

INCOME, BENEFITS, AND POVERTY

Are Young Adults Eligible for Safety Net Programs Receiving Benefits?

Eligibility and Participation Rate Estimates for SNAP, TANF, and Housing Subsidies

Created with ATTIS

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Executive Summary

The social safety net is intended to help individuals and families meet their basic needs during periods of economic hardship. Yet many eligible people do not receive the benefits they qualify for. For young adults, access to benefit programs can be crucial not only for meeting immediate basic needs but also for supporting long-term economic success.

According to the National Academies of Sciences, Engineering, and Medicine, adolescence extends into the mid-twenties, and periods of instability can have lasting consequences for young adults who are in this critical development stage (National Academies of Sciences, Engineering, and Medicine 2019). Research shows that many young adults ages 18 through 24 experience instability and economic hardship during this vulnerable period (Gonzalez et al. 2025, Kids Count Data Center 2025, Morton et al. 2017).

Programs that provide food assistance, cash aid, and housing assistance can help mitigate short-term economic hardship and provide more stability as young adults transition into adulthood. Additional wraparound services, such as those offered through Temporary Assistance for Needy Families in some states, can further help young adults succeed in their education and employment, and set them up for long-term health and economic success.¹ However, accessing benefit programs can be challenging. Our previous research shows that across seven major safety net programs, people received less than half of the total value of benefits they could have received if those programs were fully funded and all eligible people participated (Giannarelli et al. 2023). While some challenges to accessing benefits may not be unique to young people, such as the difficulties presented by complex application processes, young people may find them particularly tricky to navigate due to less familiarity with the programs or less confidence in advocating for themselves (Hahn et al. 2021). Other challenges, such as narrow paths to eligibility for students, may have an outsized effect on young adults.

Understanding more about young adults' eligibility and participation in social safety net programs can help inform efforts to connect young adults with critical safety net supports. While evidence shows young adults face challenges in accessing benefits, little is known about the scale of the problem. Our analysis seeks to fill this gap by providing new evidence about how many young adults are eligible for key safety net programs under existing program rules, and among those young adults, what percentage are able to access benefits.

Focusing on young adults, we examine eligibility and participation in three social safety net programs in 2023:

- The **Supplemental Nutrition Assistance Program (SNAP)**, which provides benefits that can be used to purchase food
- **Temporary Assistance for Needy Families (TANF)**, which provides cash aid (the portion of the program covered here) and other supports
- **Public and subsidized housing**, which provides vouchers and low-rent units

For each program, we estimate eligibility, participation rates, and participation gaps:

- **Eligibility.** The number or rate of people or households who meet all the criteria to qualify for assistance, using the policies in place where they live
- **Participation rate.** The percentage of eligible people or households who receive benefits
- **Participation gap.** The number or percentage of eligible people or households who do not receive benefits

We provide national and state estimates for the population as a whole as well as for the young adult population. We provide additional results by age groups and race and ethnicity, to the greatest extent possible given the available data. More detailed methodology, results tables, and standard error estimates are available in the [technical appendix](#) and [data catalog](#).

Key Findings

Our analysis shows that even when young adults satisfy all of a program’s eligibility rules for SNAP, TANF, and public and subsidized housing, they often do not receive the benefits.

Nationally, we find that among the 27.1 million people ages 18 through 24 living in the community (not in group quarters, such as dormitories):

- 5.8 million young adults (or 21 percent of the young adult population) are eligible for SNAP, and less than half of those who are eligible receive benefits (figure ES.1), meaning ***more than half of eligible young adults do not receive SNAP benefits***
- 0.5 million young adults (or 2 percent of the young adult population) are eligible for TANF, and less than a quarter of those who are eligible receive benefits, meaning ***more than 75 percent of eligible young adults do not receive TANF benefits***
- 1.3 million households headed by young adults (or 27 percent of all households headed by young adults) are eligible for public and subsidized housing, and slightly less than 10 percent of

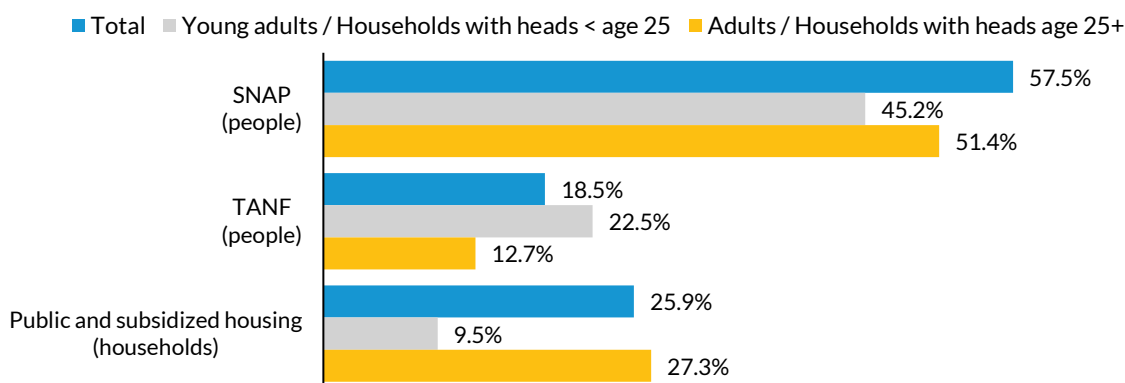
those who are eligible receive benefits, meaning **more than 90 percent of eligible young adult-headed households do not receive public and subsidized housing benefits**

- **In the case of SNAP and housing assistance, the national-level participation rates among eligible young adults are substantially lower than the rates across all age groups**, showing that compared with other age groups, the young adult population appears to have a particularly challenging time accessing those benefits
- **In the case of TANF, the national participation rate among eligible young adults is slightly higher than the rate among all eligible people**
- **In the case of SNAP, young adult participation is strongly influenced by their living situation**, with higher rates for young adults who are the head or spouse of a family with children (79 percent) and young adults who are living in a household headed by their parents or another adult (75 percent), and a much lower rate for young adults who are the household head or spouse but do not have children (21 percent)

FIGURE ES.1

Participation Rates for Three Safety Net Programs, 2023

Percent of eligible population that receives benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of SNAP Quality Control data from the US Department of Agriculture, Food and Nutrition Service; TANF/SSP administrative data from the US Department of Human Services, Administration for Children and Families, Office of Family Assistance; and Picture of Subsidized Households data from the US Department of Housing and Urban Development.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. TANF eligibility estimates include people whose benefits might be paid by solely state-funded (SSF) dollars, but these participants are not included in the TANF caseload data; participation rates including SSF cases would be somewhat higher. Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment.

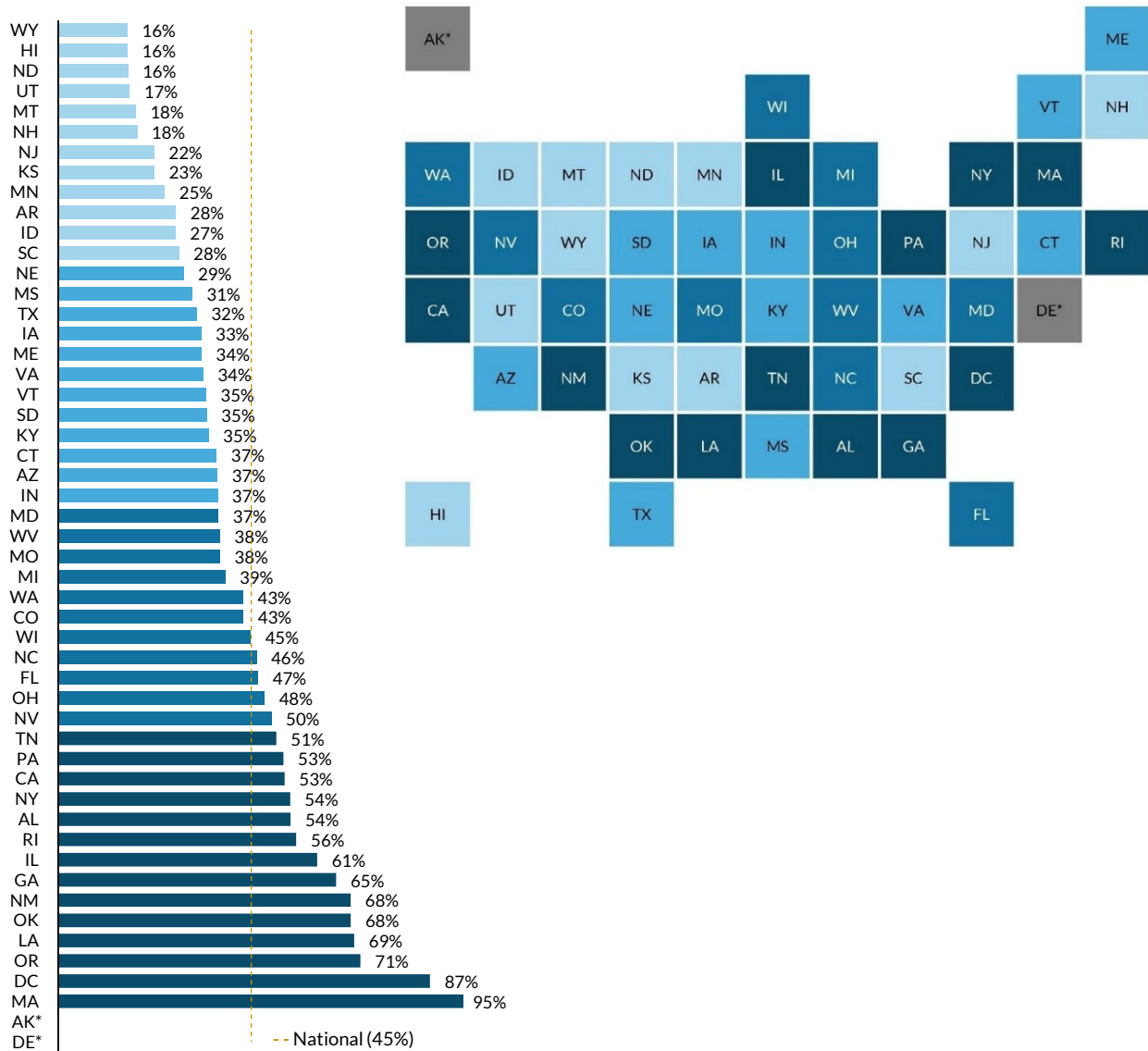
At the state level, we find the following:

- ***When we consider the young adults' participation rates in a state compared with the national median (midpoint across states), some states appear to have rates that are either higher than the median for all three programs or lower than the median for all three programs, but most states show varied results for the three programs.*** Focusing on the largest states in the country, Texas appears to have participation rates lower than the median for young adults for all three programs, and New York appears to have rates higher than the median for young adults in all three programs, while Florida and California show higher rates for TANF and SNAP but lower rates for housing.
- For SNAP, among the 49 states with sufficient sample sizes to produce estimates for young adults, the participation rate for eligible young adults ranges from less than 17 percent in Hawaii, North Dakota, Utah, and Wyoming to 95 percent in Massachusetts (figure ES.2). Thirty-five states serve less than half of their SNAP-eligible young adult population, and only two states serve more than 75 percent of eligible young adults. ***Compared with the SNAP participation rates for the total population in each state, young adults have a lower participation rate in 48 states and a higher participation rate in 1 state (Massachusetts).***
- For TANF, among the 30 states with sufficient sample sizes to produce TANF participation rate estimates for young adults, ***Georgia and Texas have the lowest participation rates, with each serving less than 2 percent of eligible young adults (figure ES.3). Massachusetts has the highest TANF participation rate, serving almost 80 percent of eligible young adults.*** Sixteen of the states with sufficient sample sizes to examine their data serve less than 10 percent of their eligible young adult population, while 5 states serve more than a quarter of the eligible young adult population. Compared with the participation rate for all people in the state (both children and adults), young adults have a lower TANF participation rate in 14 states and a higher TANF participation rate in 16 states.
- For public and subsidized housing, across the 49 states with sufficient sample sizes to provide estimates for households with a head or spouse under age 25, we find the ***participation rates for these households range from 3 percent in Arizona and Utah to 23 percent in West Virginia (figure ES.4).*** Twenty-six states serve less than 10 percent of eligible households headed by a person under age 25. Compared with all households in the state, households headed by a person under age 25 have lower participation rates in all 49 states with sufficient sample sizes for households headed by a young adult.

FIGURE ES.2

SNAP Young Adult Participation Rates by State, 2023

Percent of eligible population that receives benefits, estimates for adults ages 18 through 24



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics.

American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of SNAP Quality Control data from the US Department of Agriculture, Food and Nutrition Service.

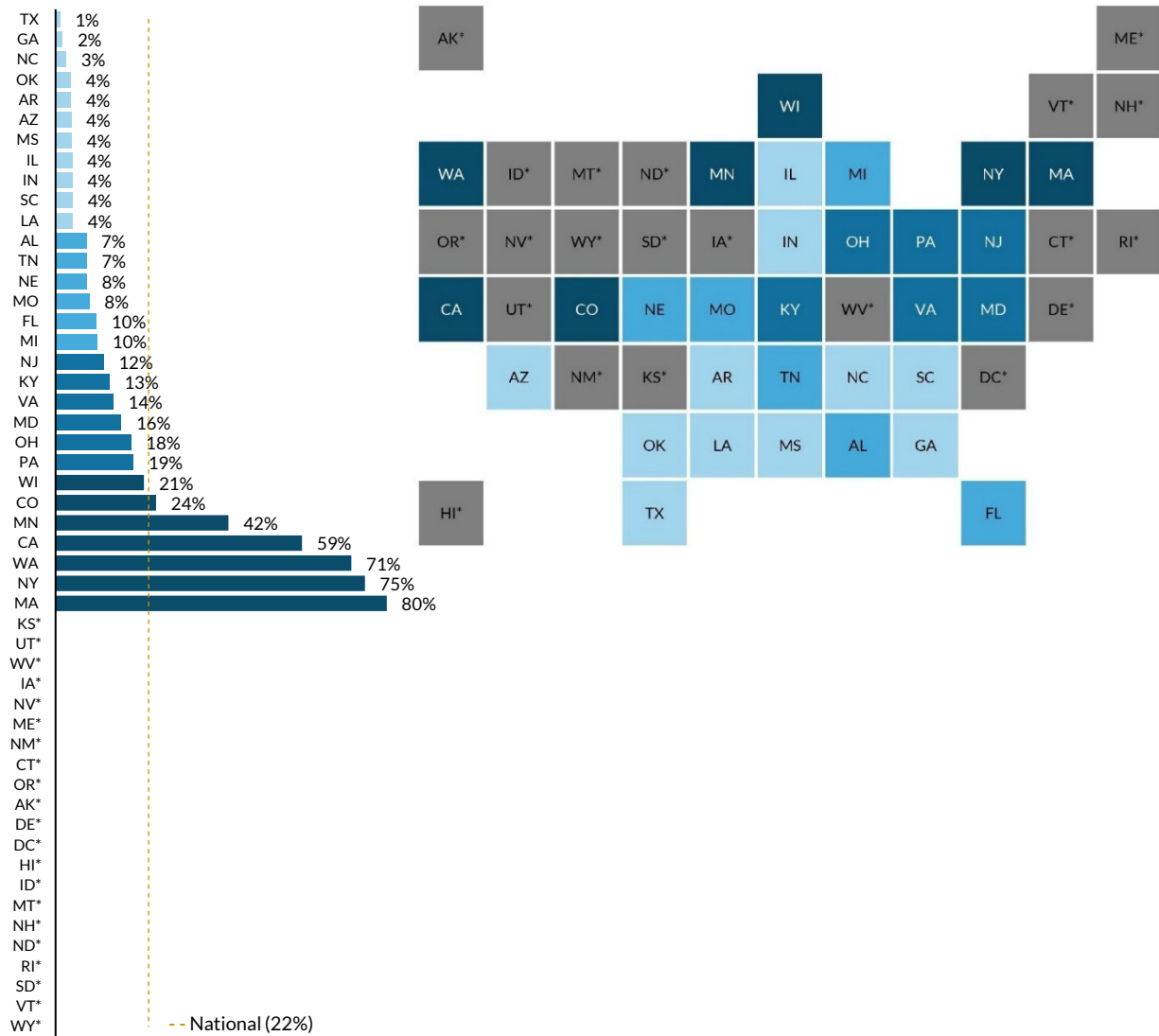
Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month.

Results for states with insufficient data to accurately estimate either eligibility or caseload are not shown; these states are marked with an asterisk (*). In these cases, either the survey data used to estimate eligibility or the caseload information used to estimate the number of SNAP participants ages 18 to 24 were based on samples that were too small to produce reliable estimates. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies. Color coding marks states in four approximately even groups from the lowest to highest range of participation rates.

FIGURE ES.3

TANF Young Adult Participation Rates by State, 2023

Percent of eligible population that receives benefits, estimates for adults ages 18 through 24



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics.

American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from the TANF/SSP administrative data from the US Department of Human Services, Administration for Children and Families, Office of Family Assistance.

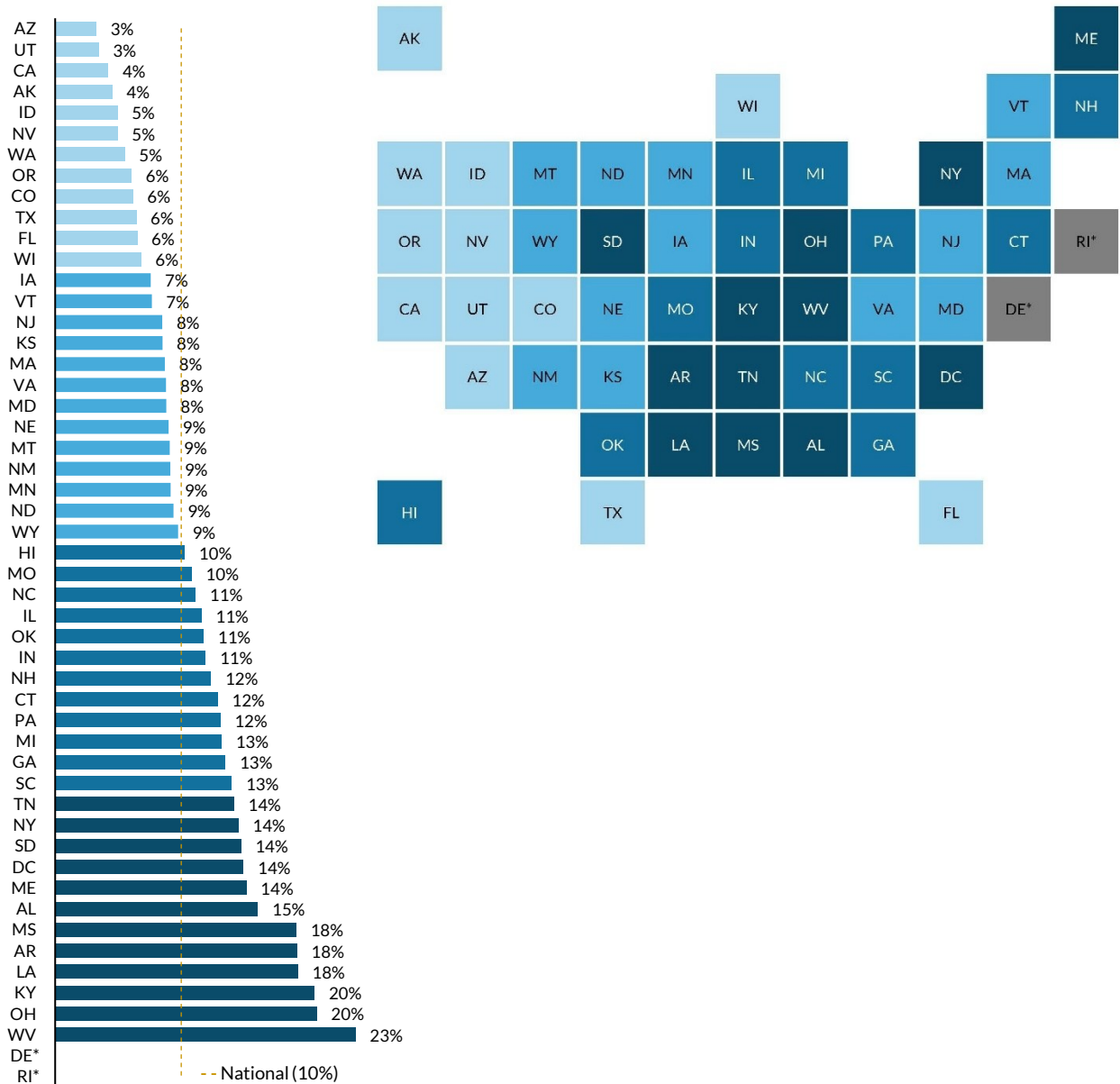
Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month.

Results for states with insufficient data to accurately estimate either eligibility or caseload are not shown; these states are marked with an asterisk (*). In these cases, either the survey data used to estimate eligibility or the caseload data used to determine participation were based on sample sizes that were too small to produce reliable estimates. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. TANF eligibility estimates include people whose benefits might be paid by solely state-funded (SSF) dollars, but these participants are not included in the TANF caseload data; participation rates including SSF cases would be somewhat higher. Color coding marks states in four approximately even groups from the lowest to highest range of participation rates.

FIGURE ES.4

Young Adult Public and Subsidized Housing Participation Rates by State, 2023

Percent of eligible households that receive benefits, estimates for households with head or spouse under age 25



URBAN INSTITUTE

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

Notes: The estimates reflect the average monthly number of eligible households. Results for states with insufficient data to accurately estimate eligibility are not shown; these states are marked with an asterisk (*). In these cases, the survey data used to estimate eligibility were based on sample sizes that were too small to produce reliable estimates. Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income (AMI) and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment. Color coding marks states in four approximately even groups from the lowest to highest range of participation rates.

What this analysis cannot explain is why some states have higher or lower participation rates than other states for particular programs. The answers could be due in part to differences in the characteristics of young adults eligible for the program and how these differences vary across states. For example, differences may exist across states in the depth of need experienced by young adults and the extent to which they live with their parents, are living independently, or have families of their own, all of which could influence likelihood of participation. However, the differences might also be due to state actions and choices, including efforts to facilitate applications or enhance outreach or, in the case of housing subsidies, decisions regarding how to prioritize a limited number of vouchers across eligible households.

Actionable Insights

With the findings presented in this report, policymakers, community organizations, philanthropies, and others considering how to support young adults can better understand where—across states or different young adult populations—resources and efforts might be most needed to help improve benefit access.

- In areas with low participation in a particular program, **policymakers and program administrators** can explore whether administrative procedures or program rules might be deterring young adults from applying for benefits or preventing young adults from successfully accessing benefits when they do apply.
- **Community organizations, philanthropies, and others** might choose to target limited resources to outreach, education, and partnership efforts in areas with lower participation rates to help more young adults understand the benefits they can receive and how to successfully navigate application and program requirements. Targeted efforts, particularly in states and among populations with low take-up rates, could help more young adults access these critical supports.

Are Young Adults Eligible for Safety Net Programs Receiving Benefits?

The social safety net is intended to support individuals and families so that they can meet their basic needs during periods of economic hardship. For young adults ages 18 through 24, who are still in a critical period of development, access to benefit programs can be crucial to meeting immediate basic needs and supporting their long-term success (National Academies of Sciences, Engineering, and Medicine 2019).

Understanding more about young adults' eligibility and participation in social safety net programs can help inform efforts to connect young adults with critical safety net supports. For this analysis, we examine three social safety net programs: the Supplemental Nutrition Assistance Program (SNAP), cash assistance from Temporary Assistance for Needy Families (TANF), and public and subsidized housing.

We begin with a brief background on the importance of safety net supports for young adults, followed by an overview of the three programs, including key variations in program rules across states. We then provide an overview of our methodology before presenting detailed national and state eligibility and participation results for each of the three programs.

The Importance of the Social Safety Net for Young Adults

The social safety net is intended to support individuals and families in meeting their basic needs during periods of economic hardship. Programs like SNAP, TANF, and public and subsidized housing provide critical supports. Yet many people who are eligible for these programs do not receive benefits, and our previous research found that people received less than half of the total value of benefits they could have received across seven key safety net programs if those programs were fully funded and all eligible people participated (Giannarelli et al. 2023).

For young adults, access to benefit programs can be crucial. Periods of instability can have lasting consequences for young adults (National Academies of Science, Engineering, and Medicine 2019), and social safety net programs that provide food assistance, cash aid, and housing assistance can help alleviate short-term economic hardship while also providing more stability as young adults transition into adulthood.²

- **Food insecurity and nutrition assistance.** In the most recent Well-Being and Basic Needs Survey, 28 percent of young adults ages 18 through 24 reported experiencing food insecurity in the preceding 12 months (Gonzalez et al. 2025). Broader research shows the importance of food security during adolescence and the lasting impacts food insecurity can have, including adverse health and behavioral outcomes (Frongillo et al. 2024). Various studies have also shown a relationship between food instability and academic performance for college students, and students unable to complete college have lower earnings potential in the future (Bruening et al. 2017; National Academies of Sciences, Engineering, and Medicine 2019; Wolfson et al. 2021). SNAP can help mitigate food insecurity for young adults by providing monthly assistance to purchase food (though there are restrictions on eligibility for college students enrolled at least half time unless they work at least 20 hours per week, are caring for a child under age 6, or meet other exemptions).
- **Economic insecurity and cash aid.** In 2024, 18 percent of young adults were living in poverty (Kids Count Data Center 2025). When compared with older adults, young adults in the labor market tend to have higher unemployment rates, which may lead to a greater need for economic supports provided by social safety net programs (US Bureau of Labor Statistics 2026; Rodgers and Kassens 2025). Economic instability can have lasting impacts for young people; for example, data show that students from high-poverty areas are substantially less likely to complete college (National Student Clearinghouse Research Center 2025), and student parents are less likely than other students to receive help from their own parents (Ryberg and Kuperberg 2025). Cash aid from the TANF program could augment other resources to help meet the various economic needs of young people as they participate in education or employment activities that will support future financial stability.
- **Housing insecurity and housing assistance.** It is estimated that 1 in 10 young adults ages 18 through 25 experience homelessness in a given year (Morton et al. 2017). Research shows a link between housing instability and health and economic outcomes. Looking at a definition of housing insecurity that includes eviction, homelessness, and missing rent payments, Roberts et al. (2025) found that young adults who experienced housing insecurity were more likely to experience long-term material hardship as well as increased depressive and physiological symptoms. An evaluation focused on college students found that the provision of rent-free community housing enhanced retention and graduation rates (Perez-Felkner, Baker-Smith, and Goldrick-Rab 2022). Public and subsidized housing programs can help reduce housing

insecurity by providing access to more affordable housing for young people, though there are restrictions on eligibility for college and other post-secondary students.

Further, for young adults who are themselves parents, the receipt of nutrition, cash, or housing assistance supports not only the young adults, but also the economic stability of the environment in which they are raising their children.

Challenges to Accessing Safety Net Benefits

Social safety net programs that provide cash aid, food assistance, and housing assistance can help mitigate economic hardship and provide more stability as young adults transition into adulthood, but only if young adults can access those benefits. While some challenges may not be unique to young people—such as the difficulties presented by complex application processes—young people may find them particularly tricky to navigate due to less familiarity with the programs or less confidence in advocating for themselves (Hahn et al. 2021). Other challenges—such as narrow paths to eligibility for students—may have an outsized effect on young adults.

- **Program criteria.** Program criteria may limit whether young adults can receive critical benefits (table 1). For example, SNAP and public and subsidized housing program rules concerning eligibility for students make it challenging for young adults enrolled in post-secondary education to qualify for benefits. Complex activity requirements that can vary by state may present challenges for young adults applying for TANF. Across all the programs, up front and ongoing reporting and eligibility documentation requirements may be difficult for young adults to navigate, making it harder to initially qualify for benefits or to retain benefits over time.
- **Benefit amounts and ability to use benefits.** In some cases, the amount of potential benefits may be perceived as too small to be worth trying to navigate complex application processes. Young adults may also face challenges using benefits, particularly for housing, where there may be a limited supply of locations willing to take housing vouchers.
- **Limited funding.** Further, some social safety net programs, like TANF and housing assistance, are not operated with a guarantee to serve all eligible people who want assistance.³ For example, in the case of housing vouchers, even if young adults could successfully navigate the application and administrative processes, they might be placed on long waiting lists or told to reapply at a later time. Housing authorities may choose to prioritize certain kinds of applicants, such as working families, people at older ages, or people with disabilities, over other applicants.⁴ In the case of TANF, although states do not use funding levels as a rationale for not serving

eligible applicants, the federal TANF block grant is fixed and is used for many purposes; serving all families eligible for cash aid would require most states to make major changes to state funding and the uses of the block grant.

BOX 1

Research and Gaps in Knowledge about Young Adult Access to the Safety Net

Qualitative Research

Much of the research to date about young adult access to the safety net is focused on qualitative analysis. This work fills an important role, examining young adults' need for different types of assistance, the barriers they encounter when trying to access benefits, and approaches to helping young adults connect to the wide range of services they need to support their transition into adulthood. The Urban Institute and Annie E. Casey Foundation project [Young People and the Safety Net](#) provides more information about barriers young adults face when trying to access safety net programs, including but not limited to SNAP, TANF, and public and subsidized housing, and ways programs can better serve young adults.

Program Participation

Publicly available national and state program caseload data provide information on who receives safety net assistance. For some programs, very detailed state level data allow for an in-depth understanding of the number and characteristics of young adults who receive benefits. For other programs, the publicly available data are more limited, thus limiting the ability to understand more about the young adults who receive those benefits. For example, publicly available data for public and subsidized housing are limited to predefined age groups for household heads, and do not provide information on the total numbers of young adults in assisted households, making it challenging to gain a full picture of the young adults who benefit from these programs.

Program Eligibility and Participation Gaps

While evidence shows young adults face challenges in accessing benefits, little is known about the scale of the problem because information on the numbers of young adults eligible but not receiving benefits cannot be readily tabulated from available data sources. Our analysis seeks to fill this gap by providing new evidence about how many young adults are eligible for key safety net programs under existing program rules and, among those young adults, what percentage can access benefits. We estimate eligibility by using microsimulation modeling (box 2) to apply the detailed national and state rules of each program to the individuals and households in the survey data. Pairing the estimated numbers of eligible young adults with the program caseload data allows us to estimate program participation rates.

Areas for Future Research

Understanding the needs of young adults, their eligibility for programs, the barriers they face in accessing benefits, their participation rates in programs, and the gaps in participation among eligible young adults provides a strong starting point for understanding how the safety net can support young

adults and where it is falling short. Future research could dive deeper into how young adult experiences differ across different states and potentially differ across areas within states (such as rural and urban areas, college towns, etc.). Longitudinal analysis of how young adult participation in these programs changes over time could also help identify potentially successful strategies for improving access to benefits. In states with higher young adult program participation rates or rates that improve over time, quantitative and qualitative analysis of state or community organization interventions could provide more concrete evidence to inform efforts across the country. Further research could also consider the impact of program eligibility rules on young adults and the potential impact of more expansive eligibility for young adult populations, such as students.

Understanding more about young adults' eligibility and participation in social safety net programs can help inform efforts to connect young adults with critical safety net supports. Below we examine three safety net programs, SNAP, TANF, and public and subsidized housing, and provide detailed estimates of the young adult population that is eligible for these programs and the prevalence of benefit receipt among eligible young adults.

SNAP, TANF, and Housing Programs

This analysis examines participation in three programs: SNAP, TANF, and public and subsidized housing assistance. These programs provide different types of benefits and serve different but overlapping groups of individuals and families. Likewise, the eligibility requirements and restrictions people face vary substantially between the programs and, even within programs, across the country.

Understanding the policies for each program can help make sense of differences in participation rates across programs and states. People may not participate in programs they perceive as having low benefits relative to their requirements, and programs with complicated policies may be a barrier for some families (Hahn et al. 2016; Alvira-Hammond and Gennetian 2015). For example, the TANF program's requirements to cooperate with child support enforcement might deter some applicants. Awareness of ongoing requirements that applicants perceive as burdensome, such as how often they have to recertify eligibility for benefits, might also deter people from applying for safety net programs.

While each of these programs provides assistance to people and families with low income, the types of benefits they offer and the populations they serve vary (table 1).

- **SNAP** serves the broadest group of people—almost all families and individuals are potentially eligible to receive monthly assistance for food purchases if they meet financial requirements—but some rules may differ based on recipient characteristics. For example, able-bodied adults without dependents (ABAWDS) are subject to a three-month time limit if they do not meet a work requirement and do not live in an area in which the work requirement is waived due to insufficient jobs, and college students enrolled at least half-time are ineligible for SNAP unless they work at least 20 hours per week, are caring for a child under age 6, or meet other exemptions.
- **TANF** provides monthly cash assistance to families with children.⁵ Eligibility and benefits for the program are largely dependent on state policy rules, but adult recipients must typically work or participate in work-related activities to receive benefits, unless they meet exemption criteria. TANF also has a lifetime time limit of 60 months of benefits in most places, which may affect some families' choices of whether to enroll at a given point.
- **Public and subsidized housing programs** provide monthly housing assistance, with most assistance going to low-income families with children, older adults, and people with disabilities. Housing assistance programs are not entitlement programs. Congress authorizes and funds about 2 million vouchers per year, and a limited supply of subsidized housing units exist (Jones, McCarty, and Perl 2019). Because of limited funding, households seeking assistance typically face long wait times, and in some areas, wait lists are closed and it may not be possible to apply (Acosta and Gartland 2021). College students who live separately from their parents are ineligible unless they meet certain exemptions.

Two of the three programs, TANF and SNAP, may require assets to be below a certain level (even if income is below required levels). All three programs restrict eligibility for noncitizens. Also, in all three programs, the level of benefits may decline as income increases, although the relationship is not dollar-for-dollar due to various types of income disregards.

TABLE 1

Key SNAP, TANF, and Housing Assistance Policies, 2023

Characteristics	SNAP ^a	TANF	Housing
What is provided?	Monthly assistance for food purchases	Monthly cash assistance ^b	Monthly assistance paying for housing
How is it funded?	Federal entitlement program (meaning all eligible applicants can receive benefits)	Federal block grant and state "maintenance of effort" funds, plus solely-state funds in some states	Federal appropriations to public housing authorities
Who is eligible?	All types of individuals or families are potentially eligible (but some rules vary by age group or disability status)	Families with children (usually up to age 18 but varies by state), with parents generally required to be working or in approved activities; children living with nonparent caretakers	All types of individuals and families are potentially eligible, but only a small share of assistance goes to households without seniors, people with disabilities, or children.
What is the income eligibility limit?	Net income at or below 100% of the poverty guidelines; gross income at or below 130% of the poverty guidelines; gross income eligibility limits as high as 200% of the poverty guidelines under state optional, broad-based categorical eligibility policies	Set by states; in 2023, on average across states, the maximum amount of earnings a three-person family could have and be initially eligible was about 55 percent of the poverty guideline	Income at or below 50% of the median income for the county or metropolitan area to initially receive a housing subsidy
What is the asset limit?	The federal limit is \$4,250 for households with a disabled adult or an adult age 60 or older and \$2,750 for all other households. States may waive the asset limit or set a higher limit under broad-based categorical eligibility policies.	Limit varies by state; 9 states have no limit for applicants or recipients, and the asset limits range from \$1,000 to \$15,000 in 42 states. ^c	Limit is \$100,000 in all states
What household income is used to determine eligibility and benefits (countable income)?	Gross income includes cash income without any deductions. Net income is equal to gross income less a standard deduction, 20 percent of earned income, dependent care expenses, legally obligated child support payments, medical expenses (for households with a disabled member or person 60 or older), and shelter and utility expenses exceeding half of net income after other deductions (capped for households without a member with	Generally, all cash income of people receiving aid, minus earnings disregards, and with some exclusion of student income. Income may be "deemed" available from parents/guardians in the family but not receiving aid. Rules vary by state.	Gross income includes cash income except earnings of household members under 18. Adjusted income is equal to gross income minus deductions for dependents, child care expenses, medical expenses for households with a disabled member or person 62 or older, and an additional deduction for households with a head or spouse who has a disability or is age 62 or older.

Characteristics	SNAP ^a	TANF	Housing
	disabilities or age 60 or older).		
How is the benefit amount determined?	Benefit is calculated based on family size and countable income	Benefit is calculated based on family size and countable income, with benefits generally rising with family size and declining as income increases. All rules related to benefit computation vary by state.	Benefit is calculated based on countable income, the Fair Market Rent, and the rent charged by the landlord for the housing unit
Are there special restrictions for students?	Students enrolled at least half-time are ineligible unless they work at least 20 hours per week, care for a child under age 6, receive TANF, are participating in a job training program, are physically or mentally unable to engage in work or training, or meet certain other exemptions. ^d	No restrictions based on student status. Parents are generally required to be in an activity (unless exempt) and education can qualify, with detailed policies varying by state.	Students under age 24 are generally ineligible unless they reside with their eligible families, are married, have a dependent child, are a veteran, are a graduate or professional student, are independent of their parents, or are the dependent of parents who qualify for assistance.
Which noncitizens can receive benefits?^e	All qualified noncitizen children may be eligible; among adults, qualified noncitizens may have a 5-year waiting period	Qualified noncitizens are potentially eligible but may have a 5-year waiting period; states can expand eligibility to additional noncitizens using state funds	The household must have at least one citizen or qualified noncitizen. In mixed-status households, the subsidy is prorated based on the number of eligible members
Are benefits time limited?	Able-Bodied Adults Without Dependents (ABAWDs) are restricted to 3 months of assistance within a 3-year period unless they meet specific work requirements or exemptions	60-month limit on receipt of federally funded benefits; states may use a shorter limit or fund nonfederal benefits	No

Source: US Department of Agriculture, Food and Nutrition Service, Fiscal Year 2023 Cost-of-Living-Adjustments, August 9, 2022, <https://www.fns.usda.gov/snap/fy-2023-cola>; Simpson, Lauren, Ilham Dehry, Sarah Knowles, and Kevin Moclair. 2024. Welfare Rules Databook: State and Territory TANF Policies as of July 2023, OPRE Report 2024-357. Washington, DC: Office of Planning, Research, and Evaluation, Administration for Children and Families, US Department of Health and Human Services.

^a These are the policies in place in 2023. New provisions under the One Big Beautiful Bill Act of 2025 will limit ABAWD exemptions and restrict eligibility for certain noncitizens, and, starting in 2027, will require states to pay a portion of benefits if they exceed an allowable degree of error in their benefit determinations.

^b The TANF block grant may be used for many purposes in addition to the provision of cash aid. This analysis does not address eligibility for or receipt of any TANF- funded assistance other than cash aid.

^c States may set higher asset limits for older adults and people with disabilities.

^d Students enrolled at least half-time in SNAP may also be eligible if they are under age 18 or are age 50 or older, participate in a state- or federally financed work-study program, care for a child age 6 to 11 and lack necessary child care, are a single parent enrolled full time in college and caring for a child under 12, or are attending college through a designated employment and training program.

^e We use the term “qualified noncitizens” when referring to “qualified aliens” described in 7 CFR273.4(a)(5)(i). Qualified noncitizens include lawful permanent residents, asylees, refugees, parolees, individuals granted withholding of deportation or removal, conditional entrants, Cuban or Haitian entrants, battered noncitizens, and noncitizen victims of a severe form of trafficking.

For each of the three programs, the appendix sections provide additional details about key rules and variations across states:

- [Appendix A. Supplemental Nutrition Assistance Program](#)
- [Appendix B. Temporary Assistance for Needy Families](#)
- [Appendix C. Public and Subsidized Housing](#)

BOX 2

Research Methods

The key research challenge for this project was to estimate the numbers of young adults—defined here as ages 18 through 24—who are eligible for each of the three safety net programs being considered: SNAP, TANF, and public and subsidized housing. While government data provide information on people who receive benefits from safety net programs, the number of people eligible for various benefits is not known with certainty. Instead, that information must be estimated using data on the demographic and economic characteristics of the US population combined with each program’s eligibility policies. For this project, we estimated young adults’ eligibility for SNAP, TANF, and public and subsidized housing using the Urban Institute’s Analysis of Transfers, Taxes, and Income Security (ATTIS) microsimulation model and the Census Bureau’s American Community Survey (ACS).

To increase the sample size for the estimates, we combine 2022 and 2023 ACS data and adjust the combined data to reflect income and demographic characteristics of the US population in 2023. The combined data include information on over 2.6 million actual US households, collectively representing the characteristics and incomes of US households and individuals in 2023. This very large sample means that we can reliably show information for more subgroups than would be the case with a smaller sample. Although the ACS includes people living in group quarters, such as dormitories, there is insufficient information on people in group quarters to include them in the analysis. Therefore, the eligibility estimates refer to young people who are either living with their parents or other relatives, living alone, or living with partners or roommates; young people in dorms would not be eligible for housing benefits and are unlikely to be eligible for TANF or SNAP. (See the technical appendix [technical appendix link] for a discussion of young adult living arrangements.)

The ATTIS microsimulation model is a comprehensive set of computer programs that applies the rules of each program to each household in the ACS survey data to estimate whether some or all people in the household are eligible for the program. Most of the information needed to make the estimates is reported by households when they respond to the ACS. However, as an initial step, ATTIS augments the ACS data to create some additional information. These procedures include allocating survey-reported

annual incomes over the year (allowing monthly eligibility estimates), imputing whether noncitizens are legally present (which affects eligibility for all three programs), and estimating whether young-adult students in postsecondary education are still dependent on their parents (which affects their eligibility for housing subsidies). The ATTIS eligibility simulations capture each program’s policies in detail. The simulations also capture interactions across the programs. The [technical appendix](#) provides detailed information on the data adjustments and on the modeling methods for the three programs.

For each program, program participation rates are estimated by dividing the number of people or households receiving the benefit by the number who are eligible for the benefit—nationally or by state, in total and for specific subgroups. The numbers of people or households receiving the benefits in 2023 are obtained from the available administrative data for each program. The administrative data vary across the programs and lead to some differences in the types of estimates that can be displayed. For both TANF and SNAP, the administrative data include information on the characteristics of individual recipients as well as assisted families, allowing us to show participation rates for people ages 18 through 24 regardless of their living arrangement. However, the young-adult participation rates for housing programs apply only to households headed by someone age 24 or younger because the housing programs’ publicly available data do not include counts of the ages of everyone in assisted households. Another difference is whether the administrative data provide complete counts of the caseload by various characteristics (the housing administrative data are all complete counts) or estimates based on samples (all the information on the characteristics of SNAP recipients is based on samples, as well as the data on the characteristics of TANF recipients in about one-third of the states).

We use statistical computations to estimate the level of confidence we can have in the eligibility estimates, the caseload data (when it is based on a sample), and resulting participation rates. The estimates shown in this report all have a sufficiently high level of statistical reliability to be meaningful. However, all estimates based on survey data and microsimulation have some degree of imprecision. Even very high-quality survey data like the ACS is not a complete representation of the population or its characteristics, and the caseload data based on samples also involves imprecision. Further, our eligibility estimates are affected to some extent by certain data adjustments—in particular related to immigrant status and asset values—and inaccuracies in those adjustments could lead to inaccuracies in the estimates. For all these reasons, the data shown here could all vary somewhat from what we would calculate if we had complete information on the entire population, and small differences in rates between groups or places may not represent true differences.

Because we only show information that meets an acceptable standard of reliability, some tables and graphs do not show data for certain states or subgroups. (See the [technical appendix](#) for information about the reliability of the estimates.)

Young Adult Eligibility and Participation in SNAP, TANF, and Housing

Eligibility and participation across safety net programs varies widely, as programs have different target populations, funding levels, and requirements. Even within programs, participation can vary substantially for different geographic areas and demographic groups. Here we examine three programs with the potential to provide key support for young adults:

- SNAP, with results provided for all people and for young adults ages 18 through 24; the SNAP estimates include people eligible for and receiving benefits through either standard federal rules or broad-based categorical eligibility
- TANF, with results provided for all people and for young adults ages 18 through 24; the TANF eligibility estimates reflect only cash benefits and exclude small worker supplements; the TANF participation data exclude benefits provided through solely state funds⁶
- Public and subsidized housing, with results provided for all households and for households with a head or spouse age 24 and younger

Eligibility: Numbers and Rates

Across the three programs, we find that young adults and households headed by someone under age 25 make up between 5 and 8 percent of the total eligible groups (table 2).

- For SNAP, we estimate 69.1 million people are eligible in the average month, and 8 percent of those (5.8 million) are young adults.⁷
- We estimate 11.4 million people are eligible for TANF in the average month, and 5 percent of those (0.5 million) are young adults.
- For public and subsidized housing, we find 16.8 million households eligible for assistance in the average month, and 8 percent of those (1.3 million) have a head or spouse under age 25.

As context, in the 2023 ACS data, young adults make up 8 percent of all people and 4 percent of heads of households. Therefore, the share of young adults among the people eligible for SNAP is about the same as their share of the overall population, while young adults are slightly underrepresented among people eligible for TANF, and households headed by a young adult are slightly overrepresented among households eligible for public and subsidized housing.

TABLE 2

Eligibility for Three Safety Net Programs, 2023*Numbers in thousands*

Characteristics	Eligible for benefits	Eligibles as percent of all eligibles	Eligibles as percent of population group
Supplemental Nutrition Assistance Program			
All people	69,128	100%	21%
People by age group			
< age 18	21,153	31%	29%
18-24	5,798	8%	21%
25+	42,178	61%	19%
Temporary Assistance for Needy Families			
All people	11,398	100%	3%
People by age group			
< age 18	7,896	69%	11%
18-24	539	5%	2%
25+	2,963	26%	1%
Public and subsidized housing			
All households	16,818	100%	13%
Household by age of head or spouse			
< 25	1,341	8%	27%
25+	15,477	92%	12%

Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics.

American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org.

Notes: The estimates reflect the average monthly number of eligible people and households. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data. Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment.

We can also consider the share of all young adults who are eligible for these programs (the "eligibility rate").

- The 5.8 million young adults eligible for SNAP are 21 percent of the total 27.1 million people ages 18 through 24 in the data for this analysis.
- The 0.5 million young adults eligible for TANF are 2 percent of the total young adult population.
- Among the 5.5 million households headed by an unmarried young adult or a married couple in which one member is a young adult, 27 percent are eligible for public or subsidized housing.

The differences in eligibility rates are due to the differences in purpose and eligibility limits across the programs. TANF is narrowly focused on families with children; young adults are potentially eligible only if they are parents or if they live at home and meet the "child" definition (18-year-olds are eligible

as children in many states, particularly if they are students). Further, TANF has the lowest eligibility limits of the three programs. In contrast, eligibility for SNAP and housing assistance is not restricted to parents, guardians, and children, and the eligibility limits are higher.

Participation Rates

Participation rates among young adults who are eligible for the three programs differ from those of older adults, although not always in the same direction (figure 1). Consistent with research showing that young adults have difficulty accessing safety net benefits (box 1), we find that for two of the programs—SNAP and housing subsidies—the participation rate among eligible young adults is lower than the national participation rate among all eligible people or households and lower than the participation rate for adults 25 or older. The difference is particularly large in the case of housing assistance, which is likely related to policies that may prioritize housing assistance for adults ages 62 and older, adults with disabilities, and families with children. Also, because of their age, some eligible young adults may not have been on waiting lists long enough to obtain housing assistance.

In contrast, at the national level, young adults who are eligible for TANF have a slightly higher rate of participation than adults ages 25 and older who are eligible for the program. Parents ages 24 and younger all have young children, and it is possible they have deeper financial needs that could increase their participation rates despite challenges with applications and program requirements.

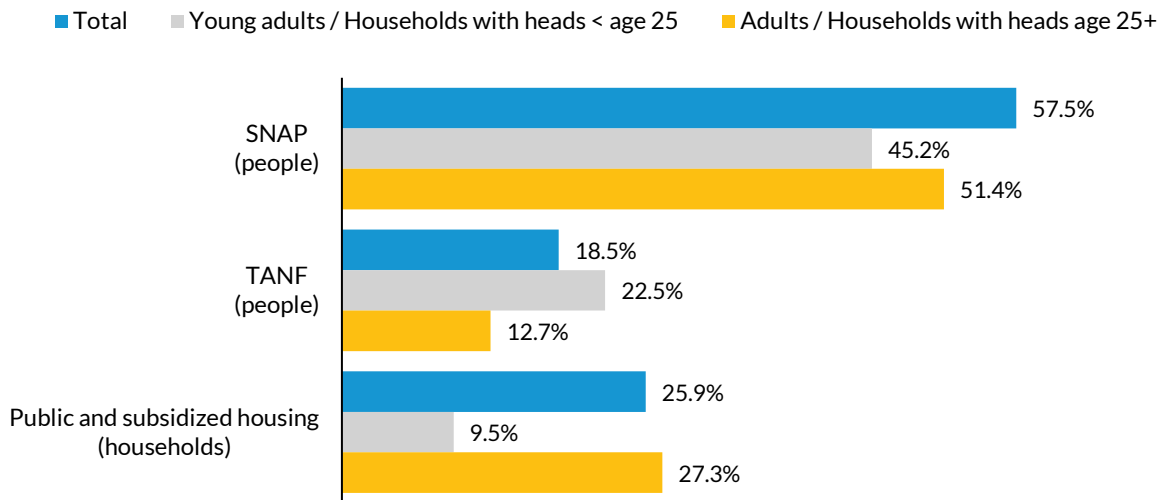
Across all three programs the percentage of eligible young adults who do not receive benefits (the participation gap) is high:

- Approximately 55 percent of eligible young adults do not receive SNAP benefits
- Approximately 78 percent of eligible young adults do not receive TANF benefits
- Approximately 90 percent of eligible young adult-headed households do not receive public and subsidized housing benefits

FIGURE 1

Participation Rates for Three Safety Net Programs, 2023

Percent of eligible population that receives benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of SNAP Quality Control data from the US Department of Agriculture, Food and Nutrition Service; TANF/SSP administrative data from the US Department of Human Services, Administration for Children and Families, Office of Family Assistance; and Picture of Subsidized Households data from the US Department of Housing and Urban Development.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data. Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment.

Among those who are eligible, substantial variation exists in the rates of participation across the three programs, both overall and among young adults.

SNAP

Looking first at the participation rates across all eligible people and households, SNAP has the highest participation rate of the three programs, with 57.5 percent of eligible people receiving benefits (table 3). (The participation rate would be higher if considering only people who are eligible under standard federal eligibility requirements.⁸) The SNAP participation rate for young adults is lower than for the total eligible population—although still higher than the young adult and overall program participation rates for the other two programs—with 45.2 percent of eligible young adults receiving benefits. SNAP is

funded as an entitlement program, meaning all eligible people who apply for benefits can receive them. Even then, more than 40 percent of eligible people and more than 50 percent of eligible young adults do not receive benefits.

Young adult participation in SNAP is strongly influenced by their living situation. Over half of eligible young adults (56 percent) are living independently from their parents, do not have children, and would be the head or spouse of their own SNAP unit if they applied for SNAP. Although they represent the largest group of young adults eligible for SNAP, just 21 percent of these eligible young adults participate. In contrast, 75 percent of eligible young adults who are not the head or spouse of their own SNAP unit participate (for example, this would include most young adults living with their parents), and 79 percent of young adults who are the head or spouse of a family with children participate.⁹

The gap in participation for SNAP could in part be due to people not being aware of the benefits they could receive (for example, even though some students can be eligible, some students may not apply if they think all students are ineligible), people being deterred by application and other administrative processes, or people choosing not to apply for benefits for other reasons. These reasons could apply to all ages, but some could apply to young adults to a greater extent. The large differences in participation rates by living situation suggest that reasons for nonparticipation apply much more strongly to young adults living independently and without children of their own than they do to other young adults.

TANF

TANF has the lowest overall participation rate of the three programs, with only 18.5 percent of eligible people receiving benefits (table 3). The rate would be slightly higher if we included people receiving solely state-funded benefits.¹⁰ However, it is the only one of the programs with a higher participation rate for young adults than for people in total, with 22.5 percent of eligible young adults receiving benefits.

As with the other programs, the generally low participation rates could be due to a number of factors, including lack of awareness of the program, administrative processes, or an eligible person's perception of the level of program requirements (such as work-related requirements or requirements to cooperate with child support enforcement) relative to benefit levels. The fact that most states' TANF programs also impose a lifetime time limit may also limit participation, if some eligible families choose to conserve limited months of benefits when they have other options.

Public and Subsidized Housing

Public and subsidized housing programs have an overall participation rate somewhat higher than the TANF rate and far lower than the SNAP participation rate, with 25.9 percent of eligible households receiving benefits (table 3). The participation rate for eligible households with a head or spouse under age 25 is much lower than for the total population and the lowest of the three programs, with only 9.5 percent of these households receiving assistance.

A key reason for the overall low participation rate in housing assistance is the limited supply; the program is not an entitlement and current funding levels could not support all eligible households. The limited funds result in wait lists and, at times, public housing authorities not taking new applications. Another reason for nonparticipation is limited availability of units; in 2022, an estimated 43 percent of all households with authorization for a voucher could not locate a unit to lease (Ellen, O'Regan, and Strochak 2025).

Considering differences between households headed by young adults compared with households headed by adults at least age 25, those that are headed by young adults may be less likely to receive the support due to differences in awareness of the programs, young adults not generally being given priority for limited vouchers, or being less likely than adults ages 25 and older to have had time to rise to the top of the wait list.

TABLE 3

Eligibility and Participation in Three Safety Net Programs, 2023

Numbers in thousands

Characteristics	Eligible for Benefits		Eligible and Receiving Benefits		Eligible and Not Receiving Benefits	
	Number	As percent of all eligibles	Number	As percent of eligibles (participation rate)	Number	As percent of eligibles (participation gap)
Supplemental Nutrition Assistance Program						
All people	69,128	100.0%	39,767	57.5%	29,361	42.5%
People by age group						
< age 18	21,153	30.6%	15,483	73.2%	5,669	26.8%
18-24	5,798	8.4%	2,621	45.2%	3,177	54.8%
25+	42,178	61.0%	21,663	51.4%	20,515	48.6%
Temporary Assistance for Needy Families						
All people	11,398	100.0%	2,107	18.5%	9,291	81.5%
People by age group						
< age 18	7,896	69.3%	1,610	20.4%	6,286	79.6%
18-24	539	4.7%	121	22.5%	418	77.5%
25+	2,963	26.0%	376	12.7%	2,587	87.3%
Public and subsidized housing						
All households	16,818	100.0%	4,358	25.9%	12,460	74.1%
Household by age of head or spouse						
<25	1,341	8.0%	128	9.5%	1,213	90.5%
25+	15,477	92.0%	4,230	27.3%	11,247	72.7%

Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of TANF/SSP administrative data from the US Department of Human Services, Administration for Children and Families, Office of Family Assistance; US Department of Human Services, Administration for Children and Families, Office of Family Assistance, SNAP Quality Control data from the US Department of Agriculture, Food and Nutrition Service; and Picture of Subsidized Households data from the US Department of Housing and Urban Development.

Notes: The estimates reflect the average monthly number of eligible people and households. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies. Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment.

State Results

Across the states, young adult participation rates for the three programs vary substantially.

(Throughout this report, we also include information for the District of Columbia when showing state

data.) Table 4 shows a heat map of young adult participation rates by state and program. Blue coloring indicates a participation rate above the median (or midpoint of all states) for the program and orange coloring indicates a participation rate below the median for the program. Darker shades of blue and orange indicate greater deviation from the median. When we look across states and programs, Michigan, New York, Ohio, and Pennsylvania have young adult participation rates above the median for all three programs. Nebraska and Texas have lower participation rates for all three programs. Some states have a mix of rates above and below the medians for programs. For example, in Alabama, the TANF participation rate among young adults is lower than the median rate, but the SNAP and housing assistance participation rates for young adults are both somewhat higher than the median.

TABLE 4
Young Adult Participation Rates in Three Safety Net Programs by State, 2023

Geography	SNAP (young adults)	TANF (young adults)	Public and Subsidized Housing (households with heads < age 25)
National Total	45%	22%	10%
Median (midpoint across states)	37%	9%	9%
Alabama	54%	7%	15%
Alaska	--	--	4%
Arizona	37%	4%	3%
Arkansas	28%	4%	18%
California	53%	59%	4%
Colorado	43%	24%	6%
Connecticut	37%	--	12%
Delaware	--	--	--
Dist. of Columbia	87%	--	14%
Florida	47%	10%	6%
Georgia	65%	2%	13%
Hawaii	16%	--	10%
Idaho	27%	--	5%
Illinois	61%	4%	11%
Indiana	37%	4%	11%
Iowa	33%	--	7%
Kansas	23%	--	8%
Kentucky	35%	13%	20%
Louisiana	69%	4%	18%
Maine	34%	--	14%
Maryland	37%	16%	8%
Massachusetts	95%	80%	8%
Michigan	39%	10%	13%
Minnesota	25%	42%	9%
Mississippi	31%	4%	18%
Missouri	38%	8%	10%
Montana	18%	--	9%
Nebraska	29%	8%	9%
Nevada	50%	--	5%

Geography	SNAP (young adults)	TANF (young adults)	Public and Subsidized Housing (households with heads < age 25)
New Hampshire	18%	--	12%
New Jersey	22%	12%	8%
New Mexico	68%	--	9%
New York	54%	75%	14%
North Carolina	46%	3%	11%
North Dakota	16%	--	9%
Ohio	48%	18%	20%
Oklahoma	68%	4%	11%
Oregon	71%	--	6%
Pennsylvania	53%	19%	12%
Rhode Island	56%	--	--
South Carolina	28%	4%	13%
South Dakota	35%	--	14%
Tennessee	51%	7%	14%
Texas	32%	1%	6%
Utah	17%	--	3%
Vermont	35%	--	7%
Virginia	34%	14%	8%
Washington	43%	71%	5%
West Virginia	38%	--	23%
Wisconsin	45%	21%	6%
Wyoming	16%	--	9%

Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of TANF/SSP administrative data from the US Department of Human Services, Administration for Children and Families, Office of Family Assistance; SNAP Quality Control data from the US Department of Agriculture, Food and Nutrition Service; and Picture of Subsidized Households data from the US Department of Housing and Urban Development.

Notes: Within each column, blue indicates above the midpoint value across states and orange indicates below the midpoint. Darker shades of blue and orange indicate greater deviation from the midpoint for that program. No coloring indicates the rate is approximately at the midpoint. Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Results for states with insufficient sample sizes (with a relative standard error above 0.2) are not shown; these states are marked with "--". The color-coding for each program identifies the extent to which a state's rate is above or below the midpoint of the state values, if states' rates were ordered from low to high. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data and therefore are not reflected in the participation rates. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies. Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment.

As noted above, our descriptive analysis here does not allow for conclusions about the causes of these differences in participation rates across states, but several factors may contribute to different results across the states. Differences in income and demographic characteristics of youth across states may contribute to differing participation rates. For example, there may be differences across states in the depth of need experienced by young adults and the extent to which they live with their parents, are living independently, or have families of their own, all of which could influence likelihood of

participation. States may have different administrative procedures that make the application process more or less difficult for young adults to navigate. This can include how applications are submitted (such as whether there is an option to apply online) and the types of documentation they require to prove eligibility (such as third-party verification that young adults may find more difficult to obtain). Some states might carry out more outreach to young adult communities, such as students, or there may be community-based organizations in some states that help make young adults aware of program benefits. Young adults in states with combined applications that allow applicants to apply for more than one program through a single application may also become aware of additional benefits they can receive. States might take different steps to prioritize applicants when funding is limited, which may or may not benefit young adults depending on their circumstances. Additionally, for the TANF program, states vary in how much of the block grant funding is devoted to direct cash aid, which could be related to policy choices that in turn affect participation rates.

SNAP

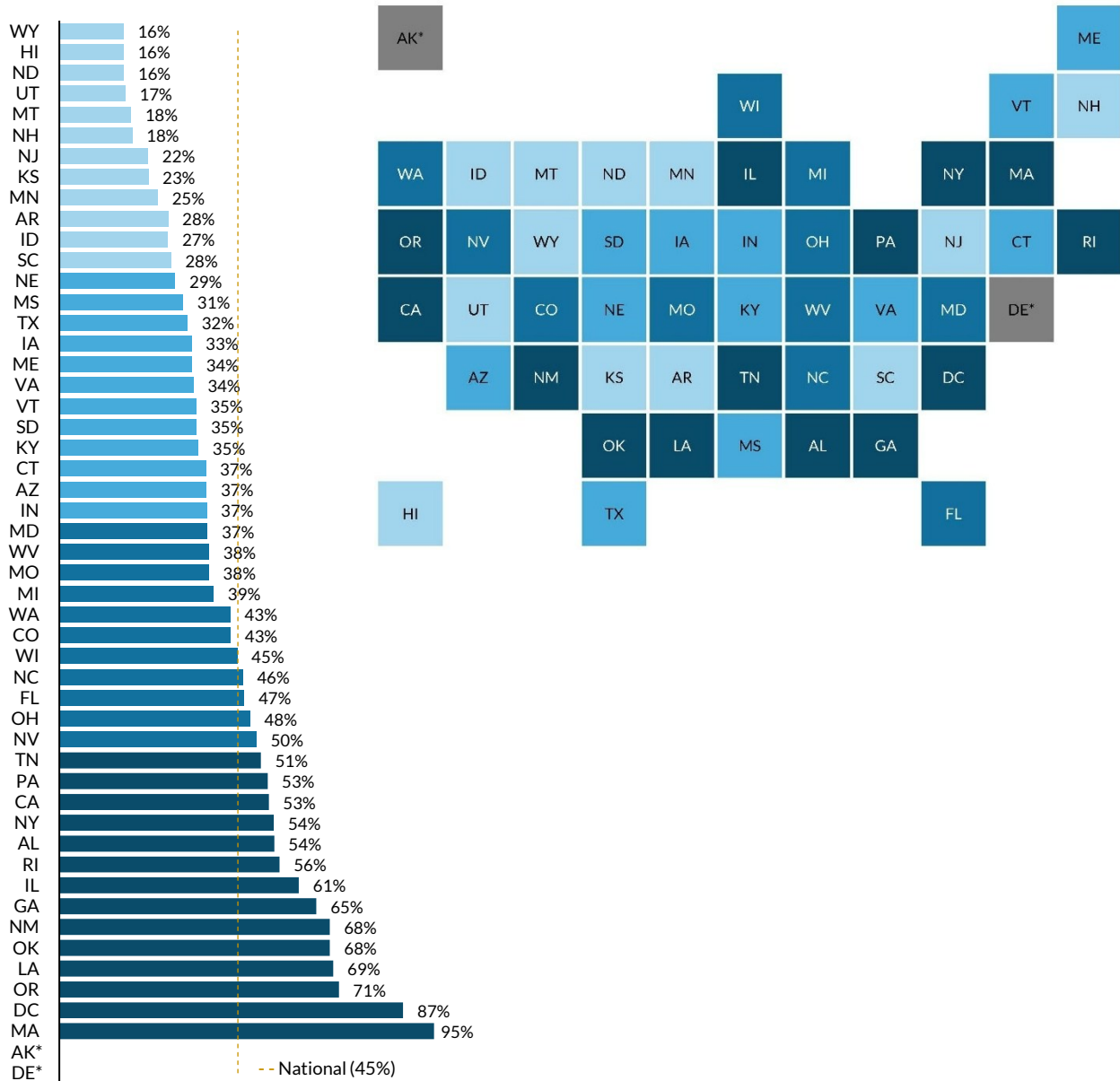
We see a wide range in SNAP participation rates across states. New Hampshire has the lowest participation rate, with the state providing SNAP benefits to 32 percent of the people (across all ages) who are eligible (appendix A). Washington, DC has the highest participation rate (measured at 100 percent, suggesting that all eligible people are served¹¹). Sixteen states serve less than half of the people eligible for SNAP in their state, while 5 states serve more than 75 percent of their eligible population.

Among the 49 states with sufficient sample sizes to produce estimates for young adults, the SNAP participation rate for young adults ranges from less than 17 percent in Hawaii, North Dakota, Utah, and Wyoming to 95 percent in Massachusetts (figure 2). Thirty-five states serve less than half of their SNAP-eligible young adult population, and only two states serve more than 75 percent of eligible young adults. Compared with the SNAP participation rates for the total population in each state, young adults have a lower participation rate in 48 states and a higher participation rate in 1 state (Massachusetts).

FIGURE 2

SNAP Young Adult Participation Rates by State, 2023

Percent of eligible population that receives benefits, estimates for adults ages 18 through 24



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Source: Authors’ estimates produced using the Urban Institute’s ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of SNAP Quality Control data from the US Department of Agriculture, Food and Nutrition Service.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Results for states with insufficient data to accurately estimate either eligibility or caseload are not shown; these states are marked with an asterisk (*). SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies. Color coding marks states in four approximately even groups from the lowest to highest range of participation rates.

TANF

TANF participation rates across states vary substantially (appendix B). Arkansas, Georgia, Mississippi, and Texas have the lowest participation rates, with only 2 percent of all people eligible for TANF receiving benefits. Oregon has the highest participation rate, with 47 percent of all eligible people receiving benefits. Oregon is followed closely by California, Massachusetts, New York, and Washington, which all serve more than 40 percent of their eligible population. In 21 states, less than 10 percent of all people eligible for TANF receive benefits. Only 8 states have participation rates above 25 percent, meaning they serve more than a quarter of their eligible population.

Among the 30 states with sufficient sample sizes to produce TANF participation rate estimates for young adults, Georgia and Texas have the lowest TANF participation rates, with each serving less than 2 percent of eligible young adults (figure 3). Massachusetts has the highest participation rate, serving almost 80 percent of eligible young adults. Massachusetts is followed closely by New York and Washington, with each state serving more than 70 percent of eligible young adults. Sixteen of the states with sufficient sample sizes to examine their data serve less than 10 percent of their eligible young adult population, while 5 states serve more than a quarter of the eligible young adult population. Compared with the participation rate for all people in the state (both children and adults), young adults have a lower TANF participation rate in 14 states and a higher TANF participation rate in 16 states.

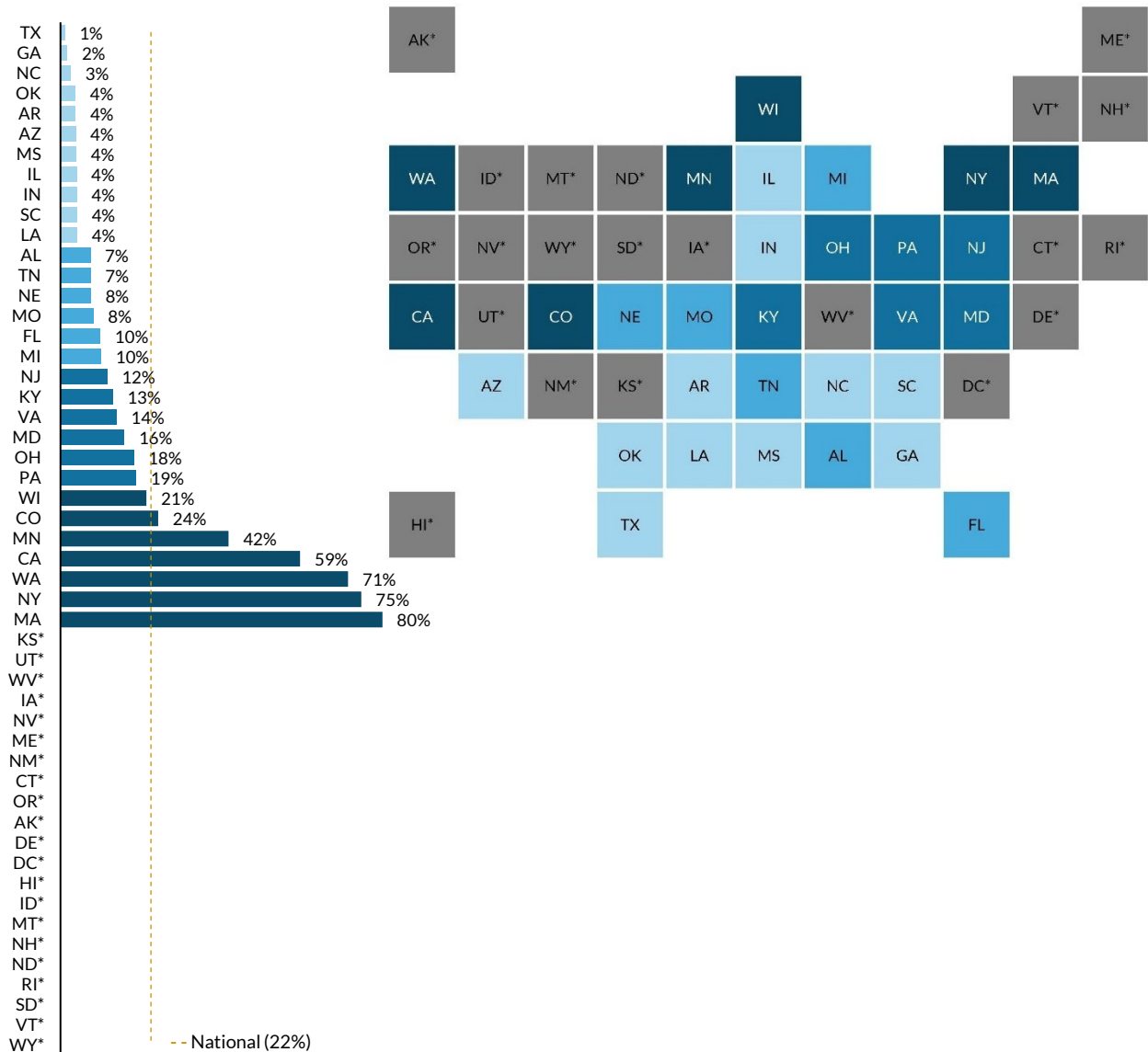
Public and Subsidized Housing

Across the states, participation rates among eligible households range from less than 15 percent in Arizona and Nevada to 50 percent in Rhode Island (appendix C). Twenty-one states provide assistance to less than 25 percent of eligible households. Across the 49 states with sufficient sample sizes to provide estimates for households with a head or spouse under age 25, we find the participation rates for these households range from 3 percent in Arizona and Utah to 23 percent in West Virginia (figure 4). Twenty-six states serve less than 10 percent of eligible households headed by a person under age 25. When compared with all households in the state, households headed by a person under age 25 have lower participation rates in all 49 states with sufficient sample sizes for households headed by a young adult.

FIGURE 3

TANF Young Adult Participation Rates by State, 2023

Percent of eligible population that receives benefits, estimates for adults ages 18 through 24



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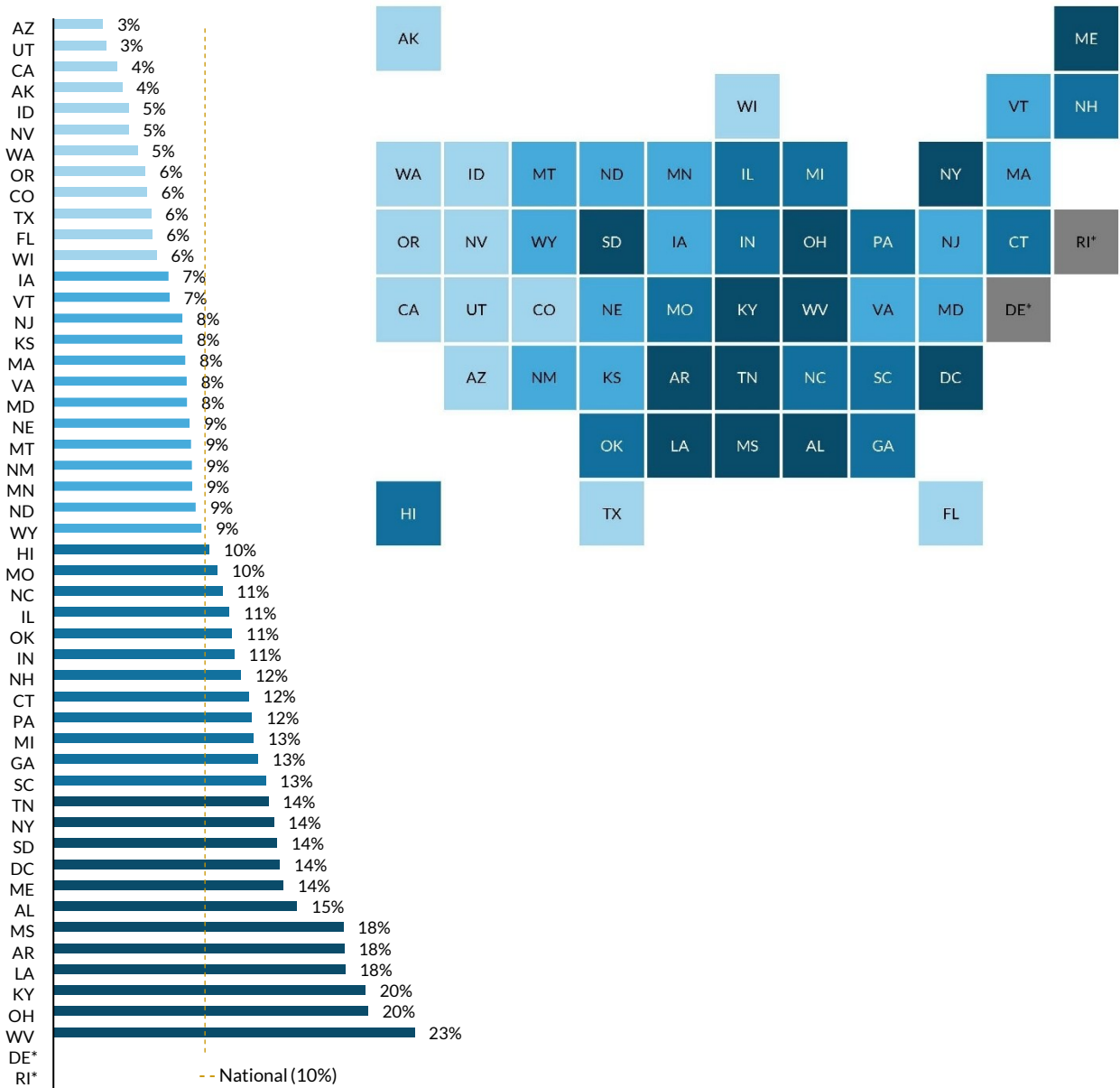
Source: Authors’ estimates produced using the Urban Institute’s ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from the TANF/SSP administrative data from the US Department of Human Services, Administration for Children and Families, Office of Family Assistance.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Results for states with insufficient data to accurately estimate either eligibility or caseload are not shown; these states are marked with an asterisk (*). TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. TANF eligibility estimates include people whose benefits might be paid by solely state-funded (SSF) dollars, but these participants are not included in the TANF caseload data; participation rates including SSF cases would be somewhat higher. Color coding marks states in four approximately even groups from the lowest to highest range of participation rates.

FIGURE 4

Young Adult Public and Subsidized Housing Participation Rates by State, 2023

Percent of eligible households that receive benefits, estimates for households with head or spouse under age 25



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

Notes: The estimates reflect the average monthly number of eligible households. Results for states with insufficient data to accurately estimate eligibility are not shown; these states are marked with an asterisk (*). Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income (AMI) and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment. Color coding marks states in four approximately even groups from the lowest to highest range of participation rates.

More Results by Program

For each of the three programs, the appendix sections provide additional national and state eligibility and participation rate estimates:

- [Appendix A. Supplemental Nutrition Assistance Program](#)
- [Appendix B. Temporary Assistance for Needy Families](#)
- [Appendix C. Public and Subsidized Housing](#)

Detailed tables with the results presented here as well as additional results and standard error estimates are provided in the [data catalog](#).

Conclusion

Benefits from TANF, SNAP, and public and subsidized housing can all support young adults who are experiencing economic challenges. TANF can provide monthly cash aid for young adults with children, as well as some 18-year-olds still completing high school. SNAP provides monthly financial help in purchasing food and can assist young adults living alone or with roommates, as well as young adults who have formed their own families and those living with their parents. Housing programs pay a portion of a household's rent to maintain their out-of-pocket costs at a level that is affordable for their income. All of these services provide critical supports that help meet the immediate needs of young adults experiencing periods of economic hardship and instability—as well as the needs of their children if they are parents. In the case of young adults who are students, nutrition supports provided by SNAP and housing assistance have been shown to improve college retention and graduation rates. The increased stability from any of these programs can support physical and mental health and set young adults up for better long-term economic outcomes.

This analysis looked in depth at three key questions: how many young adults are eligible for these programs, what portion receives the benefits, and how those participation rates vary across the programs and by geographic location and other characteristics.

First, we examined eligibility for these programs by applying the Urban Institute's ATTIS microsimulation model to the Census Bureau's American Community Survey data, imposing the eligibility rules of each program to the information about people's circumstances in the survey data to estimate which people and families appear eligible according to the rules in their state. ***We find that***

among the 27.1 million people ages 18 through 24 living in the community (not in group quarters), 0.5 million are eligible for TANF (2 percent of all young adults) and 5.8 million (21 percent of all young adults) are eligible for SNAP. There are also 1.3 million households eligible for housing assistance that are headed by a young adult (27 percent of all young adult-headed households).

Second, we combined the eligibility data with information on the numbers and characteristics of people and households receiving benefits from the programs. Overall, 22.5 percent of young adults who are eligible for TANF receive the benefits, 45.2 percent of those eligible for SNAP receive assistance, and 9.5 percent of households headed by young adults who are eligible for housing assistance are living in public or subsidized housing. ***In the case of TANF, the national participation rate among eligible young adults is slightly higher than the rate among all eligible people***, which is 18.5 percent, and that is also true in slightly over half of the states that can be examined individually. ***However, that is not the case for either SNAP or housing assistance, which both see much lower participation rates among young adults.*** Among all people eligible for SNAP, the participation rate is substantially higher, at 57.5 percent. The overall rate of participation in assisted housing, at 25.9 percent, is also much higher than the young adults' rate.

Third, we examined variations in young adults' program participation rates by various characteristics, particularly by state of residence. For each program, the rates varied substantially across states—something that is also true for the programs overall. Focusing on young adults, the TANF participation rate ranged from less than 2 percent in Georgia and Texas to almost 80 percent in Massachusetts. The SNAP participation rates for young adults ranged from less than 17 percent in Hawaii, North Dakota, Utah, and Wyoming to 95 percent in Massachusetts. In the case of housing assistance, the participation rate among eligible households headed by young adults varied between 3 percent in Arizona and Utah and 23 percent in West Virginia.

When we consider the young adults' participation rates in a state compared with the national median, some states appear to have rates that are either higher than the median for all three programs or lower than the median for all three programs, but most states show varied results for the three programs. Focusing on the largest states in the country, Texas appears to have participation rates lower than the median for young adults for all three programs, and New York appears to have rates higher than the median for young adults in all three programs, while Florida and California show higher rates for TANF and SNAP but lower rates for housing. Additionally, Michigan, Ohio, and Pennsylvania have young adult participation rates above the median for all three programs. Nebraska, like Texas, has lower participation rates than the median for all three programs.

A few caveats are important to keep in mind when considering these results. First, the results shown here are all estimates based in part on survey data. Despite very careful methods and the use of a large and high-quality representation of the US population, the estimates could vary somewhat from what we would calculate if we had complete information on all US households. Second, these estimates all apply to 2023. The changes to SNAP enacted under the One Big Beautiful Bill Act in summer 2025 could reduce young adults' eligibility for SNAP due to more young adults being subject to ABAWD time limits or additionally if states change other policies in response to increased financial pressures. Also, states' TANF policies and the income limits for housing subsidies may change over time. Due to program changes plus overall changes in the population and the economy, participation rates in a more recent year could vary from what is shown here.

Despite the limitations, these rates provide an important starting point for understanding young adults' eligibility for and participation in key safety net programs. ***The analysis shows clearly that even when young adults satisfy all of a program's eligibility rules, they are often not receiving the benefits.*** Also, in the case of SNAP and housing assistance, the national-level participation rates among eligible young adults are substantially lower than the rates across all age groups. However, that does not hold true across all states. For example, in Georgia, 65 percent of eligible young adults receive SNAP, which is almost the same as their 67 percent overall SNAP participation rate.

What this analysis is unable to explain is why the participation rates vary in these ways—why some states have higher or lower participation rates than other states, and why the young adult rates are lower than the rates across all ages in some states but similar to the all-ages rates in other states. The answers could be due in part to differences in the characteristics of the young adults eligible for the programs—for example, if the eligible young adults in one place are more or less likely to be students, living independently of their parents, or parents themselves, or to face deeper economic need than the eligible young adults in another state. However, the differences might also be due to state actions and choices, including efforts to facilitate applications or enhance outreach, or, in the case of housing subsidies, decisions regarding how to prioritize a limited number of vouchers across eligible households.

Actionable Insights

These programs could all do more to support young adults experiencing financial hardship. With the findings presented in this report, policymakers, community organizations, philanthropies, and others considering how to support young adults can better understand the scale of the young adult populations eligible for these key supports and where programs are currently falling short in reaching the eligible young adult population. This can help groups understand where—across states or different young adult populations—resources and efforts might be most needed to help improve benefit access.

- In areas with low program participation, **policymakers and program administrators** can explore (for example, through focus groups) whether administrative procedures or program rules might be deterring young adults from applying for benefits or preventing young adults from successfully accessing benefits when they do apply.
- **Community organizations, philanthropies, and others** might choose to target limited resources to outreach, education, and partnership efforts in areas with low participation rates to help more young adults understand the benefits they can receive and how to successfully navigate application and program requirements. Targeted efforts, particularly in states and among populations with low take-up rates, could help more young adults access these critical supports.

Appendix A. Supplemental Nutrition Assistance Program

The Supplemental Nutrition Assistance Program (SNAP) provides monthly benefits that can be used to purchase food. The program serves a broad group of people—almost all families and individuals are potentially eligible to receive monthly assistance for food purchases if they meet financial requirements. However, policies for the program may differ based on recipient characteristics, which may particularly impact eligibility for young adults. For example, able-bodied adults without dependents (ABAWDS) are subject to a three-month time limit if they do not meet a work requirement and do not live in an area in which the work requirement is waived due to insufficient jobs, and students enrolled at least half-time are generally ineligible for SNAP assistance.

SNAP Program Rules

SNAP eligibility and benefits policies are primarily federal but allow some state variation. Under federal eligibility rules, families must pass an asset test and have net income (income after various deductions) within 100 percent of the federal poverty guidelines. Families that do not contain a member age 60 or older or with a disability must also have gross income within 130 percent of the federal poverty guidelines. Benefits are set based on federally determined maximum allotments (table A.1) reduced by 30 percent of the family's net income. Able-bodied adults without dependents (ABAWDs) are restricted to three months of participation in a 36-month period in which they do not meet a work requirement, although, under 2023 policies, states could seek waivers of the ABAWD requirement for areas with insufficient jobs.¹² A key variation in states' SNAP policies is whether they use broad-based categorical eligibility (BBCE) policies, which allow families to remain eligible for SNAP with higher income and asset levels. In fiscal year 2023, 44 states expanded income or asset limits using BBCE and 37 were approved for ABAWD time limit waivers in at least a portion of the state.

TABLE A.1

Key SNAP Policies by State, 2023

State	State has broad-based categorical eligibility	Monthly gross income eligibility limit for a 3-person household ^a	Asset limit ^b	Maximum monthly benefit for a 3-person household ^c	ABAWD time limit waiver in place?
Alabama	Yes	\$2,495	\$2,750	\$740	No waiver
Alaska	No	\$3,119	\$2,750	\$923	Entire state
Arizona	Yes	\$3,552	No limit on assets	\$740	Entire state
Arkansas	No	\$2,495	\$2,750	\$740	No waiver
California	Yes	\$3,840	\$2,750	\$740	Entire state
Colorado	Yes	\$3,840	\$2,750	\$740	Partial state
Connecticut	Yes	\$3,840	No limit on assets	\$740	Entire state
Delaware	Yes	\$3,840	No limit on assets	\$740	No waiver
Dist. of Columbia	Yes	\$2,495	\$2,750	\$740	Entire state
Florida	Yes	\$3,840	\$2,750	\$740	No waiver
Georgia	Yes	\$2,495	\$2,750	\$740	No waiver
Hawaii	Yes	\$4,416	No limit on assets	\$1,413	Entire state
Idaho	Yes	\$2,495	\$5,000	\$740	No waiver
Illinois	Yes	\$3,168	\$2,750	\$740	Entire state
Indiana	Yes	\$2,495	\$5,000	\$740	No waiver
Iowa	Yes	\$3,072	No limit on assets	\$740	No waiver
Kansas	No	\$2,495	\$2,750	\$740	No waiver
Kentucky	Yes	\$3,840	\$2,750	\$740	Partial state
Louisiana	Yes	\$2,495	No limit on assets	\$740	Entire state
Maine	Yes	\$3,552	No limit on assets	\$740	No waiver
Maryland	Yes	\$3,840	No limit on assets	\$740	Partial state
Massachusetts	Yes	\$3,840	\$2,750	\$740	Partial state
Michigan	Yes	\$3,840	\$15,000	\$740	Entire state
Minnesota	Yes	\$3,840	No limit on assets	\$740	Partial state
Mississippi	No	\$2,495	\$2,750	\$740	Partial state
Missouri	No	\$2,495	\$2,750	\$740	No waiver
Montana	Yes	\$3,840	No limit on assets	\$740	Partial state
Nebraska	Yes	\$3,168	\$25,000 for liquid assets	\$740	No waiver
Nevada	Yes	\$3,840	No limit on assets	\$740	Entire state

State	State has broad-based categorical eligibility	Monthly gross income eligibility limit for a 3-person household ^a	Asset limit ^b	Maximum monthly benefit for a 3-person household ^c	ABAWD time limit waiver in place?
New Hampshire	Yes	\$3,552	No limit on assets	\$740	Partial state
New Jersey	Yes	\$3,552	No limit on assets	\$740	Entire state
New Mexico	Yes	\$3,168	No limit on assets	\$740	Entire state
New York	Yes	\$3,840	\$2,750	\$740	Entire state
North Carolina	Yes	\$3,840	No limit on assets	\$740	No waiver
North Dakota	Yes	\$3,840	No limit on assets	\$740	Partial state
Ohio	Yes	\$2,495	\$2,750	\$740	Partial state
Oklahoma	Yes	\$2,495	No limit on assets	\$740	No waiver
Oregon	Yes	\$3,840	No limit on assets	\$740	Partial state
Pennsylvania	Yes	\$3,840	\$2,750	\$740	Entire state
Rhode Island	Yes	\$3,552	\$2,750	\$740	Partial state
South Carolina	Yes	\$2,495	\$2,750	\$740	No waiver
South Dakota	No	\$2,495	\$2,750	\$740	Partial state
Tennessee	No	\$2,495	\$2,750	\$740	No waiver
Texas	Yes	\$3,168	\$5,000	\$740	No waiver
Utah	No	\$2,495	\$2,750	\$740	No waiver
Vermont	Yes	\$3,552	No limit on assets	\$740	Partial state
Virginia	Yes	\$3,840	No limit on assets	\$740	Partial state
Washington	Yes	\$3,840	No limit on assets	\$740	Partial state
West Virginia	Yes	\$3,840	\$2,750	\$740	No waiver
Wisconsin	Yes	\$3,840	No limit on assets	\$740	No waiver
Wyoming	No	\$2,495	\$2,750	\$740	No waiver

Source: US Department of Agriculture, Food and Nutrition Service, broad-based categorical eligibility, last updated October 2022, <https://www.fns.usda.gov/snap/broad-based-categorical-eligibility>. U.S. Department of Agriculture, Food and Nutrition Service, Fiscal Year 2023 Cost-of-Living-Adjustments, August 9, 2022, <https://www.fns.usda.gov/snap/fy-2023-cola>. US Department of Agriculture, Food and Nutrition Service, Supplemental Nutrition Assistance Program (SNAP): Status of State Able-Bodied Adult without Dependents (ABAWD) Time Limit Waivers – Fiscal Year 2023 – 4th Quarter, <https://www.fns.usda.gov/snap/abawd/waivers>.

Notes: This table reflects the policies in place during fiscal year 2023.

^a The estimates use a weighted monthly average of the gross income thresholds for fiscal years 2023 and 2024 to conform with the calendar year 2023 data used in the estimates. The higher income and asset limits in some states are due to state BBCE policies and higher federal limits for Alaska and Hawaii.

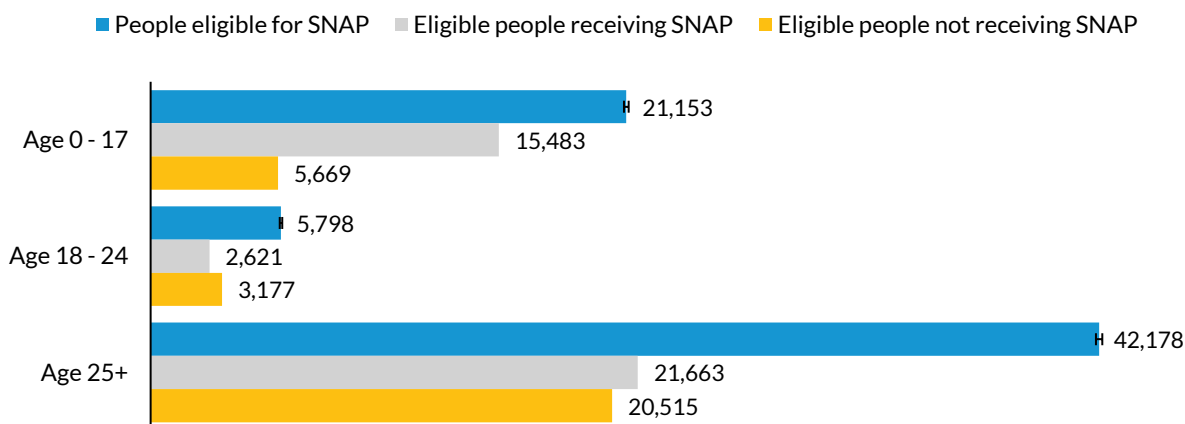
^b The limits in this column apply to households without a person with a disability or a person age 60 or above.

^c The maximum monthly benefit for Alaska applies to participants in urban areas.

Young Adult Eligibility and Participation in SNAP

Of the 69 million people we estimate are eligible for SNAP in the average month, 31 percent (21.2 million) are children, 8 percent (5.8 million) are young adults ages 18 through 24, and 61 percent (42.2 million) are adults age 25 and older (figure A.1). Among those who receive SNAP, 39 percent are children, 7 percent are young adults, and 54 percent are adults age 25 and older. Children have the highest participation rate, with 73 percent of children under age 18 who are eligible for SNAP receiving benefits (figure A.2). Adults ages 25 and older have the next highest participation rate (51 percent), followed by young adults (45 percent). Young adults are the only age group where the number of eligible nonparticipants exceeds the number of eligible participants.

FIGURE A.1
SNAP Eligibility and Participation by Age Group, 2023
Numbers in thousands



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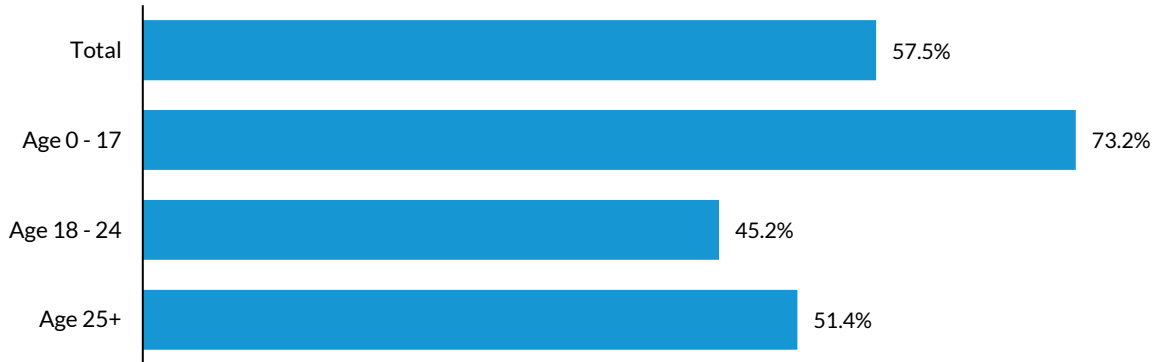
Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of SNAP Quality Control data from the US Department of Agriculture, Food and Nutrition Service.

Notes: The estimates reflect the average monthly number of eligible people. Error bars representing the 95 percent confidence interval are shown for the estimates of the number of eligible people. SNAP estimates people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies.

FIGURE A.2

SNAP Participation Rates by Age Group, 2023

Percent of eligible population that receives benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics.

American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of SNAP Quality Control data from the US Department of Agriculture, Food and Nutrition Service.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies.

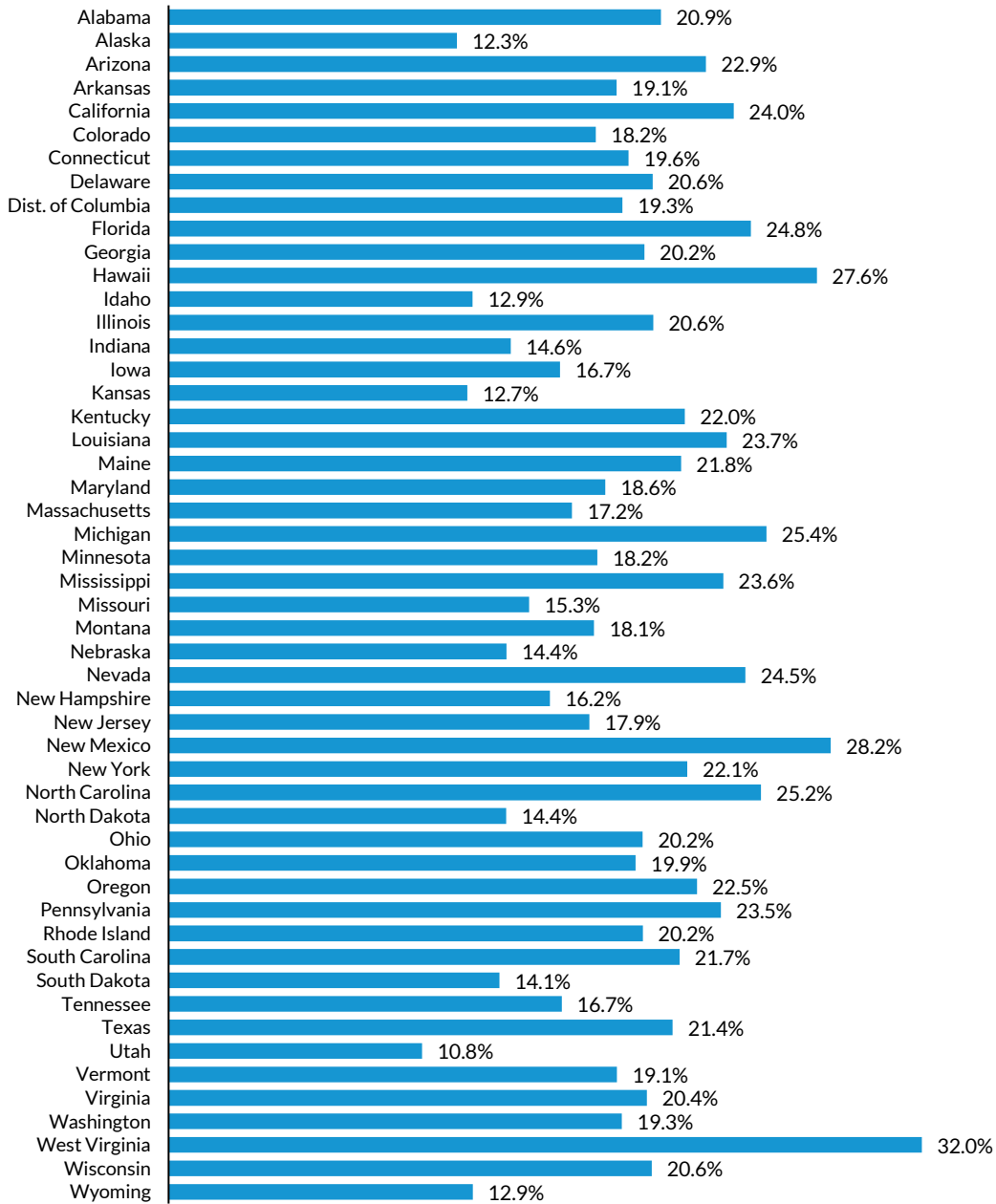
Across the states, the number of people eligible for SNAP in the average month ranges from 74 thousand in Wyoming to 9.2 million in California (not shown). The eligibility rate—or the percent of the total population eligible for benefits—ranges from 10.8 percent in Utah to 32.0 percent in West Virginia (figure A.3). The number of eligible young adults ranges from 7 thousand in Alaska to 741 thousand in California (not shown). The eligibility rate among young adults ranges from 12.5 percent in Alaska to 30.4 percent in New Mexico (figure A.4). The number of people eligible for SNAP in each state may be the result of various factors, such as state-specific program rules and the size and characteristics of the population.

We also see a wide range in SNAP participation rates across states. New Hampshire has the lowest participation rate, with the state providing SNAP benefits to 32 percent of the people who are eligible (figure A.5). Washington, DC has the highest participation rate (100 percent), serving all eligible people.¹³ Sixteen states serve less than half of the people eligible for SNAP in their state, while 5 states serve more than 75 percent of their eligible population. Variations in participation rates may be attributed to several factors, such as administrative processes for accessing benefits, people's awareness of SNAP, and whether people choose to apply for benefits when they are aware of the program.

FIGURE A.3

SNAP Eligibility Rate by State, 2023

Percent of population eligible for benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics.

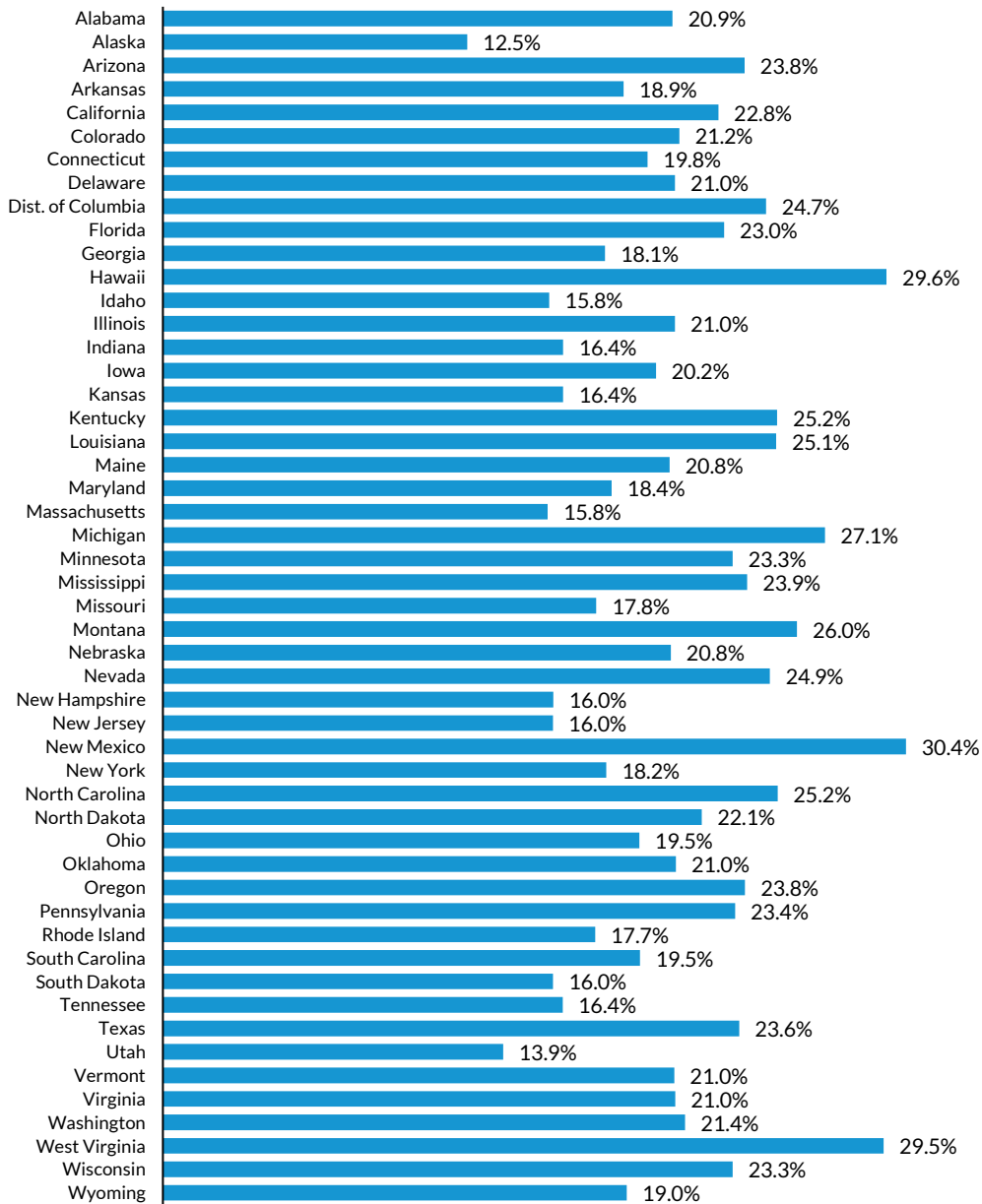
American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies.

FIGURE A.4

SNAP Young Adult Eligibility Rate by State, 2023

Percent of population eligible for benefits, Estimates for adults ages 18 through 24



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics.

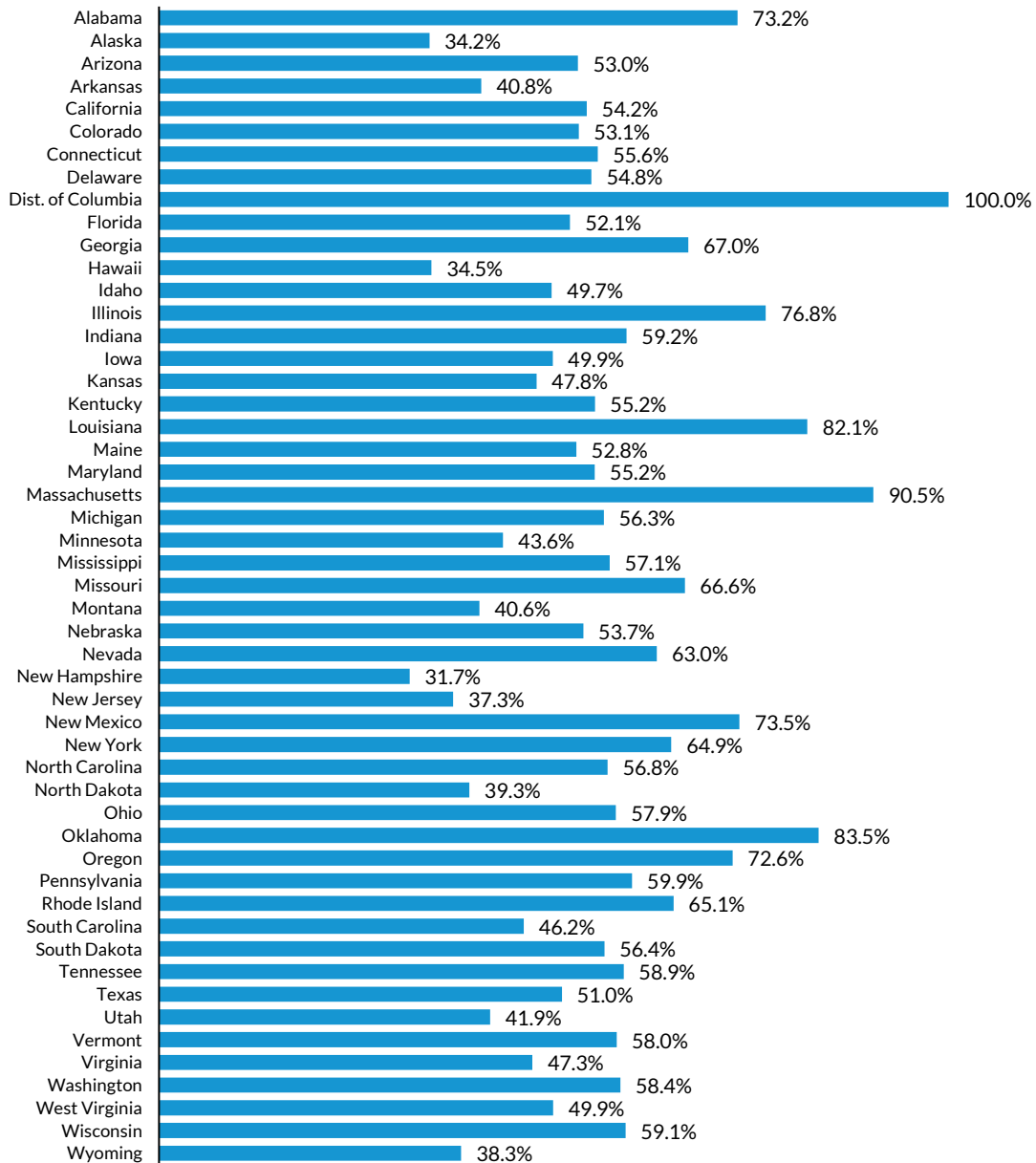
American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies.

FIGURE A.5

SNAP Participation Rates by State, 2023

Percent of eligible population that receives benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics.

American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of SNAP Quality Control data from the US Department of Agriculture, Food and Nutrition Service.

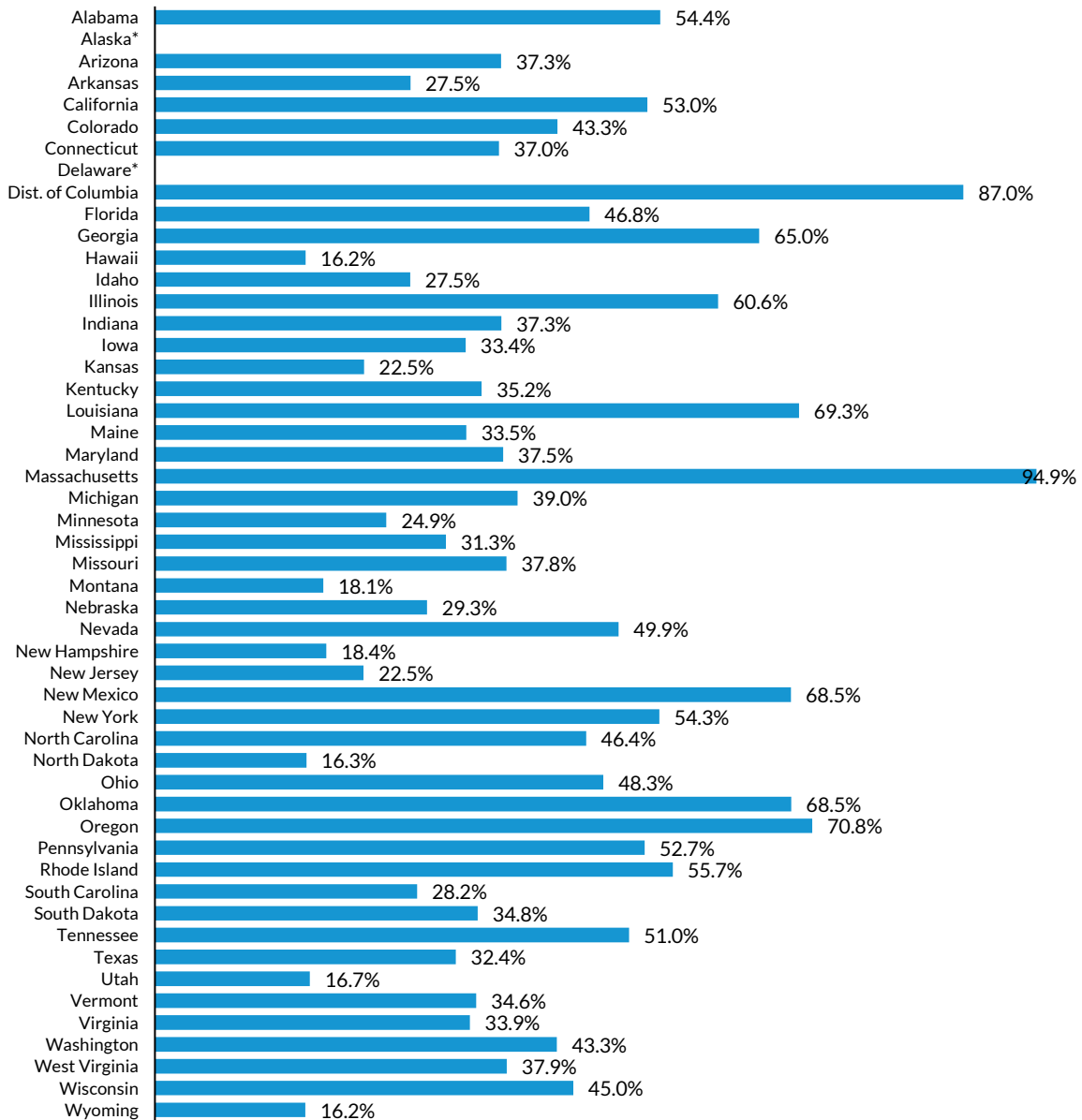
Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies.

Among the 49 states with sufficient sample sizes to produce estimates for young adults, the SNAP participation rate for young adults ranges from less than 17 percent in Hawaii, North Dakota, Utah, and Wyoming to 95 percent in Massachusetts (figure A.6). Thirty-five states serve less than half of their SNAP-eligible young adult population, and only two states serve more than 75 percent of eligible young adults. Compared with the SNAP participation rates for the total population in each state, young adults have a lower participation rate in 48 states and a higher participation rate in 1 state (Massachusetts). In addition to differing administrative practices, awareness of SNAP, and likelihood of participation among the broader eligible population in the state, differences in income and demographic characteristics of youth across states may contribute to differing participation rates. For example, there may be differences across states in the depth of need experienced by young adults and the extent to which they live with their parents, are living independently, or have families of their own, all of which could influence likelihood of participation.

FIGURE A.6

SNAP Young Adult Participation Rates by State, 2023

Percent of eligible population that receives benefits, estimates for adults ages 18 through 24



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of SNAP Quality Control data from the US Department of Agriculture, Food and Nutrition Service.

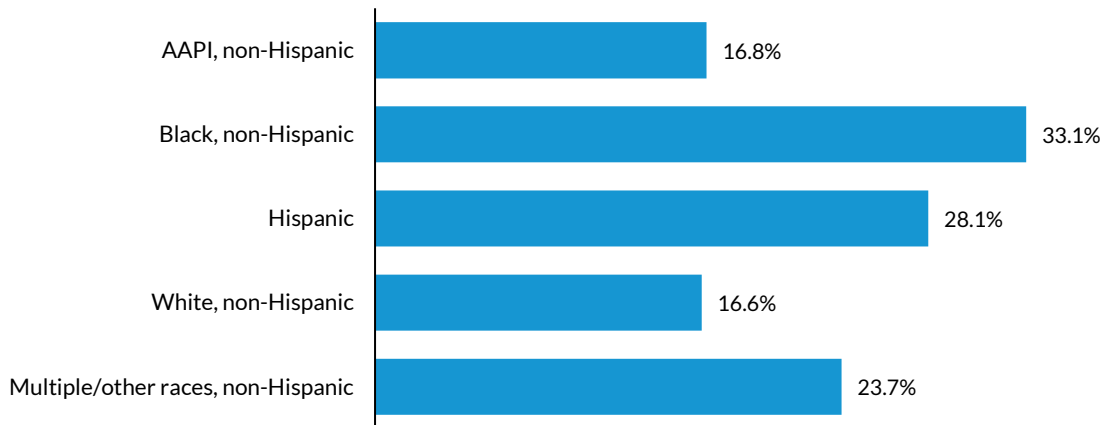
Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Results for states with insufficient data to accurately estimate either eligibility or caseload are not shown; these states are marked with an asterisk (*). SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies and people eligible for or receiving benefits under standard federal policies.

When we consider SNAP eligibility by race, we find white non-Hispanic people make up the largest portion of the total eligible population (45 percent or 31.0 million people), followed by Hispanic people (26 percent or 18.0 million people), Black non-Hispanic people (18 percent or 12.6 million people), and Asian American and Pacific Islander (AAPI) non-Hispanic people (5 percent or 3.3 million people; not shown).¹⁴ When we look at the eligibility rate across groups, we find white non-Hispanic people have the lowest eligibility rate (16.6 percent), and Black non-Hispanic people have the highest eligibility rate (33.1 percent; figure A.7).

Similarly, we find white non-Hispanic people make up the largest portion of the eligible young adult population (43 percent or 2.5 million people), followed by Hispanic people (29 percent or 1.7 million people), Black non-Hispanic people (18 percent or 1.0 million people), and AAPI non-Hispanic people (3 percent or 0.2 million people; not shown). When we look at the eligibility rate for young adults across the groups, we find AAPI non-Hispanic young adults have the lowest eligibility rate (13.5 percent), and Black non-Hispanic young adults have the highest eligibility rate (30.4 percent; figure A.8).

FIGURE A.7
SNAP Eligibility Rate by Race and Ethnicity, 2023

Percent of population eligible for benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics.

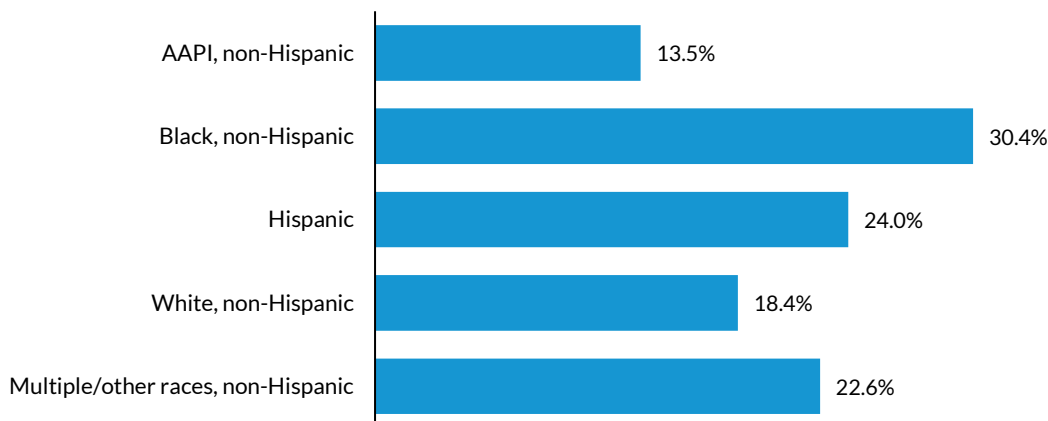
American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies and people eligible for or receiving benefits under standard federal policies. We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American & Pacific Islander" (AAPI) includes native Hawaiians.

FIGURE A.8

SNAP Young Adult Eligibility Rate by Race and Ethnicity, 2023

Percent of population eligible for benefits, Estimates for adults ages 18 through 24



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

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies and people eligible for or receiving benefits under standard federal policies. We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American & Pacific Islander" (AAPI) includes native Hawaiians.

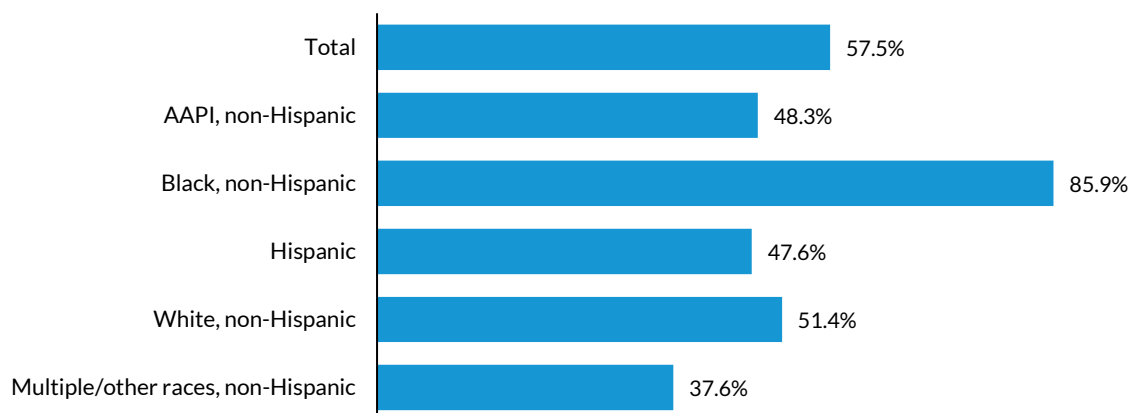
When considering participation rates by race and ethnicity, we are somewhat limited by the available caseload data, with some states reporting a high percentage of missing race and ethnicity data. Limiting our analysis to states with sufficient non-missing race and ethnicity caseload data, and looking across all ages, we find Black non-Hispanic people have the highest participation rate (85.9 percent) (figure A.9). The next highest participation rate is for white non-Hispanic people (51.4 percent), followed closely by AAPI non-Hispanic people (48.3 percent) and Hispanic people (47.6 percent). While white non-Hispanic people have a much lower participation *rate* than Black non-Hispanic people, the *number* of white non-Hispanic people receiving SNAP benefits in the average month (9.9 million) is much higher than the number of Black non-Hispanic people receiving benefits in the average month (7.1 million). The number of Hispanic people receiving SNAP benefits in the average month (3.3 million) is much lower than the number of white non-Hispanic people receiving benefits, even though the participation rates are relatively close. Differences in participation rates by race and ethnicity are probably due in part to differences in depth of need. On average, people eligible for SNAP at any point during the year are in families with cash income equal to 152 percent of the official threshold for their

family size; however, the average annual poverty rate ranges from 128 percent among Black non-Hispanic people eligible for SNAP to 147 percent for Hispanic people eligible for SNAP and 159 percent for white non-Hispanic people eligible for SNAP.¹⁵ People in greater financial need are generally eligible for higher benefits and may be more likely to apply for benefits despite challenges.

FIGURE A.9

SNAP Participation Rates by Race and Ethnicity, 2023

Percent of eligible population that receives benefits



URBAN INSTITUTE

Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of SNAP Quality Control data from the US Department of Agriculture, Food and Nutrition Service.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Participation rates for the racial and ethnic groups shown exclude states with insufficient non-missing caseload data by race. SNAP estimates include broad-based categorical eligibility as well as people eligible for or receiving benefits under standard federal policies. We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American & Pacific Islander" (AAPI) includes native Hawaiians.

Results for different racial and ethnic groups vary widely across the states and do not always adhere to the national patterns. For example, in Florida people who are Hispanic have the highest participation rate (76.4 percent), followed by people who are Black non-Hispanic (62.5 percent), people who are white non-Hispanic (36.0 percent), and people who are AAPI non-Hispanic (17.4 percent; see the [data catalog](#)). However, while Black non-Hispanic people in Florida have a higher participation rate than white non-Hispanic people, they have a slightly lower number of participants (713,000 compared with 820,000 white non-Hispanic people). In New Jersey, white non-Hispanic people have both a higher

participation rate and higher participation number (60.4 percent or 368,000 people) than Black non-Hispanic people (54.9 percent or 169,000 people).

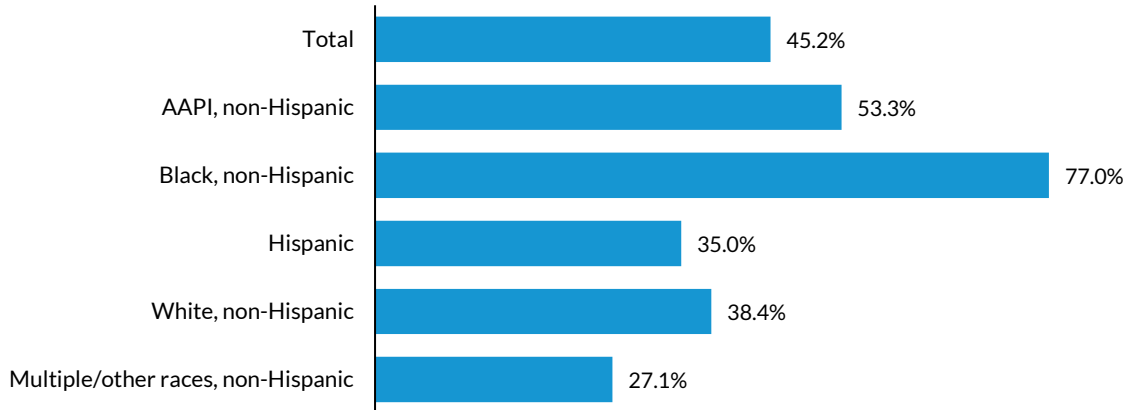
For young adults, when we consider only the states with sufficient non-missing race and ethnicity caseload data, we find Black non-Hispanic young adults have the highest participation rate (77.0 percent), followed by AAPI non-Hispanic young adults (53.3 percent), white non-Hispanic young adults (38.4 percent), and Hispanic young adults (35.0 percent; figure A.10). When we consider the results in terms of participation *numbers*, white non-Hispanic adults have a slightly higher number of participants than Black non-Hispanic young adults and more than twice as many participants as Hispanic young adults.

Differences in living situation and depth of need likely contribute to differences in young adult participation rates across race and ethnic groups. For example, nearly two-thirds of white non-Hispanic young adults (64 percent) eligible for SNAP live independently of their parents or other relatives and do not have their own children, compared with less than half (46 percent) of eligible Black non-Hispanic young adults. Nationally, just 21 percent of eligible young adults living independently and without children participate in SNAP, compared with 75 percent who are in a SNAP household headed by someone else (generally a parent or other relative) and 79 percent who are the head or spouse of a SNAP household with children. The national average household benefit for Black non-Hispanic young adults eligible for SNAP (\$373) is \$67 per month higher than for white non-Hispanic young adults eligible for SNAP (\$306). This may in part reflect the relatively greater likelihood of Black non-Hispanic young adults to live in broader families, including parents or other relatives (larger families qualify for higher maximum SNAP benefits), and in part reflect greater depth of need of Black non-Hispanic young adults eligible for SNAP relative to white non-Hispanic young adults who are eligible.

FIGURE A.10

SNAP Young Adult Participation Rates by Race and Ethnicity, 2023

Percent of eligible population that receives benefits, estimates for adults ages 18 through 24



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of SNAP Quality Control data from the US Department of Agriculture, Food and Nutrition Service.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Participation rates for the racial and ethnic groups shown exclude states with insufficient non-missing caseload data by race. SNAP estimates include people eligible for or receiving benefits under broad-based categorical eligibility policies as well as people eligible for or receiving benefits under standard federal policies. We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American & Pacific Islander" (AAPI) includes native Hawaiians.

For additional SNAP estimates, including more detailed results by race and ethnicity and results by citizenship status, see the [data catalog](#).

Appendix B. Temporary Assistance for Needy Families

Temporary Assistance for Needy Families (TANF) provides monthly cash and noncash assistance to families with children; in this analysis, we focus only on cash aid. Eligibility and benefits for cash assistance from TANF are largely dependent on state policy rules, but adult recipients must typically work or participate in work-related activities to receive benefits, unless they meet exemption criteria. TANF also has a lifetime time limit of 60 months of benefits in most places, which may affect some families' choices of whether to enroll at a given point. TANF is not funded as an entitlement program and states use their TANF block funds for many purposes beyond cash aid, which may affect their choices regarding eligibility limits and other requirements and procedures.

TANF Program Rules

TANF provides cash aid to families with children. However, the only people who are considered recipients are the children and, in many but not all cases, their parents or guardians. Other family members (such as adult siblings) are not counted as TANF recipients when the program determines eligibility and benefits, and we do not count those other family members as eligible for TANF in this analysis.

TANF cash assistance policies vary substantially across states (tables B.1, B.2, and B.3). The TANF block grant structure allows states broad discretion to set policies for eligibility, benefit levels, and individual work requirements. States may even expand assistance to typically ineligible groups (like certain noncitizens) using state funds. There is no federal income limit for receiving TANF cash assistance; therefore, the thresholds for income eligibility vary across the states to a greater extent than in other programs. In 2023, a three-person family would be eligible with earnings up to \$307 in Alabama, compared with the initial earnings threshold of \$2,202 in California. Benefits also range widely across the states. The maximum monthly benefit for a family of three with no income ranged from \$215 in Alabama to \$1,243 in New Hampshire. Another state-level policy variation that is particularly relevant to this analysis is whether 18-year-olds can qualify as children if they are living with their parents and still completing high school or vocational school; in states without this policy, all young adults (defined as 18 through 24) who are eligible for TANF are themselves the parents or guardians of children. Some policies, such as whether the state requires job search at application or uses

a lifetime time limit that is shorter than the sixty-month federal limit, could potentially affect participation choices.

TABLE B.1
Key State TANF Policies, Technical Eligibility, 2023
Policies as of July 1, 2023

State	Can eligibility be based solely on pregnancy (with no children present)?	Maximum age a child is potentially eligible if attending school ^a	Does the state use federal limitations to determine eligibility for LPRs? ^b
Alabama	No	18	Yes
Alaska	Yes	18	Yes
Arizona	No	18	Yes
Arkansas	No	17	Yes
California	Yes	18	No, fewer eligibility restrictions
Colorado	Yes	18	Yes
Connecticut	Yes	18	No, fewer eligibility restrictions
Delaware	Yes	18	Yes
Dist. of Columbia	Yes	18	err
Florida	Yes	18	Yes
Georgia	Yes	18	No, fewer eligibility restrictions
Hawaii	Yes	18	No, fewer eligibility restrictions
Idaho	Yes	17	Yes
Illinois	Yes	18	Yes
Indiana	No	17	No, more eligibility restrictions
Iowa	No	18	Yes
Kansas	Yes	18	Yes
Kentucky	No	18	Yes
Louisiana	Yes	18	No, fewer eligibility restrictions
Maine	Yes	20	No, fewer eligibility restrictions
Maryland	Yes	19	No, fewer eligibility restrictions
Massachusetts	Yes	18	Yes
Michigan	Yes	18	Yes
Minnesota	Yes	18	No, fewer eligibility restrictions
Mississippi	No	17	No, more eligibility restrictions
Missouri	No	18	Yes
Montana	Yes	18	No, more eligibility restrictions
Nebraska	Yes	18	Yes
Nevada	Yes	18	Yes
New Hampshire	No	19	Yes
New Jersey	No	18	Yes
New Mexico	Yes	18	No, fewer eligibility restrictions
New York	Yes	18	No, fewer eligibility restrictions

State	Can eligibility be based solely on pregnancy (with no children present)?	Maximum age a child is potentially eligible if attending school ^a	Does the state use federal limitations to determine eligibility for LPRs? ^b
North Carolina	No	18	Yes
North Dakota	Yes	18	Yes
Ohio	Yes	18	No, more eligibility restrictions
Oklahoma	No	18	Yes
Oregon	Yes	18	No, fewer eligibility restrictions
Pennsylvania	Yes	18	No, fewer eligibility restrictions
Rhode Island	Yes	18	Yes
South Carolina	No	18	No, more eligibility restrictions
South Dakota	No	18	Yes
Tennessee	Yes	18	Yes
Texas	No	18	No, more eligibility restrictions
Utah	Yes	18	No, fewer eligibility restrictions
Vermont	Yes	18	Yes
Virginia	No	18	Yes
Washington	Yes	18	No, fewer eligibility restrictions
West Virginia	No	18	Yes
Wisconsin	Yes	18	No, fewer eligibility restrictions
Wyoming	No	18	No, fewer eligibility restrictions

Source: Simpson, Lauren, Ilham Dehry, Sarah Knowles, and Kevin Moclair. 2024. Welfare Rules Databook: State and Territory TANF Policies as of July 2023, OPRE Report 2024-357. Washington, DC: Office of Planning, Research, and Evaluation, Administration for Children and Families, US Department of Health and Human Services.

Notes: This table reflects the policies in place as of July 1, 2023. The table simplifies the policies to show a single row for each state. In states where policies vary by county or region, we show the policy that applies to the most populous area of the state. When policies vary based on the characteristics of participants, in most cases we show the policy that applies to a majority of the caseload. Additional information on each of these policies can be found in the 2023 Welfare Rules Databook tables: <https://wrd.urban.org/welfare-rules-databook>.

^a This column captures eligibility for children living with parents or caretakers and attending high school or technical/vocational school full time. Children may be eligible for benefits through the school year, calendar year, up to the following birthday, or up to the month of the birthday indicated in the table.

^b Under federal restrictions, lawful permanent residents (LPR) are ineligible for their first five years if they entered the US on or after August 22, 1996. States may implement additional restrictions on LPR eligibility or use state funds to expand eligibility to LPRs in their first five years.

TABLE B.2

Key State TANF Policies, Financial Eligibility and Benefits, 2023*Policies as of July 1, 2023*

State	Maximum monthly earnings for initial eligibility for a 3- person family	Asset limit at application	Maximum monthly benefit for a 3-person family
Alabama	\$307	No limit	\$215
Alaska	\$2,067	\$2,000	\$923
Arizona	\$585	\$2,000	\$278
Arkansas	\$641	\$3,000	\$204
California	\$2,202	\$10,888	\$1,130
Colorado	\$511	No limit	\$559
Connecticut	\$1,230	\$3,000	\$833
Delaware	\$428	\$10,000	\$338
Dist. of Columbia	\$856	\$2,750	\$696
Florida	\$393	\$2,000	\$303
Georgia	\$673	\$1,000	\$280
Hawaii	\$1,740	No limit	\$610
Idaho	\$972	\$5,000	\$309
Illinois	\$1,036	No limit	\$576
Indiana	\$378	\$1,000	\$288
Iowa	\$1,061	\$2,000	\$426
Kansas	\$519	\$2,750	\$429
Kentucky	\$1,167	\$10,000	\$524
Louisiana	\$603	No limit	\$484
Maine	\$1,708	\$2,000	\$665
Maryland	\$908	No limit	\$862
Massachusetts	\$1,023	No limit	\$823
Michigan	\$815	\$15,000	\$492
Minnesota	\$2,935	\$10,000	\$686
Mississippi	\$457	\$2,000	\$260
Missouri	\$557	\$1,000	\$292
Montana	\$1,029	\$3,000	\$725
Nebraska	\$1,253	\$4,000	\$552
Nevada	\$1,942	\$10,000	\$386
New Hampshire	\$1,553	\$1,000	\$1,243
New Jersey	\$838	\$2,000	\$559
New Mexico	\$1,018	\$3,500	\$447
New York	\$939	\$2,500	\$789
North Carolina	\$681	\$3,000	\$272
North Dakota	\$1,331	\$6,025	\$486
Ohio	\$1,036	No limit	\$589
Oklahoma	\$823	\$2,250	\$292
Oregon	\$616	\$10,000	\$506
Pennsylvania	\$677	\$1,000	\$403
Rhode Island	\$1,741	\$5,000	\$721
South Carolina	\$1,774	\$2,500	\$388
South Dakota	\$923	\$2,000	\$668
Tennessee	\$1,798	\$2,000	\$387
Texas	\$401	\$1,000	\$327
Utah	\$668	\$2,000	\$662
Vermont	\$1,331	\$9,000	\$811
Virginia	\$925	No limit	\$587
Washington	\$1,306	\$6,000	\$654
West Virginia	\$901	\$2,000	\$542

State	Maximum monthly earnings for initial eligibility for a 3-person family	Asset limit at application	Maximum monthly benefit for a 3-person family
Wisconsin	NA	\$2,500	NA
Wyoming	\$1,437	\$5,000	\$838

Source: Simpson, Lauren, Ilham Dehry, Sarah Knowles, and Kevin Moclair. 2024. Welfare Rules Databook: State and Territory TANF Policies as of July 2023, OPRE Report 2024-357. Washington, DC: Office of Planning, Research, and Evaluation, Administration for Children and Families, US Department of Health and Human Services.

Notes: This table reflects the policies in place as of July 1, 2023. The table simplifies the policies to show a single row for each state. In states where policies vary by county or region, we show the policy that applies to the most populous area of the state. When policies vary based on the characteristics of participants, in most cases we show the policy that applies to a majority of the caseload. Additional information on each of these policies can be found in the 2023 Welfare Rules Databook tables: <https:// wrd.urban.org/welfare-rules-databook>.

TABLE B.3
Key State TANF Policies, Other Restrictions, 2023

Policies as of July 1, 2023

State	Is job search required at application?	Is there a weekly limit on post-secondary education hours to meet the activity requirement? ^a	Length of state lifetime limit (in months)
Alabama	Yes	10 hours	60
Alaska	Yes	No limit	60
Arizona	No	No limit	12
Arkansas	No	10 hours	24
California	No	No limit	60
Colorado	No	--	60
Connecticut	No	No limit	21
Delaware	No	10 hours	36
Dist. of Columbia	No	10 hours	NA, no limit
Florida	No	10 hours	48
Georgia	Yes	10 hours	48
Hawaii	Yes	No limit	60
Idaho	Yes	No limit	24
Illinois	No	No limit	60
Indiana	Yes	No limit	0
Iowa	No	No limit	60
Kansas	No	No limit	24
Kentucky	No	No limit	60
Louisiana	No	0 hours	60
Maine	No	10 hours	60
Maryland	No	16 hours	60
Massachusetts	Yes	No limit	NA, no limit
Michigan	Yes	10 hours	48
Minnesota	Yes	No limit	60
Mississippi	Yes	No limit	60
Missouri	Yes	10 hours	45
Montana	No	No limit	60
Nebraska	No	10 hours	60
Nevada	Yes	10 hours	60
New Hampshire	No	10 hours	60
New Jersey	Yes	No limit	60
New Mexico	No	No limit	60

State	Is job search required at application?	Is there a weekly limit on post-secondary education hours to meet the activity requirement? ^a	Length of state lifetime limit (in months)
New York	Yes	No limit	60
North Carolina	No	10 hours	60
North Dakota	No	No limit	60
Ohio	No	10 hours	60
Oklahoma	No	No limit	60
Oregon	No	No limit	60
Pennsylvania	No	10 hours	60
Rhode Island	No	10 hours	60
South Carolina	Yes	No limit	60
South Dakota	No	10 hours	60
Tennessee	No	No limit	60
Texas	No	No limit	60
Utah	No	No limit	36
Vermont	No	No limit	60
Virginia	No	15 hours	60
Washington	No	No limit	60
West Virginia	No	No limit	60
Wisconsin	Yes	12 hours	48 months total; 24 month limit per component
Wyoming	No	10 hours	60

Source: Simpson, Lauren, Ilham Dehry, Sarah Knowles, and Kevin Moclair. 2024. Welfare Rules Databook: State and Territory TANF Policies as of July 2023, OPRE Report 2024-357. Washington, DC: Office of Planning, Research, and Evaluation, Administration for Children and Families, US Department of Health and Human Services.

Notes: This table reflects the policies in place as of July 1, 2023. The table simplifies the policies to show a single row for each state. In states where policies vary by county or region, we show the policy that applies to the most populous area of the state. When policies vary based on the characteristics of participants, in most cases we show the policy that applies to a majority of the caseload. When we could not identify the policy for a state, the table shows "--". Additional information on each of these policies can be found in the 2023 Welfare Rules Databook tables: <https://wrd.urban.org/welfare-rules-databook>.

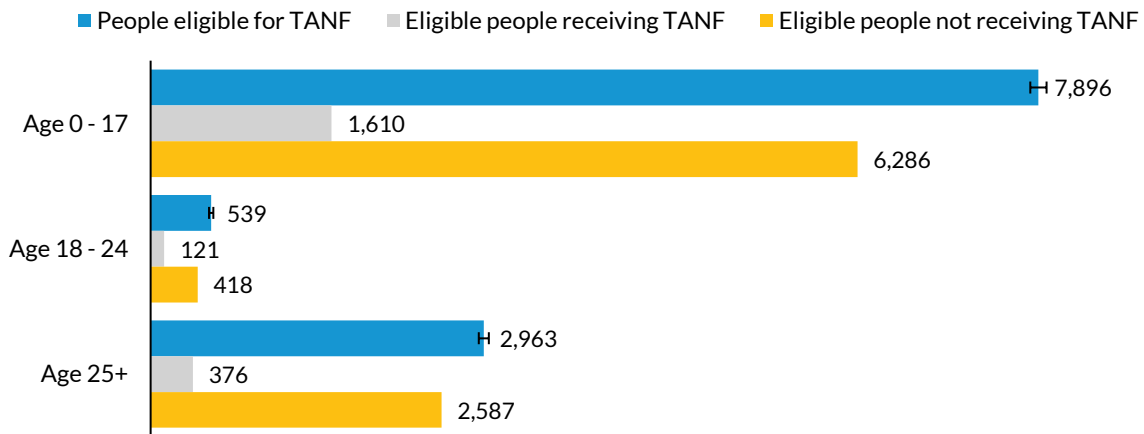
^a If a state has a special component for participants pursuing secondary education, we show the hourly limit that applies to that portion of the caseload.

Young Adult Eligibility and Participation in TANF

Of the 11.4 million people we estimate are eligible for TANF in the average month, we estimate 7.9 million are children (69 percent of the total), 0.5 million are young adults age 18 through 24 (5 percent), and 3.0 million are adults age 25 and older (26 percent; figure B.1). While young adults make up a small portion of eligible people, they have the highest participation rate among the three age groups, with 22.5 percent of eligible young adults receiving TANF benefits. This is also higher than the overall participation rate for the program, with 18.5 percent of all eligible people receiving assistance (figure B.2). However, this still reflects a large percentage of eligible young adults (77.5 percent) not receiving the TANF benefits for which they qualify.

FIGURE B.1
TANF Eligibility and Participation by Age Group, 2023

Numbers in thousands



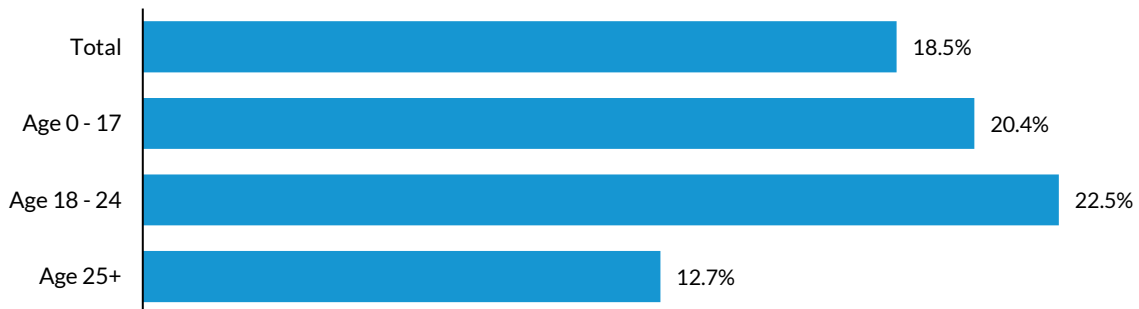
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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of TANF/SSP administrative data from the US Department of Human Services, Administration for Children and Families, Office of Family Assistance.

Notes: The estimates reflect the average monthly number of eligible people. Error bars representing the 95 percent confidence interval are shown for the estimates of the number of eligible people. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data.

FIGURE B.2
TANF Participation Rates by Age Group, 2023

Percent of eligible population that receives benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of TANF/SSP administrative data from the US Department of Human Services, Administration for Children and Families, Office of Family Assistance.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data.

Across the states, the number of people eligible for TANF ranges from 15,000 in Vermont to 1.86 million in California (not shown). The state-level eligibility rates range from 2.0 percent in New Hampshire to 6.3 percent in Tennessee (figure B.3). Among the 30 states with sufficient sample sizes to produce estimates, the number of young adults eligible for TANF ranges from 5,000 in Arkansas to 80,000 in California (not shown). When we consider the eligibility rate among the states with sufficient sample sizes to produce estimates, the percentage of young adults who are eligible for benefits ranges from 1.2 percent in Indiana and Massachusetts to 3.8 percent in South Carolina (figure B.4). Of course, larger states generally have larger numbers of eligible people. However, state policies, state economic circumstances, and the age composition of a state's population also play roles.

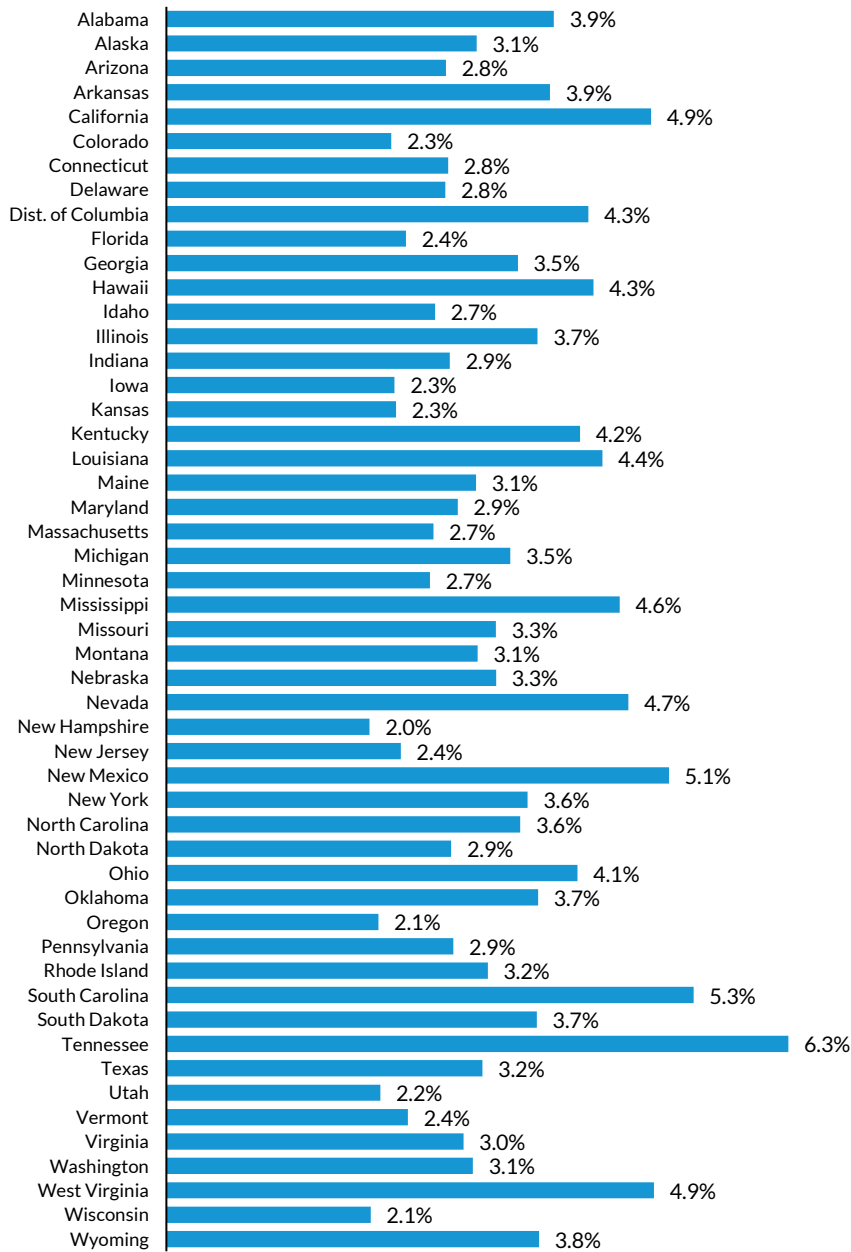
TANF participation rates across states vary substantially (figure B.5). Arkansas, Georgia, Mississippi, and Texas have the lowest participation rates, with only 2 percent of all people eligible for TANF receiving benefits. Oregon has the highest participation rate, with 47 percent of all eligible people receiving benefits. Oregon is followed closely by California, Massachusetts, New York, and Washington, which all serve more than 40 percent of their eligible population. In 21 states, less than 10 percent of all people eligible for TANF receive benefits. Only 8 states have participation rates above 25 percent, meaning they serve more than a quarter of their eligible population. Variations in participation rates may be associated with numerous factors, including state decisions and priorities for how TANF block grant funds are used, administrative processes for accessing benefits, potential variations in people's awareness of TANF, and whether people choose to apply for benefits when they are aware of the program, which could be related to the differences in state benefit levels and in a family's depth of financial need.

Among the 30 states with sufficient sample sizes to produce TANF participation rate estimates for young adults, Georgia and Texas have the lowest TANF participation rates, with each serving less than 2 percent of eligible young adults (figure B.6). Massachusetts has the highest participation rate, serving almost 80 percent of eligible young adults. Massachusetts is followed closely by New York and Washington, with each state serving more than 70 percent of eligible young adults. Sixteen of the states with sufficient sample sizes to examine their data serve less than 10 percent of their eligible young adult population, while 5 states serve more than a quarter of the eligible young adult population. Compared with the participation rate for all people in the state, young adults have a lower TANF participation rate in 14 states and a higher TANF participation rate in 16 states.

FIGURE B.3

TANF Eligibility Rate by State, 2023

Percent of population eligible for benefits



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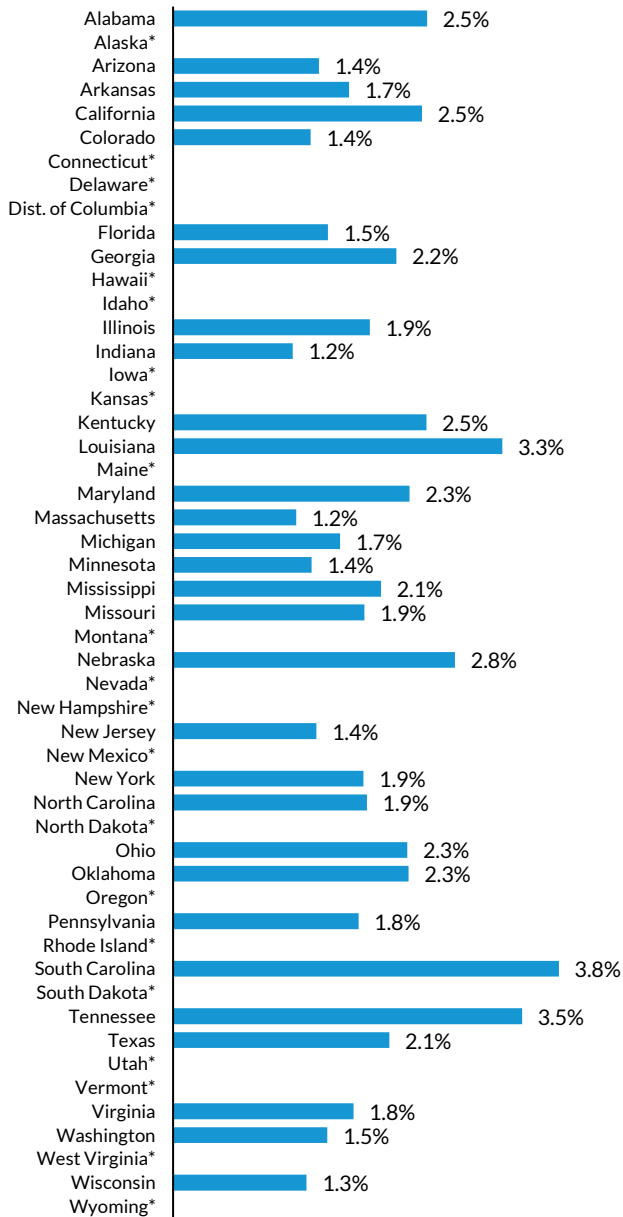
Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained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

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data.

FIGURE B.4

TANF Young Adult Eligibility Rate by State, 2023

Percent of population eligible for benefits, Estimates for adults ages 18 through 24



URBAN INSTITUTE

Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics.

American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org.

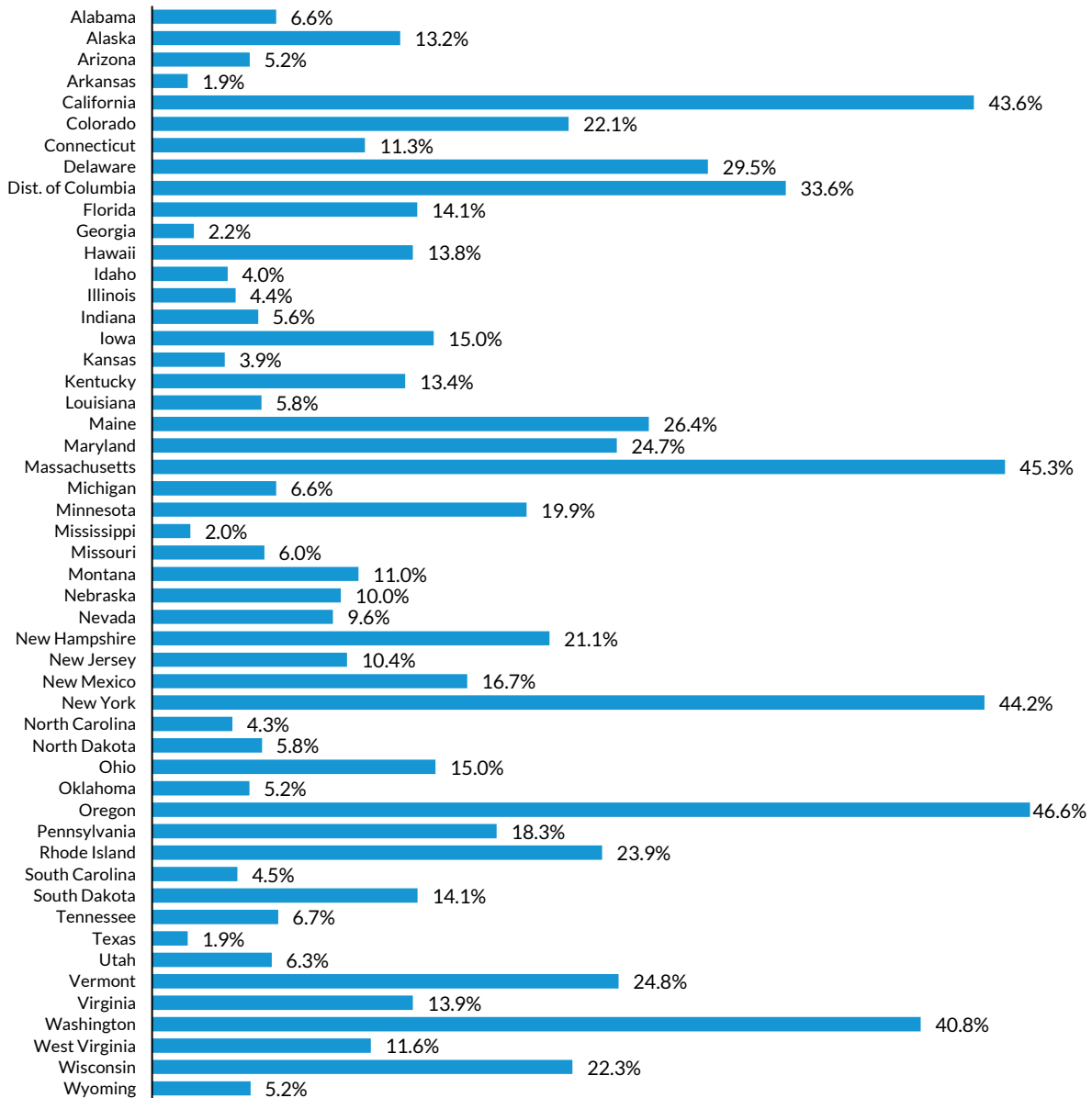
Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month.

Results for states with insufficient data to accurately estimate eligibility are not shown; these states are marked with an asterisk (*). TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data.

FIGURE B.5

TANF Participation Rates by State, 2023

Percent of eligible population that receives benefits



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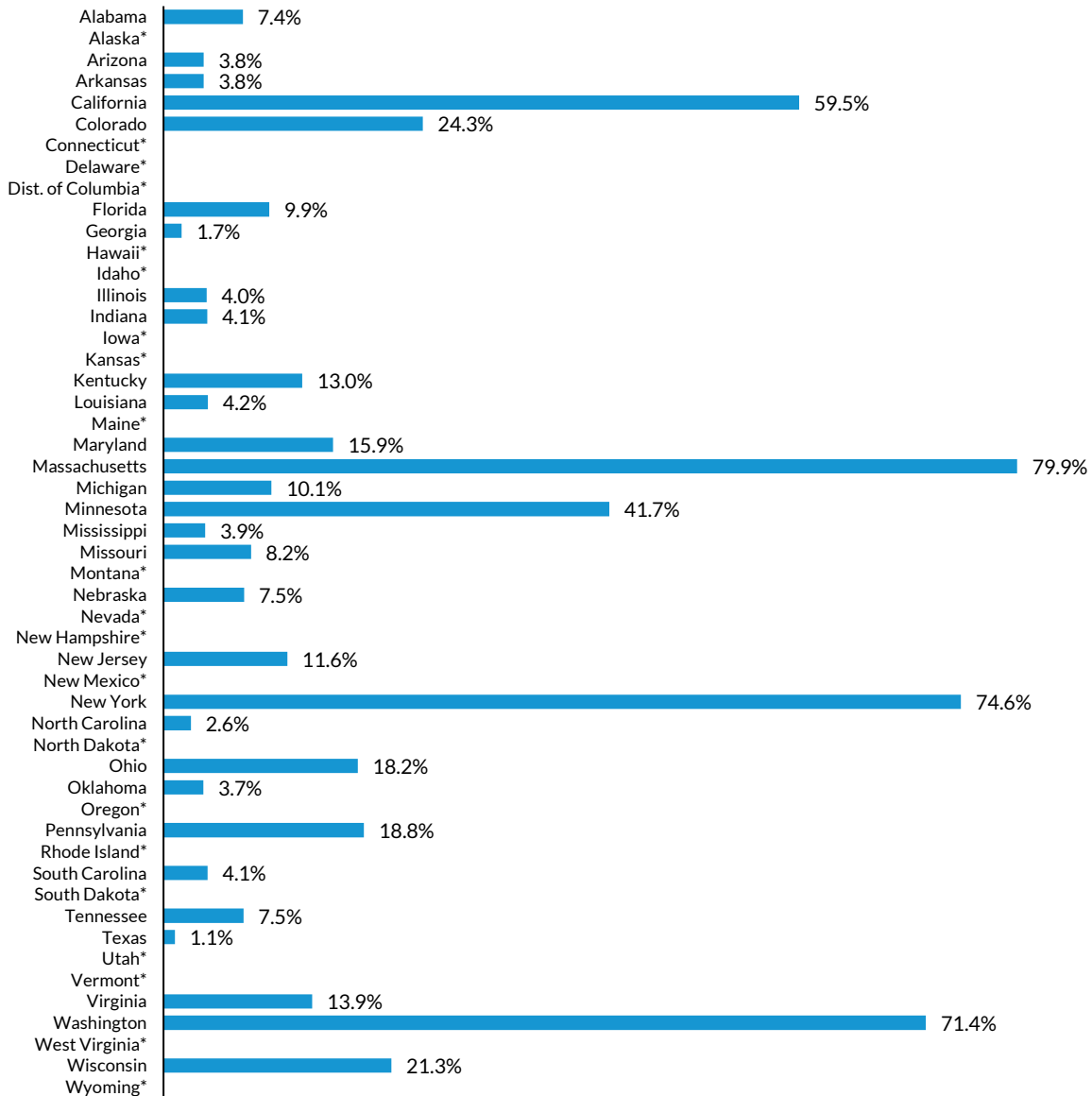
Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of TANF/SSP administrative data from the US Department of Human Services, Administration for Children and Families, Office of Family Assistance.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data.

FIGURE B.6

TANF Young Adult Participation Rates by State, 2023

Percent of eligible population that receives benefits, estimates for adults ages 18 through 24



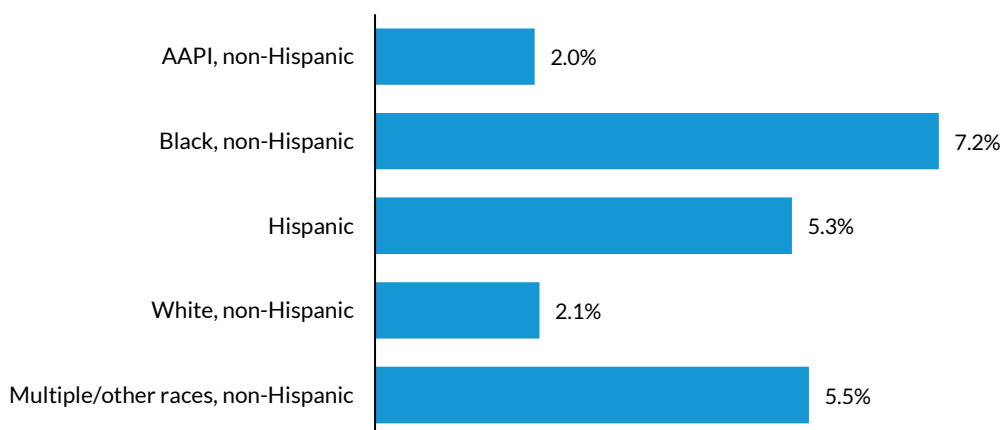
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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of TANF/SSP administrative data from the US Department of Human Services, Administration for Children and Families, Office of Family Assistance.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Results for states with insufficient data to accurately estimate either eligibility or caseload are not shown; these states are marked with an asterisk (*). TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data.

When considering TANF eligibility by race and ethnicity, we find white non-Hispanic individuals make up the largest group of eligible people (3.9 million), followed by Hispanic people (3.4 million), Black non-Hispanic people (2.7 million), and non-Hispanic Asian American and Pacific Islander (AAPI) people (0.4 million; not shown).¹⁶ When we consider the eligibility rate, AAPI non-Hispanic people have the lowest eligibility rate (2.0 percent) and Black non-Hispanic people have the highest eligibility rate (7.2 percent; figure B.7). The same pattern holds true for young adults. We find white non-Hispanic individuals make up the largest group of eligible young adults (185,000), followed by Hispanic young adults (166,000), Black non-Hispanic young adults (130,000), and AAPI non-Hispanic young adults (16,000; not shown). For young adults, the eligibility rate ranges from 1.1 percent for AAPI young adults to 3.8 percent of Black non-Hispanic young adults (figure B.8).

FIGURE B.7
TANF Eligibility Rate by Race and Ethnicity, 2023
Percent of population eligible for benefits



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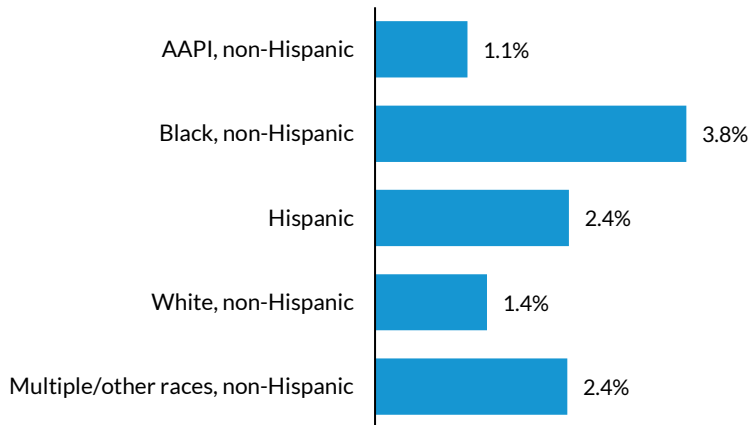
Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained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

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data. We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American & Pacific Islander" (AAPI) includes native Hawaiians.

FIGURE B.8

TANF Young Adult Eligibility Rate by Race and Ethnicity, 2023

Percent of population eligible for benefits, Estimates for adults ages 18 through 24



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

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data. We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American & Pacific Islander" (AAPI) includes native Hawaiians.

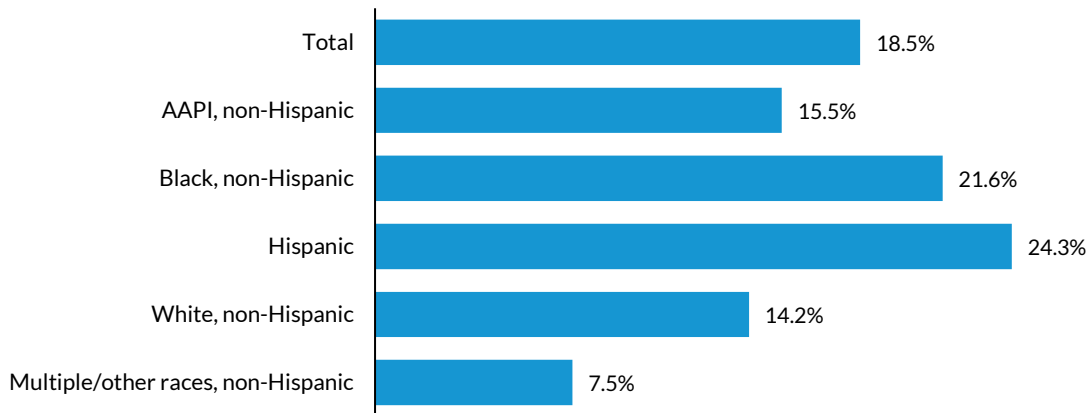
TANF participation rates also vary among different racial and ethnic groups and show different patterns than the eligibility estimates. When considering participation rates by race and ethnicity, we are somewhat limited by the available caseload data due to a high percentage of missing race and ethnicity data in some states. Limiting our analysis to states with sufficient non-missing race and ethnicity caseload data, we estimate 24.3 percent of Hispanic people who are eligible for TANF receive benefits, followed by 21.6 percent of eligible Black non-Hispanic people, 15.5 percent of eligible AAPI non-Hispanic people, and 14.2 percent of eligible white non-Hispanic people (figure B.9). When compared with the total participation rate for all TANF recipients, Hispanic individuals and Black non-Hispanic individuals have participation rates above the national rate. Differences in participation rates by race and ethnicity are likely related in part to differences in the depth of financial need. On average, people eligible for TANF at any point during the year are in families with cash income equal to 143 percent of the official threshold for their family size; however, the average annual poverty rate ranges from 116 percent among Black non-Hispanic people eligible for TANF to 129 percent for Hispanic people eligible for TANF and 166 percent for white non-Hispanic people eligible for TANF.¹⁷ People in

greater financial need are generally eligible for higher benefits and may be more likely to apply for benefits despite challenges.

FIGURE B.9

TANF Participation Rates by Race and Ethnicity, 2023

Percent of eligible population that receives benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of TANF/SSP administrative data from the US Department of Human Services, Administration for Children and Families, Office of Family Assistance.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Participation rates for the racial and ethnic groups shown exclude states with insufficient non-missing caseload data by race. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data. We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American & Pacific Islander" (AAPI) includes native Hawaiians.

Results for different racial and ethnic groups vary widely across the states and do not always adhere to the national patterns. For example, in California people who are Black non-Hispanic have the highest participation rate (75.8 percent), followed by people who are white non-Hispanic (50.0 percent), people who are Hispanic (43.4 percent), and people who are AAPI non-Hispanic (21.2 percent; see the [data catalog](#)). However, while Black non-Hispanic people in the state have the highest participation rate, Hispanic people have the highest number of participants. In Kentucky, the participation rate is similarly ordered, with Black non-Hispanic people having the highest participation rate (17.0), followed by white non-Hispanic people (14.2 percent) and Hispanic people (7.4 percent). However, the percentage point difference in the participation rates is much smaller, with only 3 percentage points difference between

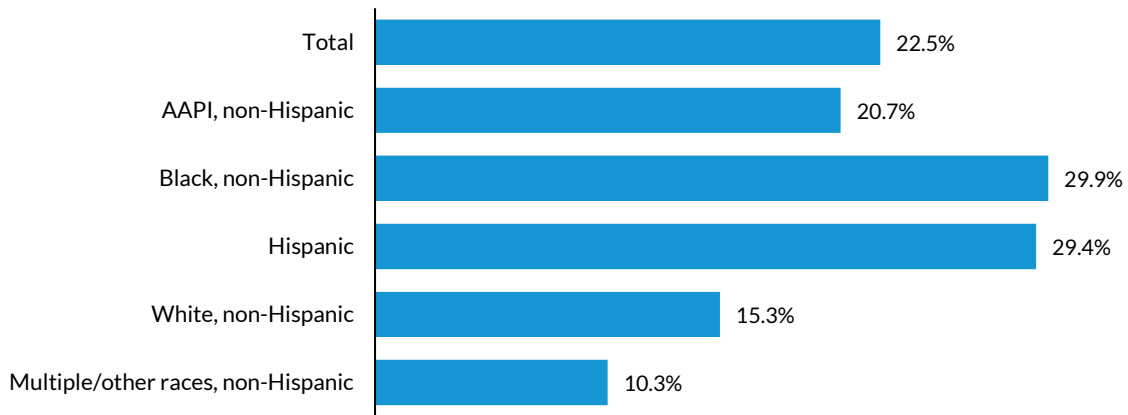
the Black and white non-Hispanic participation rates in Kentucky, compared with the 26 percentage point difference in the participation rate for these two groups in California.

For young adults, when we consider only the states with sufficient non-missing race and ethnicity caseload data, we find Black non-Hispanic young adults have the highest TANF participation rate at 29.9 percent (figure B.10). This is followed by Hispanic young adults (29.4 percent), AAPI non-Hispanic young adults (20.7 percent), and white non-Hispanic young adults (15.3 percent).

FIGURE B.10

TANF Young Adult Participation Rates by Race and Ethnicity, 2023

Percent of eligible population that receives benefits, estimates for adults ages 18 through 24



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of TANF/SSP administrative data from the US Department of Human Services, Administration for Children and Families, Office of Family Assistance.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Participation rates for the racial and ethnic groups shown exclude states with insufficient non-missing caseload data by race. TANF estimates exclude small worker supplements and eligibility due solely to pregnancy. We model eligibility for solely state-funded benefits, but these participants are not included in the TANF caseload data. We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American & Pacific Islander" (AAPI) includes native Hawaiians.

For additional TANF estimates, including more detailed results by race and ethnicity and results by citizenship status, see the [data catalog](#).

Appendix C. Public and Subsidized Housing

Public and subsidized housing programs provide monthly housing assistance, with most assistance going to low-income families with children, older adults, and people with disabilities. Housing assistance programs are not entitlement programs. Congress authorizes and funds about 2 million vouchers per year, and a limited supply of subsidized housing units exists (Jones, McCarty, and Perl 2019). Because of limited funding, households seeking assistance typically face long wait times, and in some areas, wait lists are closed and it may not be possible to apply (Acosta and Gartland 2021).

Housing Assistance Program Rules

The housing assistance programs included in our analysis are the public and subsidized housing programs funded through the federal Department of Housing and Urban Development. The most common types of assistance include vouchers to help pay for a unit rented through the private market, low-rent units in public housing owned and operated by a local public housing authority (PHA), and low-rent units in project-based housing owned and operated by private landlords under contract with the federal government (Jones, McCarty, and Perl 2019).¹⁸ Income limits and rental assistance levels under the public and subsidized housing programs are tied to local-level economic conditions (table C.1). Households must have income below 50 percent of the area median income to be initially eligible for housing subsidies, though already assisted households can generally retain eligibility as income rises to 80 percent of the area median. Focusing on each state's most populous area, the initial annual income eligibility limit for a three-person household ranged from \$31,650 in West Virginia to \$67,850 in DC, Maryland, and Virginia. The maximum allowable rental assistance for a two-bedroom unit ranged from \$1,227 in the most populous area in Arkansas to \$3,297 per month in the most populous place in Washington State.

TABLE C.1

Key Public and Subsidized Housing Policies by State, 2023*Values for most populous county in each state*

State	Two-Person Household		Three-Person Household	
	Annual initial income eligibility limit (50% AMI)	Fair market rent for a one-bedroom unit	Annual initial income eligibility limit (50% AMI)	Fair market rent for a two-bedroom unit
Alabama	\$35,950	\$1,075	\$40,450	\$1,376
Alaska	\$48,950	\$1,352	\$55,050	\$1,921
Arizona	\$37,400	\$1,740	\$42,100	\$2,386
Arkansas	\$33,200	\$920	\$37,350	\$1,227
California	\$50,450	\$2,222	\$56,750	\$2,888
Colorado	\$49,650	\$1,856	\$55,850	\$2,449
Connecticut	\$47,000	\$1,652	\$52,850	\$2,110
Delaware	\$44,650	\$1,470	\$50,250	\$1,789
Dist. of Columbia	\$60,300	\$1,838	\$67,850	\$2,299
Florida	\$41,300	\$1,923	\$46,450	\$2,530
Georgia	\$40,850	\$1,553	\$45,950	\$1,890
Hawaii	\$52,400	\$2,247	\$58,950	\$3,193
Idaho	\$35,650	\$1,310	\$40,100	\$1,841
Illinois	\$44,150	\$1,440	\$49,650	\$1,827
Indiana	\$38,700	\$1,065	\$43,550	\$1,397
Iowa	\$41,750	\$1,074	\$46,950	\$1,473
Kansas	\$41,000	\$1,164	\$46,150	\$1,530
Kentucky	\$35,900	\$1,052	\$40,400	\$1,395
Louisiana	\$33,750	\$1,005	\$37,950	\$1,266
Maine	\$47,350	\$1,859	\$53,250	\$2,344
Maryland	\$60,300	\$1,838	\$67,850	\$2,299
Massachusetts	\$59,400	\$2,635	\$66,800	\$3,207
Michigan	\$37,900	\$1,213	\$42,650	\$1,511
Minnesota	\$49,700	\$1,410	\$55,900	\$1,916
Mississippi	\$32,000	\$1,059	\$36,000	\$1,289
Missouri	\$40,200	\$999	\$45,250	\$1,294
Montana	\$35,850	\$1,054	\$40,350	\$1,447
Nebraska	\$40,300	\$1,083	\$45,350	\$1,449
Nevada	\$34,650	\$1,457	\$39,000	\$2,071
New Hampshire	\$42,350	\$1,646	\$47,650	\$2,003
New Jersey	\$51,850	\$1,832	\$58,350	\$2,275
New Mexico	\$32,000	\$1,144	\$36,000	\$1,626
New York	\$56,500	\$2,451	\$63,550	\$3,078
North Carolina	\$39,900	\$1,333	\$44,900	\$1,691
North Dakota	\$41,650	\$911	\$46,850	\$1,295
Ohio	\$39,700	\$1,163	\$44,650	\$1,426
Oklahoma	\$34,400	\$1,016	\$38,700	\$1,353
Oregon	\$45,150	\$1,839	\$50,800	\$2,574
Pennsylvania	\$44,650	\$1,470	\$50,250	\$1,789
Rhode Island	\$41,000	\$1,409	\$46,100	\$1,715

State	Two-Person Household		Three-Person Household	
	Annual initial income eligibility limit (50% AMI)	Fair market rent for a one-bedroom unit	Annual initial income eligibility limit (50% AMI)	Fair market rent for a two-bedroom unit
South Carolina	\$35,600	\$1,051	\$40,050	\$1,344
South Dakota	\$38,400	\$949	\$43,200	\$1,274
Tennessee	\$32,400	\$1,032	\$36,450	\$1,365
Texas	\$37,300	\$1,307	\$41,950	\$1,722
Utah	\$42,400	\$1,504	\$47,700	\$2,061
Vermont	\$45,450	\$1,615	\$51,150	\$1,982
Virginia	\$60,300	\$1,838	\$67,850	\$2,299
Washington	\$54,800	\$2,455	\$61,650	\$3,297
West Virginia	\$28,150	\$911	\$31,650	\$1,196
Wisconsin	\$40,000	\$1,092	\$45,000	\$1,374
Wyoming	\$37,850	\$947	\$42,600	\$1,346

Source: US Department of Housing and Urban Development, Office of Policy Development and Research, Income Limits, <https://www.huduser.gov/portal/datasets/il.html#year2023>. US Department of Housing and Urban Development, Office of Policy Development and Research, Fair Market Rents (40th Percentile Rents), <https://www.huduser.gov/portal/datasets/fmr.html#year2023>.
Notes: AMI = area median income. This table reflects the amounts for the most populous area in the state in fiscal year 2023. Households must generally have income at or below 50 percent of area median income to be initially eligible for public or subsidized housing. Households living in public and subsidized housing may continue to receive help if income increases up to 80 percent of area median income.

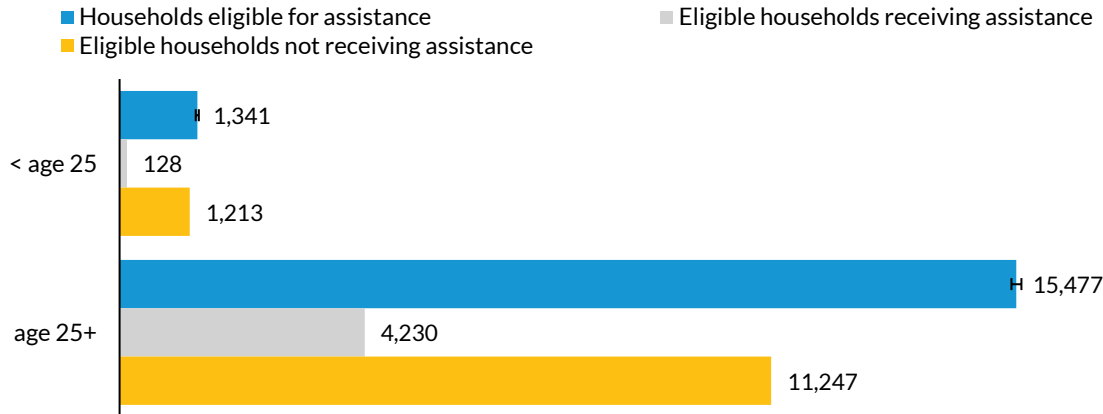
Young Adult Eligibility and Participation in Public and Subsidized Housing

Of the 16.8 million households we estimate are eligible for public and subsidized housing in the average month, 8 percent—or 1.3 million—have a household head or spouse who is under age 25 (figure C.1). Households with a head or spouse under age 25 have a much lower participation rate (9.5 percent) than households headed by an older adult (27.3 percent) (figure C.2).

FIGURE C.1

Public and Subsidized Housing Eligibility and Participation by Age Group of Household Head and Spouse, 2023

Numbers in thousands



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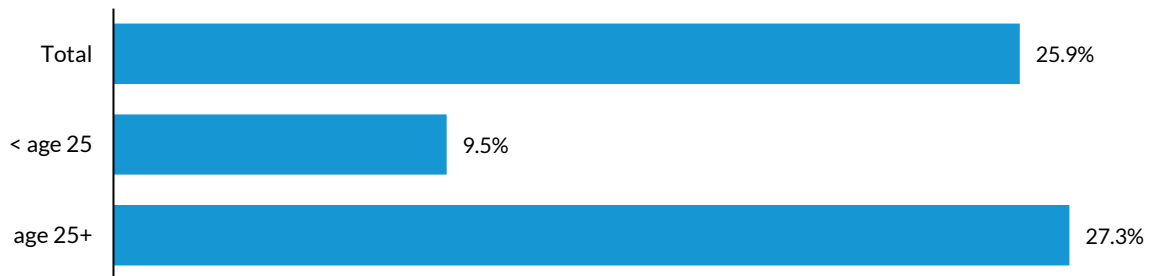
Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of Picture of Subsidized Households data from the US Department of Housing and Urban Development.

Notes: The estimates reflect the average monthly number of eligible households. Error bars representing the 95 percent confidence interval are shown for the estimates of the number of eligible households. Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income (AMI) and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment.

FIGURE C.2

Public and Subsidized Housing Participation Rates by Age Group of Household Head and Spouse, 2023

Percent of eligible households that receives benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of Picture of Subsidized Households data from the US Department of Housing and Urban Development.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income (AMI) and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment.

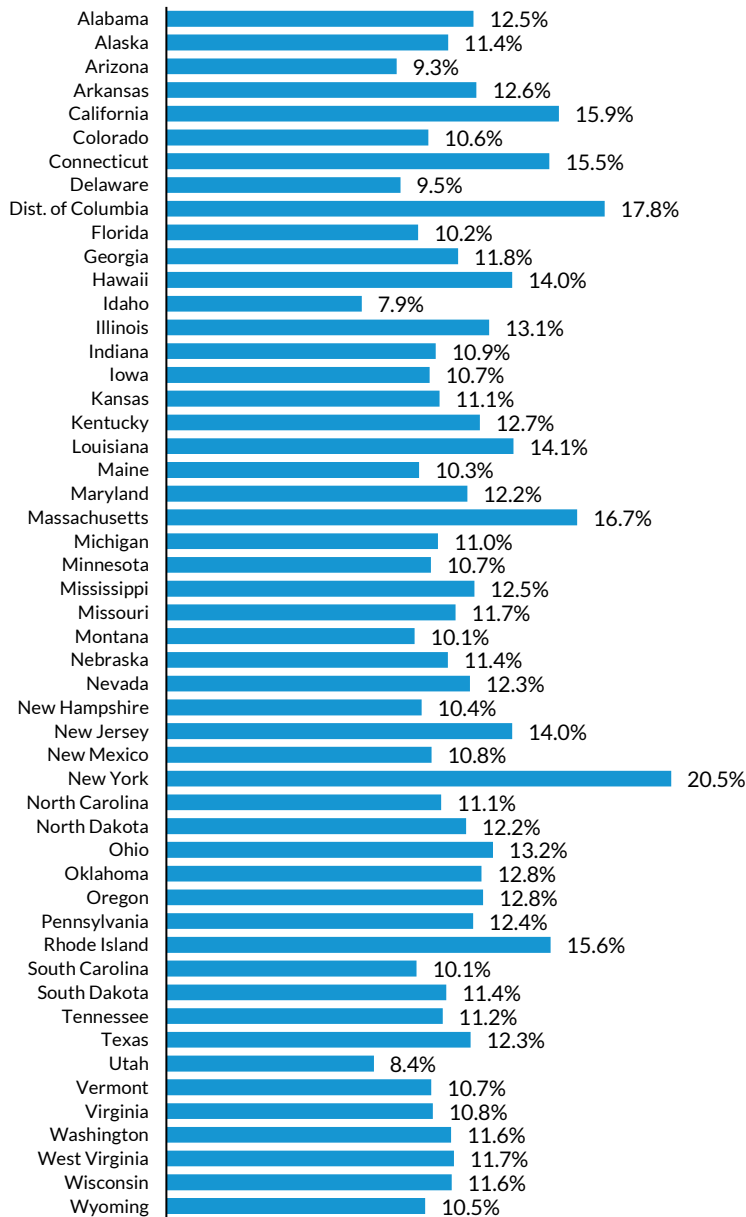
Across the states, the number of households eligible for public and subsidized housing ranges from 26 thousand in Wyoming to 2.2 million in California (not shown). Across the states, we find the eligibility rate among all people ranges from 7.9 percent in Idaho to 20.5 percent in New York (figure C.3). For the 49 states with sufficient sample sizes of households headed by someone under age 25, we estimate the number of eligible households with a head or spouse under age 25 ranges from 3 thousand in Alaska, Maine, Vermont, and Wyoming to 161 thousand in Texas (not shown). When we consider the eligibility rate among the 49 states, it ranges from 17.4 percent in Maine to 35.5 percent in Hawaii (figure C.4). The differences in the number of eligible households across states may depend on a number of factors, including the characteristics and size of the population.

Across the states, participation rates among eligible households range from less than 15 percent in Arizona and Nevada to 50 percent in Rhode Island (figure C.5). Twenty-one states provide assistance to less than 25 percent of eligible households. Across the 49 states with sufficient sample sizes to provide estimates for households with a head or spouse under age 25, we find the participation rates for these households range from 3 percent in Arizona and Utah to 23 percent in West Virginia (figure C.6). Twenty-six states serve less than 10 percent of eligible households headed by a person under age 25. Compared with all households in the state, households headed by a person under age 25 have lower participation rates in all 49 states with sufficient sample sizes for households headed by a young adult. Differences in participation rates across states may be driven by various factors, including the availability of housing that qualifies for assistance, administrative processes for accessing benefits, people's awareness of housing assistance, and whether people choose to apply for benefits when they are aware of housing assistance programs.

FIGURE C.3

Public and Subsidized Housing Eligibility Rate by State, 2023

Percent of households eligible for benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics.

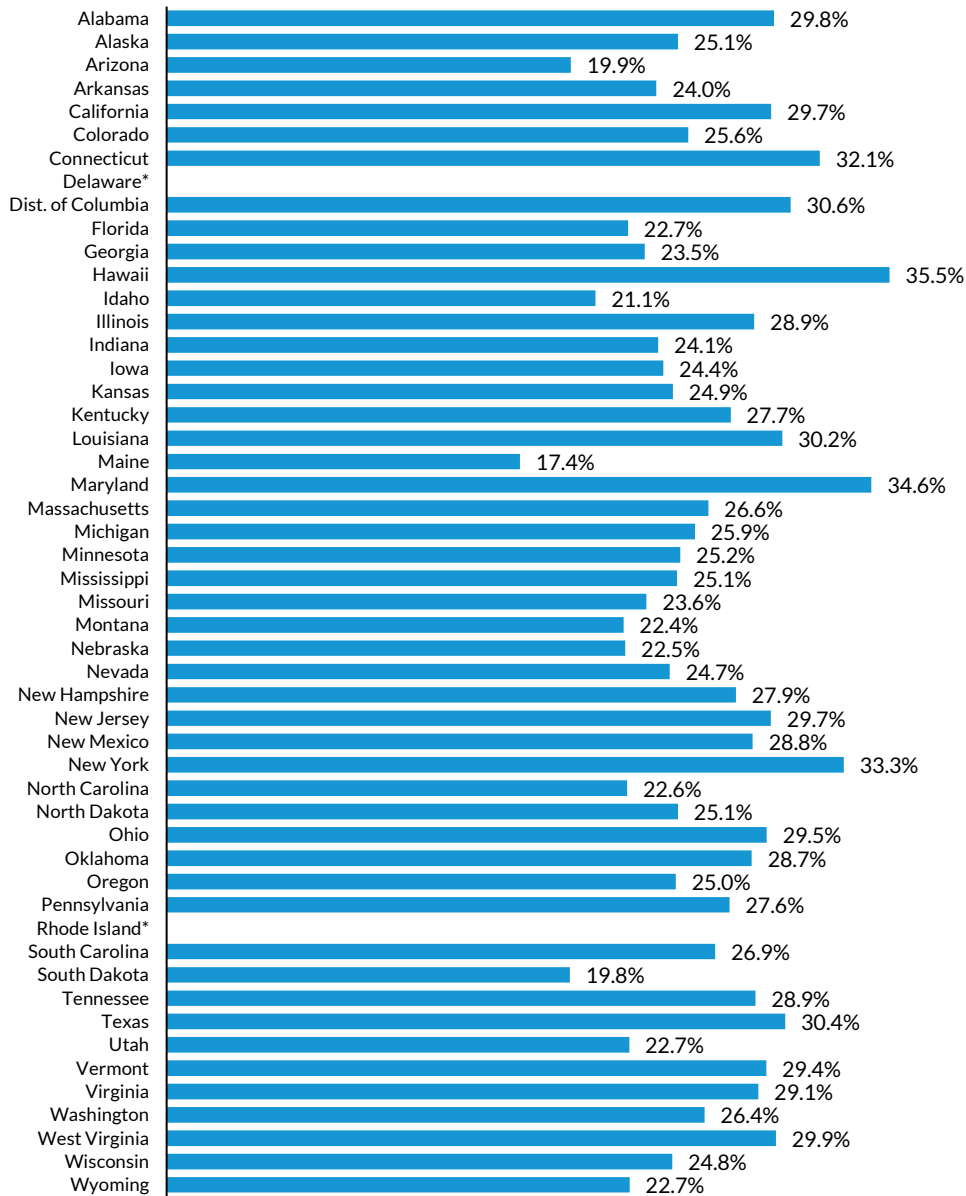
American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income (AMI) and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment.

FIGURE C.4

Young Adult Public and Subsidized Housing Eligibility Rate by State, 2023

Percent of households eligible for benefits, Estimates for households with a head or spouse under age 25



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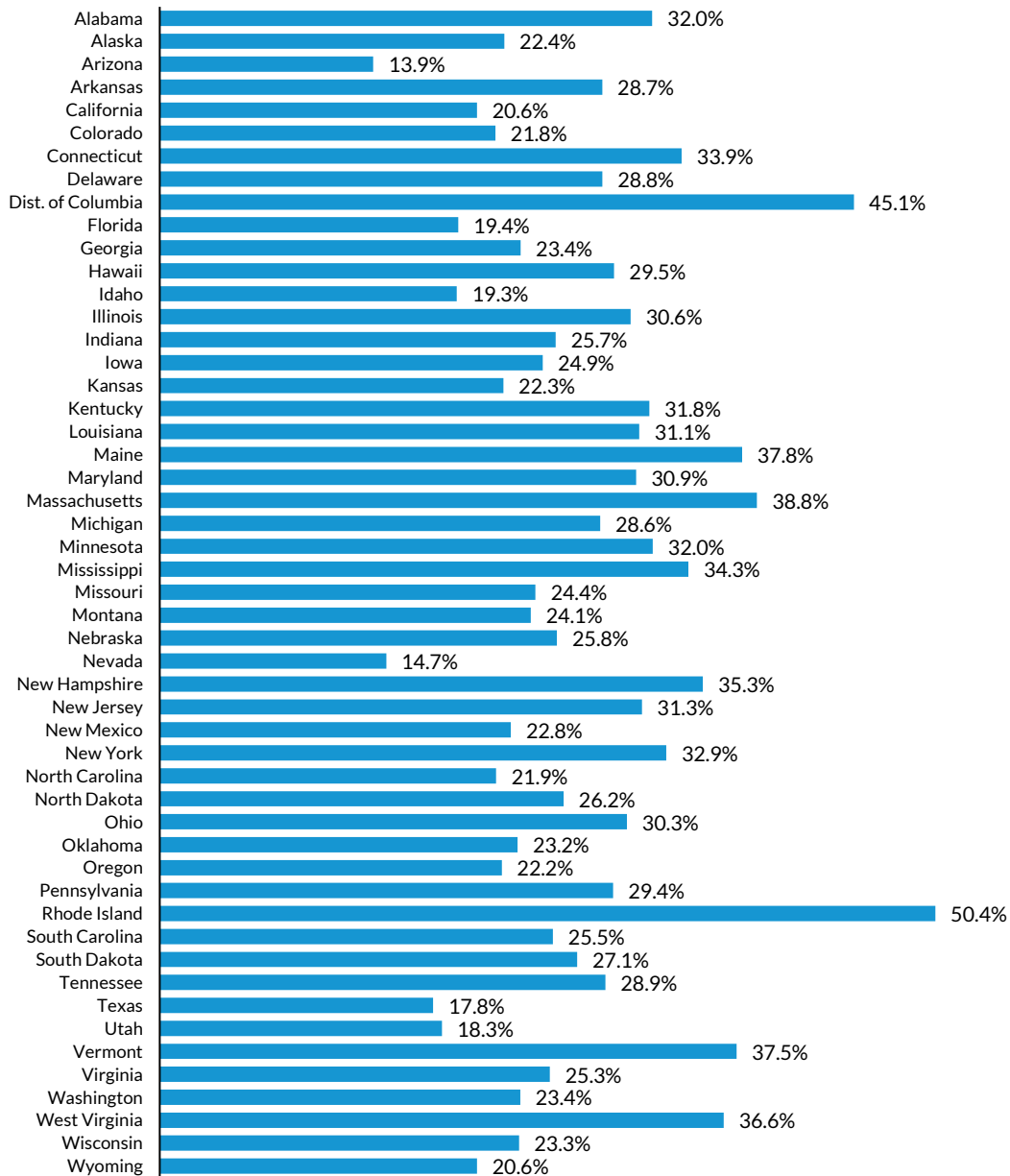
Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained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

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Results for states with insufficient data to accurately estimate eligibility are not shown; these states are marked with an asterisk (*). Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income (AMI) and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment.

FIGURE C.5

Public and Subsidized Housing Participation Rates by State, 2023

Percent of eligible households that receive benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics.

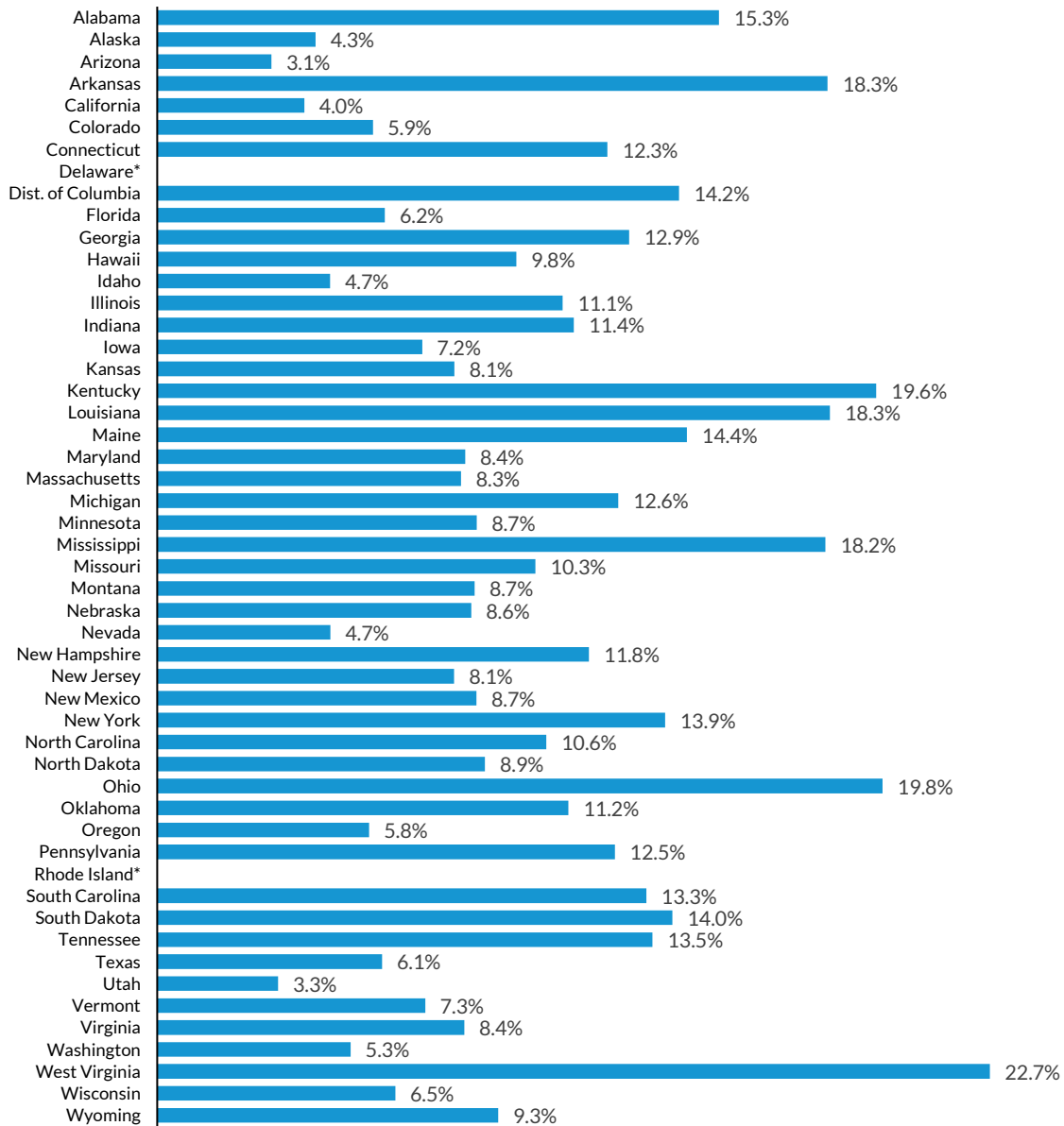
American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of Picture of Subsidized Households data from the US Department of Housing and Urban Development.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income (AMI) and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment.

FIGURE C.6

Young Adult Public and Subsidized Housing Participation Rates by State, 2023

Percent of eligible households that receive benefits, estimates for households with head or spouse under age 25



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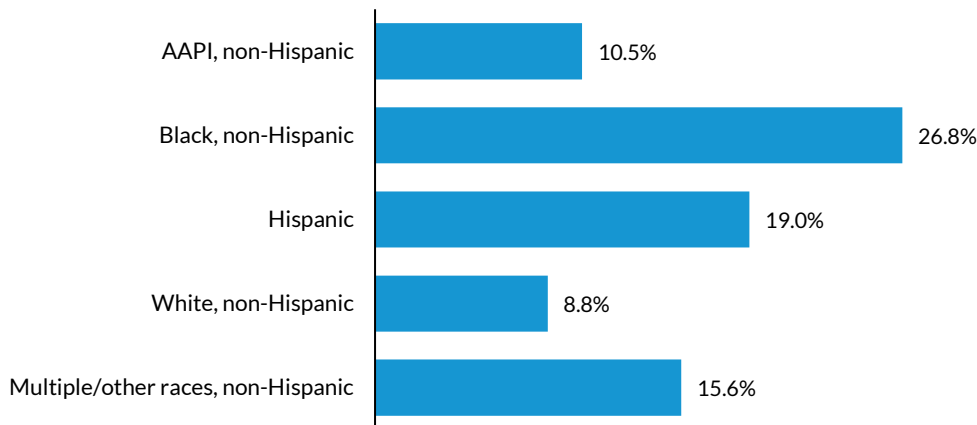
Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of Picture of Subsidized Households data from the US Department of Housing and Urban Development.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Results for states with insufficient data to accurately estimate either eligibility or caseload are not shown; these states are marked with an asterisk (*). Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment.

When we consider variation in public and subsidized housing eligibility and participation across different racial and ethnic groups, we estimate that 43 percent (7.3 million) of all eligible households are headed by a person who is white non-Hispanic, followed by households headed by someone who is Black non-Hispanic (25 percent or 4.2 million households), households headed by someone who is Hispanic (22 percent or 3.7 million households), and households headed by someone who is AAPI non-Hispanic (4 percent or 0.7 million households) (not shown).¹⁹ The eligibility rate across households ranges from 8.8 percent of households headed by someone who is white non-Hispanic to 26.8 percent of households headed by someone who is Black non-Hispanic (figure C.7).

FIGURE C.7
Public and Subsidized Housing Eligibility Rate by Race and Ethnicity, 2023

Percent of households eligible for benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics.

American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment. We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American & Pacific Islander" (AAPI) includes native Hawaiians.

Households headed by Black non-Hispanic people have the highest participation rate (44.8 percent), followed by households headed by someone who is AAPI non-Hispanic (23.5 percent), households headed by someone who is Hispanic (20.3 percent), and households headed by someone who is white non-Hispanic (20.2 percent) (figure C.8). While households headed by someone who is white non-Hispanic have the lowest participation rate among the groups we examined, the number of

households receiving assistance and headed by someone who is white non-Hispanic is 75 percent higher than households headed by someone who is Black, non-Hispanic, almost twice as high as households headed by someone who is Hispanic, and more than eight times higher than the number of households headed by someone who is AAPI non-Hispanic.

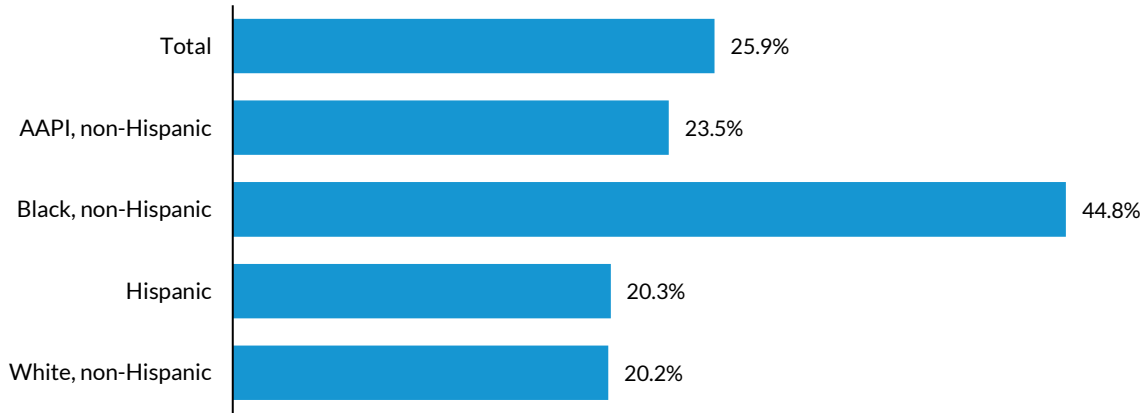
Across the states we generally see similar results, with households headed by someone who is Black non-Hispanic having higher participation rates. However, in several states, households headed by a person who is white non-Hispanic have higher participation rates than households headed by a person who is Hispanic (see the [data catalog](#)). Participation rates in housing assistance by race and ethnicity can be computed for households overall, but not specifically for households headed by young adults, due to limitations of the administrative data.

In the case of SNAP and TANF, differences in participation rates by race and ethnicity appear to be due at least in part to differences in depth of financial need among those who are eligible. Those differences do not appear to be as large in the case of households eligible for housing assistance, however. Among the heads of households eligible for public or subsidized housing at any point in the year, the average annual poverty rate ranges from 96 percent among Black non-Hispanic household heads eligible for housing assistance to 105 percent for Hispanic household heads eligible for housing aid and 106 percent for white non-Hispanic people eligible for public or subsidized housing. A study of non-Hispanic white and non-Hispanic Black adults with children found that Black adults were more likely to participate in housing assistance programs than white adults at all income levels. The author notes that white households are more likely than Black households to benefit from historical federal government support of homeownership and are also more likely to have access to family resources outside the household to assist with purchase of a home or to adapt to periods of financial hardship while renting (Fenelon 2022). Other factors may play a role in the differences by race and ethnicity in the receipt of public and subsidized housing among eligible households, such as the portion of eligible households with characteristics that are prioritized for aid in their state or locality or the availability of public housing units or units to rent in a household's locality.

FIGURE C.8

Public and Subsidized Housing Participation Rates by Race and Ethnicity, 2023

Percent of eligible households that receives benefits



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Source: Authors' estimates produced using the Urban Institute's ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to combined 2022 and 2023 American Community Survey data, reweighted to reflect 2023 population and income characteristics. American Community Survey data were obtained from IPUMS USA, University of Minnesota, www.ipums.org. Caseload data are from author tabulations of Picture of Subsidized Households data from the US Department of Housing and Urban Development.

Notes: Each rate equals the average monthly number of participants divided by the estimated number eligible in the average month. Public and subsidized housing eligibility estimates include households with income under 50 percent of area median income and those between 50 and 80 percent who are estimated to still be assisted based on prior enrollment. We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American & Pacific Islander" (AAPI) includes native Hawaiians. Results for people who identify as additional or multiple races are not shown due to insufficient non-missing caseload data for this group.

For additional public and subsidized housing estimates, including more detailed results by race and ethnicity, see the [data catalog](#).

Notes

- ¹ For more information about wraparound supports for student parents, see Quanic Fullard, Jason Kosakow and Laura Dawson Ullrich, “Student Parents: The Power of Wraparound Supports” (Richmond, VA: Community College Insights, 2025) https://www.richmondfed.org/region_communities/regional_data_analysis/community_college_survey/community_college_insights/2025/power_of_wraparound_supports.
- ² For information about wraparound supports for student parents, see Quanic Fullard, Jason Kosakow and Laura Dawson Ullrich, “Student Parents: The Power of Wraparound Supports” (Richmond, VA: Community College Insights, 2025) https://www.richmondfed.org/region_communities/regional_data_analysis/community_college_survey/community_college_insights/2025/power_of_wraparound_supports.
- ³ To date, all SNAP benefits have been federally funded, with no cap. Due to the July 2025 reconciliation legislation, starting in 2027, states will have to pay a portion of benefit costs if their error rates exceed certain standards.
- ⁴ See the chapter “Waiting List and Tenant Selection” in the *Public Housing Occupancy Guidebook* (Department of Housing and Urban Development, 2020) <https://www.hud.gov/hud-partners/public-housing-occupancy-guidebook>.
- ⁵ The TANF block grant may be used for many purposes in addition to the provision of cash aid. This analysis does not address eligibility for or receipt of any TANF-funded assistance other than cash aid.
- ⁶ About half of the states fund a portion of their cash aid to families under their TANF-funded program using solely state funds. For example, some states choose to fund benefits of two-parent families eligible for TANF through solely state funds. Those funds are not administratively considered “TANF,” and there are no federally available data on the numbers or characteristics of people receiving benefits through those funds. Therefore, we cannot count the total number of people or young adults receiving TANF-like benefits via solely state funds.
- ⁷ The eligibility estimates for SNAP would be lower if we were focused only on standard federal eligibility rules, without including states’ optional broad-based categorical eligibility policies.
- ⁸ The SNAP participation rate estimates published here are generally lower than those produced by Mathematica for the Food and Nutrition Service. Mathematica estimates that 88 percent of eligible people received SNAP in 2022 (Vigil and Rahimi 2024), compared with our estimate of 57.5 percent for 2023. A key explanation for our lower participation rate estimate is that our estimate reflects the effect of eligibility through state broad based categorical eligibility policies whereas the Mathematica estimates reflect participation rates for people eligible under the standard federal eligibility rules (without broad based categorical eligibility expansions). Additional differences arise because of differences in the survey data source for the estimates and simulation methodology (Wheaton, Wemmerus, and Godfrey 2021). Differences in the year of the estimate (2022 vs. 2023) may also contribute.
- ⁹ ATTIS estimates apply SNAP eligibility rules requiring children under 22 (together with their spouse and children) who live with their parents to file in the same SNAP unit as their parents, rather than as the head or spouse of their own SNAP unit.
- ¹⁰ The rates shown here do not include people whose cash aid is paid with solely state funds (SSF). Considering families (rather than individuals) eligible for TANF in 2023, 19.1 percent received benefits from federal funds or state maintenance-of-effort funds, but an additional 2.3 percent received assistance through SSF funds, for a total combined TANF and SSF participation rate of 21.4 percent.

- ¹¹ In DC and for certain subgroups in other states, our methods identify fewer eligible people than receive SNAP according to SNAP administrative data. When this occurs, we show a participation rate of 100 percent and interpret the results as indicating a very high rate of participation among eligible people. SNAP participation rate estimates published by the Food and Nutrition Service also include rates capped at 100 percent for certain states and population subgroups. Various factors may contribute to estimated participation rates of 100 percent or above, including differences in the population reflected in survey data and program administrative data, issues arising from the sampling or weighting of survey data, differences in income and household composition observed in survey and program data, and technical challenges in estimating eligibility, such as adjusting the annual income reported in survey data to capture variation in monthly income (Wheaton, Wemmerus, and Godfrey 2021; Vigil and Rahimi 2024).
- ¹² Under the policies in place in 2023, all people in a SNAP assistance unit including a child were exempt from ABAWD restrictions, and a child was defined as anyone under age 18. The One Big Beautiful Bill Act (OBBBA), enacted in 2025, changes the ABAWD policies in various ways. One change in the bill is that the presence of a child age 14 or older no longer confers and exemption from ABAWD requirements. This change could affect not only the parents of children ages 14 through 17 but also their young-adult siblings who are living in the family home and included in the SNAP assistance unit. States' ability to seek waivers of the ABAWD time limit was also sharply restricted by the OBBBA. The estimates presented here are all based on 2023 eligibility policies and program participation.
- ¹³ As previously noted, in DC and for certain subgroups in other states, our methods identify fewer eligible people than receive SNAP according to SNAP administrative data. When this occurs, we show a participation rate of 100 percent and interpret the results as indicating a very high rate of participation among eligible people. SNAP participation rate estimates published by the Food and Nutrition Service also include rates capped at 100 percent for certain states and population subgroups. Various factors may contribute to estimated participation rates of 100 percent or above, including differences in the population reflected in survey data and program administrative data, issues arising from the sampling or weighting of survey data, differences in income and household composition observed in survey and program data, and technical challenges in estimating eligibility, such as adjusting the annual income reported in survey data to capture variation in monthly income (Wheaton, Wemmerus, and Godfrey 2021; Vigil and Rahimi 2024).
- ¹⁴ We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American and Pacific Islander" includes native Hawaiians.
- ¹⁵ The annual poverty rate is computed for the family as a whole, even if not all members are part of the assistance unit for the program. Also, income may fluctuate during a year; a family may have had lower income in months of eligibility than in the year overall.
- ¹⁶ We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American and Pacific Islander" includes native Hawaiians.
- ¹⁷ The annual poverty rate is computed for the family as a whole, even if not all members are part of the assistance unit for the program. Also, income may fluctuate during a year; a family may have had lower income in months of eligibility than in the year overall.
- ¹⁸ HUD rental assistance programs also include housing for the elderly (Section 202), and housing for people with disabilities (Section 811). Our estimates only capture rental assistance paid through HUD programs. We do not capture rental assistance provided by the United States Department of Agriculture to households in rural areas or rental assistance funded by state or local governments.
- ¹⁹ We use the term "Hispanic" here; survey respondents are asked to report race and ethnicity, including whether they identify as being of "Hispanic, Latino, or Spanish origin." Groups are listed here in alphabetical order. The group "Asian American and Pacific Islander" includes native Hawaiians.

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