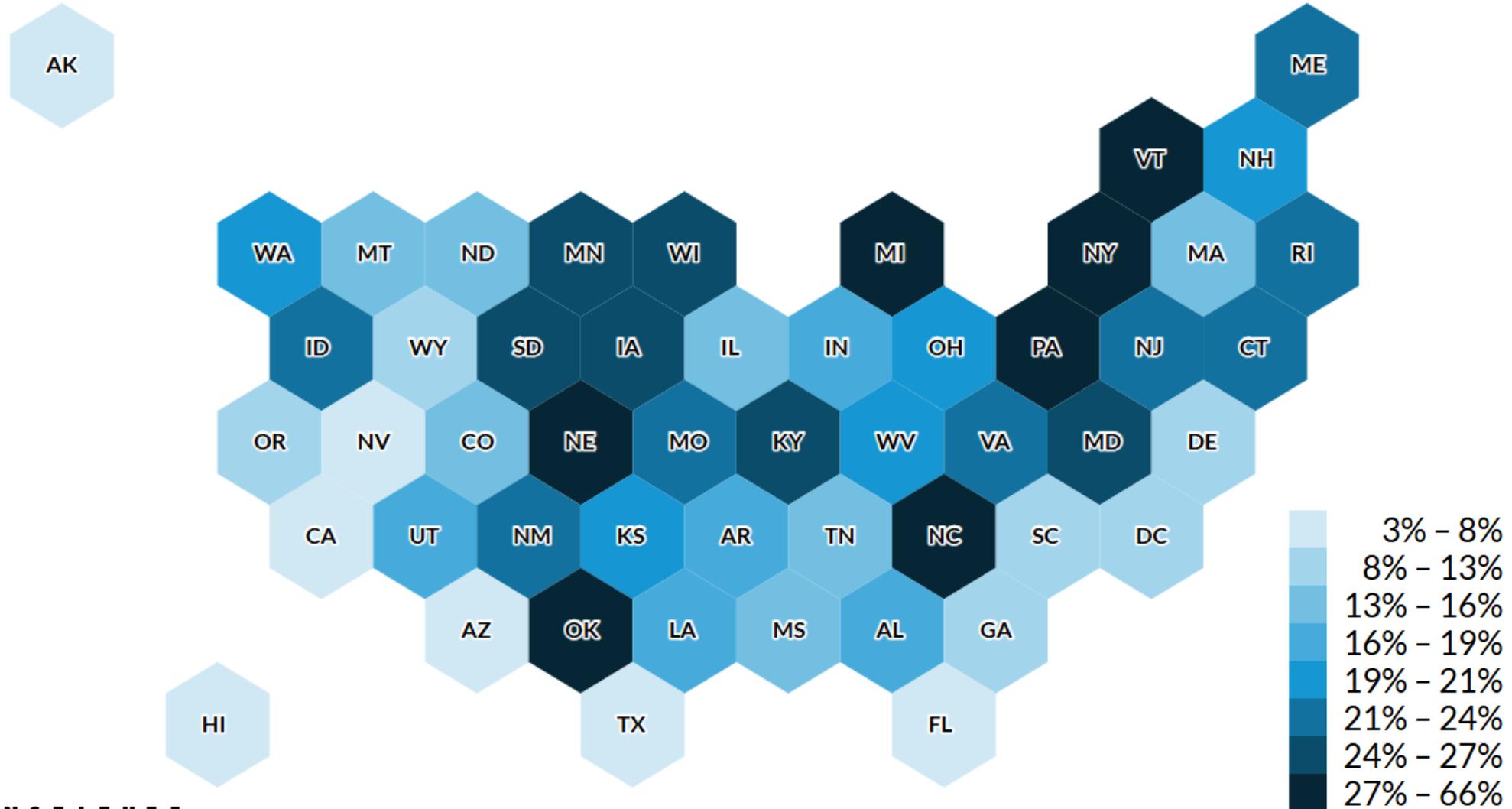
Participation gaps: *Numbers* of eligible households, people, or children who are eligible but not receiving benefits (millions)



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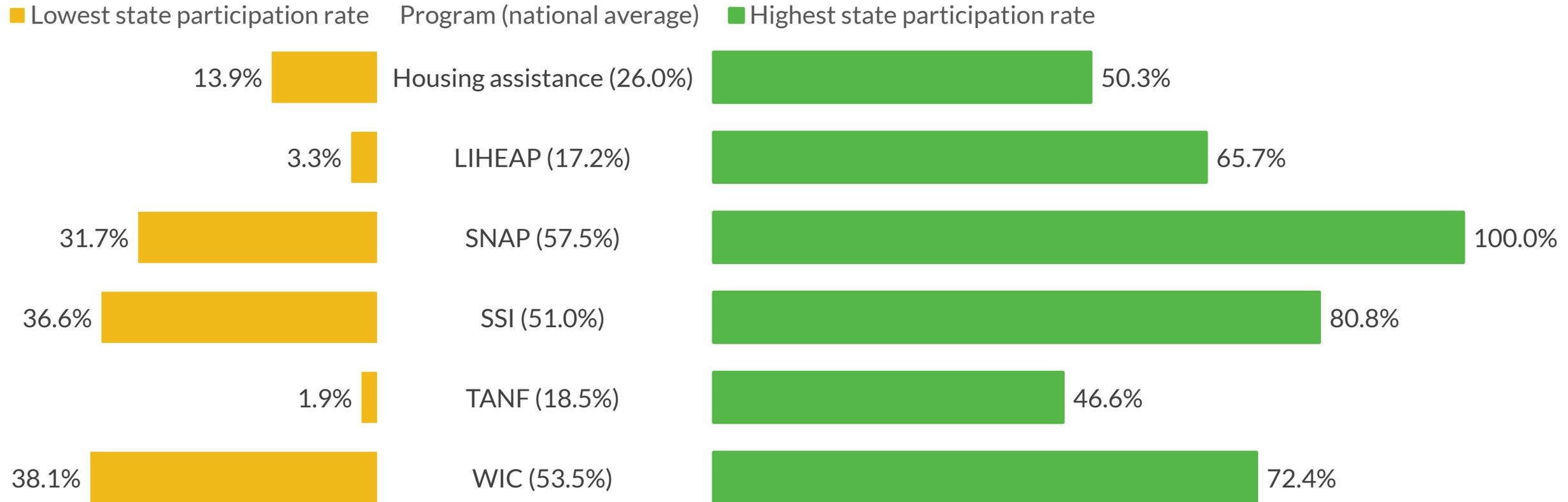
Participation rates vary across states

Example: Percent of households eligible for **LIHEAP** who receive it



Participation rates vary across states:

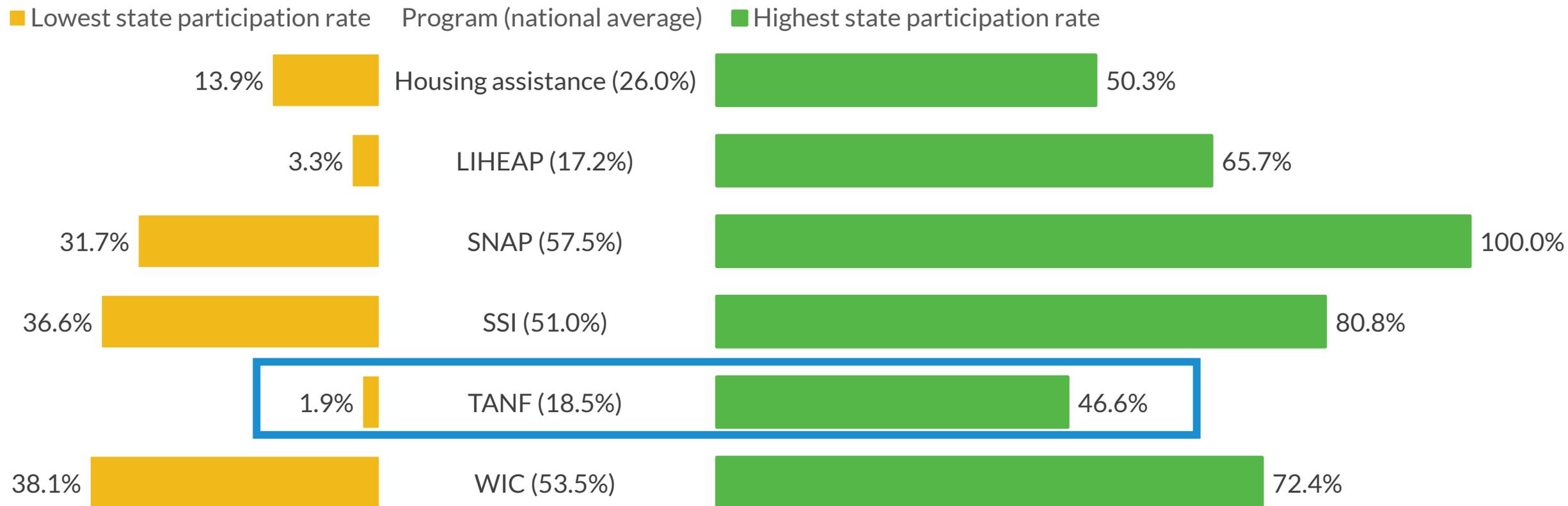
Lowest and highest state-level participation rates



* Notes: SNAP participation includes people eligible through BBCE. TANF participation rates in this graph do not include people in families with benefits paid by solely-state funds.

Participation rates vary across states:

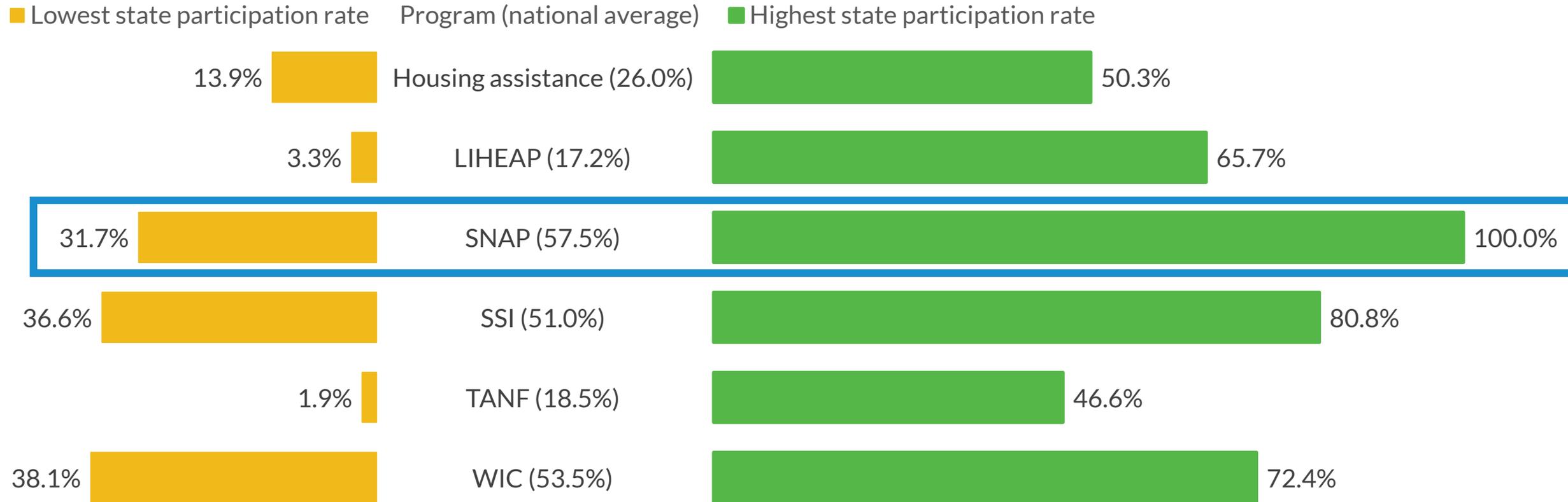
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Participation rates vary across states:

Lowest and highest state-level participation rates



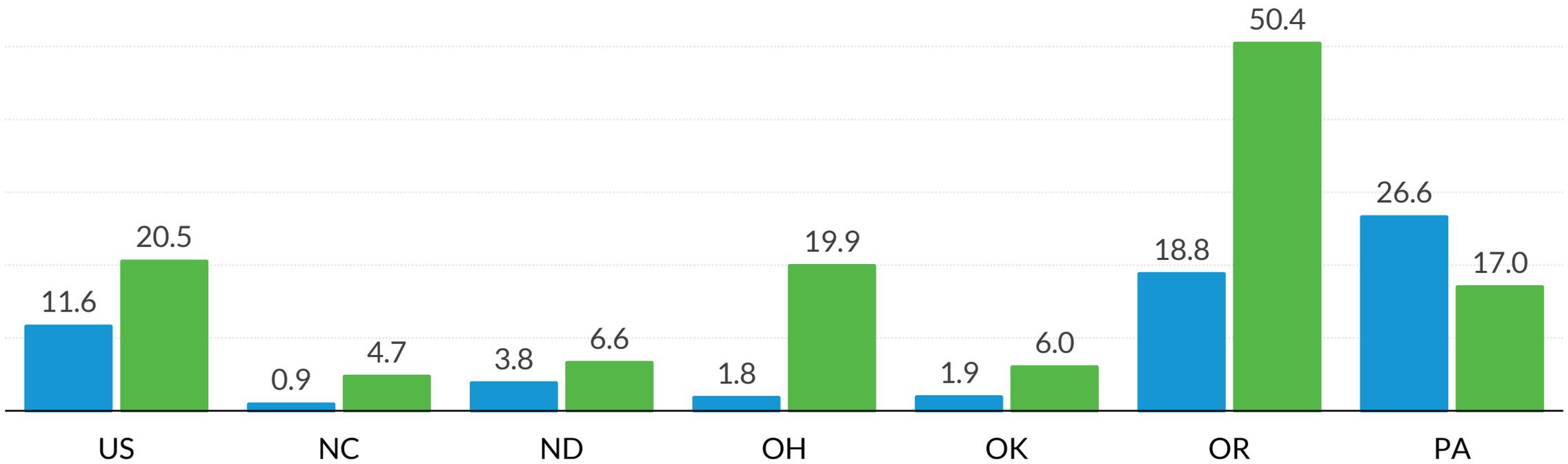
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Participation rates vary by characteristics

TANF Participation Rate by Earnings

Share of eligible people who receive TANF-funded cash benefits (not including SSF) by whether any assistance unit members have earnings, 2023

■ With earnings ■ Without earnings



* Notes: TANF participation rate excludes people receiving benefits paid with solely state funds.

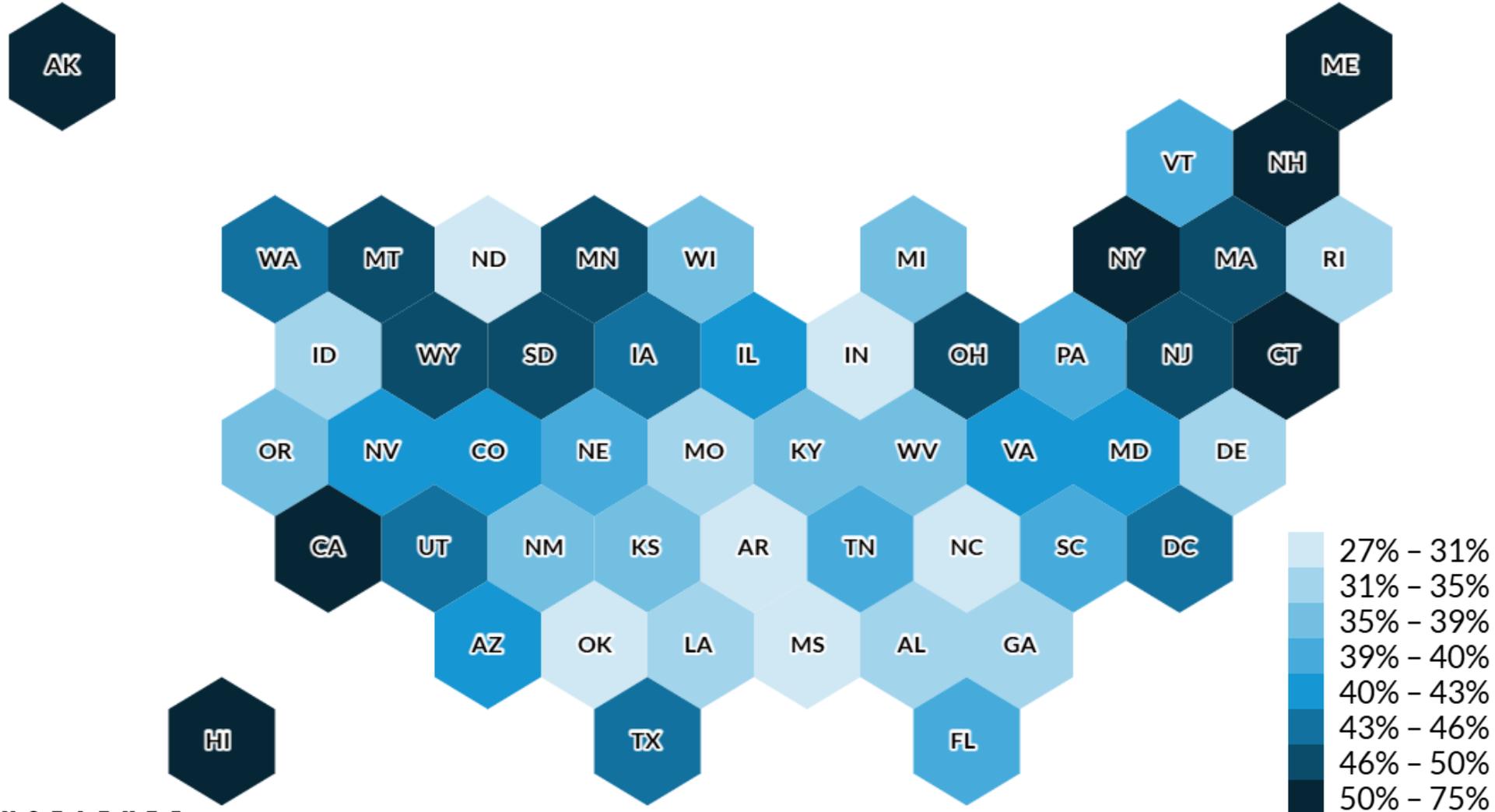
Why do participation rates vary?

- Reasons for variations across programs
 - If there is guaranteed or sufficient funding
 - Potential benefit amounts
 - Administrative requirements
- Reasons for variations across states
 - State choices (benefit levels, eligibility levels vs. funding, administrative)
- Reasons for variations across subgroups of people or families
 - Differences in awareness
 - Differences in degree of financial need

What if every eligible person received benefits?

- We used ATTIS for a “what if” analysis:
 - *What if every eligible person and household received all the benefits for which they’re eligible?*
- What we found, using the Supplemental Poverty Measure
 - The SPM poverty rate would decline by 34 percent across all people, nationally
 - 15.4 million fewer people in poverty
 - The SPM child poverty rate would decline by 44 percent nationally
 - 4.4 million fewer children in poverty

Percent reductions in child SPM poverty if there was 100% participation in all programs, by state



The State of the Safety Net Webtool Features

State of the Safety Net webtool

urban.org/StateOfTheSafetyNet

DATA TOOL

State of the Safety Net

March 3, 2026



For people and families with low incomes, help may be available from one or more of the government programs that make up the US “safety net”—programs that either provide cash or that support specific needs like food, housing, or health care. But many who are eligible for benefits do not receive them. In 2023, across six programs providing monthly cash aid or help with expenses for food, housing, heating, and cooling, participation rates ranged from under 20 percent to a high of 58 percent, with wide variation across states.

The map below shows poverty rates with current levels of benefit receipt. It also projects how the number of people in poverty would decline if all eligible people received support. Looking deeper, this tool breaks down—by state, program, and demographic group—who is eligible for the major safety net programs, the portion of eligible people who receive those benefits, and the gaps in take-up.

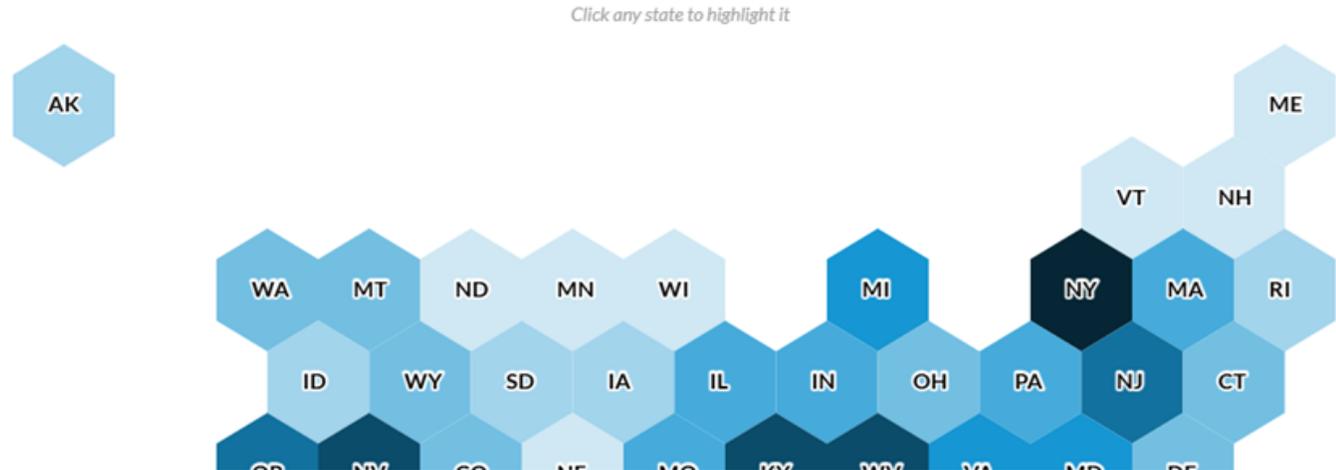
[EXPLORE SAFETY NET PROGRAM DATA](#)

Poverty estimates

Poverty with Existing Safety Net Participation READ MORE	Child Poverty with Existing Safety Net Participation READ MORE	Reduction in Poverty with Full Safety Net Participation READ MORE	Reduction in Child Poverty with Full Safety Net Participation READ MORE	Poverty with Full Safety Net Participation READ MORE	Child with Full Safety Net Participation READ MORE
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What Share of People Had Resources below the SPM Poverty Threshold in 2023?

Poverty rates using the SPM

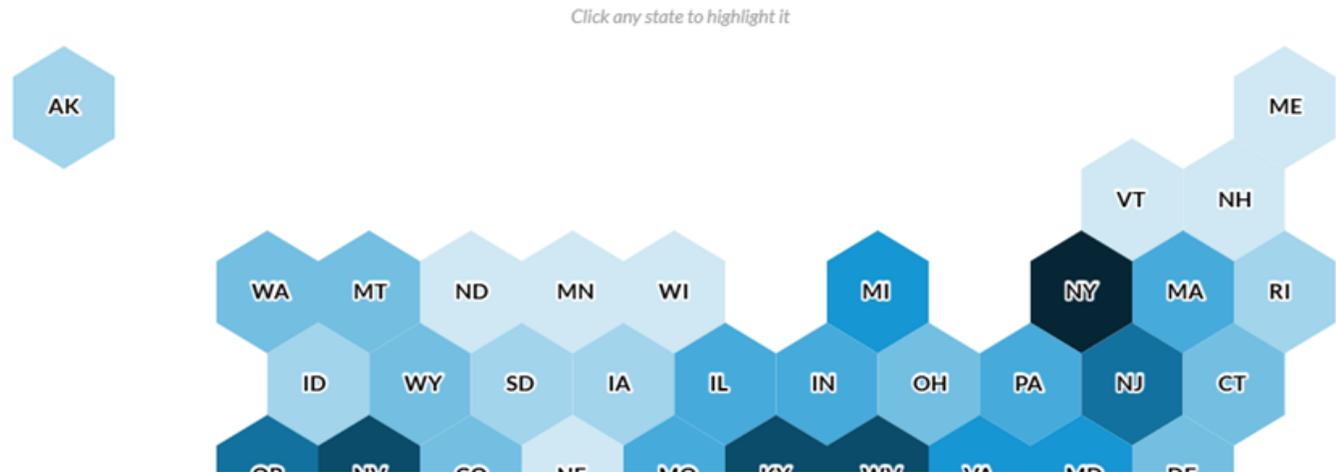


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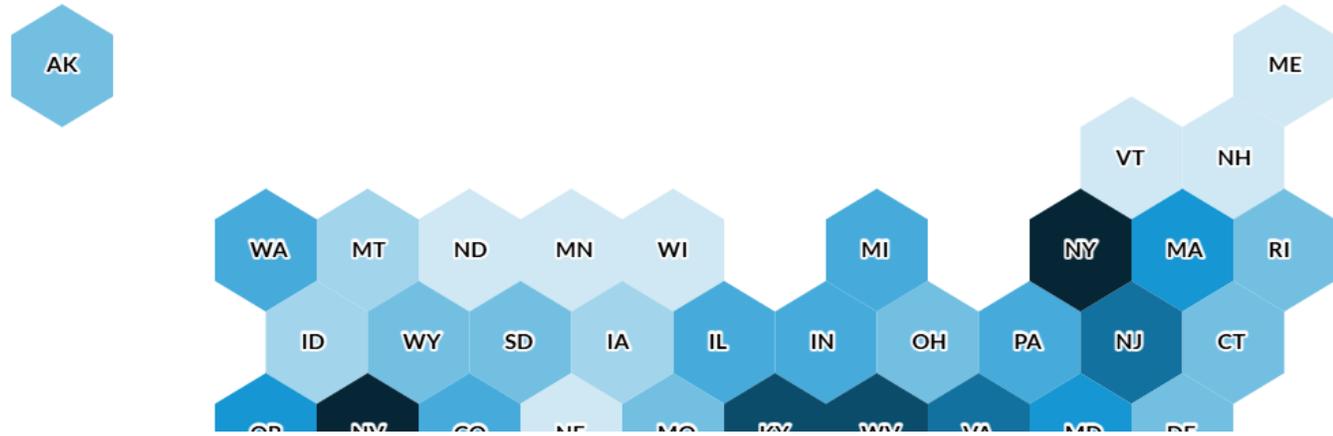
Poverty estimates

<p>Poverty with Existing Safety Net Participation</p> <p>READ MORE</p>	<p>Child Poverty with Existing Safety Net Participation</p> <p>READ MORE</p>	<p>Reduction in Poverty with Full Safety Net Participation</p> <p>READ MORE</p>	<p>Reduction in Child Poverty with Full Safety Net Participation</p> <p>READ MORE</p>	<p>Poverty with Full Safety Net Participation</p> <p>READ MORE</p>	<p>Child with Full Safety Net Participation</p> <p>READ MORE</p>
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What Share of Children Under Age 18 Lived in Families with Resources below the SPM Poverty Threshold in 2023?

Poverty rates using the SPM

Click any state to highlight it

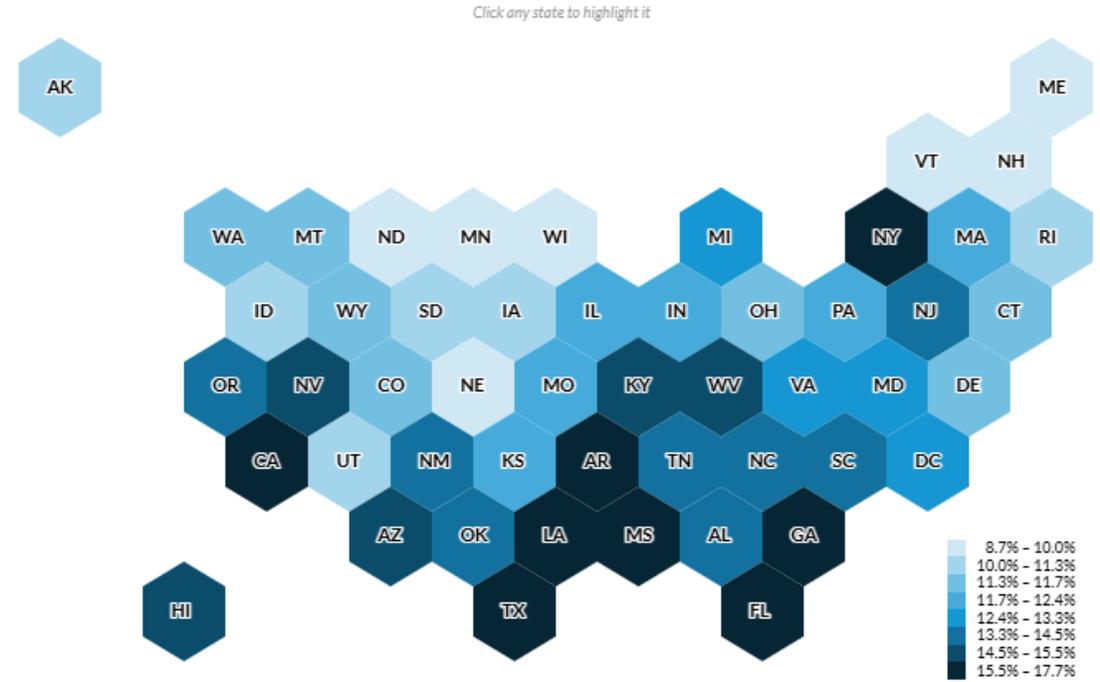


Poverty estimates

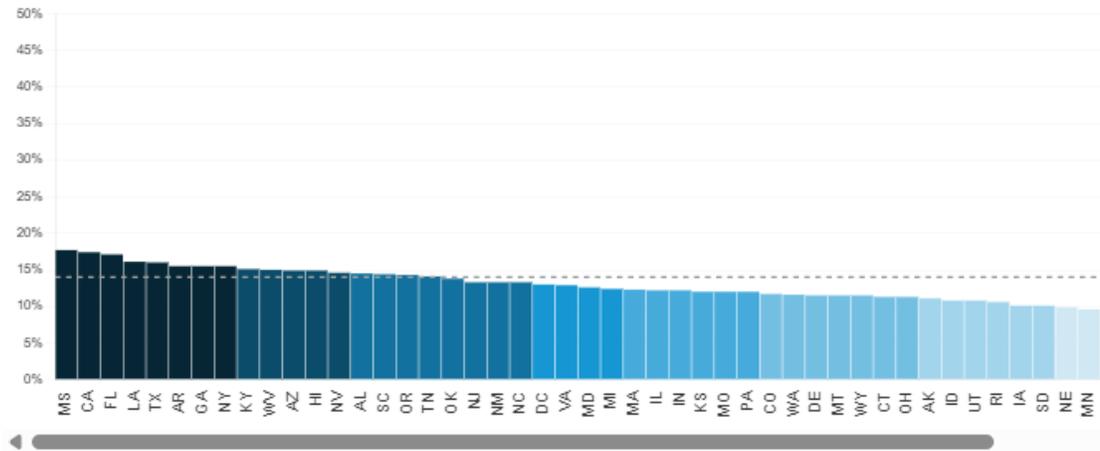
- Under existing program participation
 - US poverty

What Share of People Had Resources below the SPM Poverty Threshold in 2023?

Poverty rates using the SPM



Sort by: Value | A-Z

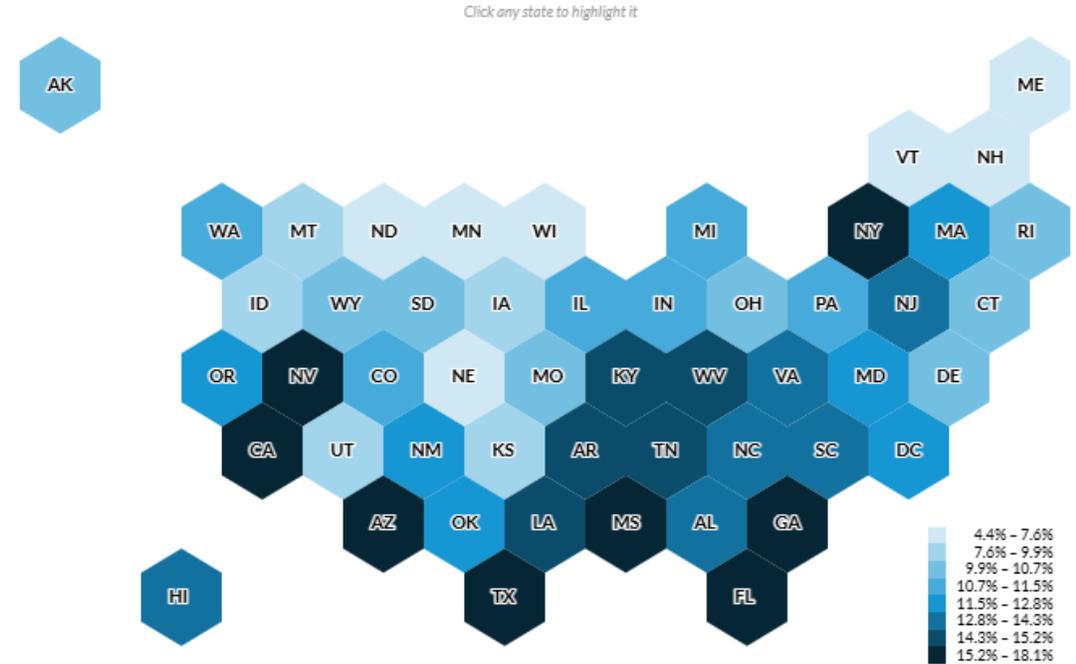


Poverty estimates

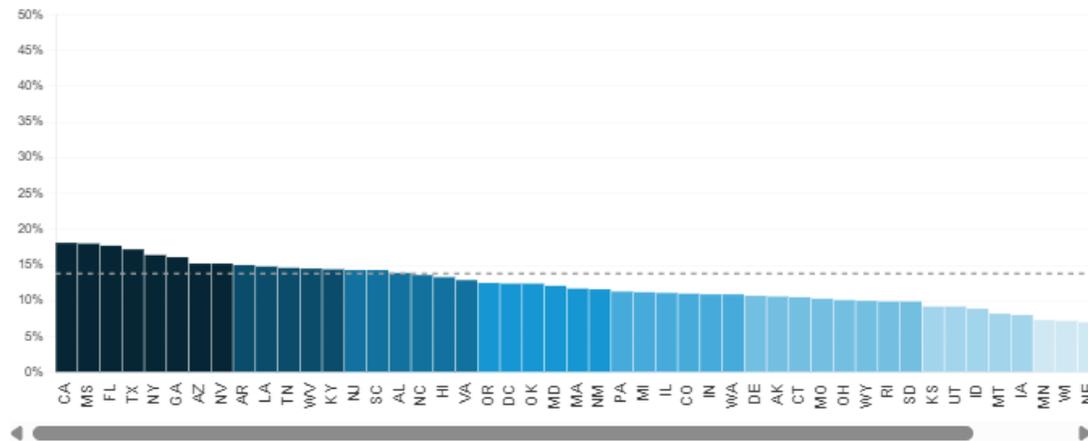
- Under existing program participation
 - US poverty
 - Child poverty

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Poverty rates using the SPM



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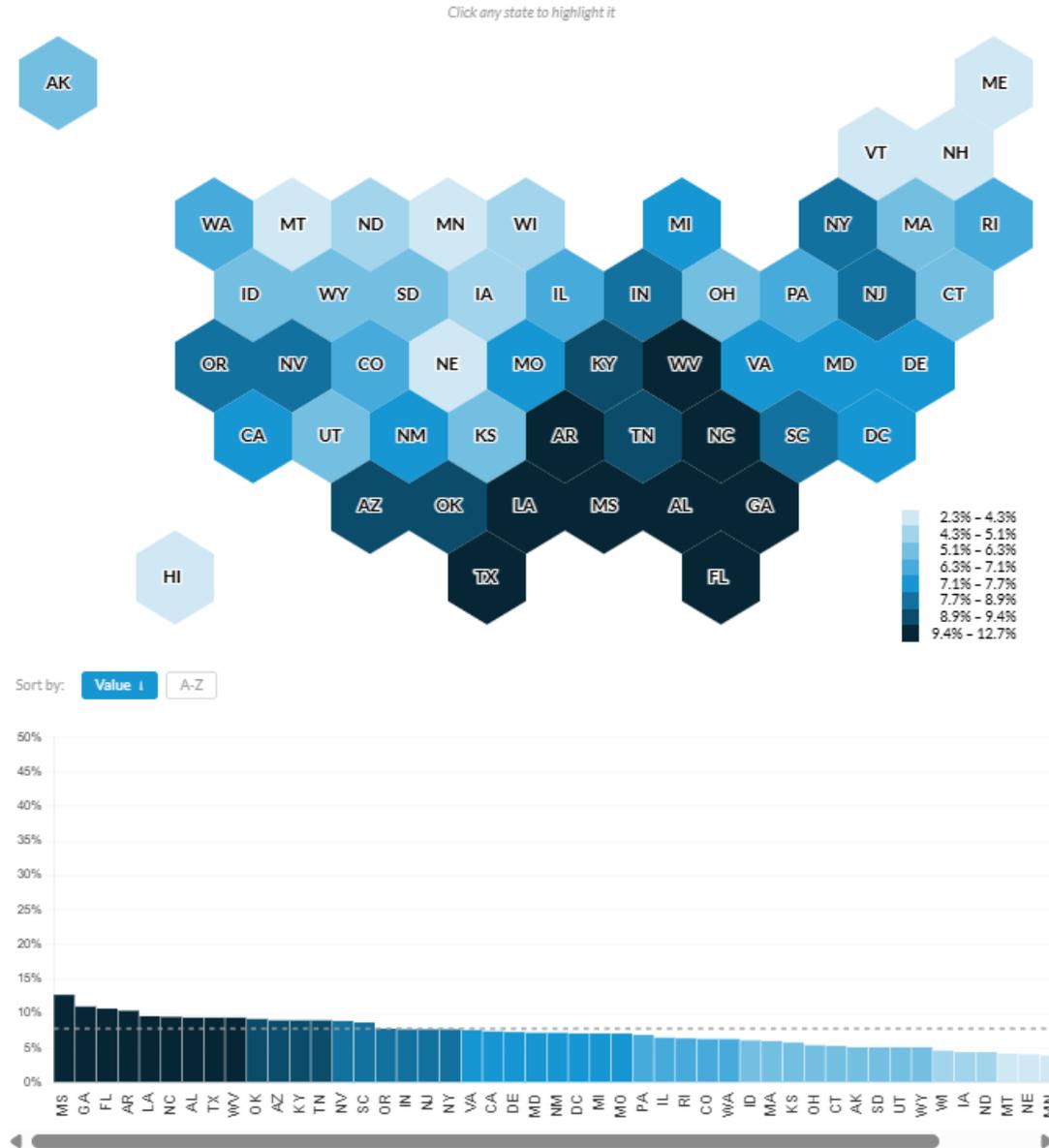
Poverty estimates

- Under existing program participation
 - US poverty
 - Child poverty

- If the safety net served all eligible people
 - US poverty
 - Child poverty

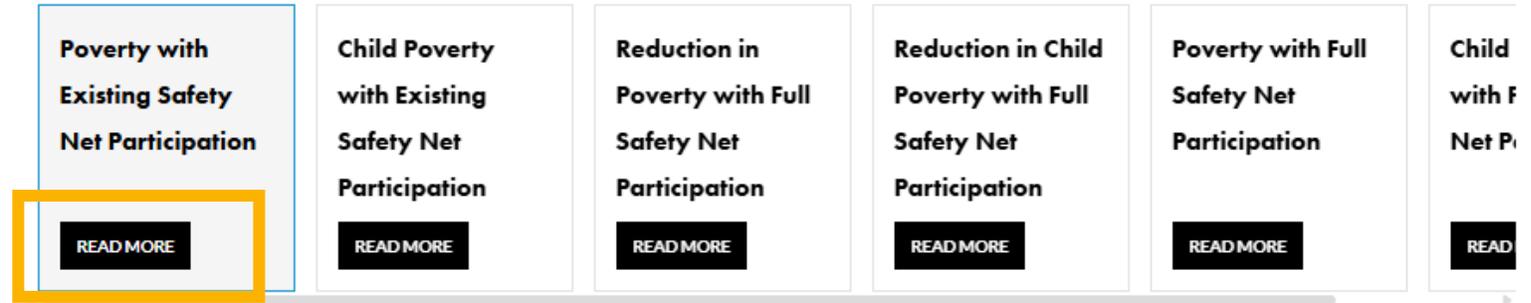
What Share of Children Under Age 18 Would Live in Families with Resources below the SPM Poverty Threshold if Seven Safety Net Programs Served All Eligible People?

Poverty rates using the SPM



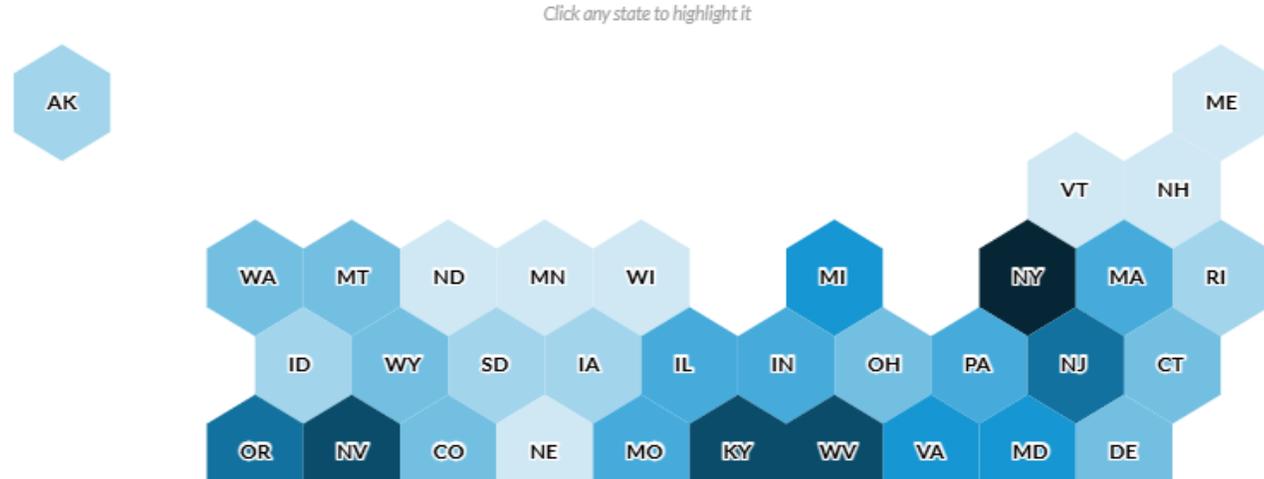
Description and more data

- “Read more” buttons show additional explanation of the figures and finding



What Share of People Had Resources below the SPM Poverty Threshold in 2023?

Poverty rates using the SPM



Description and more data

- “Read more” buttons show additional explanation of the figures and finding
- Include a link to more poverty results

<p>Poverty with Existing Safety Net Participation</p> <p>SHOW LESS</p>	<p>Child Poverty with Existing Safety Net Participation</p> <p>READ MORE</p>	<p>Reduction in Poverty with Full Safety Net Participation</p> <p>READ MORE</p>	<p>Reduction in Child Poverty with Full Safety Net Participation</p> <p>READ MORE</p>	<p>Poverty with Full Safety Net Participation</p> <p>READ MORE</p>	<p>Child Poverty with Full Safety Net Participation</p> <p>READ MORE</p>
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Using the Supplemental Poverty Measure (SPM), we estimate that 14.0 percent of people in the US had resources below the SPM poverty threshold in 2023, with rates ranging from 8.7 percent in New Hampshire and Vermont to 17.7 percent in Mississippi. These estimates include the value of benefits that people actually received in 2023.

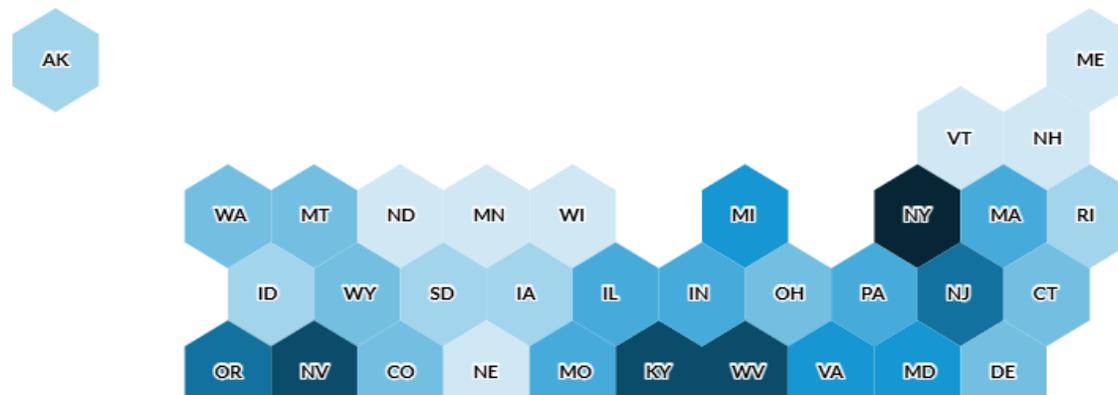
We measure poverty using the SPM because it captures the effects on economic well-being of various safety net programs, including programs delivering in-kind rather than cash benefits. The official definition of poverty considers only a family's cash income, meaning in-kind benefits and tax credits do not affect a family's poverty status. Additional results, including estimated numbers of people at different percentages of the poverty level and by various demographic characteristics, are

[available for download.](#)

What Share of People Had Resources below the SPM Poverty Threshold in 2023?

Poverty rates using the SPM

Click any state to highlight it



Program estimates

DATA TOOL

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[EXPLORE SAFETY NET PROGRAM DATA](#)

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Program estimates

- Three options for filtering results

PROGRAMS

STATE

METRIC

[Housing assistance](#)
[LIHEAP](#)
[SNAP](#)
[SSI](#)
[TANF](#)
[WIC](#)
[CCDF](#)
[CTC \(refundable portion\)](#)
[EITC](#)

Public and subsidized housing (housing assistance)

Housing assistance programs provide rental assistance to households with incomes at or below 50 percent of the median income (within a county or metropolitan area). These programs provide housing vouchers or low-cost rental units. Rent is typically capped at 30 percent of household income. Some households may continue to receive assistance even if their income rises above 50 percent of the median—these households are included in the eligibility and participation estimates shown here. The estimates reflect housing assistance programs funded through the Department of Housing and Urban Development. Housing assistance programs are not funded at a level to serve all eligible households.

Nationally, in 2023,

- 16.8 million households were eligible for housing assistance,
- the number of eligible households was 12.8 percent of all US households (the “eligibility rate”),
- 26.0 percent of the eligible households received assistance (the “participation rate”), and
- 12.4 million households were eligible for housing assistance but did not receive it (the “participation gap”).

Housing Assistance Total Eligibility

Number of households eligible for public and subsidized housing, 2023 (in thousands)

Click any state to select or deselect it for comparison in the demographic breakdowns below



Program estimates

- Three options for filtering results

- By program

PROGRAMS

Choose program(s) ▲

[Clear selections](#) [Select all](#)

CCDF

Housing assistance

LIHEAP

SNAP

SSI

TANF

WIC

CTC (refundable portion)

EITC

STATE

Choose state(s) and/or US ▼

METRIC

Number eligible ▼

TANF WIC CCDF CTC (refundable portion) EITC

Subsidized housing (housing assistance)

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Program estimates

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 - By program
 - By state and US

PROGRAMS

Choose program(s)

Housing assistance LIHEAP SNAP SS

STATE

Choose state(s) and/or US

Clear selections Select all

US	Missouri
Alabama	Montana
Alaska	Nebraska
Arizona	Nevada
Arkansas	New Hampshire
California	New Jersey
Colorado	New Mexico
Connecticut	New York
Delaware	North Carolina
District of Columbia	North Dakota
Florida	Ohio

METRIC

Number eligible

ITC

Public and subsidized housing assistance

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Program estimates

- Three options for filtering results
 1. By program
 2. By state and US
 3. By metric

PROGRAMS

Choose program(s) ▼

STATE

Choose state(s) and/or US ▼

Housing assistance LIHEAP SNAP SSI TANF WIC CCDF CTC (refundable portion)

METRIC

Number eligible ▲

Number eligible

Eligibility rate

Participation rate

Participation gap

Public and subsidized housing (housing assistance)

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AK



ME

Page navigation

- If multiple programs selected, can use the program names at the top to navigate to different sections of the page

PROGRAMS STATE METRIC

Choose program(s) Choose state(s) and/or US Number eligible

Housing assistance LIHEAP SNAP SSI TANF WIC CCDF CTC (refundable portion) EITC

Public and subsidized housing (housing assistance)

Housing assistance programs provide rental assistance to households with incomes at or below 50 percent of the median income (within a county or metropolitan area). These programs provide housing vouchers or low-cost rental units. Rent is typically capped at 30 percent of household income. Some households may continue to receive assistance even if their income rises above 50 percent of the median—these households are included in the eligibility and participation estimates shown here. The estimates reflect housing assistance programs funded through the Department of Housing and Urban Development. Housing assistance programs are not funded at a level to serve all eligible households.

Nationally, in 2023,

- 16.8 million households were eligible for housing assistance,
- the number of eligible households was 12.8 percent of all US households (the “eligibility rate”),
- 26.0 percent of the eligible households received assistance (the “participation rate”), and
- 12.4 million households were eligible for housing assistance but did not receive it (the “participation gap”).

Housing Assistance Total Eligibility

Number of households eligible for public and subsidized housing, 2023 (in thousands)

Click any state to select or deselect it for comparison in the demographic breakdowns below



Page navigation

- If multiple programs selected, can use the program names at the top to navigate to different sections of the page

PROGRAMS STATE METRIC

Choose program(s) Choose state(s) and/or US Number eligible

Housing assistance LIHEAP **SNAP** SSI TANF WIC CCDF CTC (refundable portion) EITC

Supplemental Nutrition Assistance Program (SNAP)

SNAP provides monthly benefits through an Electronic Benefits Card to families and individuals with low incomes to assist with the purchase of food. Under federal eligibility rules, families must have net income (income after deductions) at or below 100 percent of the federal poverty guideline, and families without a member who is age 60 or older or has a disability must have gross income at or below 130 percent of the federal poverty guideline. States can expand eligibility to as high as 200 percent of the poverty guideline through Broad Based Categorical Eligibility (BBCE) policies. SNAP is an entitlement program and so benefits are provided to all eligible families and individuals who apply.

Nationally, in 2023,

- 69.1 million people were eligible for SNAP (including eligibility through BBCE),
- the number of eligible people was 21.2 percent of the US population (the “eligibility rate”),
- 57.5 percent of the eligible people received assistance (the “participation rate”), and
- 29.4 million people were eligible for SNAP but did not receive it (the “participation gap”).

SNAP Total Eligibility

Number of people eligible for the program, 2023 (in thousands)

Click any state to select or deselect it for comparison in the demographic breakdowns below



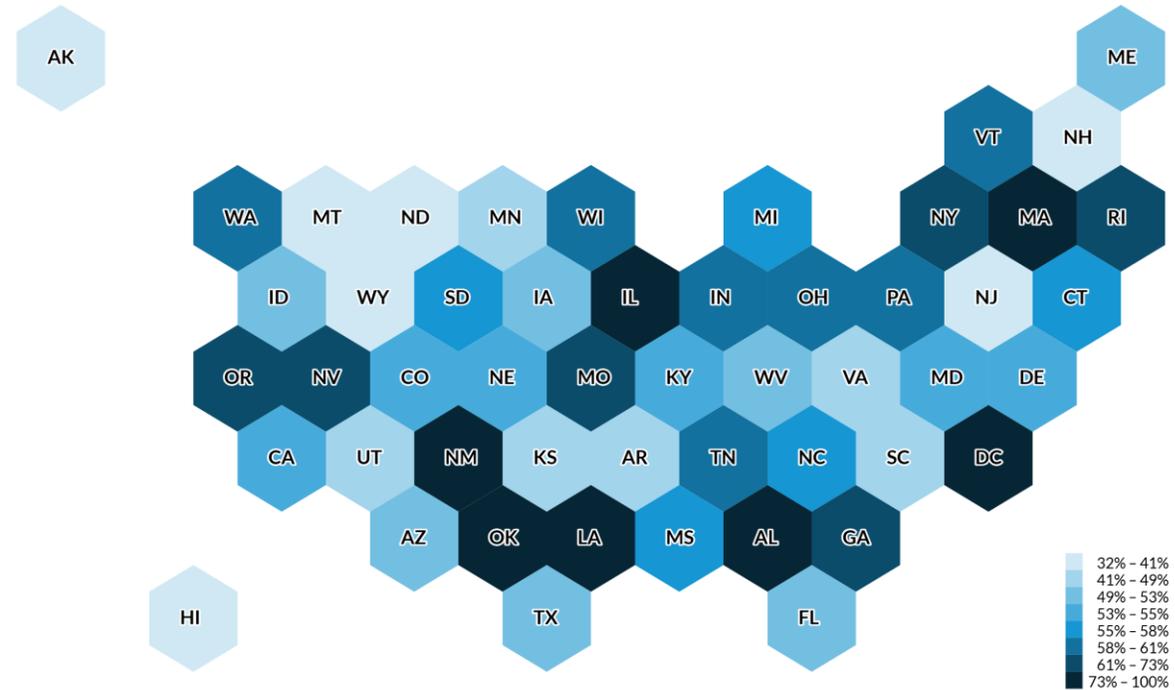
Page navigation

- Each program includes
 - An initial map and bar chart that show total estimates for people or families

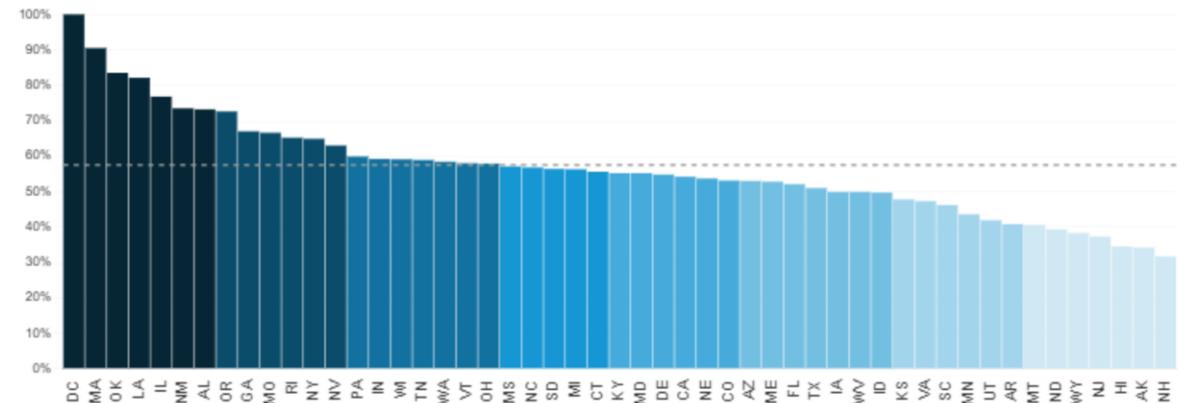
SNAP Participation Rate

Share of eligible people who receive program benefits, 2023

Click any state to select or deselect it for comparison in the demographic breakdowns below



Sort by: Value | A-Z



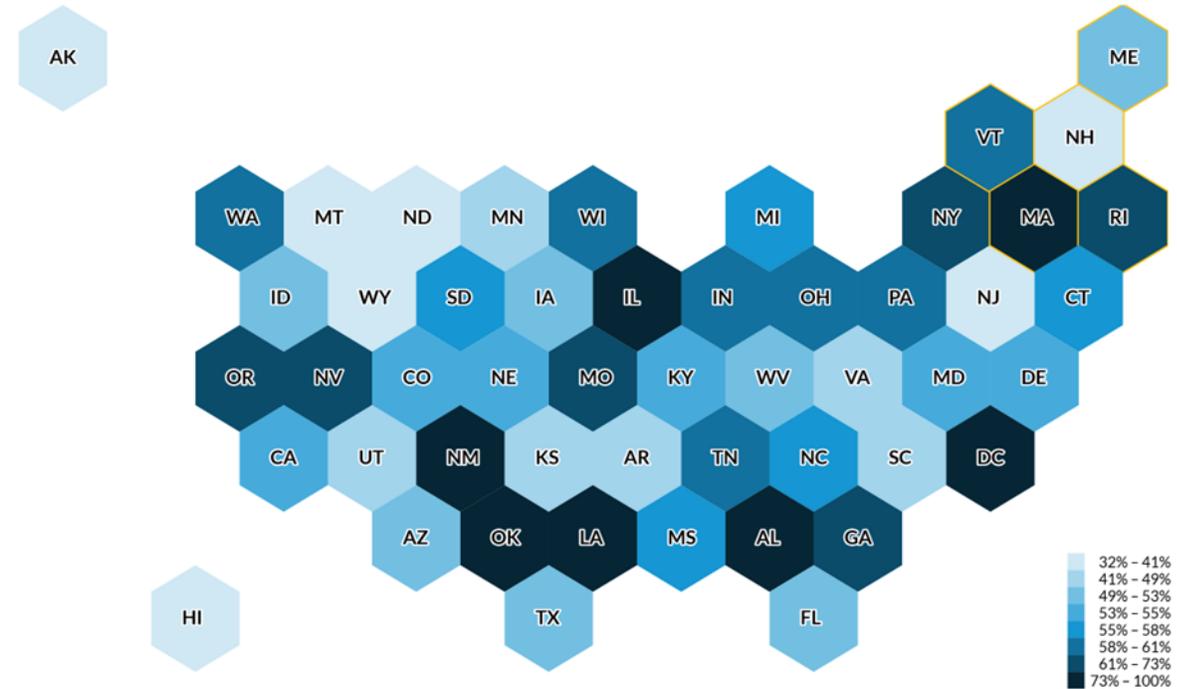
Page navigation

- Each program includes
 - An initial map and bar chart that show total estimates for people or families
 - Interactive

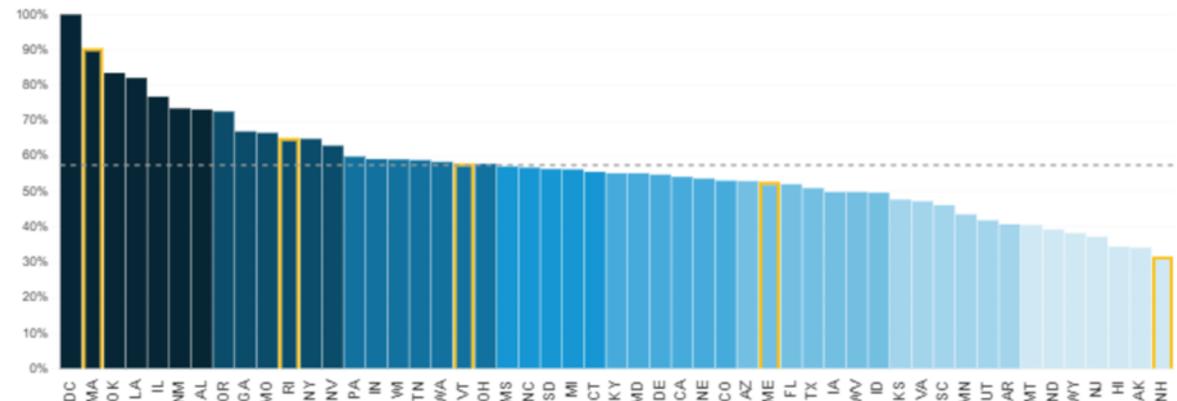
SNAP Participation Rate

Share of eligible people who receive program benefits, 2023

Click any state to select or deselect it for comparison in the demographic breakdowns below



Sort by: Value A-Z



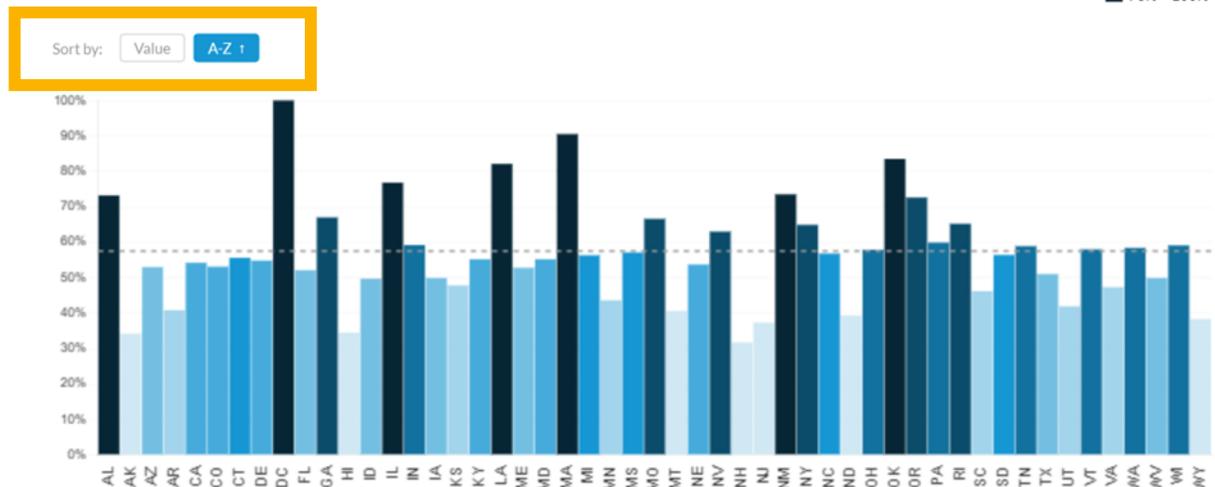
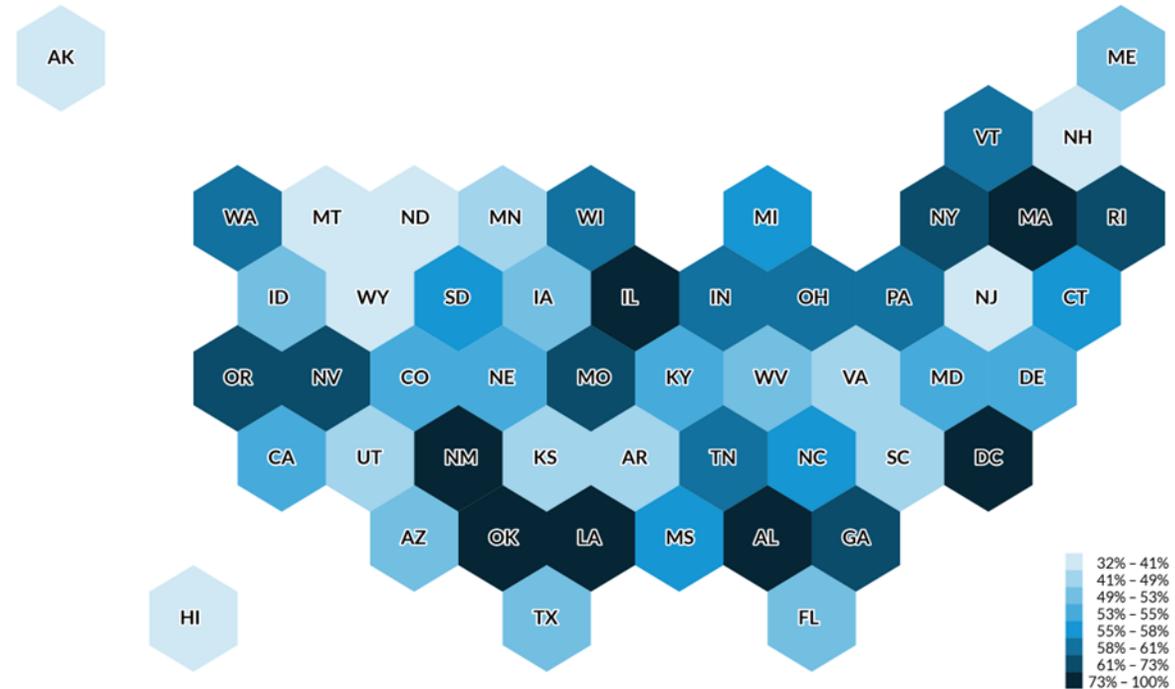
SNAP Participation Rate

Share of eligible people who receive program benefits, 2023

Page navigation

- Each program includes
 - An initial map and bar chart that show total estimates for people or families
 - Interactive

Click any state to select or deselect it for comparison in the demographic breakdowns below



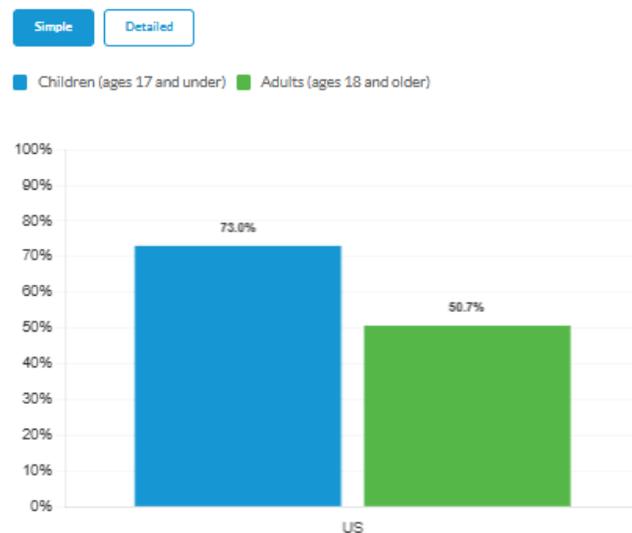
Page navigation

- Each program includes
 - An initial map and bar chart that show total estimates for people or families
 - Results for various demographic groups

DEMOGRAPHIC BREAKDOWNS

SNAP Participation Rate by Age

Share of eligible people who receive program benefits by age group, 2023



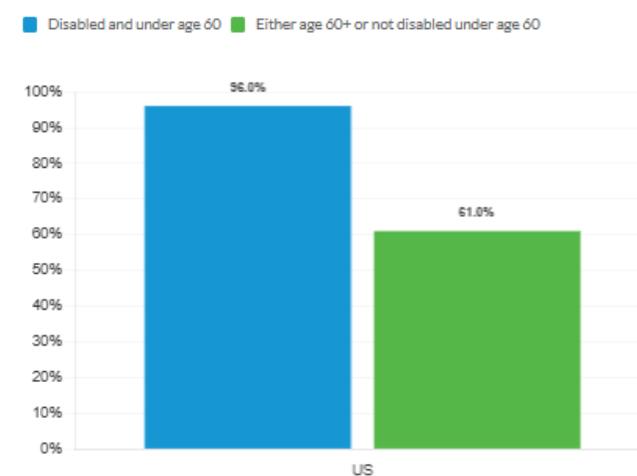
DOWNLOAD DATA SHARE SAVE IMAGE

Source: Urban Institute researchers' estimates produced using the Urban Institute's Analysis of Transfers, Taxes, and Income Security (ATTIS) microsimulation model applied to combined 2022 and 2023 American Community Survey data, adjusted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org.

Notes: SNAP = Supplemental Nutrition Assistance Program. The figure shows the number of eligible participants who receive SNAP benefits divided by the number of those eligible. Estimates apply to the average month of the year. Participation rates among those eligible for a program vary across states and demographic groups for many reasons, including personal and familial situation (participation rates are expected to be higher when the potential benefit is higher and when the degree of financial need is greater) and state choices.

SNAP Participation Rate by Disability Status

Share of eligible people who receive program benefits by disability status, 2023



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Source: Urban Institute researchers' estimates produced using the Urban Institute's Analysis of Transfers, Taxes, and Income Security (ATTIS) microsimulation model applied to combined 2022 and 2023 American Community Survey data, adjusted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org.

Notes: SNAP = Supplemental Nutrition Assistance Program. The figure shows the number of eligible participants who receive SNAP benefits divided by the number of those eligible. People under age 60 (including children) are generally identified as disabled based on the receipt of Supplemental Security Income or Social Security disability income. Estimates apply to the average month of the year. Participation rates among those eligible for a program vary across states and demographic groups for many reasons, including personal and familial situation (participation rates are expected to be higher when the potential benefit is higher and when the degree of financial need is greater) and state choices.

Additional features

- Interactive legends

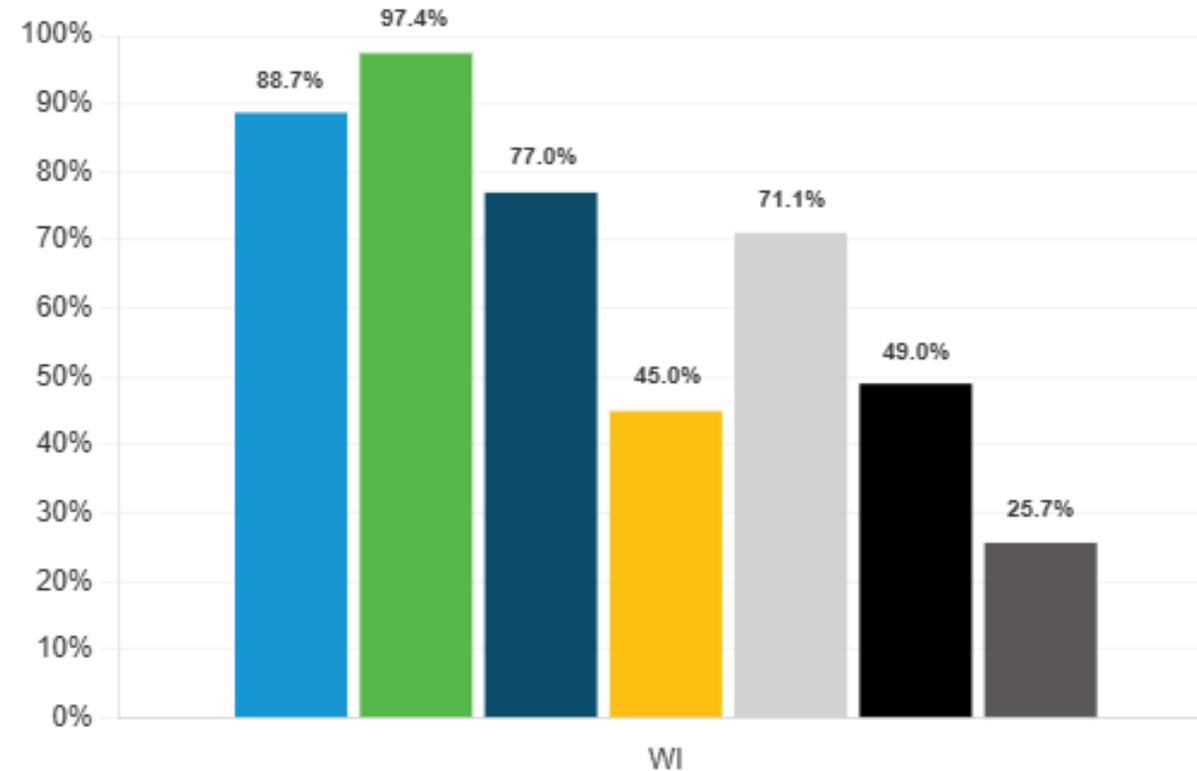
SNAP Participation Rate by Age

Share of eligible people who receive program benefits by detailed age group, 2023

Simple

Detailed

■ Birth through age 3 ■ Ages 4-5 ■ Ages 6-17 ■ Ages 18-24 ■ Ages 25-59
■ Ages 60-64 ■ Ages 65 and older



Additional features

- Interactive legends

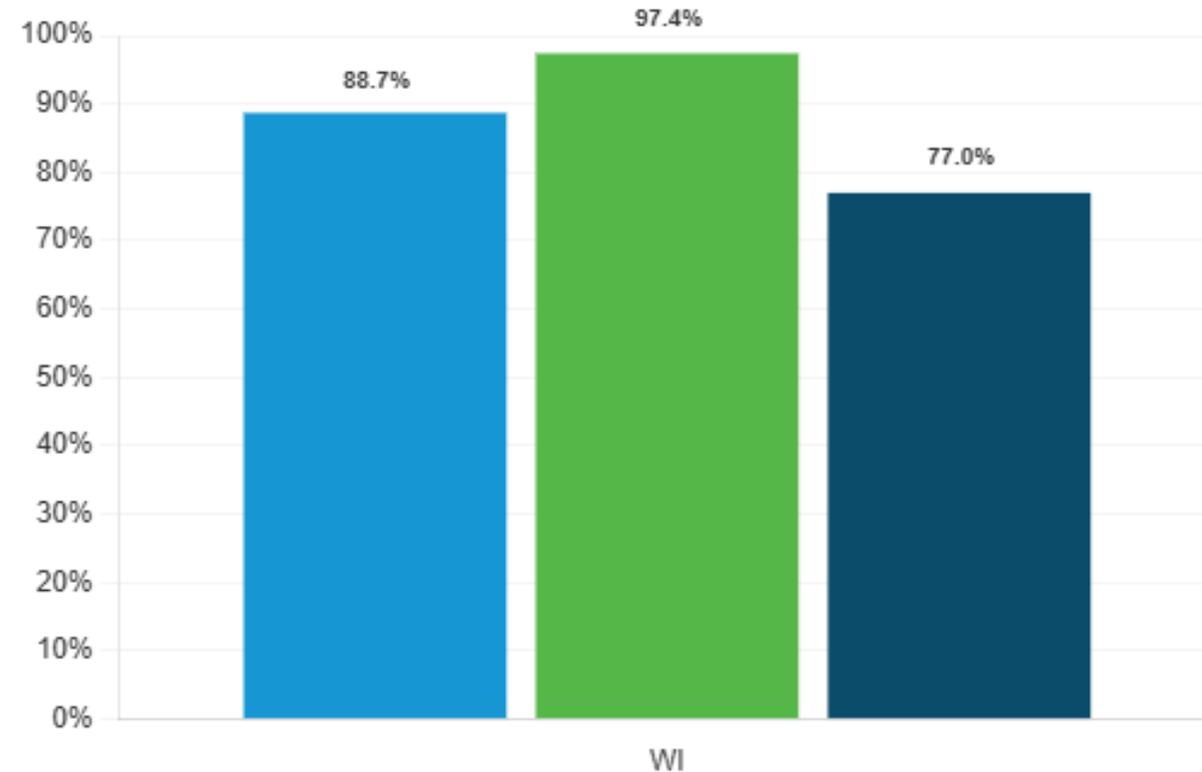
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Share of eligible people who receive program benefits by detailed age group, 2023

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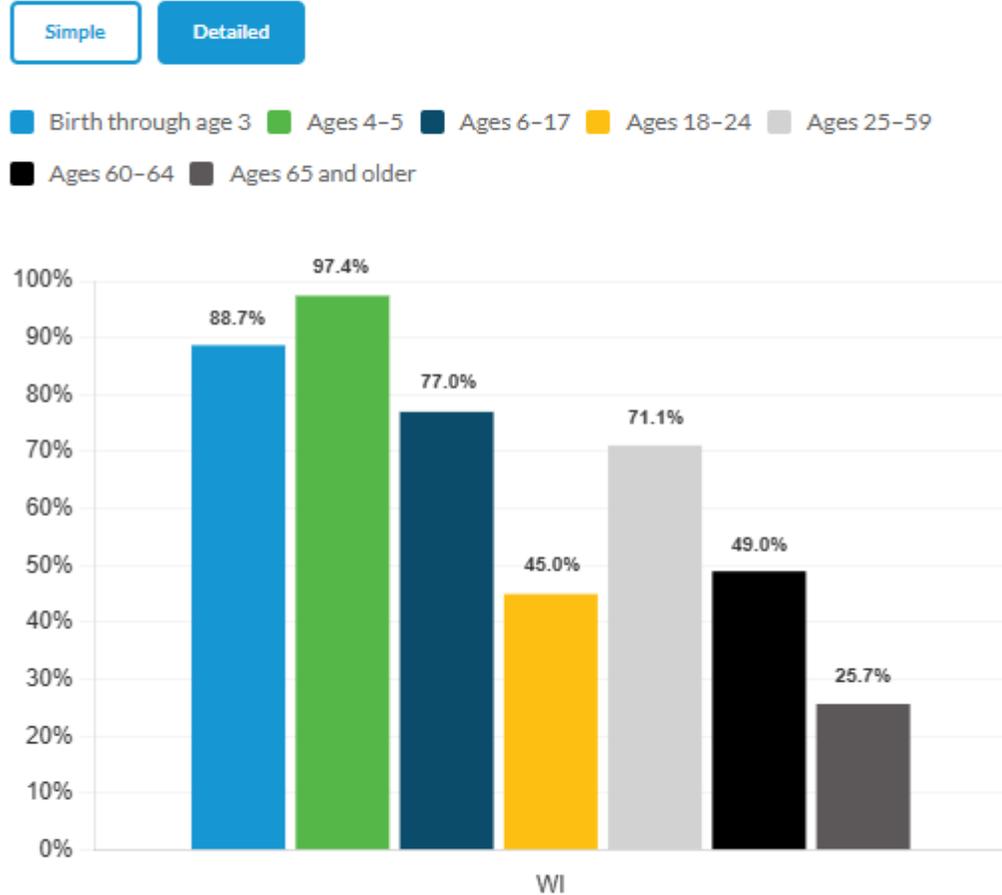


Additional features

- Interactive legends
- Download data in the figure

SNAP Participation Rate by Age

Share of eligible people who receive program benefits by detailed age group, 2023

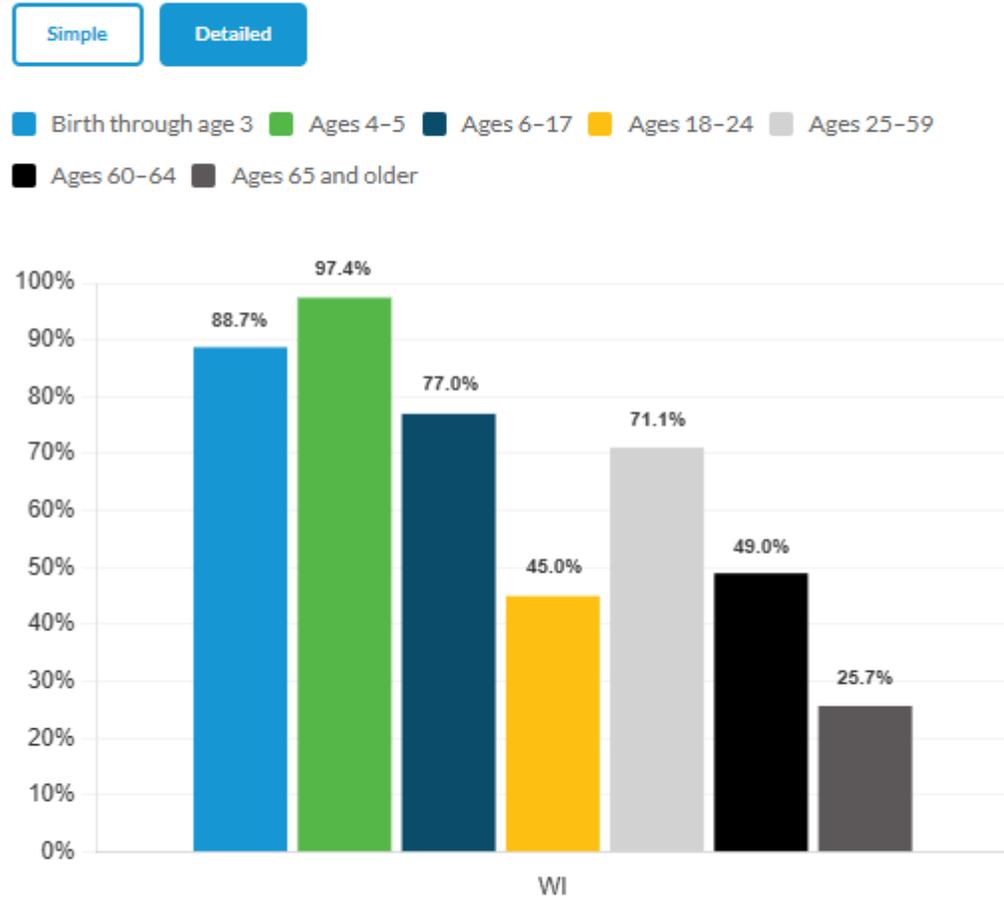
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SNAP Participation Rate by Age

Share of eligible people who receive program benefits by detailed age group, 2023



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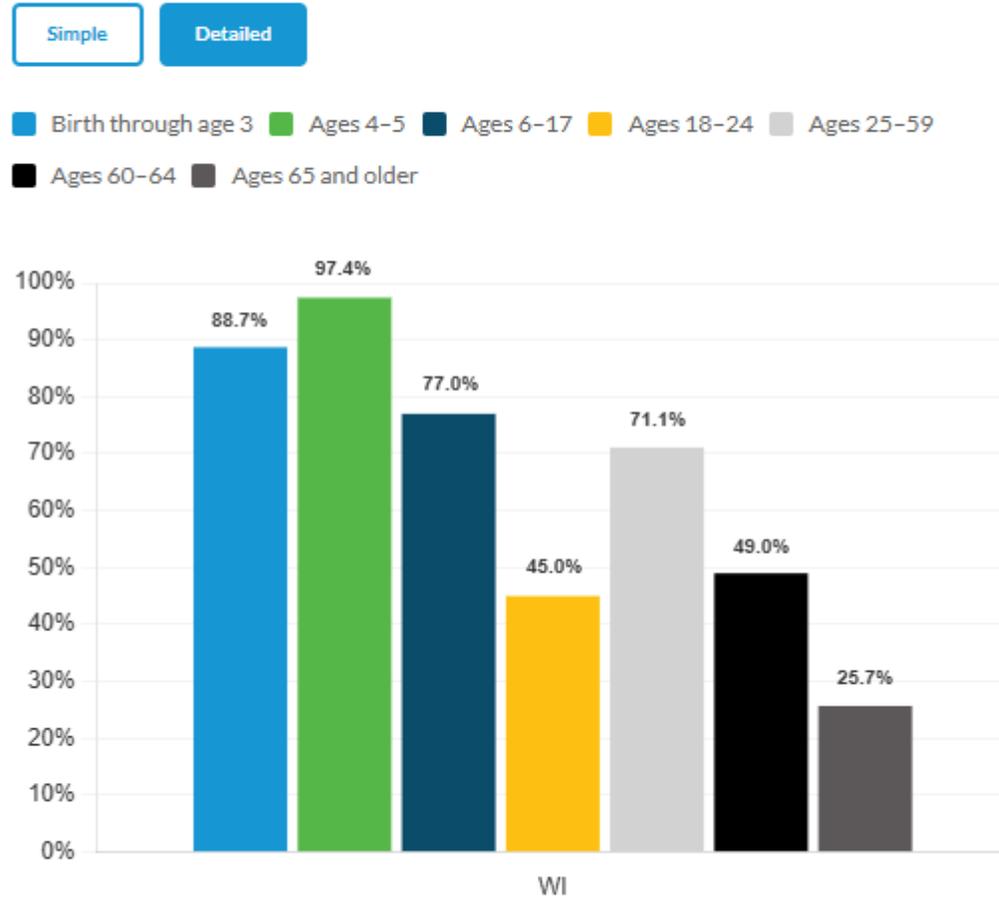
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SNAP Participation Rate by Age

Share of eligible people who receive program benefits by detailed age group, 2023



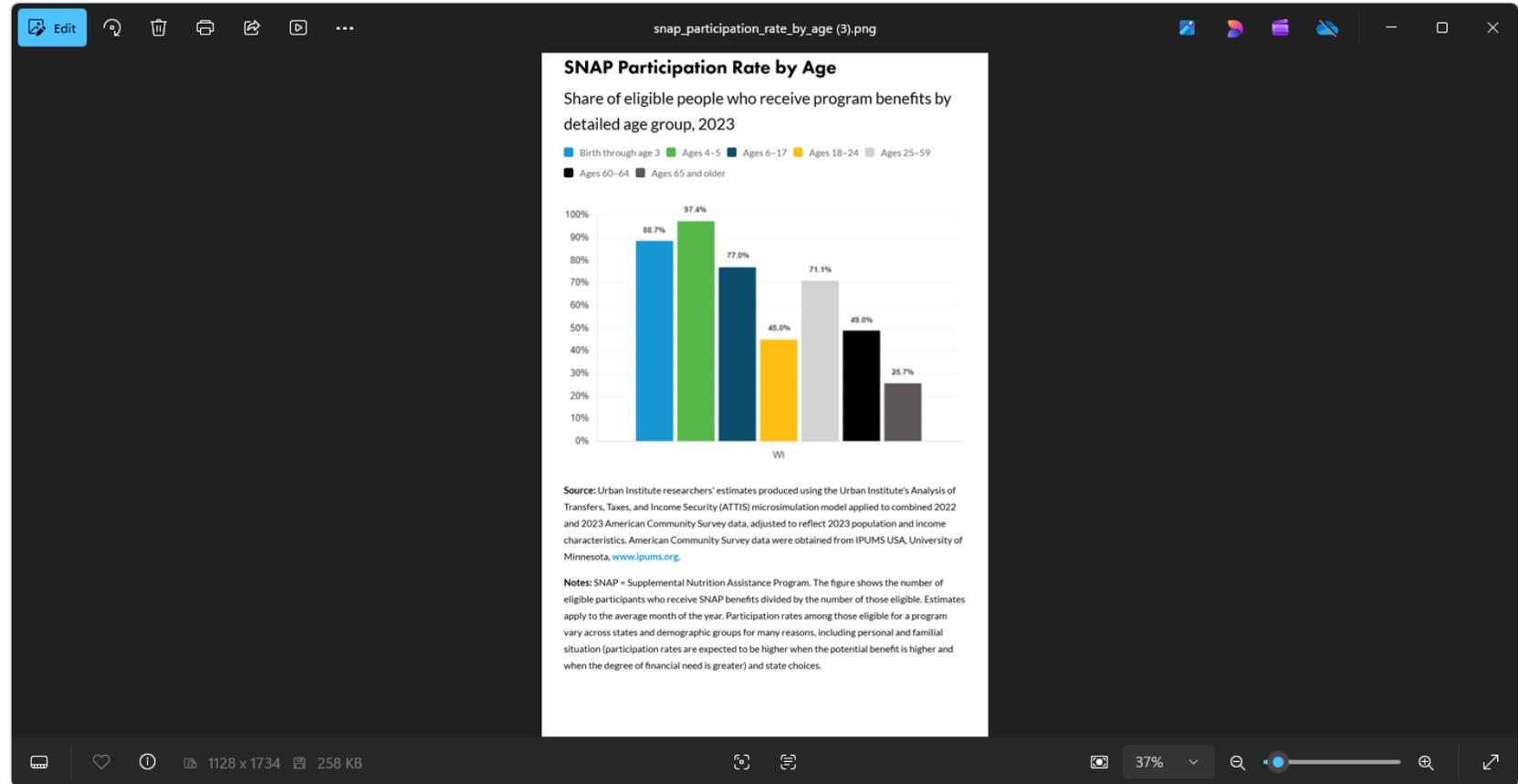
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Contact us at ATTIS@urban.org

- with questions
- to be notified of new data releases
- to share ideas
- to share with us about how you're using the tool

Acknowledgements

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State of the Safety Net

Additional slides

Nine programs are included in the webtool

	Type of benefit?	Entitlement?	State variation in income limits?	Who may be eligible for benefits?
SSI (adults)	Cash	Yes	Some	People 65+, with disabilities
TANF	Cash	No	Yes	Families with children
SNAP (including BBCE)	Nutrition	Yes	Yes	All groups
WIC (infants and children 1-4)	Nutrition	No	No	Infants, young children, pregnant & postpartum
Housing (public & subsidized)	Reduced rent	No	Yes	All groups
LIHEAP	Support for energy bills	No	Yes	All groups
CCDF	Subsidized child care	No	Yes	Families with children
CTC (refundable portion)	Tax credit	Yes	No	Employed families with children
EITC	Tax credit	Yes	No	Tax units with earnings



State of the Safety Net