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**MATHEMATICA**  
Policy Research, Inc.

**Tables Describing  
the Asset and Vehicle  
Holdings of Low-Income  
Households in 1999**

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## INTRODUCTION

### TABLES DESCRIBING ASSET AND VEHICLE HOLDINGS OF LOW-INCOME HOUSEHOLDS IN 1999

The Food Stamp Program (FSP) uses an asset test (also called a resource test) to target food assistance benefits to the neediest households. The limit in 1999 was \$3,000 for households with elderly members and \$2,000 for all other households. Countable assets include cash, assets that can easily be converted into cash (such as funds in checking or savings accounts, savings certificates, stocks or bonds, or lump sum payments), and some nonliquid resources, including some vehicles. Certain types of property, such as family homes, tools of a trade, or business property used to earn income are not counted.

In 1999, some vehicles were not counted as assets for determining eligibility. These included vehicles used as a home, vehicles used to produce income, and vehicles used to transport disabled people or fuel and water. Vehicles used for other purposes were counted in the following way: for the first vehicle and any other vehicles used to commute to work, any value exceeding \$4,650 was counted towards the asset limit; for all other vehicles, the higher of the value exceeding \$4,650 and the total equity was counted.<sup>1</sup>

In this report, we use November 1999 Survey of Income and Program Participation (SIPP) data to examine the assets of five low-income groups: food stamp households; eligible non-participating households, households ineligible for food stamps based solely on the value of their vehicles; households ineligible for food stamps based on the value of their other assets; and income-ineligible households whose income is below 300 percent of poverty. We compare the asset and vehicle holdings of these groups to determine how the distributions differ. We also examine the demographic and economic characteristics of the different groups.

This report is one of a series presenting the asset and vehicle holdings of low-income households.

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<sup>1</sup> Since November 1999, the treatment of assets and vehicles has changed. New regulations implemented in January 2001 excluded from the asset test any vehicle with equity below \$1,500 and eliminated the equity test for virtually all other vehicles. In addition, the FY 2001 Agricultural Appropriations Act (P.L. 106-387), implemented on July 1, 2001, allowed states to use cash welfare vehicle rules in place of food stamp rules if the cash welfare rules were more generous. Both these changes were designed to make it easier for low-income workers to keep a car and still receive food stamps. The Farm Security and Rural Investment Act of 2002 (P.L. 107-171), enacted on May 12, 2002, raised the asset limit to \$3,000 for households with disabled members.

SUMMARY TABLE A

SUMMARY DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS BY ELIGIBILITY AND PARTICIPATION STATUS, NOVEMBER 1999  
LOW-INCOME HOUSEHOLDS ONLY

(Percentages and Means)

|   | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|---|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|   |                                    | Food Stamp<br>Participants <sup>c</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| <b>Demographic Characteristics</b>                        |                                    |   |                             |                             |                           |                                 |
| Mean Household Size                                       | 2.4                                | 2.3                                     | 2.0                         | 2.7                         | 2.0                       | 2.5                             |
| Percent of Household Heads under Age 40                   | 37.2                               | 48.9                                    | 34.9                        | 48.7                        | 20.2                      | 37.4                            |
| Percent of Household Heads That Are Married               | 40.8                               | 15.5                                    | 24.8                        | 45.2                        | 40.5                      | 49.7                            |
| Percent with Children (Age 17 or Younger)                 | 41.2                               | 52.2                                    | 34.7                        | 51.5                        | 24.4                      | 42.5                            |
| Percent with Elderly Member (Age 60 or Over)              | 35.7                               | 21.7                                    | 43.7                        | 21.4                        | 55.7                      | 34.4                            |
| Percent Minority  | 30.2                               | 55.7                                    | 40.1                        | 31.1                        | 14.9                      | 24.8                            |
| Percent Rural   | 23.3                               | 21.7                                    | 24.0                        | 24.8                        | 26.4                      | 22.9                            |
| <b>Socioeconomic Characteristics</b>                      |                                    |   |                             |                             |                           |                                 |
| Percent of Household Heads That are High School Graduates | 71.7                               | 49.2                                    | 53.8                        | 74.8                        | 78.2                      | 79.5                            |
| Percent with at least One Worker <sup>a</sup>             | 48.7                               | 14.1                                    | 28.9                        | 50.3                        | 28.6                      | 63.4                            |
| Percent with Earnings <sup>a</sup>                        | 52.2                               | 21.6                                    | 36.7                        | 48.5                        | 24.1                      | 66.5                            |
| Percent Receiving Public Assistance <sup>b</sup>          | 9.7                                | 47.5                                    | 12.0                        | 1.8                         | 0.7                       | 3.2                             |
| Percent below Poverty Level                               | 25.8                               | 90.5                                    | 56.2                        | 56.9                        | 51.4                      | 0.0                             |
| Percent Homeowners  | 57.4                               | 26.5                                    | 43.6                        | 54.3                        | 71.3                      | 65.2                            |
| Percent with Vehicles                                     | 75.3                               | 30.5                                    | 56.4                        | 100.0                       | 82.5                      | 86.9                            |
| Mean Number of Vehicles per Household                     | 1.3                                | 0.4                                     | 0.8                         | 1.7                         | 1.4                       | 1.5                             |
| Mean Age of First Vehicle                                 |                                    |   |                             |                             |                           |                                 |
| Weighted Total (000s)                                     | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size   | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> Households with at least one worker are those containing someone who had a full-time job the whole month, and households with earnings are those with positive wages. Since workers may have been absent from their jobs one or more weeks of the month, a household with a worker may not have had earnings during the month.

<sup>b</sup> Public assistance indicates receipt of TANF, General Assistance, or SSI.

<sup>c</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 1

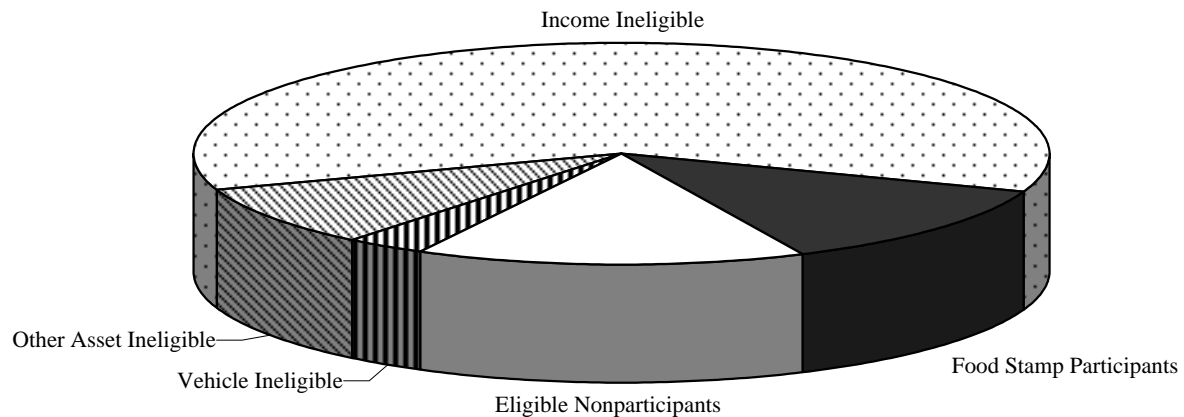
FSP ELIGIBILITY AND PARTICIPATION STATUS OF LOW-INCOME HOUSEHOLDS

| Households   | Total Low-Income Households | Eligible Households                  |                          | Asset-Ineligible Households |                        | Income-Ineligible Households |
|--------------|-----------------------------|--------------------------------------|--------------------------|-----------------------------|------------------------|------------------------------|
|              |                             | Food Stamp Participants <sup>a</sup> | Eligible Nonparticipants | Vehicle Ineligible          | Other Asset Ineligible |                              |
| Total (000s) | 51,820                      | 6,444                                | 7,703                    | 1,507                       | 4,584                  | 31,582                       |
| Percent      | 100.0                       | 12.4                                 | 14.9                     | 2.9                         | 8.8                    | 60.9                         |
| Sample Size  | 14,240                      | 1,843                                | 2,181                    | 399                         | 1,253                  | 8,564                        |

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

FIGURE 1

FSP ELIGIBILITY AND PARTICIPATION STATUS OF LOW-INCOME HOUSEHOLDS



Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

TABLE 2

LOW-INCOME HOUSEHOLDS BY "VEHICLE INELIGIBLE" AND "OTHER-ASSET INELIGIBLE" STATUS

| Households   | Vehicle Ineligible |  |   |   | Other-Asset Ineligible |  |   |  |
|--------------|--------------------|--|---|---|------------------------|--|---|--|
|              | Total              | Vehicle Assets Over Limit, No Non-vehicle Assets | Both Vehicle and Non-vehicle Assets Under Limit, but Combination Over Limit | Vehicle Assets Over Limit, Non-vehicle Assets Under Limit | Total                  | No Vehicle Assets, but Non-vehicle Assets Over Limit | Vehicle Assets Under Limit, Non-vehicle Assets Over Limit | Both Vehicle and Non-vehicle Assets Over Limit |
| Total (000s) | 1,507              | 545  | 74  | 888   | 4,584                  | 2,489  | 706   | 1,389  |
| Percent      | 24.7               | 36.2   | 4.9   | 58.9  | 75.3                   | 54.3   | 15.4  | 30.3   |
| Sample Size  | 399                | 146  | 20  | 233   | 1,253                  | 702  | 188   | 363  |

FIGURE 2

LOW-INCOME HOUSEHOLDS BY "VEHICLE INELIGIBLE" AND "OTHER-ASSET INELIGIBLE" STATUS

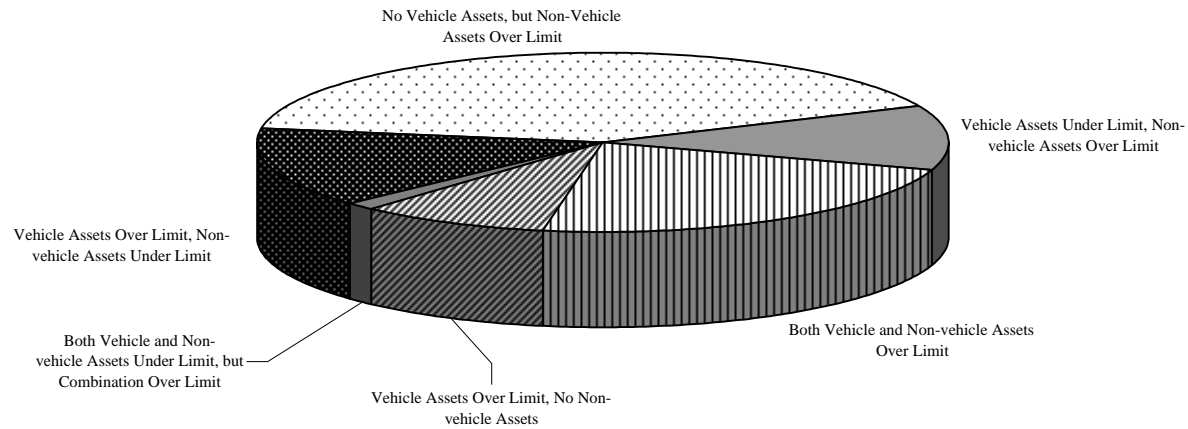




TABLE 3

TYPES OF NON-VEHICLE ASSETS BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages, Means, Medians)

| Assets                           | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|----------------------------------|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                                  |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| <b>Checking Accounts</b>         |                                    |   |                             |                             |                           |                                 |
| Percent>0                        | 29.5                               | 9.4                                     | 22.8                        | 37.6                        | 35.3                      | 34.1                            |
| Mean Value (Dollars)             | 797                                | 237                                     | 358                         | 412                         | 1,423                     | 826                             |
| Median (Dollars)                 | 341                                | 100                                     | 200                         | 225                         | 600                       | 400                             |
| <b>Interest-Bearing Accounts</b> |                                    |   |                             |                             |                           |                                 |
| Percent>0                        | 50.5                               | 8.7                                     | 21.3                        | 31.4                        | 89.2                      | 61.5                            |
| Mean Value (Dollars)             | 32,429                             | 424                                     | 662                         | 662                         | 43,825                    | 34,408                          |
| Median (Dollars)                 | 4,000                              | 200                                     | 350                         | 470                         | 10,000                    | 4,376                           |
| <b>Rental Property</b>           |                                    |   |                             |                             |                           |                                 |
| Percent>0                        | 2.5                                | 0.2                                     | 0.9                         | 1.6                         | 4.9                       | 3.0                             |
| Mean Value (Dollars)             | 101,543                            | 26,230                                  | 55,667                      | 115,133                     | 122,818                   | 100,627                         |
| Median (Dollars)                 | 56,000                             | 12,000                                  | 30,000                      | 40,000                      | 40,000                    | 60,000                          |
| <b>Life Insurance</b>            |                                    |   |                             |                             |                           |                                 |
| Percent>0                        | 53.4                               | 15.1                                    | 32.2                        | 45.9                        | 58.6                      | 66.1                            |
| Mean Value (Dollars)             | 85,918                             | 29,040                                  | 44,723                      | 96,932                      | 81,129                    | 93,709                          |
| Median (Dollars)                 | 30,000                             | 10,000                                  | 10,000                      | 40,000                      | 20,000                    | 40,000                          |
| <b>Savings Bonds</b>             |                                    |   |                             |                             |                           |                                 |
| Percent>0                        | 7.7                                | 0.6                                     | 0.8                         | 3.2                         | 12.5                      | 10.4                            |
| Mean Value (Dollars)             | 3,394                              | 153                                     | 362                         | 313                         | 3,297                     | 3,550                           |
| Median (Dollars)                 | 500                                | 100                                     | 100                         | 200                         | 500                       | 550                             |
| <b>Keogh or IRA</b>              |                                    |   |                             |                             |                           |                                 |
| Percent>0                        | 12.3                               | 0.1                                     | 0.2                         | 2.2                         | 30.2                      | 15.7                            |
| Mean Value (Dollars)             | 43,600                             | 48                                      | 1,213                       | 745                         | 46,805                    | 43,213                          |
| Median (Dollars)                 | 18,000                             | 24                                      | 1,321                       | 450                         | 21,293                    | 18,000                          |
| Weighted Total (000s)            | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size                      | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

Note: Means and medians exclude values of zero and negative values.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 4

HOUSEHOLD COMPOSITION BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages)

| Household with                 | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-<br>Ineligible |
|--------------------------------|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|-----------------------|
|                                |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                       |
| <b>Children</b>                | <b>41.2</b>                        | <b>52.2</b>                             | <b>34.7</b>                 | <b>51.5</b>                 | <b>24.4</b>               | <b>42.5</b>           |
| Single Adult                   | 32.1                               | 62.9                                    | 43.9                        | 32.7                        | 18.8                      | 23.1                  |
| Married Parents                | 50.4                               | 15.9                                    | 31.8                        | 45.9                        | 63.9                      | 61.8                  |
| Other Multiple Adults          | 10.3                               | 8.8                                     | 9.4                         | 10.3                        | 5.5                       | 11.3                  |
| Other                          | 7.2                                | 12.5                                    | 14.9                        | 11.1                        | 11.8                      | 3.8                   |
| <b>Disabled (Under Age 60)</b> | <b>7.2</b>                         | <b>24.3</b>                             | <b>8.0</b>                  | <b>5.9</b>                  | <b>1.8</b>                | <b>4.3</b>            |
| Living Alone                   | 35.0                               | 52.8                                    | 45.6                        | 41.4                        | 23.8                      | 10.0                  |
| Not Alone                      | 65.0                               | 47.2                                    | 54.4                        | 58.6                        | 76.2                      | 90.0                  |
| <b>Elderly</b>                 | <b>35.7</b>                        | <b>21.7</b>                             | <b>43.7</b>                 | <b>21.4</b>                 | <b>55.7</b>               | <b>34.4</b>           |
| Living Alone                   | 55.9                               | 81.5                                    | 74.1                        | 43.5                        | 64.9                      | 45.2                  |
| Not Alone                      | 44.1                               | 18.5                                    | 25.9                        | 56.5                        | 35.1                      | 54.8                  |
| <b>Other</b>                   | <b>21.3</b>                        | <b>13.0</b>                             | <b>18.5</b>                 | <b>25.1</b>                 | <b>19.8</b>               | <b>23.7</b>           |
| Living Alone                   | 67.5                               | 89.4                                    | 77.4                        | 69.2                        | 67.8                      | 63.1                  |
| Not Alone                      | 32.5                               | 10.6                                    | 22.6                        | 30.8                        | 32.2                      | 36.9                  |
| Weighted Total (000s)          | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                |
| Sample Size                    | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                 |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 5

MARITAL STATUS AND SEX OF HEAD OF HOUSEHOLD BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages)

|                                 | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|---------------------------------|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                                 |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| <b>Marital Status</b>           |                                    |   |                             |                             |                           |                                 |
| Married                         | 40.8                               | 15.5                                    | 24.8                        | 45.2                        | 40.5                      | 49.7                            |
| Widowed                         | 17.4                               | 13.6                                    | 24.5                        | 9.2                         | 29.0                      | 15.2                            |
| Divorced/Separated              | 21.1                               | 31.8                                    | 25.6                        | 22.3                        | 14.8                      | 18.7                            |
| Never Married                   | 20.7                               | 39.2                                    | 25.1                        | 23.3                        | 15.7                      | 16.4                            |
| Total                           | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| <b>Sex of Head of Household</b> |                                    |   |                             |                             |                           |                                 |
| Married-Couple Head             | 36.7                               | 11.6                                    | 19.4                        | 38.4                        | 36.5                      | 46.0                            |
| Male Head                       | 20.9                               | 22.8                                    | 24.9                        | 15.0                        | 19.2                      | 20.0                            |
| Female Head                     | 42.4                               | 65.6                                    | 55.7                        | 46.6                        | 44.3                      | 33.9                            |
| Total                           | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Weighted Total (000s)           | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size                     | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 6

HOUSEHOLD SIZE BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages and Means)

|   | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|---|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|   |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| <b>Household Size</b>                       |                                    |   |                             |                             |                           |                                 |
| 1 Person                                    | 37.9                               | 44.7                                    | 52.1                        | 30.6                        | 51.6                      | 31.4                            |
| 2 Persons                                   | 25.8                               | 18.5                                    | 22.6                        | 24.0                        | 25.5                      | 28.3                            |
| 3 Persons                                   | 13.1                               | 13.6                                    | 9.5                         | 17.3                        | 7.5                       | 14.5                            |
| 4 Persons                                   | 12.8                               | 12.0                                    | 7.9                         | 11.7                        | 8.6                       | 14.9                            |
| 5 Persons                                   | 6.7                                | 7.0                                     | 5.2                         | 9.9                         | 4.0                       | 7.2                             |
| 6 Persons                                   | 2.4                                | 2.4                                     | 1.9                         | 2.7                         | 1.9                       | 2.5                             |
| 7 or More Persons                           | 1.3                                | 1.8                                     | 0.9                         | 3.8                         | 0.9                       | 1.3                             |
| Total                                       | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| <b>Mean Number of Persons per Household</b> |                                    |   |                             |                             |                           |                                 |
| Persons                                     | 2.4                                | 2.3                                     | 2.0                         | 2.7                         | 2.0                       | 2.5                             |
| Children (Age 17 and Under)                 | 0.9                                | 1.2                                     | 0.7                         | 1.2                         | 0.5                       | 0.8                             |
| Children Age 5 and Under                    | 0.3                                | 0.4                                     | 0.2                         | 0.4                         | 0.2                       | 0.3                             |
| Children Age 6-17                           | 0.6                                | 0.8                                     | 0.5                         | 0.8                         | 0.4                       | 0.6                             |
| Adults (Age 18-59)                          | 1.1                                | 0.9                                     | 0.8                         | 1.2                         | 0.7                       | 1.2                             |
| Elderly Persons (Age 60+)                   | 0.5                                | 0.2                                     | 0.5                         | 0.3                         | 0.7                       | 0.5                             |
| Disabled Persons (Under Age 60)             | 0.1                                | 0.3                                     | 0.1                         | 0.1                         | 0.0                       | 0.1                             |
| Weighted Total (000s)                       | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size                                 | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 7

EDUCATIONAL ATTAINMENT OF HEAD OF HOUSEHOLD BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages and Means)

| Educational Attainment | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|------------------------|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                        |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| No Formal Education    | 0.5                                | 1.5                                     | 1.2                         | 0.2                         | 0.2                       | 0.2                             |
| Less than High School  | 10.4                               | 17.9                                    | 19.5                        | 7.5                         | 10.4                      | 6.9                             |
| Some High School       | 15.1                               | 27.1                                    | 21.6                        | 12.7                        | 9.2                       | 12.1                            |
| High School Graduate   | 35.3                               | 31.5                                    | 32.0                        | 36.7                        | 33.9                      | 37.1                            |
| Some College           | 25.9                               | 15.5                                    | 17.3                        | 30.0                        | 25.7                      | 29.9                            |
| 4+ Years of College    | 10.5                               | 2.2                                     | 4.5                         | 8.1                         | 18.5                      | 12.5                            |
| Total                  | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Weighted Total (000s)  | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size            | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 8

RACE AND ETHNICITY OF HEAD OF HOUSEHOLD BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages)

| Race/Ethnicity                 | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|--------------------------------|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                                |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| White, Non-Hispanic            | 69.8                               | 44.3                                    | 59.9                        | 68.9                        | 85.1                      | 75.2                            |
| African American, Non-Hispanic | 15.5                               | 31.6                                    | 20.4                        | 15.1                        | 4.6                       | 12.6                            |
| Hispanic                       | 11.5                               | 19.7                                    | 16.0                        | 12.3                        | 6.4                       | 9.5                             |
| Asian                          | 2.1                                | 2.5                                     | 2.1                         | 2.9                         | 3.5                       | 1.7                             |
| Other                          | 1.1                                | 1.9                                     | 1.7                         | 0.8                         | 0.4                       | 0.9                             |
| Total                          | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Weighted Total (000s)          | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size                    | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 9

AGE OF HEAD OF HOUSEHOLD BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages and Means)

| Age                   | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|-----------------------|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                       |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| Under 20              | 3.9                                | 8.5                                     | 6.6                         | 8.1                         | 2.9                       | 2.2                             |
| 20-29                 | 13.3                               | 18.2                                    | 12.5                        | 18.5                        | 5.2                       | 13.3                            |
| 30-39                 | 20.1                               | 22.1                                    | 15.8                        | 22.2                        | 12.1                      | 21.8                            |
| 40-49                 | 17.5                               | 17.7                                    | 14.0                        | 20.3                        | 13.5                      | 18.8                            |
| 50-59                 | 11.4                               | 13.0                                    | 8.9                         | 10.6                        | 12.8                      | 11.5                            |
| 60 and Older          | 33.8                               | 20.5                                    | 42.2                        | 20.4                        | 53.4                      | 32.2                            |
| Total                 | 100.0                              | 99.9                                    | 100.0                       | 100.0                       | 99.9                      | 100.0                           |
| Mean Age              | 49.6                               | 42.9                                    | 51.7                        | 42.6                        | 58.7                      | 49.5                            |
| Weighted Total (000s) | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size           | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 10

RESIDENCE IN URBAN OR RURAL AREA BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages)

| Location              | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|-----------------------|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                       |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| Urban Residence       | 76.7                               | 78.3                                    | 76.0                        | 75.2                        | 73.6                      | 77.1                            |
| Rural Residence       | 23.3                               | 21.7                                    | 24.0                        | 24.8                        | 26.4                      | 22.9                            |
| Total                 | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Weighted Total (000s) | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size           | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.



TABLE 11

HOUSEHOLD EMPLOYMENT STATUS BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages and Means)

| Number of Workers                           | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|---|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|   |                                    | Food Stamp<br>Participants <sup>d</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| <b>No Workers</b>                           | <b>51.3</b>                        | <b>85.9</b>                             | <b>71.1</b>                 | <b>49.7</b>                 | <b>71.4</b>               | <b>36.6</b>                     |
| <b>1 Worker</b>                             | <b>37.7</b>                        | <b>13.3</b>                             | <b>27.0</b>                 | <b>40.7</b>                 | <b>24.1</b>               | <b>47.1</b>                     |
| Percentage with Teen Worker <sup>a</sup>    | 0.0                                | 0.1                                     | 0.0                         | 0.0                         | 0.0                       | 0.0                             |
| Percentage with Adult Worker <sup>b</sup>   | 35.7                               | 13.0                                    | 25.4                        | 40.1                        | 21.9                      | 44.7                            |
| Percentage with Elderly Worker <sup>c</sup> | 1.9                                | 0.2                                     | 1.6                         | 0.7                         | 2.2                       | 2.3                             |
| <b>2 Workers</b>                            | <b>10.2</b>                        | <b>0.7</b>                              | <b>1.9</b>                  | <b>9.4</b>                  | <b>4.3</b>                | <b>15.1</b>                     |
| Percentage with Teen Worker <sup>a</sup>    | 0.2                                | 0.1                                     | 0.1                         | 0.2                         | 0.0                       | 0.2                             |
| Percentage with Adult Worker <sup>b</sup>   | 10.2                               | 0.7                                     | 1.9                         | 9.4                         | 4.1                       | 15.0                            |
| Percentage with Elderly Worker <sup>c</sup> | 0.4                                | 0.0                                     | 0.1                         | 0.5                         | 0.8                       | 0.5                             |
| <b>3 or More Workers</b>                    | <b>0.7</b>                         | <b>0.1</b>                              | <b>0.0</b>                  | <b>0.2</b>                  | <b>0.1</b>                | <b>1.2</b>                      |
| Percentage with Teen Worker <sup>a</sup>    | 0.1                                | 0.0                                     | 0.0                         | 0.0                         | 0.1                       | 0.1                             |
| Percentage with Adult Worker <sup>b</sup>   | 0.7                                | 0.1                                     | 0.0                         | 0.2                         | 0.1                       | 1.2                             |
| Percentage with Elderly Worker <sup>c</sup> | 0.0                                | 0.0                                     | 0.0                         | 0.0                         | 0.0                       | 0.1                             |
| Total                                       | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Mean Full-Time Workers per Household        | 0.6                                | 0.1                                     | 0.3                         | 0.6                         | 0.3                       | 0.8                             |
| Weighted Total (000s)                       | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size                                 | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup>At least one full-time worker in household is under 18 years of age.

<sup>b</sup>At least one full-time worker in household is age 18-59.

<sup>c</sup>At least one full-time worker in household is age 60 or older.

<sup>d</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 12

HOURS WORKED BY PRIMARY WORKER BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages and Means)

| Hours worked per week         | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|-------------------------------|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                               |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| 0 Hours                       | 40.2                               | 70.0                                    | 54.9                        | 34.7                        | 57.3                      | 28.3                            |
| 1 to 20 Hours (Part Time)     | 5.5                                | 6.4                                     | 7.1                         | 7.1                         | 8.5                       | 4.4                             |
| 21 to 34 Hours (Part Time)    | 5.2                                | 6.0                                     | 7.2                         | 6.8                         | 5.3                       | 4.4                             |
| 35 or More Hours (Full Time)  | 49.1                               | 17.5                                    | 30.8                        | 51.5                        | 28.9                      | 62.8                            |
| Total                         | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Mean Number of Hours per Week | 24.9                               | 10.4                                    | 17.1                        | 27.8                        | 16.9                      | 30.7                            |
| Weighted Total (000s)         | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size                   | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 13

GROSS INCOME LEVEL BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages and Means)

| Ratio of Gross Income to Poverty Line | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|---------------------------------------|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                                       |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| No Income                             | 2.9                                | 9.7                                     | 8.4                         | 7.7                         | 2.8                       | 0.0                             |
| Less than or equal to 50% of Poverty  | 6.4                                | 23.6                                    | 9.2                         | 15.4                        | 18.4                      | 0.0                             |
| 51% to 100% of Poverty                | 16.5                               | 57.1                                    | 38.5                        | 33.8                        | 30.3                      | 0.0                             |
| 101% to 130% of Poverty               | 10.9                               | 7.4                                     | 35.6                        | 38.8                        | 29.3                      | 1.6                             |
| 131% to 185% of Poverty               | 21.3                               | 1.3                                     | 6.9                         | 3.3                         | 14.7                      | 30.7                            |
| Greater than 185% of Poverty          | 42.0                               | 0.8                                     | 1.4                         | 0.9                         | 4.5                       | 67.7                            |
| Total                                 | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Mean Poverty Ratio                    | 162                                | 63                                      | 87                          | 82                          | 94                        | 215                             |
| Weighted Total (000s)                 | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size                           | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 14

INCOME SOURCE BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
LOW-INCOME HOUSEHOLDS ONLY  
(Percentages and Means)

| Income Source                   | Total Low-Income Households | Eligible Households                  |                          | Asset-Ineligible Households |                        | Income-Ineligible Households |
|---------------------------------|-----------------------------|--------------------------------------|--------------------------|-----------------------------|------------------------|------------------------------|
|                                 |                             | Food Stamp Participants <sup>b</sup> | Eligible Nonparticipants | Vehicle Ineligible          | Other Asset Ineligible |                              |
| <b>Gross Income</b>             |                             |                                      |                          |                             |                        |                              |
| Percent>0                       | 97.1                        | 90.3                                 | 91.6                     | 92.3                        | 97.2                   | 100.0                        |
| Mean (Dollars)                  | 1,715                       | 675                                  | 878                      | 1,011                       | 866                    | 2,244                        |
| Median (Dollars)                | 1,576                       | 578                                  | 800                      | 936                         | 813                    | 2,028                        |
| <b>Earnings</b>                 |                             |                                      |                          |                             |                        |                              |
| Percent>0                       | 52.2                        | 21.6                                 | 36.7                     | 48.5                        | 24.1                   | 66.5                         |
| Mean (Dollars)                  | 1,867                       | 763                                  | 940                      | 1,056                       | 926                    | 2,143                        |
| Median (Dollars)                | 1,712                       | 716                                  | 880                      | 1,040                       | 833                    | 1,990                        |
| <b>TANF</b>                     |                             |                                      |                          |                             |                        |                              |
| Percent>0                       | 2.6                         | 18.8                                 | 0.0                      | 0.0                         | 0.1                    | 0.4                          |
| Mean (Dollars)                  | 336                         | 333                                  | NA                       | NA                          | 263                    | 365                          |
| Median (Dollars)                | 302                         | 300                                  | NA                       | NA                          | 200                    | 340                          |
| <b>General Assistance</b>       |                             |                                      |                          |                             |                        |                              |
| Percent>0                       | 0.4                         | 2.4                                  | 0.3                      | 0.0                         | 0.0                    | 0.1                          |
| Mean (Dollars)                  | 249                         | 244                                  | 208                      | NA                          | NA                     | 311                          |
| Median (Dollars)                | 200                         | 203                                  | 155                      | NA                          | NA                     | 200                          |
| <b>SSI</b>                      |                             |                                      |                          |                             |                        |                              |
| Percent>0                       | 7.5                         | 32.0                                 | 11.8                     | 1.8                         | 0.6                    | 2.8                          |
| Mean (Dollars)                  | 415                         | 403                                  | 370                      | 318                         | 260                    | 497                          |
| Median (Dollars)                | 470                         | 500                                  | 333                      | 405                         | 305                    | 480                          |
| <b>Social Security</b>          |                             |                                      |                          |                             |                        |                              |
| Percent>0                       | 36.5                        | 28.8                                 | 42.7                     | 24.2                        | 50.4                   | 35.2                         |
| Mean (Dollars)                  | 820                         | 492                                  | 603                      | 695                         | 716                    | 965                          |
| Median (Dollars)                | 770                         | 486                                  | 600                      | 625                         | 698                    | 914                          |
| <b>Unemployment Insurance</b>   |                             |                                      |                          |                             |                        |                              |
| Percent>0                       | 1.2                         | 1.9                                  | 0.8                      | 3.4                         | 0.8                    | 1.1                          |
| Mean (Dollars)                  | 698                         | 606                                  | 428                      | 692                         | 671                    | 779                          |
| Median (Dollars)                | 630                         | 600                                  | 276                      | 760                         | 584                    | 740                          |
| <b>Other Income<sup>a</sup></b> |                             |                                      |                          |                             |                        |                              |
| Percent>0                       | 63.8                        | 31.6                                 | 43.5                     | 54.8                        | 87.4                   | 72.4                         |
| Mean (Dollars)                  | 545                         | 333                                  | 362                      | 418                         | 291                    | 639                          |
| Median (Dollars)                | 300                         | 200                                  | 222                      | 241                         | 141                    | 401                          |
| <b>Weighted Total (000s)</b>    |                             |                                      |                          |                             |                        |                              |
|                                 | 51,820                      | 6,444                                | 7,703                    | 1,507                       | 4,584                  | 31,582                       |
| <b>Sample Size</b>              |                             |                                      |                          |                             |                        |                              |
|                                 | 14,240                      | 1,843                                | 2,181                    | 399                         | 1,253                  | 8,564                        |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

Note: Means and medians exclude values of zero and negative values.

<sup>a</sup>Other Income includes alimony, child support, disability payments, dividend income, educational assistance, government pensions, interest income, lump sum payments, reserve pay, foster care payments, pensions, profits from self-employment, railroad retirement, rental income, veteran's pension, WIC vouchers, and worker's compensation.

<sup>b</sup>The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 15

HOME OWNERSHIP BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages)

| Home Ownership        | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|-----------------------|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                       |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| Own                   | 57.4                               | 26.5                                    | 43.6                        | 54.3                        | 71.3                      | 65.2                            |
| Rent                  | 37.2                               | 66.7                                    | 48.3                        | 37.4                        | 24.5                      | 30.3                            |
| Noncash Rent          | 5.4                                | 6.8                                     | 8.1                         | 8.3                         | 4.2                       | 4.5                             |
| Total                 | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Weighted Total (000s) | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size           | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 16

NUMBER OF VEHICLES PER HOUSEHOLD BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages and Means)

| Number of Vehicles      | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|-------------------------|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                         |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| No Vehicles             | 24.7                               | 69.5                                    | 43.6                        | 0.0                         | 17.5                      | 13.1                            |
| 1 Vehicle               | 40.1                               | 23.7                                    | 39.8                        | 50.5                        | 45.3                      | 42.2                            |
| 2 Vehicles              | 23.4                               | 5.5                                     | 13.4                        | 31.0                        | 22.8                      | 29.3                            |
| 3 Vehicles              | 9.3                                | 1.1                                     | 2.8                         | 12.9                        | 11.0                      | 12.1                            |
| 4+ Vehicles             | 2.6                                | 0.2                                     | 0.5                         | 5.6                         | 3.3                       | 3.3                             |
| Total                   | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Mean Number of Vehicles | 1.3                                | 0.4                                     | 0.8                         | 1.7                         | 1.4                       | 1.5                             |
| Weighted Total (000s)   | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size             | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 17

NUMBER OF VEHICLES PER HOUSEHOLD MEMBER BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Means)

| Vehicles per Household Member             | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|---|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|   |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| Vehicles per Person                       | 0.6                                | 0.2                                     | 0.4                         | 0.9                         | 0.8                       | 0.7                             |
| Vehicles per Adult (Age 18 and Over)      | 0.8                                | 0.3                                     | 0.6                         | 1.2                         | 1.0                       | 0.9                             |
| Vehicles per Nonelderly Adult (Age 18-59) | 0.9                                | 0.3                                     | 0.7                         | 1.2                         | 1.2                       | 1.0                             |
| Vehicles per Employed Worker              | 1.2                                | 0.7                                     | 0.9                         | 1.4                         | 1.5                       | 1.2                             |
| Vehicles per Adult Worker                 | 1.4                                | 0.8                                     | 1.0                         | 1.6                         | 1.7                       | 1.4                             |
| Vehicles per Full-Time Worker             | 1.4                                | 0.8                                     | 1.0                         | 1.6                         | 1.7                       | 1.4                             |
| Vehicles per Part-Time Worker             | 1.5                                | 0.6                                     | 1.0                         | 1.8                         | 1.7                       | 1.7                             |
| Weighted Total (000s)                     | 51,820                             | 6,444                                   | 7,703                       | 1,507                       | 4,584                     | 31,582                          |
| Sample Size                               | 14,240                             | 1,843                                   | 2,181                       | 399                         | 1,253                     | 8,564                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 18

FAIR MARKET VALUE OF TOTAL VEHICLE HOLDINGS BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS WITH VEHICLES ONLY  
 (Percentages and Means)

| Fair Market Value (FMV)       | Total Low-<br>Income<br>Households<br>with Vehicles | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|-------------------------------|---|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                               |   | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| Less than or equal to \$1,000 | 28.7  | 65.1                                    | 54.7                        | 0.7                         | 28.9                      | 23.4                            |
| \$1,001 - \$1,500             | 4.0   | 5.0                                     | 5.0                         | 0.0                         | 3.8                       | 4.1                             |
| \$1,501 - \$2,500             | 6.9   | 9.8                                     | 8.8                         | 0.3                         | 4.8                       | 7.1                             |
| \$2,501 - \$4,000             | 8.8   | 7.3                                     | 13.7                        | 0.3                         | 9.3                       | 8.5                             |
| \$4,001 - \$6,000             | 9.2   | 8.3                                     | 10.4                        | 1.4                         | 8.8                       | 9.6                             |
| \$6,001 - \$9,000             | 12.3  | 3.1                                     | 4.8                         | 29.6                        | 10.2                      | 13.5                            |
| \$9,001 - \$13,000            | 13.6  | 0.8                                     | 1.8                         | 31.1                        | 14.6                      | 15.3                            |
| \$13,001 - \$17,000           | 7.6   | 0.4                                     | 0.6                         | 19.6                        | 8.6                       | 8.4                             |
| More than \$17,000            | 8.9   | 0.0                                     | 0.1                         | 16.8                        | 11.0                      | 10.1                            |
| Total                         | 100.0   | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Mean Total FMV                | 6,741   | 1,508                                   | 2,069                       | 12,674                      | 7,404                     | 7,438                           |
| Median Total FMV              | 4,222   | 450                                     | 549                         | 11,115                      | 4,644                     | 5,318                           |
| Weighted Total (000s)         | 39,044  | 1,963                                   | 4,345                       | 1,507                       | 3,782                     | 27,447                          |
| Sample Size                   | 10,563  | 541                                     | 1,184                       | 399                         | 1,022                     | 7,417                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.



TABLE 19

EQUITY IN TOTAL VEHICLE HOLDINGS BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS WITH VEHICLES ONLY  
 (Percentages and Means)

| Equity of Vehicle Holdings          | Total Low-<br>Income<br>Households<br>with Vehicles | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|-------------------------------------|---|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                                     |   | Food Stamp<br>Participants <sup>b</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| Negative Equity                     | 14.1  | 12.0                                    | 9.9                         | 24.0                        | 6.5                       | 15.5                            |
| \$0 - \$1,000                       | 29.6  | 61.4                                    | 53.6                        | 6.0                         | 29.7                      | 24.9                            |
| \$1,001 - \$1,500                   | 5.2   | 4.5                                     | 5.6                         | 2.3                         | 4.2                       | 5.4                             |
| \$1,501 - \$2,500                   | 8.3   | 9.3                                     | 9.2                         | 3.2                         | 5.2                       | 8.8                             |
| \$2,501 - \$4,000                   | 9.4   | 5.8                                     | 11.9                        | 4.9                         | 10.3                      | 9.4                             |
| \$4,001 - \$6,000                   | 8.4   | 4.9                                     | 6.4                         | 8.3                         | 9.3                       | 8.9                             |
| \$6,001 - \$9,000                   | 8.6   | 1.8                                     | 2.0                         | 17.6                        | 9.4                       | 9.5                             |
| \$9,001 - \$13,000                  | 7.8   | 0.2                                     | 1.0                         | 17.8                        | 10.7                      | 8.5                             |
| \$13,001 - \$17,000                 | 4.2   | 0.2                                     | 0.3                         | 9.1                         | 8.0                       | 4.3                             |
| More than \$17,000                  | 4.3   | 0.0                                     | 0.1                         | 6.7                         | 6.7                       | 4.8                             |
| Total                               | 100.0   | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Mean Equity Value                   | 3,712   | 704                                     | 1,210                       | 5,813                       | 5,542                     | 3,955                           |
| Median Equity Value                 | 1,662   | 250                                     | 450                         | 6,553                       | 3,612                     | 2,201                           |
| Mean Percentage Equity <sup>a</sup> | 55.8  | 42.8                                    | 61.7                        | 44.7                        | 79.3                      | 53.2                            |
| Weighted Total (000s)               | 39,044  | 1,963                                   | 4,345                       | 1,507                       | 3,782                     | 27,447                          |
| Sample Size                         | 10,563  | 541                                     | 1,184                       | 399                         | 1,022                     | 7,417                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup>Mean Percentage Equity = Equity/FMV \* 100

<sup>b</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 20

FAIR MARKET VALUE OF FIRST VEHICLE BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS WITH VEHICLES ONLY  
 (Percentages, Means, and Medians)

| Fair Market Value             | Total Low-<br>Income<br>Households<br>with Vehicles | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|-------------------------------|---|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                               |   | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| Less than or equal to \$1,000 | 29.2  | 65.3                                    | 55.2                        | 0.7                         | 29.6                      | 24.0                            |
| \$1,001 - \$1,500             | 5.8   | 8.0                                     | 7.0                         | 0.3                         | 4.7                       | 5.9                             |
| \$1,501 - \$2,500             | 6.6   | 8.0                                     | 8.2                         | 0.2                         | 5.3                       | 6.8                             |
| \$2,501 - \$4,000             | 9.9   | 7.9                                     | 14.2                        | 2.4                         | 9.9                       | 9.8                             |
| \$4,001 - \$6,000             | 10.0  | 7.1                                     | 10.1                        | 3.1                         | 8.5                       | 10.8                            |
| \$6,001 - \$9,000             | 13.9  | 2.6                                     | 3.6                         | 32.4                        | 12.4                      | 15.5                            |
| \$9,001 - \$13,000            | 15.3  | 0.5                                     | 1.5                         | 37.7                        | 18.6                      | 16.8                            |
| \$13,001 - \$17,000           | 6.1   | 0.4                                     | 0.3                         | 15.5                        | 7.0                       | 6.8                             |
| More than \$17,000            | 3.3   | 0.0                                     | 0.0                         | 7.5                         | 3.9                       | 3.8                             |
| Total                         | 100.0   | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Mean Total FMV (Dollars)      | 5,450   | 1,405                                   | 1,897                       | 10,688                      | 5,840                     | 5,960                           |
| Median (Dollars)              | 3,671   | 250                                     | 549                         | 9,502                       | 4,016                     | 4,769                           |
| Weighted Total (000s)         | 39,044  | 1,963                                   | 4,345                       | 1,507                       | 3,782                     | 27,447                          |
| Sample Size                   | 10,563  | 541                                     | 1,184                       | 399                         | 1,022                     | 7,417                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 21

EQUITY IN FIRST VEHICLE BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS WITH VEHICLES ONLY  
 (Percentages, Means, and Medians)

| Equity of Vehicle Holdings                    | Total Low-<br>Income<br>Households<br>with Vehicles | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|---|---|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|   |   | Food Stamp<br>Participants <sup>b</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| Negative Equity                               | 15.6  | 10.7                                    | 10.1                        | 26.5                        | 7.9                       | 17.4                            |
| \$0 - \$1,000                                 | 30.3  | 62.0                                    | 53.9                        | 5.8                         | 30.3                      | 25.6                            |
| \$1,001 - \$1,500                             | 6.7   | 7.3                                     | 7.3                         | 3.5                         | 5.2                       | 6.9                             |
| \$1,501 - \$2,500                             | 7.9   | 7.5                                     | 8.6                         | 3.3                         | 5.7                       | 8.4                             |
| \$2,501 - \$4,000                             | 10.0  | 6.5                                     | 11.4                        | 7.4                         | 10.8                      | 10.1                            |
| \$4,001 - \$6,000                             | 8.3   | 4.1                                     | 5.7                         | 9.9                         | 9.3                       | 8.8                             |
| \$6,001 - \$9,000                             | 8.5   | 1.6                                     | 1.8                         | 16.3                        | 10.3                      | 9.4                             |
| \$9,001 - \$13,000                            | 7.7   | 0.2                                     | 0.9                         | 18.5                        | 13.2                      | 8.0                             |
| \$13,001 - \$17,000                           | 3.0   | 0.2                                     | 0.1                         | 6.0                         | 4.8                       | 3.2                             |
| More than \$17,000                            | 1.8   | 0.0                                     | 0.0                         | 2.9                         | 2.5                       | 2.1                             |
| Total   | 100.0   | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Mean Equity Value (Dollars)                   | 2,856   | 679                                     | 1,106                       | 4,437                       | 4,299                     | 3,002                           |
| Median Equity Value (Dollars)                 | 1,437   | 225                                     | 250                         | 4,651                       | 2,903                     | 1,546                           |
| Mean Percentage Equity <sup>a</sup> (Dollars) | 52.3  | 33.0                                    | 59.6                        | 43.7                        | 77.7                      | 49.5                            |
| Weighted Total (000s)                         | 39,044  | 1,963                                   | 4,345                       | 1,507                       | 3,782                     | 27,447                          |
| Sample Size                                   | 10,563  | 541                                     | 1,184                       | 399                         | 1,022                     | 7,417                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup>Mean Percentage Equity = Equity/FMV \* 100

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 22

VALUE OF NON-VEHICLE ASSETS BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS WITH ASSETS ONLY  
 (Percentages and Means)

| Countable Assets (Non-Vehicle) | Total Low-<br>Income<br>Households with<br>Assets | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|--------------------------------|---|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                                |   | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| \$1 - \$500                    | 22.9  | 78.9                                    | 62.6                        | 53.9                        | 0.0                       | 18.7                            |
| \$501 - \$1,000                | 7.6   | 8.9                                     | 16.8                        | 17.3                        | 0.0                       | 7.4                             |
| \$1,001 - \$2,000              | 8.4   | 11.8                                    | 16.2                        | 26.9                        | 0.0                       | 8.2                             |
| \$2,001 - \$4,000              | 7.6   | 0.4                                     | 4.3                         | 2.0                         | 10.7                      | 7.9                             |
| \$4,001 - \$6,000              | 5.8   | 0.0                                     | 0.0                         | 0.0                         | 11.0                      | 6.1                             |
| \$6,001 - \$8,000              | 4.0   | 0.0                                     | 0.1                         | 0.0                         | 6.8                       | 4.4                             |
| \$8,001 - \$10,000             | 3.0   | 0.0                                     | 0.0                         | 0.0                         | 5.4                       | 3.2                             |
| More than \$10,000             | 40.6  | 0.0                                     | 0.0                         | 0.0                         | 66.1                      | 44.2                            |
| Total                          | 100.0   | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Mean Assets (Dollars)          | 42,042  | 369                                     | 617                         | 724                         | 68,462                    | 45,681                          |
| Median Assets (Dollars)        | 5,000   | 150                                     | 340                         | 500                         | 20,400                    | 6,955                           |
| Weighted Total (000s)          | 34,404  | 1,076                                   | 3,054                       | 962                         | 4,584                     | 24,728                          |
| Sample Size                    | 9,386   | 302                                     | 873                         | 253                         | 1,253                     | 6,705                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 23

NON-VEHICLE ASSETS OF ELDERLY AND NONELDERLY HOUSEHOLDS BY FSP ELIGIBILITY AND PARTICIPATION STATUS  
 LOW-INCOME HOUSEHOLDS ONLY  
 (Percentages, Means, and Medians)

| Countable Assets (Non-Vehicle) | Total Low-<br>Income<br>Households | Eligible Households                     |                             | Asset-Ineligible Households |                           | Income-Ineligible<br>Households |
|--------------------------------|------------------------------------|---|-----------------------------|-----------------------------|---------------------------|---------------------------------|
|                                |                                    | Food Stamp<br>Participants <sup>a</sup> | Eligible<br>Nonparticipants | Vehicle<br>Ineligible       | Other Asset<br>Ineligible |                                 |
| <b>Elderly Households</b>      |                                    |   |                             |                             |                           |                                 |
| \$1 - \$500                    | 15.5                               | 71.5                                    | 53.6                        | 45.3                        | 0.0                       | 11.0                            |
| \$501 - \$1,000                | 5.1                                | 11.9                                    | 16.9                        | 18.8                        | 0.0                       | 4.1                             |
| \$1,001 - \$2,000              | 7.0                                | 15.3                                    | 21.0                        | 25.4                        | 0.0                       | 5.8                             |
| \$2,001 - \$4,000              | 5.6                                | 1.4                                     | 8.3                         | 10.5                        | 4.7                       | 5.5                             |
| \$4,001 - \$6,000              | 5.7                                | 0.0                                     | 0.0                         | 0.0                         | 11.8                      | 5.2                             |
| \$6,001 - \$8,000              | 3.9                                | 0.0                                     | 0.1                         | 0.0                         | 6.9                       | 3.9                             |
| \$8,001 - \$10,000             | 3.0                                | 0.0                                     | 0.0                         | 0.0                         | 4.7                       | 3.2                             |
| More than \$10,000             | 54.2                               | 0.0                                     | 0.0                         | 0.0                         | 71.9                      | 61.3                            |
| Total                          | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Mean Assets (Dollars)          | 63,543                             | 491                                     | 814                         | 928                         | 72,789                    | 74,922                          |
| Median Assets (Dollars)        | 13,298                             | 250                                     | 500                         | 800                         | 24,090                    | 19,700                          |
| <b>Nonelderly Households</b>   |                                    |   |                             |                             |                           |                                 |
| \$1 - \$500                    | 27.9                               | 81.4                                    | 72.3                        | 55.9                        | 0.0                       | 23.2                            |
| \$501 - \$1,000                | 9.2                                | 7.9                                     | 16.8                        | 16.9                        | 0.0                       | 9.4                             |
| \$1,001 - \$2,000              | 9.4                                | 10.7                                    | 10.9                        | 27.2                        | 0.0                       | 9.6                             |
| \$2,001 - \$4,000              | 8.8                                | 0.0                                     | 0.0                         | 0.0                         | 18.2                      | 9.3                             |
| \$4,001 - \$6,000              | 5.9                                | 0.0                                     | 0.0                         | 0.0                         | 10.0                      | 6.6                             |
| \$6,001 - \$8,000              | 4.1                                | 0.0                                     | 0.0                         | 0.0                         | 6.7                       | 4.6                             |
| \$8,001 - \$10,000             | 3.0                                | 0.0                                     | 0.0                         | 0.0                         | 6.2                       | 3.2                             |
| More than \$10,000             | 31.5                               | 0.0                                     | 0.0                         | 0.0                         | 58.8                      | 34.1                            |
| Total                          | 100.0                              | 100.0                                   | 100.0                       | 100.0                       | 100.0                     | 100.0                           |
| Mean Assets (Dollars)          | 27,650                             | 328                                     | 405                         | 676                         | 63,013                    | 28,367                          |
| Median Assets (Dollars)        | 2,800                              | 100                                     | 214                         | 500                         | 15,400                    | 3,679                           |
| Weighted Total (000s)          | 34,404                             | 1,076                                   | 3,054                       | 962                         | 4,584                     | 24,728                          |
| Sample Size                    | 9,386                              | 302                                     | 873                         | 253                         | 1,253                     | 6,705                           |

Source: 1999 MATH SIPP Eligibility File

Low-income households are defined as those within 300 percent of poverty.

<sup>a</sup> The number of participating households simulated in the MATH SIPP is lower than the number of actual participating households reported in the FSPQC datafile. The MATH SIPP must strike a balance between representing the total number of households and accurately capturing the characteristics of the caseload. Since TANF is significantly underrepresented in the SIPP, the model simulates fewer participating households to better reflect the proportion with TANF.

TABLE 24

ELIGIBILITY USING DIFFERENT VEHICLE ASSET TESTS  
LOW-INCOME HOUSEHOLDS ONLY

| Vehicle Asset Tests                         | Number of<br>Newly<br>Eligible<br>Households<br>(000s) | Number of<br>Newly Eligible<br>Individuals<br>(000s) | Number of<br>Newly<br>Eligible Units<br>with Children<br>(000s) | Number of<br>Newly Eligible<br>Units with<br>Elderly<br>(000s) | Average<br>Benefit per<br>Eligible<br>Household<br>(\$) | Total Increase<br>in Cost<br>(\$000) <sup>c</sup> |
|---|--|--|---|--|---|---|
| Exclude All Vehicles                        | 1,503  | 4,091  | 776   | 319  | 135   | 220,233   |
| 2003 Baseline <sup>a</sup>                  | 1,123  | 4,159  | 574   | 203  | 139   | 228,690   |
| Baselaw (1999 MATH SIPP Model) <sup>b</sup> | 14,147   | 30,585   | 6,034   | 4,763  | 134   | 1,894,043   |

Source: 1999 MATH SIPP Model

<sup>a</sup> Note that, in addition to the 2003 vehicle rules, the 2003 Baseline of the 1999 MATH SIPP model also includes other changes to the FSP such as restructuring the standard deduction, increasing the asset limit for households with disabled members from \$2,000 to \$3,000, and restoring eligibility to many legal immigrants.

<sup>b</sup> Row refers to population of currently eligible low-income households (baselaw).

<sup>c</sup> Column includes potential benefits to eligible nonparticipating units as well as actual benefits to participating units.

TABLE 25

DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS OF NEWLY ELIGIBLE HOUSEHOLDS BY REFORM  
(Numbers, Percentages and Means)

|   | 1999 Vehicle<br>Rules <sup>c</sup> | Exclude All<br>Vehicles (1999<br>MATH SIPP<br>Model) | 2003 Baseline <sup>d</sup> |
|---|------------------------------------|--|----------------------------|
| Eligible Households (000s)                                | 14,147                             | 15,650   | 15,270                     |
| Cost (\$000s) <sup>a</sup>                                | 1,894,043                          | 2,114,276  | 2,122,733                  |
| Increase in Eligibility (000s)                            | n.a.                               | 1,503  | 1,123                      |
| Increase in Cost (\$000s) <sup>a</sup>                    | n.a.                               | 220,233  | 228,690                    |
| <b>Demographic Characteristics</b>                        |                                    |  |                            |
| Mean Household Size                                       | 2.2                                | 2.2  | 2.3                        |
| Percent of Household Heads Under Age 40                   | 41.3                               | 42.0   | 40.0                       |
| Percent of Household Heads That Are Married               | 20.6                               | 22.9   | 24.4                       |
| Percent with Children (Age 17 or Younger)                 | 42.7                               | 43.5   | 43.3                       |
| Percent with Elderly Member (Age 60 or Over)              | 33.7                               | 32.5   | 32.5                       |
| Percent Minority  | 47.2                               | 45.7   | 46.2                       |
| Percent Rural   | 23.0                               | 23.1   | 23.0                       |
| <b>Socioeconomic Characteristics</b>                      |                                    |  |                            |
| Percent of Household Heads That Are High School Graduates | 51.7                               | 54.0   | 54.6                       |
| Percent with At Least One Worker                          | 22.2                               | 24.9   | 27.3                       |
| Percent with Earnings                                     | 37.8                               | 40.0   | 39.8                       |
| Percent Receiving Public Assistance <sup>b</sup>          | 28.2                               | 25.6   | 27.0                       |
| Percent Below Poverty Level                               | 71.8                               | 70.4   | 70.4                       |
| Percent Homeowners  | 35.8                               | 37.6   | 36.8                       |
| Percent with Vehicles                                     | 44.6                               | 49.9   | 48.4                       |
| Mean Number of Vehicles per Household                     | 0.6                                | 0.7  | 0.7                        |
| Mean Age of First Vehicle                                 | 6.8                                | 6.8  | 6.9                        |
| Sample Size   | 4,024                              | 4,421  | 4,312                      |

Source: 1999 MATH SIPP Eligibility File

<sup>a</sup> Cost includes benefits to current participants and potential benefits to nonparticipating eligible households.

<sup>b</sup> Receipt of TANF, General Assistance, or SSI

<sup>c</sup> Column refers to population of currently eligible households (baselaw).

<sup>d</sup> Note that, in addition to the 2003 vehicle rules, the 2003 Baseline of the 1999 MATH SIPP model also includes other changes to the FSP such as restructuring the standard deduction, increasing the asset limit for households with disabled members from \$2,000 to \$3,000, and restoring eligibility to many legal immigrants.

## APPENDIX A

### METHODOLOGY

#### TABLES DESCRIBING ASSET AND VEHICLE HOLDINGS OF LOW-INCOME HOUSEHOLDS IN 1999

##### DATA

The tables describing the asset and vehicle holdings of low-income households in 1999 are based on the 1999 MATH SIPP model, which simulates FSP eligibility and participation in November 1999. The 1999 MATH SIPP model was developed using data from the 1996 Panel of the Survey of Income and Program Participation, specifically the core and topical module files from Wave 12.<sup>1</sup>

##### UNIVERSE

The universe for these tables is all households in the 1999 MATH SIPP model with total income less than or equal to 300 percent of poverty.

##### DEFINITIONS

In the 1999 MATH SIPP Eligibility File, a household's eligibility for the FSP is determined based on the income, asset, and other information reported in the 1999 SIPP survey. FSP participation is simulated in the 1999 MATH SIPP model to match target controls in the Food Stamp Program Quality Control (FSPQC) data. In the asset and vehicle tables, all low-income households were grouped into one of the following five categories:

- ***Food Stamp Participants.*** Households that are eligible for and participating in the FSP.
- ***Eligible Nonparticipants.*** Households that are eligible for the FSP but do not participate.
- ***Vehicle Ineligible Households.*** Households that pass both the gross and net income tests; have financial assets less than the asset limit; and have vehicular assets that, when added to financial assets, put the household over the asset limit.

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<sup>1</sup> Note that we used the core files re-released in August 2002. For a more detailed description of the development of the 1999 MATH SIPP model, see Bloom, Michael, *Technical Working Paper: Creation of the November 1999 MATH SIPP Microsimulation Model and Database* (forthcoming).



- ***Other Asset Ineligible Households.*** Households that pass both the gross and net income tests, fail the asset test, and are not Vehicle Ineligible Households.
- ***Income Ineligible Households.*** Households that fail the net and/or gross income tests (regardless of whether they pass the asset test).

## COUNTING FINANCIAL ASSETS AND VEHICLES

FSP regulations explain which household member's assets are counted when determining FSP eligibility. The financial and vehicular assets of individuals who receive TANF or SSI are not counted when determining eligibility. However, the financial and vehicular assets of ineligible aliens who are excluded from the Food Stamp household are included in the household's countable assets.

## KEY DIFFERENCES BETWEEN 1996 AND 1999 TABLES

We previously produced these asset and vehicle tables using the 1996 MATH SIPP Eligibility File.<sup>2</sup> The 1999 MATH SIPP model includes new FSP rules that were implemented between 1996 and 1999. The following summarizes the important differences between the 1996 and 1999 files and tables:

- ***Excluded Aliens.*** PRWORA, which was passed in August 1996, excluded most aliens from the FSP and counted the assets of excluded aliens toward the household's asset limit. Effective November 1, 1998, the Agricultural Research, Extension, and Education Reform Act of 1998 (AREERA) restored eligibility to aliens who were in the United States and 65 when PRWORA was enacted on August 22, 1996, or were in the United States on August 22, 1996, and are under age 18 or disabled. AREERA also extended the eligibility period for refugees, asylees, and deportees from five to seven years. The 1996 MATH SIPP model simulates the PRWORA alien exclusions and asset rules, and the 1999 MATH SIPP model simulates the new rules under AREERA, as well as the asset rules from PRWORA.
- ***Time-Limited Able-Bodied Adults Without Dependents.*** In addition to the disqualification of many aliens, PRWORA set time limits for most childless, nondisabled adults. Individuals who are age 18 to 49, physically and mentally able to work, and do not live with children, must register for work. With certain exceptions, these individuals are subject to work requirements, and those who do not meet the work requirements are limited to 3 months of benefits in any 36-month period. These rules took effect after the simulation period of the 1996 MATH SIPP model, but are included in the 1999 MATH SIPP model.

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<sup>2</sup> See Fowler et al, *Tables Describing the Asset and Vehicle Holdings of Low-Income Households in 1996*, August 2001.

- **Modified Food Stamp Unit Composition Rules.** PRWORA increased from 18 to 22 the age under which children must file with their parents when they live in the same household, even if the children have a spouse or child of their own. The 1999 MATH SIPP reflects this change.
- **Modified Retail to Wholesale Vehicle Imputation.** The early waves of the 1996 SIPP Panel did not include the year a vehicle was made. However, by Wave 6, the year was added to the file. Because of the additional information available, we modified the imputation equations for the retail to wholesale imputation.

These differences should be kept in mind when comparing these two sets of tables.

## REFORM TABLES

Tables 24 and 25 are based on policy reforms run with the 1999 MATH SIPP model. Specifically, they compare eligibility and demographic characteristics of low-income households under three scenarios: (1) the baseline run of the 1999 MATH SIPP model, (2) a reform run with the 1999 MATH SIPP model excluding all vehicles from countable assets, and (3) the 2003 Baseline of the 1999 MATH SIPP model. The 2003 Baseline incorporates new vehicle rules implemented in 2000 and 2001 and updated in 2003, as well as key changes to the FSP enacted in the Farm Security and Rural Investment Act of 2002. The new vehicle rules:

- Exclude vehicles with equity less than \$1,500.
- Value one vehicle per adult in every household at its fair market value (FMV) in excess of \$4,650. Any vehicles used by a teenager to drive to work or school are also valued at their excess FMV. If there are no qualifying adults or teenagers in the household, one vehicle is still valued at its excess FMV.
- Expand the definition of categorical eligibility to exempt more applicants from the asset test. (Due to data limitations, we are only able to model this in selected states that used this policy option to exempt virtually everyone in the state from the asset test. For example, some states extend categorical eligibility to households by offering TANF-funded child care services, or by sending a brochure on available services. The available data cannot identify households affected by these policies.)
- Give states the option to use their TANF vehicle rules in place of federal FSP vehicle rules, as long as the TANF rules are more generous.

The 2003 Baseline also simulates the following key provisions of the Farm Security and Rural Investment Act of 2002 (P.L. 107-171):

- The standard deduction varies by household size.
- The asset limit for households with a disabled member increased from \$2,000 to \$3,000

- Many legal immigrants had their eligibility restored (all children, all disabled individuals, and any adults in the United States for at least five years).

Note that the figures in Tables 24 and 25 do not exactly match model output from the 1999 MATH SIPP model or the 2003 Baseline, because Tables 24 and 25 restrict the population to households with income below 300 percent of poverty, while the 1999 MATH SIPP model and 2003 Baseline do not.

## RELATED REPORTS

- Fowler, Lisa, Daisy Ewell, and Nancy Wemmerus. "Tables Describing the Asset and Vehicle Holdings of Low-Income Households In 1996." Report submitted to U.S. Department of Agriculture, Food and Nutrition Service. Washington, DC: Mathematica Policy Research, Inc. August 2001.
- Quinn, Elizabeth. "A Profile of the Asset Holdings of Food Stamp Participants and Nonparticipants." Washington, DC: Mathematica Policy Research, Inc. February 1993.
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- Schirm, Allen and Nancy Wemmerus. "VELD Evaluation Data Reporting Requirements." VELD Evaluation Contract Memorandum No. 8 to Barbara Murphy, USDA/FNS. Washington, DC: Mathematica Policy Research, Inc. November 1994.
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- Wemmerus, Nancy E. "How Vehicles Affect Food Stamp Program Eligibility." Report submitted to the U.S. Department of Agriculture, Food and Nutrition Service. Washington, DC: Mathematica Policy Research, Inc. June 1993.
- Wemmerus, Nancy E., Laura Castner, and Dan O'Connor. "Tables Describing the Asset and Vehicle Holdings of Food Stamp Participants, Nonparticipants, and Asset Ineligibles in 1994." Report submitted to U.S. Department of Agriculture, Food and Nutrition Service. Washington, DC: Mathematica Policy Research, Inc. September 1999.
- Wemmerus, Nancy E. and Bruce Gottlieb. "Relaxing the FSP Vehicle Asset Test: Findings from the North Carolina Demonstration." Report submitted to the U.S. Department of Agriculture, Food and Nutrition Service. Washington, DC: Mathematica Policy Research, Inc. January 1999.
- Wemmerus, Nancy E. and Allen Schirm. "Estimating the Participation and Benefit Cost Effects of the VELD Policy Change and Analyzing the Characteristics of VELD Participants." VELD Evaluation Contract Memorandum No. 28 to Barbara Murphy, USDA/FNS. Washington, DC: Mathematica Policy Research, Inc. May 1995.