



Five Things You May Not Know about the US Social Safety Net

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The US social safety net is not a single program but rather consists of many different programs providing different kinds of help. Some programs operate based solely on federal requirements, while others are administered based on individual states' rules. Some programs are entitlements—meaning anyone who is eligible can receive assistance—while others have limited funding and cannot serve all eligible families.

To understand more about the safety net's reach and who might be most affected by changes to safety net programs, we take an initial look at how many people are served by the current system and the characteristics of those recipients.

For this analysis, we consider six kinds of benefits that satisfy two criteria: First, they are “means tested”—meaning they are available only to individuals or families with income under the limits set by that program (as opposed to a program like Social Security that provides benefits to both low- and high-income Americans). Second, they provide regular monthly benefits (as opposed to tax credits that may provide a single annual tax refund). The programs are

- Supplemental Nutrition Assistance Program (SNAP, commonly referred to as “food stamps”);
- Supplemental Security Income (SSI);
- Cash assistance from the Temporary Assistance for Needy Families (TANF) program;
- Public or subsidized housing;
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); and
- Child care subsidies through the Child Care and Development Fund (CCDF) program.

Receipt of benefits from Medicaid or the Children’s Health Insurance Program (Medicaid/CHIP) was not included in this analysis because of significant changes in health care and Medicaid expansion during the period studied and because of uncertainty in drawing conclusions based on these older years of Medicaid data. Because eligibility groups overlap, many Medicaid/CHIP participants are also eligible for other forms of safety net assistance. If participants receive assistance from other programs, they are counted in our analysis. Overall, however, our results understate the reach of the full safety net because they do not count Medicaid/CHIP recipients who do not receive assistance from one of the programs listed here.

TABLE 1
US Social Safety Net Programs Included in This Analysis

Program	Who is served	What is provided	Income eligibility limit
Supplemental Nutrition Assistance Program (SNAP)	All individuals or families are potentially eligible (but some rules vary by characteristics)	Resources to buy food	Net income at or below 100% of the poverty guidelines; gross income at or below 130% of the poverty guidelines; income up to 200% of poverty guidelines in some circumstances
Supplemental Security Income (SSI)	Seniors, individuals who are blind, individuals with disabilities	Cash assistance	In 2018, income limit at 74% of federal poverty guidelines for individuals and 82% for couples; resource limit of \$2,000 for individuals and \$3,000 for couples
Temporary Assistance for Needy Families (TANF)	Families with children (parents generally working or in approved activities)	Cash and noncash (child care, transportation, etc.) assistance; only the cash portion is reflected in our data	Set by states
Public or subsidized housing	Families, seniors, and individuals with disabilities	Assistance paying for housing	At or below 50 percent of the median income for the county or metropolitan area
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	Infants; children up to age 5; women who are pregnant, breastfeeding, or postpartum	Food, nutrition education and counseling, referrals for other social services	At or below 185% of the poverty guidelines or receiving SNAP, Medicaid, or TANF
Child Care and Development Fund (CCDF)	Families with children under age 13; families with children under age 18 with special needs; in both cases, parents are working or in approved activities	Assistance paying for child care	Set by states; up to 85% of state median income

Sources: For more information on program eligibility, see “[Supplemental Nutrition Assistance Program \(SNAP\)](#),” US Department of Agriculture, last published April 25, 2018; “[Supplemental Security Income \(SSI\) Eligibility Requirements](#),” Social Security Administration, accessed January 11, 2019; “[Welfare Rules Database](#),” Urban Institute, accessed January 11, 2019; “[HUD’s Public Housing Program](#),” US Department of Housing and Urban Development, accessed January 11, 2019; “[Women, Infants, and Children \(WIC\)](#),” US Department of Agriculture, last published May 11, 2018; and “[Child Care and Development Fund \(CCDF\) Policies Database](#),” Urban Institute, accessed January 11, 2019.

Though all the included programs are means tested, the income limits vary widely (table 1). For example, in 2016, the average income limit for families initially applying for TANF (cash aid to families with children) was 51 percent of the federal poverty guidelines, while families could qualify for WIC (nutrition help for infants and their mothers, young children, and pregnant women) with income up to 185 percent of the federal poverty guidelines.¹

Because we want to look more broadly at how many people the safety net reaches, we only count each recipient once, regardless of the number of programs from which a person receives assistance. That kind of information is not available from government administrative data systems, which provide information on each program's individual caseload but not on the overlap in programs' caseloads. To allow detailed analysis, we turned to survey data (combining three years, 2012–14, the most recent data available at the time of the analysis) from the Current Population Survey, Annual Social and Economic Supplement, (CPS-ASEC), including adjustments to reported income made by a microsimulation model, the Transfer Income Model, version 3.² More information about our methods can be found in the appendix at the end of this document.

Focusing solely on whether individuals receive some form of assistance, we outline five key findings about the reach of the current US safety net. Future analysis could consider additional safety net programs, the amount of benefits individuals receive, whether they receive assistance from multiple programs, or the length of time for which they receive assistance.

1. Nearly One in Five People Is Served by at Least One of These Safety Net Programs

We estimate that in the average month, 59 million people, or almost 19 percent of the population, received assistance from at least one of the safety net programs included in this analysis (table A.1).



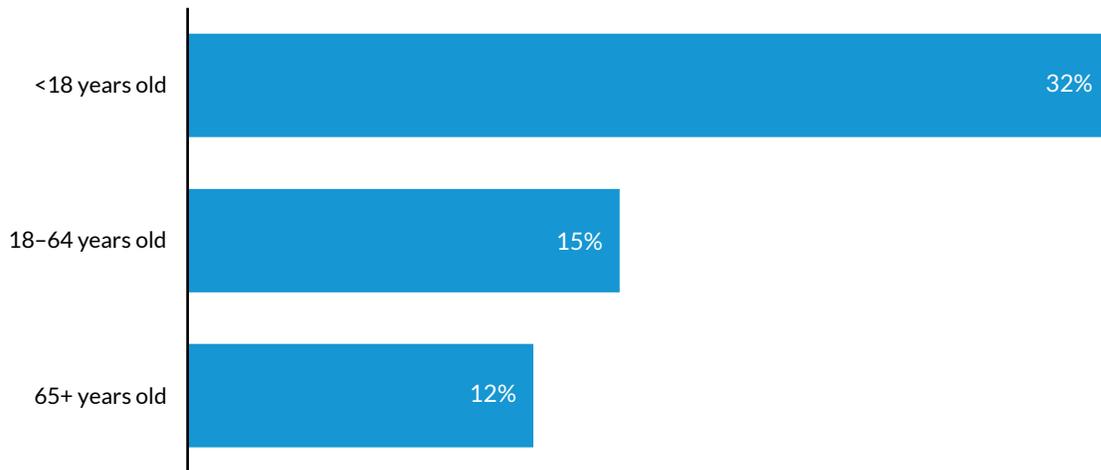
The safety net's reach is not entirely surprising if we consider the individual reach of SNAP, one of the largest programs. According to administrative data, SNAP served over 40 million people in the average month of 2014.³

2. Almost One-Third of All Children Receive Assistance

Twenty-four million children (or 32 percent of the population under age 18) receive assistance from at least one of the programs included in this analysis (figure 1; table A.1). A much smaller number of seniors (ages 65 and older) receive assistance.

Among all recipients, nonsenior adults (ages 18 through 64) make up the largest group at 50 percent. Children make up the next largest group at 41 percent, followed by seniors at 9 percent (figure 2; table A.1).

FIGURE 1
Share of Each Age Group Receiving Help from the US Social Safety Net
Average monthly estimate for 2012–14

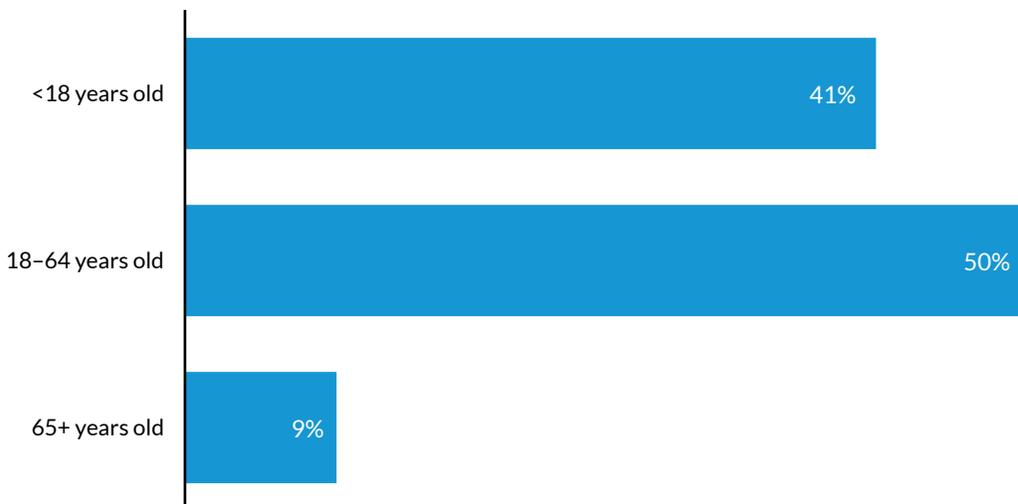


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Sources: The Urban Institute. CPS-ASEC survey data and TRIM3 simulations correcting for underreporting.

Note: The means-tested benefits included for this analysis are SNAP, SSI, TANF, public/subsidized housing, WIC, and CCDF.

FIGURE 2
Distribution of Recipients of Safety Net Assistance by Age
Average monthly estimate for 2012–14



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Sources: The Urban Institute. CPS-ASEC survey data and TRIM3 simulations correcting for underreporting.

Note: The means-tested benefits included for this analysis are SNAP, SSI, TANF, public/subsidized housing, WIC, and CCDF.

3. Three in Four People Living in Poverty Are Connected to at Least One of These Safety Net Programs

Of the over 46 million people living in poverty (using the official poverty measure, which counts people as poor when their family’s cash income is below 100 percent of the applicable poverty threshold), 33 million (about 72 percent) received assistance in the average month of 2012–14 from at least one program included in this analysis.⁴ The remaining 13 million were not connected to any of the programs we considered. A similar pattern holds true if we look at those living in deep poverty—those with income below 50 percent of the poverty threshold. Of those living in deep poverty, 12.7 million (about 70 percent) received assistance from at least one program, and 5.5 million (30 percent) did not receive assistance from any programs included in this analysis (figure 3; table A.1). Some people are in deep poverty because they are not connected to any safety net or support programs. Some people living in poverty are not eligible for different types of assistance; for example, able-bodied adults without children are eligible for SNAP for only a limited number of months, and people who are unauthorized immigrants or temporary residents are ineligible for most programs.⁵ In other cases, people may be eligible for programs but not know they are or choose not to enroll.

FIGURE 3

Share of Each Poverty Status Group Receiving Help from the US Social Safety Net

Average monthly estimate for 2012–14



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Sources: The Urban Institute. CPS-ASEC survey data and TRIM3 simulations correcting for underreporting.

Note: The means-tested benefits included for this analysis are SNAP, SSI, TANF, public/subsidized housing, WIC, and CCDF. We define “poverty” using the official poverty measure, which counts people as poor when their family’s cash income is below 100 percent of the applicable poverty threshold.

If we look at the makeup of safety net assistance recipients, 22 percent have income under 50 percent of the poverty thresholds, 35 percent have income from 50 percent up to 100 percent of the poverty thresholds, and 34 percent have income from 100 percent up to 200 percent of the poverty thresholds (figure 4; table A.1). Some safety net recipients are in families with income somewhat higher than 200 percent of poverty; that may be because families have lower income in some months of the year or a subset of the family qualifies separately from the rest of the family.

FIGURE 4

Distribution of Recipients of Safety Net Assistance by Poverty Status

Average monthly estimate for 2012–14



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Sources: The Urban Institute. CPS-ASEC survey data and TRIM3 simulations correcting for underreporting.

Note: The means-tested benefits included for this analysis are SNAP, SSI, TANF, public/subsidized housing, WIC, and CCDF. We define “poverty” using the official poverty measure, which counts people as poor when their family’s cash income is below 100 percent of the applicable poverty threshold.

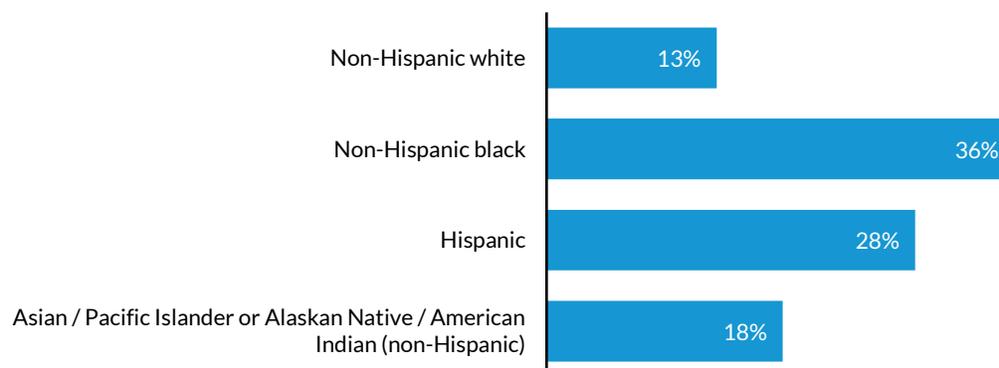
4. Non-Hispanic Black People are Most Likely to Participate in One of the Programs; White People Make Up the Largest Share of Total Participants

If we look at participation by race and ethnicity, we see that 13 percent of non-Hispanic whites receive some assistance, while 28 percent of Hispanics and 36 percent of non-Hispanic blacks receive support from at least one of the six programs considered (figure 5; table A.1).

FIGURE 5

Share of Each Race and Ethnic Group Receiving Help from the US Social Safety Net

Average monthly estimate for 2012–14



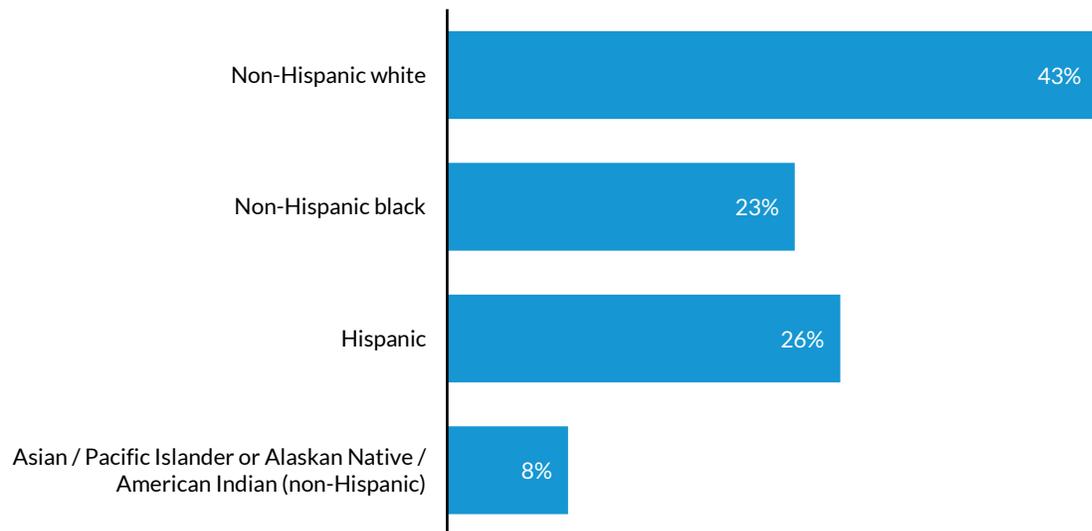
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Sources: The Urban Institute. CPS-ASEC survey data and TRIM3 simulations correcting for underreporting.

Note: The means-tested benefits included for this analysis are SNAP, SSI, TANF, public/subsidized housing, WIC, and CCDF.

Among the 59 million people we identified as receiving assistance, more than two in five (43 percent) are non-Hispanic white people. The next largest group of recipients are Hispanic people (26 percent), followed by non-Hispanic black people (23 percent). These results are not unexpected given the distribution of the population, in which non-Hispanic white people are the majority (62 percent of the population), followed by Hispanic people (17 percent), and non-Hispanic black people (12 percent) (figure 6; table A.1).

FIGURE 6
Distribution of Recipients of Safety Net Assistance by Race and Ethnicity
Average monthly estimate for 2012–14



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Sources: The Urban Institute. CPS-ASEC survey data and TRIM3 simulations correcting for underreporting.

Note: The means-tested benefits included for this analysis are SNAP, SSI, TANF, public/subsidized housing, WIC, and CCDF.

5. Where You Live Matters

The safety net’s reach varies across states. In the average month of 2012–14, the estimated percentage of people with income below 200 percent of the poverty thresholds who receive help from at least one of the programs in this analysis ranges from 36 percent in Utah to 67 percent in Washington, DC (figure 7; table A.1).

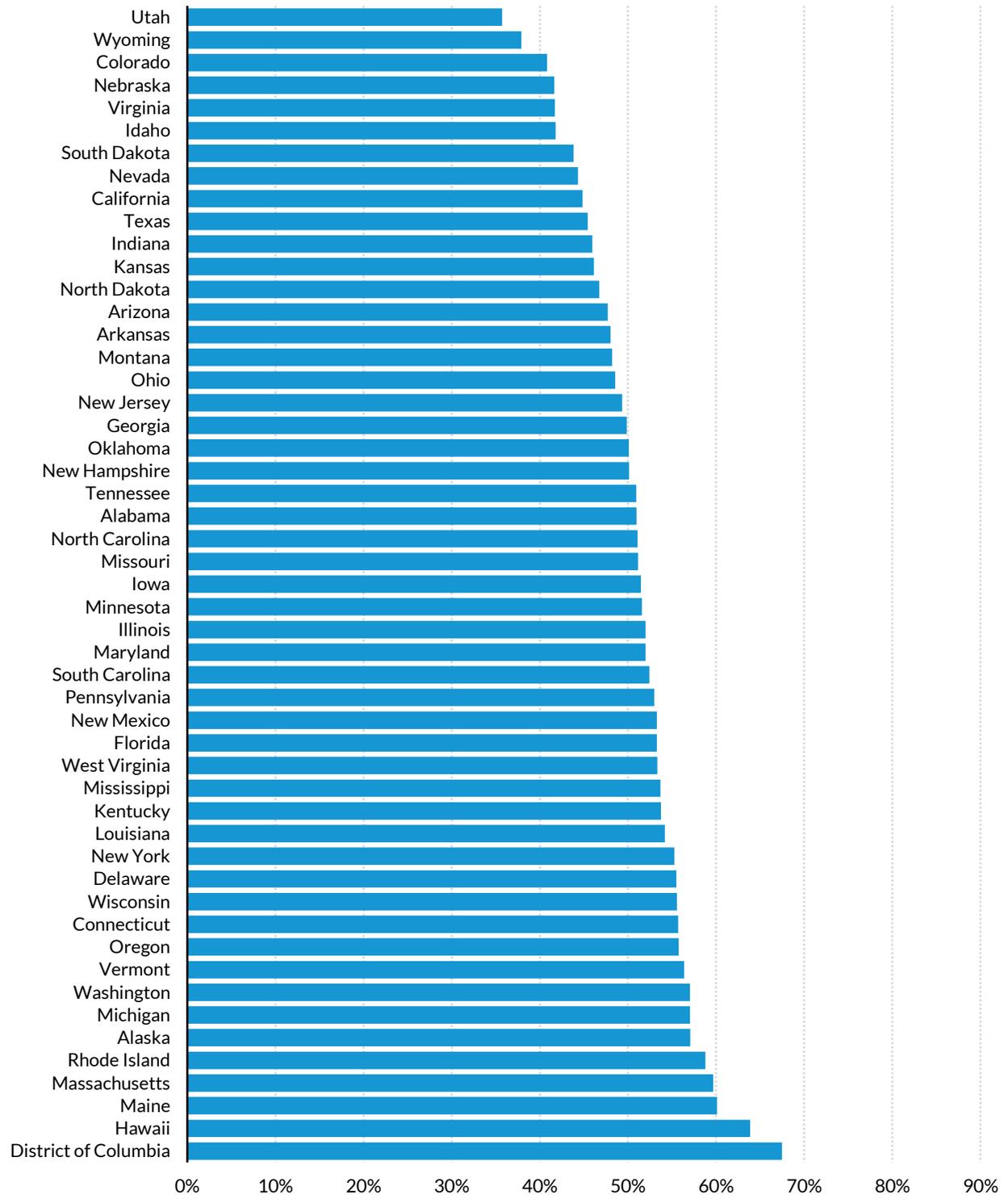
Several factors contribute to how much of a state’s low-income population receives assistance. States set many of the rules used to administer safety net programs, and these rules can affect who is eligible for assistance and how much individuals and families receive. Additionally, some states might have practices that inform residents about various assistance programs and facilitate easier enrollment in programs, thus resulting in more recipients. For nonentitlement programs, which allocate a limited amount of federal funding to each state, some states might add state resources to the federal resources to assist more residents.

FIGURE 7

Share of People with Income Below 200 Percent of Poverty Thresholds

Receiving US Social Safety Net Assistance, by State

Average monthly estimate for 2012-14



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Sources: The Urban Institute. CPS-ASEC survey data and TRIM3 simulations correcting for underreporting.

Notes: Small differences in these percentages from one state to another are not meaningful. The means-tested benefits included for this analysis are SNAP, SSI, TANF, public/subsidized housing, WIC, and CCDF.

Although access to assistance is important for low-income families, the amount of assistance received is also crucial. States with similar percentages of recipients might provide significantly different amounts of assistance to those recipients. Additionally, some states might have fewer recipients but provide higher benefits to those recipients. For nonentitlement programs with limited budgets, states are faced with decisions about whether to provide larger benefit amounts to fewer people or smaller benefit amounts to more people.

Conclusion

This analysis presents a snapshot of the safety net's reach as discussions continue around the role of the safety net, what it will look like going forward, and which individuals and families will be most affected by any changes. The US social safety net reaches a large and diverse population. People of all ages, races, and geographic areas rely on assistance from various safety net programs. Still, some living in poverty have not received support from any of the programs we examined.

Appendix: Methodology and Data Tables

This analysis looks broadly at receipt of “regular monthly means-tested benefits,” which we define as SNAP, SSI, TANF, public/subsidized housing, WIC, or CCDF-funded child care subsidies. Because of significant changes in health care, the expansion of Medicaid, and uncertainty in drawing conclusions based on older years of Medicaid data, Medicaid/CHIP benefits were not included in this analysis. We have not included safety net programs that are not means tested, such as Social Security and Medicare. We have also not included programs that do not provide regular benefits, such as low-income home energy assistance (which provides a single lump-sum payment in the winter and/or summer). We did not include the school lunch program because (1) the size of the benefit is relatively low, (2) in places operating under the Community Eligibility Provision, some recipients might not have low incomes, and (3) the low-income population receiving free or reduced-priced lunch largely overlaps with the other programs we have included.

To increase the reliability of the estimates, we use data across a three-year period—2012, 2013, and 2014—and we average the results. Our data source is a combination of data from the Current Population Survey-Annual Social and Economic Supplement, the same survey used for official poverty estimates each year, and information produced by TRIM3, a microsimulation model used to estimate eligibility for and participation in tax and transfer programs.⁶

TRIM3 is used to augment each year's CPS-ASEC data, creating some new items of information for the households/people in the survey. The TRIM3 model is used for several programs (SNAP, TANF, SSI) to make up for the fact that the survey data underreport program receipt. For CCDF, there is no information on subsidy receipt in the survey data, so the simulation model identifies likely recipients. For public/subsidized housing, we rely primarily on what is in the survey data, but exclude some people who report getting housing assistance that is more likely to be a job-related housing benefit. Finally, for WIC, we use the survey-reported data because TRIM-adjusted data were not available for the years being analyzed.

The data sources for each program are as follows:

- Supplemental Nutrition Assistance Program (SNAP): TRIM-adjusted data that correct for underreporting
- Supplemental Security Income (SSI): TRIM-adjusted data that correct for underreporting
- Temporary Assistance for Needy Families (TANF): TRIM-adjusted data that correct for underreporting
- Public/subsidized housing: survey-reported data, excluding some high-income households likely reporting something other than public housing; although we did not add any recipients for this program, the total households in our data with housing assistance comes very close to the numbers reported in the administrative data
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC): survey-reported data; underreported to some extent
- Child Care and Development Fund (CCDF): TRIM-simulated data (CCDF receipt not reported in CPS)

Since WIC receipt is underreported and we are not adjusting for that in our data, our results are affected to some extent: if we say that X percent of a group gets at least one of these benefits, our X is slightly too low, but we are not able to identify by how much.

For each person, we look at whether he or she receives benefits from any one or more of the six programs. If so, the person is counted as a recipient.

We count as a recipient of a particular program the same people who would be counted in the program's administrative data. For example, if a mother receiving TANF has a 10-year-old and a 20-year-old still living at home, only the mother and the 10-year-old are considered by the TANF office, so we only count the mother and the 10-year-old as recipients of TANF in this analysis. The 20-year-old was not counted as a TANF recipient (although he or she might still be counted as a recipient if he or she received SSI, if they all received SNAP as one unit, etc.).

The results are tabulated by four mutually exclusive racial and ethnic groups:

- non-Hispanic white
- non-Hispanic black
- Hispanic (of any race)
- non-Hispanic of another race (Asian/Pacific Islander, Alaskan Native/American Indian) or multiple races

The results are also tabulated by three mutually exclusive age groups:

- under 18

- 18 to 64
- 65 or older

TABLE A.1

US Social Safety Net Receipt by Selected Characteristics

Average month estimates for 2012–14 (millions)

	Population	Recipients	Recipients as a percentage of population group	Recipients as a percentage of total recipients
Total	313.6	58.8	18.7	100.0
By race or ethnicity				
Non-Hispanic white	195.4	25.3	13.0	43.1
Non-Hispanic black	38.0	13.5	35.7	23.0
Hispanic	54.4	15.3	28.1	26.0
Asian / Pacific Islander or Alaskan Native / American Indian (non-Hispanic)	25.8	4.6	18.0	7.9
By age				
<18 years old	74.0	23.9	32.2	40.6
18–64 years old	195.0	29.6	15.2	50.4
65+ years old	44.6	5.3	11.9	9.0
By poverty status				
<50% of poverty	18.2	12.7	69.8	21.6
50% to <100% of poverty	28.0	20.5	73.3	34.9
100% to <200% of poverty	60.0	20.0	33.3	34.0
By poverty status, cumulative				
<50% of poverty (deep poverty)	18.2	12.7	69.8	21.6
<100% of poverty (poverty)	46.2	33.2	71.9	56.5
<200% of poverty	106.2	53.2	50.1	90.5
By race or ethnicity, for people with income <100% of poverty				
Non-Hispanic white	19.4	13.7	70%	23%
Non-Hispanic black	10.1	8.5	85%	15%
Hispanic	13.0	8.6	66%	15%
Asian / Pacific Islander or Alaskan Native / American Indian (non-Hispanic)	3.7	2.5	67%	4%

Sources: The Urban Institute. CPS-ASEC survey data and TRIM3 simulations correcting for underreporting.

Note: The means-tested benefits included for this analysis are SNAP, SSI, TANF, public/subsidized housing, WIC, and CCDF. We define “poverty” using the official poverty measure, which counts people as poor when their family’s cash income is below 100 percent of the applicable poverty threshold.

The results are also tabulated by three mutually exclusive poverty ranges (based on the income of each person’s family):

- less than 50 percent of the federal poverty thresholds

- 50 percent to less than 100 percent of the federal poverty thresholds
- 100 percent to less than 200 percent of the federal poverty thresholds

Finally, the results are tabulated by two overlapping poverty ranges:

- Deep poverty (less than 50 percent of the federal poverty thresholds)
- Poverty (less than 100 percent of the federal poverty thresholds)

Table A.1 presents information on safety net receipt by various characteristics. Table A.2 presents information on safety net receipt by state.

TABLE A.2

US Social Safety Net Receipt by State among People with Income below 200 Percent of Poverty Thresholds

Average month estimates for 2012-14 (thousands)

	Population	Recipients	Recipients as a percentage of state population with income <200% of poverty threshold
Alabama	1,840	938	51.0
Alaska	192	110	57.1
Arizona	2,717	1,296	47.7
Arkansas	1,239	595	48.0
California	13,609	6,104	44.9
Colorado	1,480	604	40.8
Connecticut	815	454	55.7
Delaware	288	160	55.5
District of Columbia	219	148	67.5
Florida	7,164	3,818	53.3
Georgia	3,587	1,789	49.9
Hawaii	398	254	63.9
Idaho	575	241	41.8
Illinois	4,010	2,086	52.0
Indiana	2,306	1,060	46.0
Iowa	867	446	51.5
Kansas	899	415	46.1
Kentucky	1,781	958	53.8
Louisiana	1,920	1,040	54.2
Maine	410	246	60.1
Maryland	1,404	730	52.0
Massachusetts	1,850	1,103	59.7
Michigan	3,104	1,771	57.1
Minnesota	1,342	692	51.6
Mississippi	1,319	708	53.7
Missouri	1,839	941	51.2
Montana	345	166	48.2
Nebraska	533	222	41.6
Nevada	1,096	486	44.3
New Hampshire	277	139	50.1
New Jersey	2,307	1,138	49.3
New Mexico	868	462	53.3
New York	6,811	3,764	55.3

	Population	Recipients	Recipients as a percentage of state population with income <200% of poverty threshold
North Carolina	3,648	1,863	51.1
North Dakota	188	88	46.7
Ohio	3,958	1,922	48.6
Oklahoma	1,396	700	50.1
Oregon	1,312	731	55.7
Pennsylvania	3,765	1,995	53.0
Rhode Island	311	183	58.8
South Carolina	1,723	903	52.4
South Dakota	252	111	43.8
Tennessee	2,519	1,284	51.0
Texas	9,998	4,543	45.4
Utah	891	319	35.7
Vermont	160	90	56.4
Virginia	2,105	878	41.7
Washington	2,101	1,198	57.0
West Virginia	709	378	53.3
Wisconsin	1,590	883	55.6
Wyoming	166	63	37.9
Total US	106,199	53,215	50.1

Sources: The Urban Institute. CPS-ASEC survey data and TRIM3 simulations correcting for underreporting.

Note: The means-tested benefits included for this analysis are SNAP, SSI, TANF, public/subsidized housing, WIC, and CCDF. For this analysis, we count Washington, DC, as a state.

Notes

¹ For more information on TANF eligibility limits, see “[Welfare Rules Database](#),” Urban Institute, accessed January 11, 2019. For more information on WIC eligibility, see “[Women, Infants, and Children \(WIC\)](#),” US Department of Agriculture, last published May 11, 2018.

² The data used for this analysis are for 2012-14. Currently, the total numbers of people receiving safety-net help are somewhat lower (for example, the average monthly SNAP caseload fell from 46.7 million in 2014 to 40.3 million in 2018). However, the general patterns of these findings—in terms of variation by age group, race/ethnicity, and state of residence—are not unique to this period. TRIM3 is developed and maintained at the Urban Institute under primary funding from Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. For more information about TRIM3, see <http://trim.urban.org>. In survey data, the total number of recipients and the total value of benefits they received falls short of the true marks based on the data used to administer the programs. The TRIM model aligns reported data with administrative totals.

³ For more information on SNAP participation see “Data and Statistics | Food and Nutrition Service,” US Department of Agriculture, accessed January 11, 2019, <https://www.fns.usda.gov/data-and-statistics>.

⁴ For more information on the official poverty measure, see Income and Poverty in the United States from “Income & Poverty Publications,” US Census Bureau, accessed January 11, 2019, <https://www.census.gov/topics/income-poverty/library/publications.html>.

⁵ For more information federal program eligibility for immigrants, see Tanya Broder, Avidah Moussavian, and Jonathan Blazer, “Overview of Immigrant Eligibility for Federal Programs,” National Immigration Law Center, revised December 2015, <https://www.nilc.org/issues/economic-support/overview-immeligfedprograms>.

⁶ For more information about TRIM3 microsimulation methods, see <http://trim.urban.org>. TRIM3 requires users to make assumptions and/or interpretations regarding program policies and caseloads. Therefore, the conclusions presented here are attributable only to the authors of this report.

About the Authors



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