Simulated Effects of Changes to State and Federal Asset Eligibility Policies for the Food Stamp Program

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By Karen Cunnyngham and James Ohls, Mathematica Policy Research, Inc.

Abstract

This study uses a microsimulation model to assess the effect of changes to State-level Food Stamp Program (FSP) asset rules on household eligibility and on the benefits that eligible households would receive. The findings show that 7 percent of households eligible in 2006 were eligible only through expanded categorical eligibility rules that exempted the households from the standard Federal FSP asset rules and that 1 percent of eligible households were eligible because of State rules that counted fewer vehicle assets toward the asset limits. The number of eligible households would increase by about 3 percent if asset limits were raised by $2,000, by 22 percent if the asset test were eliminated, by 2 percent if retirement accounts were excluded, and by less than half of 1 percent if all vehicles were excluded. Eligibility across States varied widely, with 32 percent of households eligible in at least one State but not eligible in all States. The Food Stamp Program was renamed to the Supplemental Nutrition Assistance Program (SNAP) in October 2008.

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EXECUTIVE SUMMARY

The Food Stamp Program (FSP) has served as a national "safety net" for many years, providing uniform food assistance to U.S. households that meet certain income and asset eligibility criteria established by Congress.[1] Over the past several years, a series of policy changes to the program have afforded states increased flexibility to set rules determining asset eligibility. These policy changes have allowed states to adapt the FSP to local conditions and to integrate the FSP with state-run assistance programs. Additional changes to FSP asset eligibility rules are often considered when the program is reauthorized and as part of the president's annual budget proposals.

Effects of policy changes on program eligibility levels are of direct interest to policymakers, as are the resulting changes to benefit costs. It is also important for policymakers to understand the implications for targeting benefits to certain groups, such as those most in need of food assistance, low-income households with earnings, or households with elderly members. In addition, though state flexibility regarding FSP eligibility serves useful purposes, it raises questions concerning the degree to which FSP eligibility varies at the state level with only limited federal coordination. More generally, the fact that most of the changes in asset rules have occurred piecemeal—instituted by different states and at different times—raises the issue of whether the FSP may no longer fully serve its intended purpose as a national safety net.

A. METHODOLOGY

This study uses detailed information about state asset rules, coupled with three household-level data sets, to assess both past and possible future changes in FSP asset rules. The analytic

[1] The Food Stamp Program (FSP) was renamed the Supplemental Nutrition Assistance Program effective October 2008. In this report we refer to the FSP, the program's name while this study was conducted.

technique is microsimulation—the use of computer models to simulate the FSP. Computer models permit us to examine the effects of policy changes at the household level, with the results weighted to provide state and national estimates. To conduct the research presented here, we employed two microsimulation models. The primary model used in the study is the MATH© SIPP+ model, which draws on data from the Survey of Income and Program Participation (SIPP) and the Current Population Survey (CPS).[2] Using that model, we estimate the number and characteristics of eligible and participating households, along with the benefits for which they qualify, under various asset rules. Although the body of the text focuses primarily on changes to eligible households and the benefits for which they are eligible, tables in the *Technical Appendices* to the main report are more extensive. They present data on participating households, benefits for participating households, and eligible and participating individuals. The appendix tables also include additional details on eligible households and their benefits. Estimates of benefits for which eligible households qualify provide information on the *maximum* benefit cost or savings under various policy scenarios, and estimates of benefits for participating households provide information on the *likely* benefit cost or savings. The second model used in the study is the QC Minimodel; it draws on FSP administrative data, which include detailed information on households' income, expenses, demographic characteristics, and categorical eligibility status. We use the second model to estimate participation levels under two policy changes.

Given that both the MATH SIPP+ model and QC Minimodel are static models, they do not incorporate behavioral responses to changes in FSP policies. Stated another way, they do not simulate an increase or decrease in a household's vehicle or financial assets in response to

[2] MATH (Micro Analysis of Transfers to Households) is a registered trademark of Mathematica Policy Research, Inc.

expansions or restrictions in the FSP asset test. The addition of a behavioral response module to the MATH SIPP+ model was beyond the scope of this project.

We began the study by conducting baseline simulations to estimate (1) FSP eligibility and participation under 2006 rules in the MATH SIPP+ model and (2) FSP participation in FY 2006 in the QC Minimodel. We then simulated three sets of policy changes in the MATH SIPP+ model and one set in the QC Minimodel:

- Simulations to eliminate recent state expansions in asset and categorical eligibility
- Simulations to change FSP asset limits, including elimination of the asset test
- Simulations to change the treatment of selected assets such as retirement accounts and vehicle assets
- More detailed simulations to eliminate recent state expansions in categorical eligibility (using the QC Minimodel)

This study was conducted before passage of the Food, Conservation, and Energy Act of 2008, which made some changes to FSP asset eligibility rules effective fiscal year 2009 while reauthorizing the program. Several of the policy changes enacted are similar to changes simulated for this study. Specifically, we simulated the exclusion of retirement savings accounts from countable assets and increases to the FSP asset limits. The increases to the asset limits that we simulated are larger than those enacted, although they are comparable to increases initially passed by the Senate. Note that we simulated each policy change separately, rather than simultaneously simulating multiple policy changes.

B. MAJOR FINDINGS

Using the MATH SIPP+ model, we estimate that 20.5 million households were eligible for the FSP in an average month in 2006 and that 11.5 million of those households chose to participate in the FSP (Table ES.1). Eligible households qualified for over $3 billion in FSP benefits in an average month (Table ES.2). Among eligible households, 68 percent were in

poverty, 40 percent had earned income, and 19 percent reported low or very low food security. Less than half of eligible households had any financial assets, less than half had any vehicle assets, and only a quarter owned a home. Twenty-nine percent of eligible households included elderly members and 41 percent included children. On average, eligible households that choose to participate tend to have lower incomes, are less likely to include elderly members, more likely to include children, and are more likely to be food-insecure than all eligible households. Among participating households, 84 percent were in poverty, 35 percent had earned income, and 21 percent reported low or very low food security. Eighteen percent of participating households included elderly members and 49 percent included children.

TABLE ES.1

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM IN 2006

	Eligible Households			
	All Eligible Households		Participating Households	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	20,493	100.0	11,499	100.0
Gross Income as a Percentage of Poverty Level				
At or Below 100% of Poverty Level	13,972	68.2	9,601	83.5
101-130%	4,627	22.6	1,547	13.5
131-200%	1,789	8.7	312	2.7
Households with Earnings	8,236	40.2	4,073	35.4
Households with Assets				
Financial Assets	10,065	49.1	4,777	41.5
Vehicle Assets	9,990	48.7	4,991	43.4
Home Equity	5,318	26.0	2,207	19.2
Household Composition				
Households with elderly adults	5,959	29.1	2,072	18.0
Households with children	8,456	41.3	5,668	49.3
Household Food Security				
Food-secure	14,325	69.9	7,583	65.9
Low food-security	2,300	11.2	1,437	12.5
Very low food-security	1,483	7.2	977	8.5
Unknown	2,385	11.6	1,502	13.1

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE ES.2

ELIGIBLE HOUSEHOLDS AND POTENTIAL BENEFITS IN 2006 AND UNDER SIMULATED POLICY CHANGES

	Eligible Households		Potential Benefits	
	Number (000s)	Percent Change from Baseline	Dollars (000s)	Percent Change from Baseline
MATH SIPP+ Baseline	20,493	NA	3,269,015	NA
Simulations to Eliminate State Expansions in Eligibility				
Revert to Federal FSP Asset Rules	20,367	-0.6	3,245,621	-0.7
Eliminate Categorical Eligibility	18,978	-7.4	3,137,923	-4.0
Revert to Federal Asset Rules and Eliminate Categorical Eligibility	18,841	-8.1	3,111,968	-4.8
Simulations to Change Asset Limits				
Increase Asset Limits by $1,000	20,843	1.7	3,325,365	1.7
Increase Asset Limits by $2,000	21,068	2.8	3,361,490	2.8
Increase Asset Limits by $3,000	21,319	4.0	3,389,871	3.7
Increase Asset Limits by $4,000	21,459	4.7	3,408,816	4.3
Eliminate the Asset Test	24,941	21.7	3,908,047	19.5
Simulations to Change Countable Assets				
Exclude Assets in Retirement Accounts	20,847	1.7	3,325,565	1.7
Exclude All Vehicles	20,545	0.3	3,280,256	0.3
Exclude One Vehicle per Driver	20,520	0.1	3,275,197	0.2

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

1. Effects of Changes in State Asset and Categorical Eligibility Policies

The first set of policy changes we simulated estimate the effects of expansions in state FSP asset and categorical eligibility rules that were implemented in 2000 and 2001. States now have two options for expanding eligibility.

- They may align FSP vehicle rules with less restrictive rules governing certain other assistance programs, thereby counting fewer, if any, of a household's vehicle assets when determining FSP eligibility.
- They may confer categorical eligibility on additional households receiving cash or non-cash benefits from certain other assistance programs. Such households consequently become exempt from the federal FSP income and asset tests.

Through various enactments of the two options, most states have effectively replaced the federally defined FSP asset test. To estimate the effects of these state changes, we "turned the clock back" by simulating a reversion to federal FSP asset rules. Given that the state changes to asset rules expanded eligibility, the simulations of the reversion reduced the number of households eligible for the FSP. The results of our simulations show that:

- A substantial change in eligibility resulted from expansions in categorical eligibility. We estimate that 7 percent of the households eligible in 2006 were eligible only through expanded categorical eligibility, holding 2006 vehicle rules constant.
- Households eligible only through expanded categorical eligibility were eligible for only 4 percent of the benefits for which all eligible households qualified. This is because households eligible only under expanded categorical eligibility rules tend to have higher income than households that pass the income and asset tests, and thus qualify for lower benefits.
- State changes in the treatment of vehicle assets also increased eligibility, but to a much lesser degree compared to changes in categorical eligibility. We estimate that 1 percent of the households eligible in 2006 were eligible because of state rules that counted fewer vehicle assets toward the asset limits, holding 2006 categorical eligibility rules constant. These households were eligible for 1 percent of the benefits for which all eligible households qualified.
- Households made eligible by the vehicle policy and categorical eligibility expansions were likely to have income between 131 and 200 percent of poverty—higher than FSP households eligible under federal FSP rules (Table ES.3). In addition, households with earners disproportionately benefited from both the categorical eligibility and vehicle policy changes. On the other hand, households with elderly members benefited more than the average household from the categorical eligibility expansions and less from the changes to vehicle policies, and households with children benefited more from the changes to vehicle policies and less from the categorical eligibility expansions.

2. Effects of Changes to Asset Limits

Current federal law specifies limits for countable assets: $2,000 for most households and $3,000 for households with elderly or disabled members. Although the limits will be indexed to inflation beginning in fiscal year 2009, they have remained unchanged for most households for over 20 years while prices have risen substantially. As a result, FSP asset levels are now more

restrictive than they were earlier in the program. Some policymakers are concerned that current asset limits make it difficult for members of FSP households to save for education or retirement or to own reliable vehicles, thus diminishing the FSP's role as a work-support program.

TABLE ES.3

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE IN 2006 AND UNDER SIMULATED POLICY CHANGES

	Number of Eligible Households in 2006 (000s)	Percent Change Under Simulated Policy Change					
		Revert to Federal Asset Rules	Eliminate Categorical Eligibility	Increase Asset Limits by $2,000	Eliminate the Asset Test	Exclude Assets in Retirement Accounts	Exclude All Vehicles
Total Households	20,493	-0.6	-7.4	2.8	21.7	1.7	0.3
Gross Income as a Percentage of Poverty Level							
At or Below 100%	13,972	-0.6	-2.4	2.4	16.4	1.5	0.2
101-130%	4,627	-0.8	-5.3	3.7	25.8	1.8	0.3
131-200%	1,789	-0.4	-51.8	3.0	44.1	3.0	0.2
Households with Earnings	8,236	-0.7	-10.3	2.8	16.5	1.5	0.3
Households with Assets							
Financial Assets	10,065	-0.9	-12.5	5.7	44.1	3.5	0.4
Vehicle Assets	9,990	-1.3	-11.1	4.5	34.4	2.8	0.5
Home Equity	5,318	-1.1	-14.9	5.0	54.4	4.4	0.7
Household Composition							
Households with elderly adults	5,959	-0.6	-9.0	4.0	42.3	2.9	0.3
Households with children	8,456	-0.7	-6.9	2.1	11.2	1.2	0.3

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

In light of these concerns, various increases to FSP asset limits were considered during the recent FSP reauthorization process. To estimate the effect of the proposed increases, we conducted a series of four simulations that raised the asset limits in $1,000 increments and another that eliminated the asset test. Major results show that:

- Raising the asset limits by $2,000 would increase the number of eligible households by about 3 percent. The effect of an incremental increase in asset limits appears to decrease as the asset limits increase.

- The amount of benefits for which eligible households would qualify under the reform to increase asset limits by $2,000 would also increase by about 3 percent. Larger increases in the asset limits, however, result in proportionally smaller increases in benefits. Raising the asset limits by $4,000, which would result in a 5 percent increase in the number of eligible households, would result in only a 4 percent increase in potential benefits.

- As with the expansions in categorical eligibility, households that would become eligible under higher asset limits are more likely to have income slightly above poverty and to include elderly members.

- Elimination of the asset test would result in a 22 percent increase in the number of households eligible for the FSP and a 20 percent increase in amount of benefits for which eligible households would qualify, the largest increases for any of the simulations we conducted for the study. This policy change would increase eligibility for households with a broad range of characteristics, but, once again, the increase would be particularly large among households with income between 131 and 200 percent of poverty and among households with an elderly member. Because these types of households tend to participate in the FSP at lower than average rates, the increases in the number of participating households and amount of benefits for participating households would be less (17 percent).

- A large majority of income-eligible households, those that either pass or are not subject to the income tests, have low levels of countable assets. However, over 5 percent have more than $50,000 in countable assets. Among households that are income eligible for the FSP but have at least $7,000 in countable assets and fail the asset test, 61 percent have an elderly member, less than half are in poverty, and 84 percent have investment income. Very few such households have countable vehicle assets, while virtually all have countable financial assets (see Appendix B.)

3. Effects of Changes to Countable Assets

Many discussions about the FSP asset test focus on whether specific types of assets should be counted against the asset limit. For instance, the advisability of counting retirement assets, intended to support people in their later years, was addressed during the 2008 FSP reauthorization process because it is in the public interest to encourage saving for retirement. Discussions of whether to include vehicles in countable assets have centered around many households' need for reliable cars to provide transportation to work, the grocery store, medical appointments, and other important activities.

We tested the effects of excluding from countable assets, first, retirement accounts and, then, vehicles. Major results show that:

- The exclusion of retirement accounts would lead to a 2 percent increase in the number of eligible households. The number of households with slightly higher income than the average eligible household and the number of households with an elderly member would both increase by 3 percent under this policy change, slightly more than the overall increase. On the other hand, the number of households with an earner would increase by 1 percent, which, while statistically significant, is slightly less than the overall increase.
- We observe smaller effects for excluding vehicles from countable assets. If all vehicles were excluded, the increase in the number of eligible households would be less than half of 1 percent. If only one vehicle per driver in a household were excluded, the increase would be even smaller. The small effect of excluding additional vehicles from countable assets reflects, in part, the fact that many states already exclude all or most vehicles.
- The increases in the amount of benefits for which eligible households would qualify under these policy changes are similar to the corresponding increases in the number of eligible households.

4. Eligibility Rates

As part of our analysis, we constructed eligibility rates, or the percentages of households with incomes under 200 percent of poverty that would be eligible for the FSP, under simulated policy changes (Table ES.4). To summarize our findings:

- The overall eligibility rate was 55 percent in 2006. Households in poverty had an eligibility rate of 86 percent as compared to 12 percent for households with income between 131 and 200 percent of poverty.
- The overall eligibility rate varied from 50 to 66 percent under the simulated policy options.
- Elimination of the recent state expansions in categorical eligibility would lower the eligibility rates of households at all income levels but would have a larger effect on higher-income households.
- Elimination of the asset test would raise the eligibility rate of households in poverty by 14 percentage points to 100 percent. The eligibility rate for households with income slightly above poverty would increase even more, by 19 percentage points to 91 percent.

- Exclusion of retirement assets from countable assets would slightly raise the eligibility rates of lower-income households but would have a negligible effect on households with income between 131 and 200 percent of poverty. Households in this latter group that could be affected by a change in countable assets are limited to those that contain elderly or disabled members and thus are not subject to the FSP gross income test.

TABLE ES.4

PERCENTAGE OF HOUSEHOLDS BELOW 200 PERCENT OF POVERTY ELIGIBLE IN 2006 AND UNDER SIMULATED POLICY CHANGES

		Gross Income as a Percentage of Poverty Level		
	Total	At or below 100%	101-130%	131-200%
Households below 200 Percent of Poverty (000s)	37,223	16,257	6,389	14,577
Percentage of Households below 200 Percent of Poverty Eligible for the FSP				
MATH SIPP+ Baseline	54.8	85.9	72.4	12.3
Simulations to Eliminate State Expansions in Eligibility				
Revert to Federal FSP Asset Rules	54.4	85.3	71.7	12.1
Eliminate Categorical Eligibility	50.7	83.8	68.6	5.9
Revert to Federal Asset Rules and Eliminate Categorical Eligibility	50.3	83.3	68.0	5.9
Simulations to Change Asset Limits				
Increase Asset Limits by $1,000	55.7	87.2	74.3	12.5
Increase Asset Limits by $2,000	56.3	88.0	75.1	12.6
Increase Asset Limits by $3,000	57.0	88.9	76.3	12.8
Increase Asset Limits by $4,000	57.3	89.4	77.0	13.0
Eliminate the Asset Test	66.2	100.0	91.1	17.7
Simulations to Change Countable Assets				
Exclude Assets in Retirement Accounts	55.7	87.2	73.7	12.6
Exclude All Vehicles	54.9	86.1	72.6	12.3
Exclude One Vehicle per Driver	54.8	86.1	72.5	12.3

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

5. Variations in Eligibility across States

The effective devolution to the states of significant authority to set FSP asset rules has created the possibility that households with similar demographic characteristics, income, and assets might be eligible for the FSP in some states but not in others. Our microsimulation model

provides a convenient framework within which to examine the size of any disparities created by variation in state asset rules.

We found wide variation in eligibility across states. Under the rules in place in 2006, 32 percent of households that would be eligible in at least one state would not be eligible in all states (Table ES.5). An example of a household that would fall into this group is one that has enough vehicle assets that it would fail the asset test in states that include vehicles in countable assets, but would pass the asset test in states that exclude vehicles from countable assets.

TABLE ES.5

HOUSEHOLDS ELIGIBLE IN 2006 AND UNDER A SIMULATION TO ELIMINATE SSI CASH-OUT IN CALIFORNIA BY NUMBER OF STATES IN WHICH HOUSEHOLD WAS ELIGIBLE

	2006 Baseline		Eliminate SSI Cash-out in CA	
	Number (000s)	Percent Eligible	Number (000s)	Percent Eligible
Eligible Households	20,493	100.0	20,869	100.0
Households Eligible in All States	13,873	67.7	17,804	85.3
Households Eligible in Some But Not All States	6,620	32.3	3,065	14.7
Eligible in 47 to 50 States	4,353	21.2	818	3.9
Eligible in 50 States	4,021	19.6	459	2.2
Eligible in 6 to 46 States	1,960	9.6	1,947	9.3
Eligible in 1 to 5 States	306	1.5	300	1.4

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

Two thirds of households that were eligible in some but not all states, or 21 percent of all eligible households, were eligible in most states (at least 47) but were not eligible in all states (including the District of Columbia.) The majority of these households were ineligible in only 1 state. Less than 2 percent of all eligible households were eligible in only a few states (no more than 5) and another 10 percent were eligible in 6 to 46 states.

The largest source of variation among states is California's policy that "cashes out" FSP benefits for recipients of Supplemental Security Income (SSI), thus rendering them ineligible for

the FSP. As a result of this policy, some households, for instance, those that consist solely of one or two SSI recipients, are eligible for the FSP in all states except California. A simulation that eliminated the SSI cash-out policy in California showed a substantial reduction in, but nonetheless considerable remaining, disparities. Under the simulated change in the California policy, the percentage eligible in at least one but not all states fell from 32 to 15 percent. However, as expected, the percentage of households eligible in 6 to 46 states remained approximately the same—9 percent.

We examined the effect of the different policy changes on variations in eligibility across states and found that:

- All the policy change simulations increased the percentage of eligible households that were eligible in all states (Table ES.6). For example, excluding all vehicles from countable assets would increase by 2 percentage points the percentage of eligible households that were eligible in all states.
- Elimination of the asset test would raise the percentage of eligible households that were eligible in all states to 76 percent, the highest among the policy changes simulated. The second-highest percentage eligible in all states—74 percent—resulted from the simulation that eliminated the state expansions in asset and categorical eligibility.
- Exclusion of retirement accounts from countable assets would have the smallest effect, raising the percentage of eligible households that were eligible in all states by only half a percentage point.

6. Effects on Participation of Eliminating State Expansions in Categorical Eligibility

The policy changes discussed above were simulated in the MATH SIPP+ model. In addition, we used the QC Minimodel to estimate the number and characteristics of households participating in FY 2006 and to simulate the elimination of recent expansions to categorical eligibility. While we used the MATH SIPP+ model primarily to examine the effect of changes on FSP eligibility, the QC Minimodel is ideal for examining the effect of changes on FSP participation. Based on the QC Minimodel, we estimate that 11.3 million eligible households

participated in the FSP in FY 2006 (Table ES.7). Of the participating households, 87 percent were in poverty.

TABLE ES.6

HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGES TO ASSET AND CATEGORICAL ELIGIBILITY RULES BY NUMBER OF STATES IN WHICH HOUSEHOLD WAS ELIGIBLE

	Number of Eligible Households (000s)	Percentage Eligible under All State Rules	Percentage Eligible under Some But Not All State Rules
Baselaw: 2006 Baseline	20,493	67.7	32.3
Simulations to Eliminate State Expansions in Asset and Categorical Eligibility			
Revert to Federal FSP Asset Rules	20,367	68.1	31.9
Eliminate Categorical Eligibility	18,978	73.0	27.0
Revert to Federal Asset Rules and Eliminate Categorical Eligibility	18,841	73.5	26.5
Simulations to Change Asset Limits			
Increase Asset Limits by $1,000	20,843	68.5	31.5
Increase Asset Limits by $2,000	21,068	69.1	30.9
Increase Asset Limits by $3,000	21,319	69.8	30.2
Increase Asset Limits by $4,000	21,459	70.2	29.8
Eliminate the Asset Test	24,941	76.1	23.9
Simulations to Change Countable Assets			
Exclude Assets in Retirement Accounts	20,847	68.2	31.8
Exclude All Vehicles	20,545	69.7	30.3
Exclude One Vehicle per Driver	20,520	69.4	30.6

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

Using the QC Minimodel, we simulated two changes to categorical eligibility, first simulating the elimination of expanded categorical eligibility for all households and then simulating the elimination of expanded categorical eligibility for only those households that were categorically eligible through the receipt of non-cash benefits. In both these simulations, we did not subject households losing categorical eligibility to the FSP asset test because of limited information in the administrative data on asset holdings for these households. As a result, the simulations underestimate the number of participating households affected by the policy change.

TABLE ES.7

HOUSEHOLDS PARTICIPATING IN THE FOOD STAMP PROGRAM IN 2006
AND UNDER SIMULATED POLICY CHANGES

	Households Participating in 2006		Households Under Simulated Elimination of Categorical Eligibility			
			for Non-Pure Public Assistance Households		for Non-Pure Public Assistance Households Receiving Only Non-cash Benefits	
	Number (000s)	Percent of Total	Number (000s)	Percent Change	Number (000s)	Percent Change
Total Participating Households	11,315	100.0	11,205	-1.0	11,213	-0.9
Benefits Received ($)	2,358,293	NA	2,354,132	-0.2	2,354,244	-0.2
Gross Income as a Percentage of Poverty Level						
At or Below 100%	9,847	87.0	9,847	0.0	9,847	0.0
101-130%	1,232	10.9	1,224	-0.6	1,226	-0.5
131-200%	223	2.0	127	-42.8	133	-40.1
Greater than 200%	14	0.1	7	-50.1	7	-48.2

Source: FY 2006 QC Minimodel

We found that:

- Elimination of expanded categorical eligibility would cause 1 percent of *participating* FSP households to lose eligibility for the program (Table III.17).
- Partial elimination of categorical eligibility—that conferred through the receipt of non-cash benefits—would reduce *participation* by only slightly less.
- The households that would be affected by the simulated reductions in eligibility have higher income than *participating* households that would remain eligible (Table III.18). Thus, the percentage reductions in benefits received by *participating* households would be small (0.2 percent).

Note that these estimates differ from the ones presented in section B.1 for the three reasons mentioned above: 1) these estimates are of participating households rather than eligible households; 2) the simulations were conducted in the QC Minimodel rather than the MATH SIPP+ model; and 3) these simulations do not subject households losing categorical eligibility status to the FSP asset test.

I. INTRODUCTION

The Food Stamp Program (FSP), a major component of the nation's "safety net," helps low-income households achieve a healthy diet by providing them with benefits that can be redeemed for food. With relatively few non-financial eligibility criteria, the FSP is the largest domestic food and nutrition assistance program administered by the U.S. Department of Agriculture's (USDA) Food and Nutrition Service (FNS). To ensure that the FSP is targeted to the people who most need it, Congress restricts program eligibility by imposing limits on household income and assets. In recent years, several rule changes have affected FSP asset eligibility; in addition, policymakers often consider more changes.

The research presented here provides detailed information on the effects of asset and categorical eligibility rule changes on the number and types of households eligible for the FSP. More generally, the analysis examines the effects of these changes on the degree of social equity achieved by the FSP, with implications for safety net programs in general. We use computer simulation models to estimate the effects of policy changes—some similar to changes recently considered by Congress and some recently enacted. Given that asset rules now vary across states, we also examine the number and characteristics of households eligible for the FSP under some state rules and ineligible under other state rules. The results of the research are an important addition to ongoing discussions of the role of asset limits in the FSP and other assistance programs.

We found that:

- Recent state expansions in categorical eligibility rules have substantially expanded FSP eligibility. We estimate that 7 percent of households eligible in 2006 were eligible only through state expansions in categorical eligibility. These households were eligible for 4 percent of all benefits.

- The increase in discretion accorded to states to set asset and categorical eligibility policies has increased disparities in eligibility across states. Elimination of the recent state expansions in asset and categorical eligibility rules would increase by 6 percentage points the percentage of eligible households that would be eligible in all states.
- Additional changes to FSP asset policies, some of which were made as part of the 2008 FSP reauthorization, would both increase eligibility and reduce state disparities in eligibility. Eligibility increases range from less than 1 percentage point to 22 percentage points, depending on the policy option simulated.
- The characteristics of eligible households differ under the various policy simulations. For instance, households that would become eligible under expansions to the FSP asset policy tend to have slightly higher income than currently eligible households.

In this introductory chapter, we discuss the project's policy context, including changes to FSP eligibility rules, the questions addressed by the research, and the existing literature on which the research builds.

A. POLICY CONTEXT

Although FSP income limits have increased regularly over the years, asset limits for most households remained unchanged for over 20 years.[1] The asset test is intended to channel food assistance to the neediest households by ensuring that FSP participants do not have substantial assets that can be readily converted to cash to buy food. However, in 2002, household assets made an estimated one-fifth of income-eligible households ineligible for the FSP (Trippe and Schechter 2007), leading some policymakers to wonder whether the asset limits may exclude some truly needy households from the program. Policymakers were also concerned about some unintended consequences of the asset test; specifically, households might be discouraged from saving for retirement or college tuition or from owning a vehicle that could provide a dependable method of commuting to work because accumulating those assets may make them ineligible for

[1] An exception is the asset limit for households with a disabled member, which was raised from $2,000 to $3,000 in 2002.

the FSP. In addition, FSP eligibility affects eligibility for the National School Lunch Program (NSLP) and the School Breakfast Program (SBP); schoolchildren in families that participate in the FSP are categorically eligible for free meals through those programs. Restrictions on FSP eligibility could increase the paperwork needed to certify children for the NSLP and SBP and in some cases possibly even limit eligibility.

To address these concerns, Congress and many states have made several changes to the FSP asset rules; other changes are under consideration by some states. Understanding the effect that these changes have had or potentially will have on FSP eligibility will help inform the policy discussion. Below, we describe FSP eligibility rules, recent changes to the asset rules, and additional changes under discussion.

1. Food Stamp Program Eligibility

To be eligible for the FSP, most households must pass a gross income test, a net income test, and an asset test. The gross and net income limits are 130 and 100 percent of the federal poverty guidelines, respectively. Households with an elderly or disabled member are not subject to the gross income test, and categorically eligible households, described below, are not subject to either income test. A household's assets are another determinant of FSP eligibility. To be eligible under federal FSP asset rules, non-categorically eligible households without an elderly or disabled person may own no more than $2,000 in countable assets. Non-categorically eligible households with an elderly or disabled person may own up to $3,000 in countable assets. A household is categorically eligible for the FSP if all of its members receive benefits from Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or General Assistance (GA). These so-called "pure public assistance" households are not subject to any FSP income or asset tests.

Although the value of a family home is not included in countable assets, most financial assets and some of the value of vehicle assets are countable under federal FSP rules. The federal program rules for determining the value of countable vehicle assets are complex. The value of certain vehicles is entirely excluded from countable assets, including the value of vehicles with very low equity and vehicles used as homes, to transport fuel or water, to transport a disabled person, or to produce income. (Vehicles used to commute to work do not fall under the last category). Most remaining vehicles (one per adult in the household plus one per teenager who drives to work or school) are valued at their fair market value (FMV) minus an allowance of $4,650. Additional vehicles are valued at the higher of their FMV minus $4,650 or their equity (FMV minus liens).

As Wemmerus (1993) points out, when the FMV threshold was established in 1977, the value of $4,500 was chosen as the average FMV of a serviceable vehicle. At that time, $4,500 would buy a new family sedan such as an Oldsmobile Cutlass Supreme. The current FMV threshold of $4,650 might now buy an eight-year-old Chevy Cavalier.

Once a household is certified as eligible for the FSP, either by passing the income and asset tests or by being categorically eligible, the benefit for which it qualifies is calculated. Although one- and two-person households automatically qualify for a minimum benefit of $10, in a few cases, larger households that are technically eligible for the FSP but have a relatively high net income may not qualify for a positive benefit. For the purposes of our research, we classify households that do not qualify for a positive benefit as ineligible for the FSP.

2. Recent Changes to Food Stamp Program Eligibility Rules

The federal government has accorded states the flexibility to set their own FSP asset policies, within certain parameters, thus allowing states to streamline eligibility certification by coordinating asset rules among programs. The changes in flexibility fall into two categories:

those that expand categorical eligibility, thereby exempting households from the FSP asset test, and those that reduce the value of vehicle assets included in countable assets.

Regulations implemented in early 2001 confer categorical eligibility on households certified as eligible to receive any state-provided benefit or service that is at least 50 percent funded by federal TANF block grant money or state Maintenance of Effort (MOE) money.[2] In addition, states may choose to confer categorical eligibility on the basis of benefits or services that are less than 50 percent funded by TANF/MOE money and on households in which one member receives a benefit or service that benefits the entire household as determined by the state (Wolkwitz 2007a, USDA 2007). States can effectively change the FSP asset test to which some low-income households are subject by conferring categorical eligibility through programs without an asset test, with a higher asset limit than the FSP's, or with an asset policy that differs in other ways from the FSP's asset policy.

Legislation was also enacted to give states options for counting vehicle assets. The 2001 Agricultural Appropriations Act allows states to align their FSP vehicle rules with the rules in place for certain other programs such as TANF cash benefits or TANF/MOE-funded child care assistance as long as the alternate rules are at least as generous as the federal FSP vehicle asset rules. In states that use this option, all FSP households are subject to the alternate rules.

Over the past several years, most states have used one or more of the options described above to expand FSP eligibility to a larger proportion of their low-income population. Several states operate TANF/MOE-funded programs with few, if any, eligibility restrictions and have used the programs to confer categorical eligibility on virtually all of their low-income households. Other states have extended categorical eligibility to a more select group of

[2] Under the TANF provisions of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, states are required to spend a certain amount of state money on benefits and services for low-income households. The required state cost-sharing is referred to as Maintenance of Effort, or MOE.

households, such as those with children. Still other states have chosen to align their FSP asset rules with more generous TANF rules. By the end of 2006, 25 states had adopted policies that exclude the value of all vehicles from the FSP asset test for almost all households. Other states exclude from countable assets the value of one vehicle per household, one vehicle per adult, or a larger amount of a vehicle's FMV. Only one state, Idaho, still used the federal FSP rules described above for all vehicles during the period covered by this report. (Appendix A presents details on state asset policies as of January 2007.)

The president's 2008 budget submission included a proposal to restrict FSP categorical eligibility for TANF recipients to those receiving cash assistance, but the proposal was not a part of either the final FY 2008 budget appropriations or the president's 2009 budget submission.

The Food, Conservation and Energy Act of 2008 made several additional changes to the FSP, including changes to asset eligibility rules. Specifically, beginning in fiscal year 2009, asset limits will be indexed to inflation, and retirement and education savings will be excluded from the asset test.

Discussions about additional changes at either the federal or state level can benefit from a detailed analysis of the likely effects of proposed policy changes on FSP eligibility and the effects of changes already enacted or forthcoming. Estimates of how many households would become newly eligible or ineligible under proposed rule changes along with the corresponding change in potential benefit costs make it possible to weigh the costs and benefits of potential policy changes. In addition, estimates of how many households became or are likely to become newly eligible or ineligible under already enacted or forthcoming changes will inform policy discussions about the advisability of rolling back some of the recent changes. Finally, an assessment of the eligibility disparities across states resulting from states' new policy-setting

flexibility sheds additional light on eligibility policies related not only to the FSP but also to other income-support programs with eligibility policies that vary by state.

B. RESEARCH OBJECTIVES

The central objective of our research is to assess the effects of recent, forthcoming, and proposed changes to FSP asset and categorical eligibility rules on FSP benefits, the characteristics of households eligible for the FSP, and the equity profile of the FSP. The research addresses the following broad questions:

1. How much did the recent vehicle and categorical eligibility policy changes expand eligibility and increase participation? How much in additional benefits is paid out as a result? What will be the effect of the recently enacted additional eligibility expansions ?
2. How do households newly *eligible* under the expanded rules implemented by states compare to households eligible under the federal rules? How do *participants* eligible only under the expanded rules compare to participants eligible under the federal rules? Have some demographic or economic subgroups been more affected by the eligibility expansion than others?
3. How do the level and composition of the financial, home equity, and vehicle assets of households eligible only under the expanded rules compare with the asset holdings of households eligible under the federal rules?
4. How much does the variation in asset eligibility rules across states lead to disparities in FSP eligibility? Are some subgroups disproportionately affected?

C. PREVIOUS RESEARCH

This project builds on previous microsimulation work to estimate the effects of policy changes on the number and characteristics of households eligible for the FSP and participating in the FSP.

Most federal agencies that administer income transfer programs routinely use microsimulation models to estimate the effects of changes to program rules. In research for USDA, Mathematica Policy Research, Inc. (MPR), frequently conducts simulations to estimate the cost and distributional impact of proposed changes to the FSP. These simulations usually

address a timely policy question of concern to FNS. For each simulation, MPR typically produces a standard set of tables that provide an overview of the estimated effect of the policy change on FSP eligibility.

Microsimulation has also found application in longer-term research to estimate FSP eligibility. For instance, Wolkwitz (2007b) used a microsimulation model to estimate the denominators of the official FSP participation rates published by USDA. Wolkwitz estimates the number of eligible individuals and participating individuals along with participation rates for a variety of national economic and demographic subgroups for 1999 through 2005. According to Wolkwitz, the number of individuals eligible for the FSP increased from 2001 to 2004, at which time it leveled off. Cunnyngham et al. (2007) used the same microsimulation-based estimates of eligible and participating individuals along with other data and shrinkage estimation methods to develop estimates of state FSP participation rates. They found that state participation rates varied in 2005 from just under 50 percent to over 90 percent.

Trippe and Schechter (2007) relied on an earlier version of the MATH SIPP+ model used in our research to estimate the asset holdings of low-income households in 2002. They found that, of the 20 percent of low-income households that passed the FSP income tests but failed the asset test, the majority were ineligible based on financial rather than vehicle assets. In a North Carolina demonstration project, Wemmerus and Gottlieb (1999) used microsimulation, along with other methods, to estimate the impact of relaxing the vehicle asset test on FSP eligibility, participation, and benefit costs.

Lerman and Wiseman (2002) used FSP eligibility estimates derived from the Urban Institute's Current Population Survey (CPS)-based TRIM3 model to examine the relationship between participation in the FSP and the circumstances of low-income working families. The

authors estimate that 92 percent of working families in poverty in 1998 qualified for the FSP but that only 54 percent of eligible families chose to participate.[3] However, they found that, among households with similar earnings, eligible non-participating households reported less food insecurity than did participating households.

MaCurdy and Marrufu (2006) used the Monthly Income Dynamics, Survey of Income and Program Participation (MID-SIPP) model to simulate the effects of changes to the FSP's eligibility rules and certification and reporting requirements. They estimate that 49 percent of all families have less than $2,000 in financial assets and that 61 percent have less than $10,000 in vehicle assets. Among participating households, however, 94 percent have less than $2,000 in financial assets and 93 percent have less than $10,000 in vehicle assets.

The present research extends the earlier research by assembling and using updated information on state policies and by simulating additional asset and categorical eligibility policy options. We also expand the set of household characteristics examined and incorporate cross-tabulations of key characteristics. More broadly, the present analysis provides detailed information on the effects of asset limits on equity and economic efficiency in safety net programs in general. The study is therefore potentially useful for the development not only of FSP policies but also of policies governing other assistance programs.

D. ORGANIZATION OF THE REPORT

Chapter II describes the methodology used to develop the estimates presented in this report, and Chapter III presents our findings. Appendix A provides in-depth information on the microsimulation models, Appendix B presents a supplemental analysis of households that

[3] For the estimates cited here, Lerman and Wiseman define a working family as a one-family household with at least one child and with annual family earnings equivalent to those of someone working full-time year-round at minimum wage.

become newly eligible under a simulation to eliminate the FSP asset test, and Appendix C discusses the ineligibility of SSI recipients for the FSP in California and how that state's policy affects our research results. Finally, Appendices D through R, found in the *Technical Appendices* to the main report, present detailed results of the simulations conducted under the project.

II. METHODOLOGY

This report draws heavily on two computer models developed for USDA by MPR to simulate the FSP: the MATH SIPP+ model and the QC Minimodel. We provide an overview of these research tools here and refer the reader to additional information in Appendix A of this report and in the following documents:

- "Technical Working Paper: Creation of the September 2002 MATH SIPP+ Microsimulation Model and Database" (Smith 2006)
- "Final Documentation of the 2006 Baseline of the 2002 MATH SIPP+ Model" (Trippe, Cunnyngham, and Poikolainen 2006)
- "Technical Documentation for the Fiscal Year 2006 FSPQC Database and QC Minimodel" (Wolkwitz and Ewell 2007)

Microsimulation models typically involve two components: an underlying database and a computer program. The database consists of records on individual households and contains detailed information about income, assets, and household demographic characteristics necessary to determine FSP eligibility. The computer programs, acting as "electronic caseworkers," apply FSP eligibility rules to each household in the database to determine whether a household would be eligible for the program and, if so, the benefit to which the household would be entitled. The microsimulation models also predict eligible households' participation in the FSP. We used the microsimulation models to simulate proposed policy changes, to tabulate the number and characteristics of eligible and participating households under the proposed policy changes, and to compare the results of the various simulations to the number and characteristics of eligible and participating households under the rules in place in 2006. We also used the MATH SIPP+ model to compare variations in FSP eligibility across states.

This section describes the data used in the microsimulation models, provides an overview of the computer programming, and discusses the policy changes simulated under the project.

A. DATA

The quality of the underlying database is essential to an accurate estimate of the effects of changes in FSP policy. However, no single data source has both the information needed to simulate FSP eligibility and a sample large enough to produce meaningful state estimates. The primary model in our research, the MATH SIPP+ model, uses the Survey of Income and Program Participation (SIPP) as an underlying database and incorporates state controls extracted from the CPS, thus drawing on the strengths of both databases. The QC Minimodel operates on FSP quality control data, which are also used to calibrate the MATH SIPP+ model so that estimates of the number and characteristics of participating FSP households are similar to administrative data. Finally, we collected detailed data on state asset and categorical eligibility rules for use in updating the MATH SIPP+ model. We briefly describe the relevant data.

1. Survey of Income and Program Participation

SIPP is a nationally representative survey conducted by the Census Bureau that collects detailed monthly information on household composition, income, assets, expenses, and participation in various government programs such as the FSP. The SIPP database contains rich information on important determinants of FSP eligibility and thus is useful for an FSP microsimulation model.

The underlying data set for the MATH SIPP+ model is households in the SIPP universe in September 2002 as contained in the Wave 6 Core file of the 2001 SIPP Panel, a sample of 26,498 households. The model also incorporates data on citizenship from the Wave 2 Topical Module file and data on living expenses and asset holdings from the Wave 6 Topical Module file. For

this project, we incorporated data on household food security in the summer of 2003 from the Wave 8 Topical Module file, as well.

Asset data available from the SIPP includes home equity, vehicle equity, equity in interest-earning accounts, equity in stocks, equity in IRA and KEOGH accounts, equity in 401K and Thrift savings accounts, and equity in other assets. Because retirement assets are reported separately from other assets, we are able to simulate excluding them from FSP countable assets. However, education savings accounts are not reported separately, so we are not able to use the MATH SIPP+ model to simulate changes to FSP asset rules involving education assets.

2. Current Population Survey Annual Social and Economic Supplement

While the SIPP sample contains important data on household income, assets, and expenses, it is a relatively small sample; in fact, it is so small that it identifies households in several states as being in a group of states rather than in a specific state. The much larger CPS is conducted monthly by the Census Bureau for the Bureau of Labor Statistics, and is the federal government's official source of statistics on employment, unemployment, and annual poverty rates. The Annual Social and Economic Supplement (ASEC), a supplement to the CPS, collects detailed household income data from approximately 80,000 households but does not collect information on household assets and therefore is not by itself an appropriate data set for this project. The CPS, however, is representative at the state level and is a useful source of data on state distributions of household characteristics. To enable us to use the MATH SIPP+ model for state tabulations, we used data from the 2002 and 2003 CPS ASEC during model development to re-weight the SIPP to match the distribution of demographic characteristics of the U.S. population by state.

3. FSP Quality Control Data

Administrative data generated annually from the FSP's Quality Control system (FSPQC) are an excellent source of information on the characteristics of FSP participants. This data set contains the information needed to determine whether a household is eligible for the FSP and to calculate the benefit for which the household qualifies, including detailed information on household income, expenses, and demographics. Because the quality control system only records data on assets that count toward the FSP asset limits, only limited information on household asset holdings is available.

Each year, MPR uses these data to create an FSPQC datafile for tabulations and a QC Minimodel for simulating policy changes. For this project, we used the FY 2006 QC Minimodel, which has a sample of 45,734 households, to simulate two policy changes.

The FSPQC data is also used in the MATH SIPP+ model development. In the present research, we calibrated the number and characteristics of FSP participants on the updated MATH SIPP+ model to match adjusted 2006 program operations totals and characteristic distributions from the FY 2005 FSPQC datafile, the most recent FSPQC datafile available at the time.

4. Data on State Asset Rules

An essential component of the project was the compilation of a detailed database of current state asset and categorical eligibility policies. The availability of such information allowed us to simulate the various rules in place in each state and thus accurately estimate the effects of rule changes.

We began our data compilation with a report on state FSP vehicle asset policies prepared by the Center on Budget and Policy Priorities (CBPP 2006). To clarify certain policies and to obtain the detail needed to simulate state policies, we augmented CBPP's summary with data

from states' online FSP manuals and occasionally by contacting a state for clarification. Table A.2 of Appendix A summarizes the state policies simulated in the MATH SIPP+ model.

B. MICROSIMULATION MODELS

Developing computer models to simulate the FSP is a lengthy and complex process. In this section, we summarize the major components of the MATH SIPP+ model and the QC Minimodel; Appendix A provides additional details, including the asset and eligibility rules simulated in the MATH SIPP+ model.

1. Overview of MATH SIPP+ Model

The September 2007 version of the 2006 Baseline of the 2002 MATH SIPP+ model, which is the version of the MATH SIIP+ model employed in this research, uses FY 2006 values for income and asset thresholds, maximum benefits, and deductions and simulates federal and state asset and categorical eligibility rules as of January 2007. Because the model is based on September 2002 data, the parameter values are deflated from September 2006 dollars to September 2002 dollars. Rather than simply applying FSP eligibility rules to reported households or families, the model first divides household members into FSP units according to FSP rules about who must apply for the FSP together.

To help interpret some of our simulation results, we have organized the 50 states and the District of Columbia into three broad categories (Table II.1.) The first category, which consists of 11 states, is made up of states in which most low-income households are categorically eligible for the FSP and therefore not subject to asset or income tests. The second category contains the 29 states in which most households are not categorically eligible but most vehicles are excluded from the asset test. Finally, the third group is made up of the 11 states in which many households are subject to the federal FSP asset and income tests and some vehicles are counted toward asset limits.

TABLE II.1

STATES GROUPED BY ASSET AND CATEGORICAL ELIGIBILITY POLICIES

	Group 1	Group 2		Group 3
Criteria	Most low income households are categorically eligible and therefore not subject to asset or income tests	Most households are not categorically eligible, but most vehicles are excluded from the asset test		Many households are subject to the federal FSP asset and income tests and some vehicles are counted toward the asset limits
Number of States	11	29		11
States	Delaware Maine Maryland Massachusetts Michigan Minnesota North Dakota Oregon South Carolina Texas Wisconsin	Alabama Alaska Arizona California Colorado District of Columbia Georgia Hawaii Indiana Kansas Kentucky Louisiana Mississippi Missouri Montana	New Hampshire New Mexico New York North Carolina Ohio Oklahoma Rhode Island South Dakota Tennessee Utah Vermont Virginia Washington West Virginia	Arkansas Connecticut Florida Idaho Illinois Iowa Nebraska Nevada New Jersey Pennsylvania Wyoming

Because the SIPP underreports program participation, the MATH SIPP+ model simulates both TANF and SSI receipt. Identifying the correct number of SSI recipients is particularly important to FSP eligibility determination in California because of a state policy, known as "SSI cash-out", that makes SSI recipients in California categorically ineligible for the FSP. California has a relatively high SSI state supplement such that, under standard FSP rules, many (though not all) SSI recipients would be eligible for only the minimum benefit of $10 per month. When California implemented its SSI cash-out policy, it simultaneously increased the SSI state supplement by $10 to substitute for FSP benefits. California's SSI cash-out policy affects some non–SSI recipients. Californians who live with SSI recipients but who do not themselves receive SSI may apply for the FSP. In some cases, households that would not qualify for the FSP if

household members who receive SSI were part of the FSP unit are eligible for the FSP when SSI recipients are excluded from the FSP unit. Later, we discuss the effect of California's SSI cash-out policy on our research results.

The MATH SIPP+ model uses an algorithm to select participants from the pool of households simulated to be eligible. The algorithm incorporates caseload and characteristic targets derived from the FSPQC datafile to ensure that the baseline simulated participant population is similar to the participant population in the administrative data. When a household becomes newly eligible under a simulated policy change, a logit equation based on the baseline simulated participant population predicts whether the household will participate.

Each observation in the MATH SIPP+ model contains a set of 51 household weights (state weights); each of the 51 weights designates the number of households that the sample household represents in a particular state and the District of Columbia. The state weights are created using a small area estimation methodology developed and evaluated by Schirm and Zaslavsky (2001).

Using the methodology, we "borrow strength" from observations in other states by allowing each sample household to represent households in each state rather than just the state in which the household resides. The intuition posits that even if a state has only a relatively small number of observations in the data file, there are likely to be many observations on households with characteristics similar to those of households in the state of interest, and these observations from other states can provide information about the likely circumstances of households in the initial state of interest. Thus we can "borrow strength" from observations in other states when analyzing the initial state. Analysis presented in Schirm and Zaslavsky demonstrates that this methodology can substantially improve the accuracy of estimates for a given state.

In operationalizing this approach, a regression model is used to construct the appropriate weights, based on simultaneous analysis of multiple household characteristics. We used a set of

33 national population control totals from the SIPP and state distributions of these control totals as reported in the CPS. The sum of a household's 51 state weights equals the household's original SIPP weight, and the sum of a state's weights over all households equals the state's target population total.

Using methodology recommended by the U.S. Census Bureau for users of SIPP data, we calculated standard errors for the MATH SIPP+ estimates of eligible and participating households and for the change in estimates resulting from simulated changes to FSP eligibility rules. Appendix A briefly describes the methodology employed and presents a table with 90-percent confidence intervals, constructed from the calculated standard errors, for selected point estimates. In addition, tables in this report that show the estimated change in eligible households and their characteristics resulting from simulated changes in FSP eligibility rules include indicators of statistical significance.

2. Creation of FSPQC Datafile and QC Minimodel

To create the FSPQC datafile and QC Minimodel, MPR begins with administrative data from the FSP's quality control system. Observations that were not subject to review, were incomplete, or had review findings of ineligible are dropped from the file, and the remaining observations are edited for internal consistency. Among other things, the file development routines ensure that a household's gross income minus total deductions equals net income and that a household's benefit amount equals the maximum benefit for the household's size minus 30 percent of the household's net income. The file development programs also construct several variables from the administrative data, including household-level income type totals and characteristic flags and counts.

The FSPQC datafile and QC Minimodel are weighted so that the number of households, individuals, and benefits match adjusted FSP program operations totals by state and month. The

program operations data are adjusted to remove benefits issued through the FSP disaster assistance program and benefits issued in error, along with FSP households and individuals receiving such benefits because they are not included in the quality control data.

We use the QC Minimodel to estimate the effects of policies that would restrict eligibility. Given that the quality control data are limited to current participants, we do not use the model to simulate possible eligibility expansions. With the data including a flag for categorically eligible households as well as information on public assistance cash benefits received, we are able to identify households that are categorically eligible through the receipt of non-cash benefits, a group that we are unable to identify by using SIPP data.

C. SIMULATED POLICIES

For this research, we simulated 15 policy scenarios, described below, that fall into 6 categories (Table II.2). We conducted the first 4 sets of simulations with the MATH SIPP+ model and the last 2 sets with the QC Minimodel.

TABLE II.2

DESCRIPTION OF SIMULATIONS

Baseline in the MATH SIPP+ Model
2006 FSP Rules
The MATH SIPP+ model used in this research incorporates FY 2006 values for income and asset thresholds, maximum benefits, and deductions, and simulates federal and state asset and categorical eligibility rules as of January 2007.
Simulations to Eliminate State Expansions in Asset and Categorical Eligibility
Revert to Standard Federal FSP Asset Rules for Non-Categorically Eligible Households
States currently have the option of aligning their FSP asset rules to the rules for a TANF-funded program if the TANF rules are more generous than the federal FSP asset rules. Under this simulation, all households that are not categorically eligible are subject to the more stringent federal FSP asset rules.
Eliminate Categorical Eligibility for Non-Pure Public Assistance Households
Categorically eligible households are not subject to income or asset limits. Pure public assistance (PA) households, in which every member receives SSI, TANF, or GA, have traditionally been categorically eligible. Currently, non-pure PA households certified to receive certain TANF/MOE-funded benefits or services are also categorically eligible. Under this simulation, pure PA households remain categorically eligible but all other households need to pass the applicable state or federal FSP asset and income tests.

TABLE II.2 (*continued*)

Revert to Standard Federal FSP Asset Rules and Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

Under this simulation, all non-pure PA households are subject to the federal FSP asset rules and must pass the appropriate income tests.

Simulations to Change Asset Limits

Increase Asset Limits by $1,000, $2,000, $3,000 and $4,000

The federal FSP asset limits are $2,000 for most households and $3,000 for households with an elderly or disabled member. Under these four simulations, the asset limits are increased, respectively, to $3,000, $4,000, $5,000, and $6,000 for most households and 4,000, $5,000, $6,000, and $7,000 for households with an elderly or disabled member. These simulations have a lesser or no effect in the six states that already have higher or no asset limits.

Eliminate the Asset Test

This simulation eliminates the asset test altogether. Non-categorically eligible households must still pass the applicable income tests and qualify for a positive benefit.

Simulations to Change Countable Assets

Exclude Assets in Retirement Accounts from Countable Assets

Under this simulation, assets in IRA or Keogh accounts are excluded from the asset test.

Exclude All Vehicles from Countable Assets

Under this simulation, none of a household's vehicles count towards the FSP asset limits.

Exclude One Vehicle per Driver from Countable Assets for States with Less Generous Rules

Under this simulation, one vehicle for each adult in the household and one for each teenager of driving age who is either working or in school does not count towards the FSP asset limits. This simulation has no effect in states with more generous asset rules.

Baseline in the FY 2006 QC Minimodel

2006 FSP Rules

Baseline in the FY 2006 QC Minimodel simulates FY 2006 rules and parameters. The underlying administrative data contains limited asset data, but does include categorical eligibility and pure public assistance flags as well public assistance income received.

Simulations to Eliminate State Expansions in Categorical Eligibility Using the QC Minimodel

Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

Under this simulation, pure PA households remain categorically eligible but all other households must pass the appropriate income tests. This simulation is similar to the second simulation we conducted with the MATH SIPP+ model, but because the QC Minimodel contains limited asset data, we cannot determine whether categorically eligible households would pass the asset test.

Eliminate Categorical Eligibility for Non-Pure Public Assistance Households Receiving Only Non-Cash Benefits

This simulation is similar to the simulation above, except categorical eligibility is eliminated only for those non-pure PA household who are receiving a service rather than cash benefits. We are able to identify households that are categorically eligible for the FSP through the receipt of non-cash benefits using data on cash public assistance benefits received and a flag that indicates categorical eligibility.

It is important to note that the statistical estimates presented in this report will vary slightly from official USDA estimates, both because of differences in the time periods to which the estimates apply, and because of minor modeling adjustments made for purposes of this report.

1. Eligibility in Fiscal Year 2006

2006 FSP Rules. In much of our analysis, it will be useful to compare simulated changes in policy to a "baseline" that reflects the current FSP. The baseline values used in our research are produced by the most recent update of the MATH SIPP+ model, which incorporates FY 2006 values for income and asset thresholds, maximum benefits, and deductions and then simulates federal and state asset and categorical eligibility rules as of January 2007.

2. Simulations to Eliminate State Expansions in Asset and Categorical Eligibility

As of January 2007, all states except Idaho had established state-specific FSP asset and categorical eligibility policies. The three simulations described below estimate the effect of those recent state policy changes by simulating a reversion from state policies to the more restrictive federal policies described in Section I.A.1. The first simulation involves state asset rules, the second involves state categorical eligibility rules, and the third involves both the state asset and categorical eligibility rules.

Revert to Standard Federal FSP Asset Rules for Non-Categorically Eligible Households. States currently have the option of aligning their FSP asset rules with the rules for a TANF-funded program if the TANF rules are more generous than the federal FSP asset rules. Under this simulation, all households not categorically eligible under either federal or state policies are subject to the more stringent federal FSP asset rules.

Eliminate Categorical Eligibility for Non-Pure Public Assistance Households. Categorically eligible households are not subject to income or asset limits. Pure public assistance (PA) households, in which every member receives SSI, cash TANF, or GA, have

traditionally been categorically eligible. Currently, non-pure PA households certified to receive certain TANF/MOE-funded benefits or services may also be categorically eligible. Under this simulation, pure PA households remain categorically eligible, but all other households need to pass applicable state or federal FSP asset and income tests.

Revert to Standard Federal FSP Asset Rules and Eliminate Categorical Eligibility for Non-Pure Public Assistance Households. Under this simulation, which combines the two simulations described above, all non-pure PA households are subject to the federal FSP asset rules and must pass the appropriate income tests.

3. Simulations to Change Asset Limits

The following five simulations change the federal FSP asset limits. The first four incrementally increase the asset limits and the last one eliminates the asset test altogether.

Increase Asset Limits by $1,000, $2,000, $3,000, and $4,000. The federal FSP asset limits are $2,000 for most households and $3,000 for households with an elderly or disabled member. Under the four simulations, the asset limits increase, respectively, to $3,000, $4,000, $5,000, and $6,000 for most households and to $4,000, $5,000, $6,000, and $7,000 for households with an elderly or disabled member. The simulations have a lesser or no effect in the six states that already have higher or no asset limits. (See Table A.2 for information about state asset limits.)

Eliminate the Asset Test. This simulation eliminates the asset test altogether. Non-categorically eligible households must still pass applicable income tests and, for the purposes of our research, qualify for a positive benefit.

4. Simulations to Change Countable Assets

The final three simulations conducted in the MATH SIPP+ model exclude certain types of assets from counting toward the FSP asset limits. However, we were not able to simulate the

effect of excluding education savings accounts from countable assets because the SIPP data do not contain the necessary information.

Exclude Assets in Retirement Accounts from Countable Assets. Currently, assets in IRA or Keogh accounts count toward the FSP asset limits. Under this simulation, those retirement assets are excluded from the asset test as they will be beginning in fiscal year 2009.

Exclude All Vehicles from Countable Assets. Under this simulation, none of a household's vehicles counts toward the FSP asset limits. Currently, 25 states already exclude all vehicles from countable assets and additional states have expanded categorical eligibility to cover most low-income households. Households in those states are unaffected by this policy change.

Exclude One Vehicle per Driver from Countable Assets for States with Less Generous Rules. Under this simulation, one vehicle for each adult in the household and one for each teenager of driving age who is either working or in school does not count toward the FSP asset limits. This simulation has no effect in the many states with identical or more generous asset rules.

5. Fiscal Year 2006 Participants

2006 FSP Rules. We used the baseline of the FY 2006 QC Minimodel to examine the characteristics of FSP participants in 2006. Based on FSP administrative data, the model uses FY 2006 rules and parameters. The underlying administrative data contain limited asset data but include more data on categorical eligibility than does the MATH SIPP+ model.

6. Simulations to Eliminate State Expansions in Categorical Eligibility Using the QC Minimodel

Eliminate Categorical Eligibility for Non-Pure Public Assistance Households. Under this simulation, pure PA households remain categorically eligible, but all other households must pass the appropriate income tests. This simulation is similar to the second simulation we conducted

with the MATH SIPP+ model, with two differences. First, the QC Minimodel contains a flag that indicates categorical eligibility, so we are better able to identify categorically eligible households. Second, the QC Minimodel contains limited asset data, so we cannot determine whether categorically eligible households would pass the asset test.

Eliminate Categorical Eligibility for Non-Pure Public Assistance Households Receiving Only Non-Cash Benefits. This simulation is similar to the categorical eligibility simulation described above, except that it eliminates categorical eligibility only for those non-pure PA household that are receiving a service rather than cash benefits. We are able to identify households that are categorically eligible for the FSP through the receipt of noncash benefits using data on cash public assistance benefits received and a flag that indicates categorical eligibility.

III. FINDINGS

In this chapter, we present the results of our research. Section A describes the characteristics of households that were eligible for and participating in the FSP in 2006 based on estimates from the MATH SIPP+ model. Section B discusses the effects of simulated policy changes on the number and characteristics of eligible households. Section C continues the discussion on the effect of simulated policy changes by presenting "eligibility rates," or the percentage of low-income households eligible for the FSP under various policy options. Section D examines how eligibility varies across states in the 2006 baseline and under the simulated policy changes. Finally, Section E describes the characteristics of households that participated in 2006, based on estimates from the QC Minimodel, and discusses the effect of two policy changes simulated in that model.

A. CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM IN 2006

According to estimates from the MATH SIPP+ model, an estimated 20.5 million households were eligible for the FSP in an average month in FY 2006, and an estimated 11.5 million of these households chose to participate (Table III.1).[1] We briefly describe the characteristics of these households; Appendix D, in the *Technical Appendices* to the main report, presents detailed tables with additional information.

[1] The MATH SIPP+ model simulates FSP participation because program participation is underreported in the SIPP. Although the simulated FSP participant population is calibrated to closely match administrative data on participating households, the simulated estimates differ slightly from estimates derived from the administrative data–based QC Minimodel. They are presented here to facilitate a comparison between the characteristics of eligible and participating households. Appendix A includes information on how the MATH SIPP+ model selects participating households from among eligible households.

TABLE III.1

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM IN 2006

	Eligible Households			
	All Eligible Households		Participating Households	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	20,493	100.0	11,499	100.0
Gross Income as a Percentage of Poverty Level				
At or Below 100%	13,972	68.2	9,601	83.5
No income	2,301	11.2	1,887	16.4
1-50%	3,093	15.1	2,607	22.7
51-100%	8,578	41.9	5,107	44.4
Above 100%	6,521	31.8	1,898	16.5
101-130%	4,627	22.6	1,547	13.5
131-200%	1,789	8.7	312	2.7
Greater than 200%	105	0.5	39	0.3
Households with Income from				
Earnings	8,236	40.2	4,073	35.4
Temporary Assistance for Needy Families	1,597	7.8	1,407	12.2
Supplemental Security Income	3,589	17.5	2,383	20.7
Social Security	6,323	30.9	2,388	20.8
Households with Assets				
Financial Assets	10,065	49.1	4,777	41.5
Financial assets countable under state rules	4,547	22.2	2,096	18.2
Vehicle Assets	9,990	48.7	4,991	43.4
Vehicle assets countable under state rules	18	0.1	11	0.1
Home Equity	5,318	26.0	2,207	19.2
Household Composition				
Households with elderly adults	5,959	29.1	2,072	18.0
Households with disabled nonelderly adults	3,067	15.0	1,899	16.5
Households with children	8,456	41.3	5,668	49.3
Households with noncitizens	1,792	8.7	849	7.4
Household Food Security				
Food-secure	14,325	69.9	7,583	65.9
Low food-security	2,300	11.2	1,437	12.5
Very low food-security	1,483	7.2	977	8.5
Unknown	2,385	11.6	1,502	13.1

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

Households eligible for the FSP in 2006 were likely to be in poverty. Of the 20.5 million eligible households, 68 percent had gross income at or below the federal poverty level for their household size, and less than 1 percent had gross income greater than 200 percent of poverty.

Among eligible households with any income, the average monthly gross income was $966 (Table III.2). Eligible households that chose to participate were poorer, on average, than all eligible households. Of the 11.5 million participating households, 84 percent were in poverty, and the average monthly gross income among those with income was $818. The average monthly benefit for which eligible households and participating households qualified was $160 and $211, respectively. Eligible households qualified for a total of $3.3 billion in benefits in an average month and participating households qualified for $2.4 billion (Table III.3, below, and Table D.3, in the *Technical Appendices* to the main report).

TABLE III.2

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS AMONG HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM IN 2006

	Average Values for Eligible Households ($)	
	All Eligible Households	Participating Households
Potential Monthly Benefit	160	211
Monthly Gross Income among Households with Positive Income	966	818
Monthly Net Income among Households with Positive Net Income	648	506
Monthly Amount of Income Type among Households with Income Type		
Earnings	1,049	923
Temporary Assistance for Needy Families	367	371
Supplemental Security Income	487	495
Social Security	730	598
Amount of Assets among Households with Asset Type		
Financial Assets	55,093	57,880
Financial assets countable under state rules	631	572
Vehicle Assets	2,378	2,315
Vehicle assets countable under state rules	1,248	1,418
Home Equity	95,654	86,021

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

Most eligible households had some type of income, although 11 percent of eligible households reported no cash income. The most prevalent income sources for eligible households

were earned income, received by 40 percent of eligible households; Social Security, received by 31 percent; and SSI, received by 18 percent. Only 8 percent of eligible households in 2006 received cash TANF benefits. Participating households were less likely than all eligible households to have earnings (35 percent) and to receive Social Security (21 percent) and more likely to receive TANF (12 percent) or SSI (21 percent). Among FSP-eligible households with earnings, average monthly earnings were $1,049; among FSP-eligible households receiving cash TANF benefits, the average monthly TANF benefit was $367. Average monthly earnings among participating households with earnings were slightly lower at $923, and the average cash TANF benefit among participating households receiving TANF was slightly higher at $371.

Eligible and participating households tended to have relatively few countable assets. Assets that are not countable under state rules include those owned by TANF and SSI recipients and by other households that are categorically eligible under state rules. In addition, non-countable vehicle assets include the value, or in some cases the partial value, of vehicles not counted under federal or state vehicle rules. Non-countable financial assets include rental assets, life insurance, and 401K accounts. Almost half of eligible households owned at least one vehicle, but less than 1 percent owned vehicles that were countable under state FSP rules. The average total value of vehicle assets among eligible households that owned a vehicle was $2,378; the total average value of vehicle assets countable under state FSP eligibility rules was $1,248. Participating households were slightly less likely to own a vehicle (43 percent), but the average value of their countable vehicles was slightly higher ($1,418). Forty-nine percent of eligible households had financial assets, 22 percent had countable assets, and 26 percent owned a home as compared to 41, 18, and 19 percent, respectively, of participating households.

Most eligible households include children, elderly adults, or disabled nonelderly adults. In 2006, 41 percent of all eligible households included children, 29 percent included elderly

members, and 15 percent included a disabled nonelderly adult. Participating households were more likely to include children (49 percent) and less likely to include elderly adults (18 percent.)

The MATH SIPP+ model contains data on the food security status of 88 percent of all FSP-eligible households and 87 percent of participating households. Nineteen percent of all eligible households reported low or very low food security as did 21 percent of participating households.

B. FOOD STAMP PROGRAM ELIGIBILITY UNDER SIMULATED CHANGES TO FEDERAL AND STATE ASSET POLICIES

Changes to FSP eligibility polices affect both the number of eligible households and, given that policy changes often affect some household types more than others, the characteristics of eligible households. To estimate the effects of changes to FSP rules, we used the MATH SIPP+ model to simulate three policies that eliminate the recent expansions in state asset and categorical eligibility rules, five policies that increase or eliminate the asset limits, and three policies that exclude certain types of assets from countable assets. In addition, we used the QC Minimodel to simulate two changes to categorical eligibility rules—one similar to the policy change simulated in the MATH SIPP+ model and one that takes advantage of additional data on the QC Minimodel to simulate a more detailed categorical eligibility policy change.

As the next series of tables show, all 11 policy changes simulated in the MATH SIPP+ model resulted in statistically significant changes in eligibility, although the degree of change ranged from less than 1 percent under the simulation to revert to federal FSP asset rules to 22 percent under the simulation to eliminate the asset test. Both of the simulations conducted in the QC Minimodel showed statistically significant changes in participation of around 1 percent.

In this section, we describe the effects of the simulations conducted in the MATH SIPP+ model on the number and characteristics of eligible households. Section III.E discusses the results of the simulations conducted in the QC Minimodel.

1. Eligibility under Simulations to Eliminate State Expansions in Asset and Categorical Eligibility

To estimate the extent to which previously enacted state eligibility expansions have increased eligibility, we simulated a return to previous rules (Table III.3). Specifically, we simulated (1) a reversion to federal FSP asset rules, (2) an elimination of expanded categorical eligibility rules, and (3) a combination of the two. We found that if non-categorically eligible households were required to pass the federal FSP asset test using standard rules for counting the value of vehicles rather than state-specific rules, the number of eligible households would drop by 1 percent from 20.5 million households to 20.4 million households. If categorical eligibility were limited to pure PA households but state asset policies in effect in 2006 were retained, the number of eligible households would drop by 7 percent. A combination of the two simulations, or reversion to the asset and categorical eligibility rules that were in place at the turn of the century, would result in an 8 percent drop in the number of eligible households.

TABLE III.3

ELIGIBLE HOUSEHOLDS AND POTENTIAL BENEFITS UNDER SIMULATIONS TO ELIMINATE STATE EXPANSIONS IN ASSET AND CATEGORICAL ELIGIBILITY

	Eligible Households			Potential Benefits		
		Change from Baseline			Change from Baseline	
	Number (000s)	Number (000s)	Percent[a]	Dollars (000s)	Dollars (000s)	Percent[a]
MATH SIPP+ Baseline	20,493	NA	NA	3,269,015	NA	NA
Simulations to Eliminate State Expansions in Eligibility						
Revert to Federal FSP Asset Rules	20,367	-126	-0.6***	3,245,621	-23,394	-0.7***
Eliminate Categorical Eligibility	18,978	-1,515	-7.4***	3,137,923	-131,092	-4.0***
Revert to Federal Asset Rules and Eliminate Categorical Eligibility	18,841	-1,652	-8.1***	3,111,968	-157,047	-4.8***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible under current FSP rules (see Table III.1)

* Change is statistically different from zero at a 90% level of significance
** Change is statistically different from zero at a 95% level of significance
*** Change is statistically different from zero at a 99% level of significance

The corresponding drops in potential monthly benefits to eligible households from a baseline estimate of $3.3 billion are 1 percent under the simulation to revert to federal FSP asset rules, 4 percent under the simulation to eliminate expanded categorical eligibility, and 5 percent under the combined simulations. The decrease in potential benefits is less than the decrease in the number of eligible households for the two simulations that eliminate expanded categorical eligibility. The reason for this is that households eligible only under expanded categorical eligibility rules tend to have higher income than households that pass the income and asset tests; the former therefore qualify for lower benefits.

The disproportionate effect that eliminating categorical eligibility has on eligible households at the upper end of the income distribution is illustrated in the first panel of numbers in Table III.4, which presents the characteristics of eligible households under the three simulations to eliminate state expansions in asset and categorical eligibility rules.[2] Eliminating expanded categorical eligibility reduces by over 50 percent the number of eligible households with income between 131 and 200 percent of poverty but reduces the number of eligible households in poverty by only 2 percent.

The effects also vary by households' income sources and assets. Households with earnings are slightly more likely than all eligible households to lose eligibility under the simulation to eliminate expanded categorical eligibility, as are households with Social Security (Table III.4). Households receiving TANF and SSI are only minimally affected by this simulation; many of these households are pure PA or have relatively low income and therefore would remain eligible. Although the number of eligible households with assets would drop by 11 to 15 percent with the

[2] Appendices E, F, and G, in the *Technical Appendices* to the main report, include detailed tables with results of the three simulations.

elimination of expanded categorical eligibility, the effect is less pronounced than the effect on households with slightly higher income discussed above.

TABLE III.4

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM UNDER SIMULATIONS TO ELIMINATE STATE EXPANSIONS IN ASSET AND CATEGORICAL ELIGIBILITY

	Revert to Federal Asset Rules			Eliminate Categorical Eligibility			Federal Asset Rules and No Categorical Eligibility		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Eligible Households	20,367	100.0	-0.6 ***	18,978	100.0	-7.4 ***	18,841	100.0	-8.1 ***
Gross Income as a Percentage of Poverty Level									
At or Below 100%	13,892	68.2	-0.6 ***	13,631	71.8	-2.4 ***	13,542	71.9	-3.1 ***
101-130%	4,592	22.6	-0.8 ***	4,381	23.1	-5.3 ***	4,343	23.0	-6.2 ***
131-200%	1,781	8.7	-0.4 **	862	4.5	-51.8 ***	853	4.5	-52.3 ***
Households with Income from									
Earnings	8,177	40.2	-0.7 ***	7,387	38.9	-10.3 ***	7,321	38.9	-11.1 ***
Temporary Assistance for Needy Families	1,596	7.8	-0.1	1,595	8.4	-0.1 ***	1,593	8.5	-0.2 ***
Supplemental Security Income	3,587	17.6	-0.1	3,554	18.7	-1.0 ***	3,553	18.9	-1.0 ***
Social Security	6,288	30.9	-0.6 ***	5,778	30.4	-8.6 ***	5,740	30.5	-9.2 ***
Households with Assets									
Financial Assets	9,976	49.0	-0.9 ***	8,806	46.4	-12.5 ***	8,709	46.2	-13.5 ***
Vehicle Assets	9,865	48.3	-1.3 ***	8,883	46.8	-11.1 ***	8,745	46.4	-12.5 ***
Home Equity	5,258	25.8	-1.1 ***	4,528	23.9	-14.9 ***	4,461	23.7	-16.1 ***
Household Composition									
Households with elderly adults	5,925	29.1	-0.6 ***	5,423	28.6	-9.0 ***	5,387	28.6	-9.6 ***
Households with disabled nonelderly adults	3,055	15.0	-0.4 ***	3,003	15.8	-2.1 ***	2,989	15.9	-2.6 ***
Households with children	8,398	41.2	-0.7 ***	7,875	41.5	-6.9 ***	7,809	41.4	-7.6 ***
Household Food Security									
Food-secure	14,226	69.9	-0.7 ***	13,080	68.9	-8.7 ***	12,972	68.9	-9.4 ***
Low food-security	2,287	11.2	-0.6 ***	2,220	11.7	-3.5 ***	2,205	11.7	-4.1 ***
Very low food-security	1,480	7.3	-0.2 *	1,441	7.6	-2.9 ***	1,438	7.6	-3.1 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible under current FSP rules (see Table III.1)

* Change is statistically different from zero at a 90% level of significance
** Change is statistically different from zero at a 95% level of significance
*** Change is statistically different from zero at a 99% level of significance

If the state expansions in categorical eligibility were eliminated, the number of eligible households with elderly members would drop by 9 percent, slightly more than the overall decline, and the number with children would drop by 7 percent, slightly less than the overall decline. Similarly, the percentage of households reporting food security would drop by 9 percent and the percentage reporting low or very low food security would drop by less than 4 percent. Under the simulation to revert to federal FSP asset rules, the number of households with children would drop by slightly more than the overall decline and households with elderly members by slightly less.

From these simulations, we can infer that the recent state expansions in asset and categorical eligibility rules led to an estimated 1.7 million additional eligible households, with most of the increase in eligibility resulting from expanded categorical eligibility policies. If all the newly eligible households had chosen to participate in the FSP, the benefit cost would have averaged $157 million per month. The actual increase in benefits due to expanded state eligibility policies was less because not all newly eligible households chose to participate (Table G.3 in the *Technical Appendices* to the main report).

The households that became eligible under these state expansions tended to have higher income than those eligible under federal FSP rules, although still below 200 percent of poverty, and were more likely to have assets. Referring to Table III.1, we see that these types of households are less likely to participate than households with lower income or no assets. (While 9 percent of eligible households had income between 131 and 200 percent of poverty, only 3 percent of participating households had income in this range.) Although households that became newly eligible under the state expansions tend on average to be slightly better off than households eligible under the federal FSP rules, eliminating the combined state expansions would cause some households reporting low or very low food security to become ineligible.

2. Eligibility under Simulations to Change Asset Limits

As part of the 2008 FSP reauthorization, Congress has scheduled the FSP asset limits to be indexed to inflation beginning in fiscal year 2009. Given the relatively small sample size of the underlying SIPP data in the MATH SIPP+ model, we are unable to estimate accurately the impact of such a small change in the asset limits. However, by simulating larger changes to the asset limits, we are able to infer the effects of smaller changes. To this end, by increasing the asset limits by $1,000, $2,000, $3,000, and $4,000, we estimated the effects of increasing the amount of countable assets that non-categorically eligible households could own. (Categorically eligible households are not subject to the asset test and so are not affected by these simulations.) We found that, under these four simulations, the number of eligible households rose by 2, 3, 4, and 5 percent, respectively (Table III.5). The amount of benefits for which they would qualify rose by similar percentages for the first three simulations and by slightly less for the last simulation.

Although each incremental increase in the asset limit resulted in an increase in benefits to eligible households, the size of the increases in benefits became smaller as the asset limit became larger. The difference in potential benefits between the baseline simulation and the simulation to increase asset limits by $1,000 was $36 million compared to a $19 million difference in potential benefits between the simulations to increase asset limits by $3,000 and $4,000 (second column from the right).

Despite the lessening effect of incremental increases to the asset limit, eliminating the asset test altogether would have a large effect on FSP eligibility. Our simulation predicts that, in the absence of an FSP asset test, the number of eligible households would increase by 22 percent, and the amount of benefits for which eligible households would qualify by 20 percent. These results are consistent with Trippe and Schechter's (2007) finding that the median asset holdings

of households that were income-eligible for the FSP in 2002 but ineligible due to financial assets was $26,000.

TABLE III.5

ELIGIBLE HOUSEHOLDS AND POTENTIAL BENEFITS UNDER SIMULATIONS TO CHANGE ASSET LIMITS

	Eligible Households			Potential Benefits		
		Change from Baseline			Change from Baseline	
	Number (000s)	Number (000s)	Percent[a]	Dollars (000s)	Dollars (000s)	Percent[a]
MATH SIPP+ Baseline	20,493	NA	NA	3,269,015	NA	NA
Simulations to Change Asset Limits						
Increase Asset Limits by $1,000	20,843	350	1.7***	3,325,365	56,350	1.7***
Increase Asset Limits by $2,000	21,068	575	2.8***	3,361,490	92,475	2.8***
Increase Asset Limits by $3,000	21,319	826	4.0***	3,389,871	120,856	3.7***
Increase Asset Limits by $4,000	21,459	966	4.7***	3,408,816	139,801	4.3***
Eliminate the Asset Test	24,941	4,448	21.7***	3,908,047	639,032	19.5***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible under current FSP rules (see Table III.1)

* Change is statistically different from zero at a 90% level of significance
** Change is statistically different from zero at a 95% level of significance
*** Change is statistically different from zero at a 99% level of significance

We conducted a supplemental analysis, presented in Appendix B, of the level of asset holdings of income-eligible households, focusing on households that would not become eligible under a $4,000 increase in asset limits but would become eligible if the asset test were eliminated as well as households eligible under expanded categorical eligibility rules and with assets over $7,000. We found that a large majority of income-eligible households, those that either pass or are not subject to the income tests, have low levels of countable assets. However, over 5 percent have more than $50,000 in countable assets. As shown in Appendix B, Table B.3, 17 percent of income-eligible households have between $1 and $2,000 in countable assets, and an additional 2 percent have between $2,001 and $3,000 in countable assets. Together, these two groups

account for over half of all income-eligible households with countable assets. As expected, the number of households at each level of countable assets slowly decreases as the asset levels increase. Among households that are income eligible for the FSP but have at least $7,000 in countable assets and fail the asset test, 61 percent have an elderly member, less than half are in poverty, and 84 percent have investment income. Very few such households have countable vehicle assets, while virtually all have countable financial assets.

Table III.6 presents characteristics of eligible households under the simulations to increase the asset limits by $1,000, increase the asset limits by $4,000, and eliminate the asset test altogether.[3] As with the simulations to eliminate state expansions in categorical eligibility, the simulations to increase the asset limit have a larger effect on households with income slightly above poverty than on households in poverty. However, the difference in effects on households with different income levels is much smaller than for the previous set of simulations. For instance, a $1,000 increase in the asset test would increase the number of eligible households in poverty by 1 percent and the number of households with income between 101 and 130 percent of poverty by 3 percent.

Eliminating the asset test altogether has a more pronounced effect on households with incomes above poverty. This policy change would increase the number of eligible households in poverty by 16 percent, the number with income between 101 and 130 percent of poverty by 26 percent, and the number with income between 131 and 200 percent of poverty by 44 percent, twice the increase for all households.

[3] Appendices H through L, in the *Technical Appendices* to the main report, present detailed tables showing the results of the three simulations as well as the simulations to increase the asset limits by $2,000 and $3,000.

TABLE III.6

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM UNDER SIMULATIONS TO CHANGE THE ASSET LIMITS

	Increase Asset Limits by $1,000			Increase Asset Limits by $4,000			Eliminate the Asset Test		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Eligible Households	20,843	100.0	1.7 ***	21,459	100.0	4.7 ***	24,941	100.0	21.7 ***
Gross Income as a Percentage of Poverty Level									
At or Below 100%	14,170	68.0	1.4 ***	14,527	67.7	4.0 ***	16,257	65.2	16.4 ***
101-130%	4,745	22.8	2.5 ***	4,919	22.9	6.3 ***	5,823	23.3	25.8 ***
131-200%	1,822	8.7	1.9 ***	1,894	8.8	5.9 ***	2,578	10.3	44.1 ***
Households with Income from									
Earnings	8,374	40.2	1.7 ***	8,578	40.0	4.1 ***	9,599	38.5	16.5 ***
Temporary Assistance for Needy Families	1,598	7.7	0.1	1,599	7.5	0.1 *	1,601	6.4	0.2 ***
Supplemental Security Income	3,598	17.3	0.3 *	3,609	16.8	0.5 ***	3,623	14.5	1.0 ***
Social Security	6,451	31.0	2.0 ***	6,755	31.5	6.8 ***	8,536	34.2	35.0 ***
Households with Assets									
Financial Assets	10,413	50.0	3.5 ***	11,026	51.4	9.5 ***	14,503	58.2	44.1 ***
Vehicle Assets	10,260	49.2	2.7 ***	10,696	49.8	7.1 ***	13,428	53.8	34.4 ***
Home Equity	5,467	26.2	2.8 ***	5,799	27.0	9.0 ***	8,213	32.9	54.4 ***
Household Composition									
Households with elderly adults	6,118	29.4	2.7 ***	6,432	30.0	7.9 ***	8,480	34.0	42.3 ***
Households with disabled nonelderly adults	3,079	14.8	0.4 **	3,116	14.5	1.6 ***	3,181	12.8	3.7 ***
Households with children	8,566	41.1	1.3 ***	8,690	40.5	2.8 ***	9,406	37.7	11.2 ***
Household Food Security									
Food-secure	14,624	70.2	2.1 ***	15,160	70.6	5.8 ***	18,218	73.0	27.2 ***
Low food-security	2,309	11.1	0.4	2,320	10.8	0.9 **	2,425	9.7	5.5 ***
Very low food-security	1,487	7.1	0.3	1,506	7.0	1.5 ***	1,549	6.2	4.5 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible under current FSP rules (see Table III.1)

* Change is statistically different from zero at a 90% level of significance
** Change is statistically different from zero at a 95% level of significance
*** Change is statistically different from zero at a 99% level of significance

As with the previous set of simulations, these policy changes would only minimally affect households receiving TANF or SSI because, under federal rules, the assets of household

members who receive public assistance are not counted toward the asset limit. However, households with income from Social Security benefit from these policy changes more than the average household. In particular, the number of households with Social Security increases by 35 percent under the simulation to eliminate the asset test.

Households with countable assets are the obvious beneficiaries of the reforms—raising the asset limits by $1,000 would increase the numbers of households both with financial assets and with vehicle assets by 3 percent. Raising the asset limits by $4,000 would increase those numbers by 10 and 7 percent, respectively, and eliminating the asset test would increase them by 44 and 34 percent, respectively.

Households with elderly members are more likely than the average household to become eligible under these asset limit simulations. The simulation to raise asset limits by $1,000 would increase the number of eligible households with elderly members by 3 percent as compared to an increase for all households of 2 percent and this group increases by 42 percent under the simulation to eliminate the asset test.

Most of the increase in eligibility under these simulations would occur among households that report food security, although the number of households reporting low or very low food security would also increase slightly.

While raising the asset limits from $2,000 and $3,000 to $6,000 and $7,000 (an increase of $4,000) would increase the number of eligible households by fewer than 1 million, eliminating the asset test altogether would make an additional 4.4 million households eligible for the FSP. The increase in average monthly benefits for eligible households would range from 2 to 4 percent for the simulations to increase the asset limits; eliminating the asset test altogether would increase potential benefit costs by 20 percent. The households that would become eligible under increases to the asset limits are more likely on average to have gross income slightly above the poverty level, to have assets, to include elderly members, and to be food-secure.

3. Eligibility under Simulations to Change Countable Assets

Some policymakers are interested in a more focused approach to expanding asset eligibility, preferring to exclude certain assets from being counted toward the asset limits rather than simply raising asset limits. For instance, the Food, Conservation and Energy Act of 2008 excludes education accounts and retirement accounts from countable assets effective fiscal year 2009 to encourage households to save for education and retirement. In addition, given that so many states exclude some or all vehicles from the asset test, policymakers are interested in the effect of the federal government's exclusion of either additional vehicles or all vehicles so that FSP recipients could own dependable transportation regardless of state of residence. While the SIPP data do not include the necessary information on education savings accounts, we were able to simulate the exclusion from the asset test of retirement assets, of additional vehicles, and of all vehicles.

Similar to the simulation to increase the asset limits by $1,000, the simulation to exclude retirement savings from the asset test results in 2 percent increases in the number of eligible households and the amount of benefits for which they qualify (Table III.7).

The exclusion of additional or all vehicles from countable assets has a relatively small effect on the number of eligible households—less than half a percent under the simulation to exclude all vehicles and an even smaller effect when one vehicle per driver is excluded. One reason for the small effect is that state policies already exclude many vehicles. However, even when we add the number of households that are eligible because of expanded state asset rules (179,000 households, top of the second column in Table III.3) to the number that would be newly eligible if all vehicles were excluded from the asset test (52,000 households, middle of the second column of numbers in Table III.7), the cumulative effect of state asset rule expansions is a mere 1 percent increase in eligibility.

TABLE III.7

ELIGIBLE HOUSEHOLDS AND POTENTIAL BENEFITS UNDER SIMULATIONS TO CHANGE COUNTABLE ASSETS

	Eligible Households			Potential Benefits		
		Change from Baseline			Change from Baseline	
	Number (000s)	Number (000s)	Percent[a]	Dollars (000s)	Dollars (000s)	Percent[a]
MATH SIPP+ Baseline	20,493	NA	NA	3,269,015	NA	NA
Simulations to Change Countable Assets						
Exclude Assets in Retirement Accounts	20,847	354	1.7***	3,325,565	56,550	1.7***
Exclude All Vehicles	20,545	52	0.3***	3,280,256	11,241	0.3***
Exclude One Vehicle per Driver	20,520	27	0.1***	3,275,197	6,182	0.2***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible under current FSP rules (see Table III.1)

* Change is statistically different from zero at a 90% level of significance
** Change is statistically different from zero at a 95% level of significance
*** Change is statistically different from zero at a 99% level of significance

Table III.8 presents the characteristics of eligible households under the three simulations to change countable assets.[4] The simulation to exclude retirement accounts from countable assets increases by 3 percent the number of eligible households with income between 131 and 200 percent as compared to an increase of 1 percent for eligible households in poverty. The simulation produces virtually no increase in the number of eligible households receiving TANF or SSI, although the number of eligible households receiving Social Security increases by 2 percent and the number with earnings increases by 1 percent. Not surprisingly, the simulation to exclude financial assets in retirement accounts increases the number of eligible households with financial assets by more than twice the overall increase—4 versus 2 percent for all eligible households. The number of eligible households with vehicle assets and the number that own a

[4]Appendices M, N, and O, in the *Technical Appendices* to the main report, present detailed tables with the results of the three simulations.

home also increase by higher percentages than all eligible households, rising by 3 and 4 percent, respectively.

TABLE III.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM UNDER SIMULATIONS TO CHANGE COUNTABLE ASSETS

	Exclude Assets in Retirement Accounts			Exclude All Vehicles			Exclude One Vehicle per Driver		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Eligible Households	20,847	100.0	1.7 ***	20,545	100.0	0.3 ***	20,520	100.0	0.1 ***
Gross Income as a Percentage of Poverty Level									
At or Below 100%	14,176	68.0	1.5 ***	14,005	68.2	0.2 ***	13,992	68.2	0.1 ***
101-130%	4,711	22.6	1.8 ***	4,641	22.6	0.3 ***	4,632	22.6	0.1 **
131-200%	1,843	8.8	3.0 ***	1,792	8.7	0.2 **	1,789	8.7	0.0 *
Households with Income from									
Earnings	8,357	40.1	1.5 ***	8,260	40.2	0.3 ***	8,249	40.2	0.2 ***
Temporary Assistance for Needy Families	1,597	7.7	0.0	1,597	7.8	0.0	1,597	7.8	0.0
Supplemental Security Income	3,590	17.2	0.0	3,590	17.5	0.0	3,590	17.5	0.0
Social Security	6,463	31.0	2.2 ***	6,333	30.8	0.1 ***	6,330	30.8	0.1 **
Households with Assets									
Financial Assets	10,420	50.0	3.5 ***	10,107	49.2	0.4 ***	10,086	49.2	0.2 ***
Vehicle Assets	10,271	49.3	2.8 ***	10,042	48.9	0.5 ***	10,017	48.8	0.3 ***
Home Equity	5,551	26.6	4.4 ***	5,355	26.1	0.7 ***	5,337	26.0	0.4 ***
Household Composition									
Households with elderly adults	6,131	29.4	2.9 ***	5,977	29.1	0.3 ***	5,968	29.1	0.1 ***
Households with disabled nonelderly adults	3,074	14.7	0.2 *	3,068	14.9	0.0 *	3,068	15.0	0.0 *
Households with children	8,557	41.0	1.2 ***	8,479	41.3	0.3 ***	8,469	41.3	0.2 ***
Household Food Security									
Food-secure	14,636	70.2	2.2 ***	14,363	69.9	0.3 ***	14,346	69.9	0.1 ***
Low food-security	2,311	11.1	0.5 *	2,303	11.2	0.1 **	2,303	11.2	0.1 **
Very low food-security	1,493	7.2	0.6	1,485	7.2	0.1	1,484	7.2	0.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible under current FSP rules (see Table III.1)

* Change is statistically different from zero at a 90% level of significance
** Change is statistically different from zero at a 95% level of significance
*** Change is statistically different from zero at a 99% level of significance

The simulation to exclude retirement assets from countable assets favors households with elderly members, whose eligible numbers rise by 3 percent, versus households with children, whose eligible numbers rise by only 1 percent. Because households with elderly members tend to participate in the FSP at relatively low rates, the estimated increase in the number of these households who would become eligible under this simulation and *choose to participate* is only 2 percent (Table M.1 in the *Technical Appendices*.) The simulation has a minimal effect on the eligibility of households reporting low or very low food security.

Overall, the more focused policy options that exclude some assets from countable assets have less effect on eligibility than the policy options that raise asset limits by more than $1,000. Fewer than 500,000 households would become newly eligible under the simulation to exclude retirement assets from countable assets, at an average monthly benefit cost of $57 million if all chose to participate.

4. Possible Behavioral Responses to Changes to Asset Policies

Given that the MATH SIPP+ model is a static model, the estimates we present here do not incorporate potential changes to asset holdings that households may make in response to changes in FSP asset policies. Nonetheless, it is important to recognize that changes in eligibility criteria could influence households' assets holdings. An example is a rule change that eliminates the counting of retirement assets toward the FSP asset limit but continues to require other savings to be counted toward the limit. In this case, a household with savings over the FSP asset limit might decide to transfer enough regular savings to a retirement savings account to become eligible for the FSP. In this section, we discuss the possible effects of such behavioral responses to policy changes on asset holdings and how they may affect the estimates presented here.

A substantial and growing body of empirical literature examines the effects of transfer program asset limits on asset holdings by low-income households, particularly low-income

households with children. Much of this literature has attempted to explain changes in asset holdings in terms of changes in program eligibility rules over the past decade, exploiting variation over time and across states. The findings of the literature are somewhat mixed. While a full review of the literature is beyond the scope of this current report, we focus on two recent papers that give a flavor for the empirical analysis and its results.[5]

Sullivan (2006) focused on the impacts of asset rules in welfare programs, examining Aid to Families with Dependent Children (AFDC) and its successor, the TANF program, for selected years beginning in 1992. Using a sample of single mothers with low educational attainment, he found that differences in welfare program eligibility rules applicable to liquid assets did not appear to have substantially affected the asset holdings of the women in his analysis. However, he did find that variations in asset rules appear to have had substantial effects in increasing vehicle assets.

Whereas Sullivan focused principally on the effects of AFDC and TANF asset rules, McKernan et al. (2007) undertook a broader analysis of several low-income transfer programs, including welfare, the FSP, the Earned Income Tax Credit, and the minimum wage. Using a series of alternative multivariate regression specifications, they examined the impacts on asset holdings of the asset rules in these programs. Their results as applied to the FSP show no statistically significant effects of the program rules on liquid assets but do demonstrate positive effects on vehicle ownership and on the value of vehicle assets among low-education mothers and low-education families. Overall, the findings imply that, other things equal, FSP households tend to have higher average vehicle assets when they reside in a state with expanded categorical eligibility rules.

[5] For an extensive review of the literature, see McKernan et al., 2007.

Based on the available literature, it appears likely that behavioral responses by households with children to changes in FSP asset rules would primarily affect vehicle assets, although behavioral responses to changes in FSP asset rules may be different for other types of households. If behavioral responses do primarily affect vehicle assets, our set of simulations that eliminate recent expansions in vehicle and categorical eligibility rules may overestimate the effect of these policy changes on eligibility levels. The MATH SIPP+ model estimated the number of households that would become ineligible for the FSP, taking their current measured assets as given. If we account for the possibility of a behavioral response, it is conceivable that some of the households that would lose eligibility under a reversion to federal FSP asset and categorical eligibility rules would instead adjust their vehicle holdings to retain eligibility. Thus, fewer households may lose eligibility than suggested by the microsimulation estimates.

The literature similarly suggests that behavioral responses to additional expansions in vehicle rules are possible. If all vehicles were excluded from the asset test, households currently living in states that count some vehicle assets against the asset limit might decide to acquire additional or more reliable vehicles. Indeed, many policymakers hope that limiting the amount of vehicle assets counted toward the asset limit will enable households that need reliable transportation to own dependable vehicles.

C. ELIGIBILITY RATES OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGES TO ASSET AND CATEGORICAL ELIGIBILITY POLICIES

Another way to examine the varying effects of simulated policy changes is to compare the estimated percentages of households with income below 200 percent of poverty that would be

eligible in the baseline and under the various policy simulations. Tables III.9, III.10, and III.11 present these "eligibility rates" constructed for selected economic and demographic subgroups.[6]

1. Eligibility Rates in 2006

We estimate that 55 percent of all U.S. households with income below 200 percent of poverty were eligible for the FSP in 2006 (Table III.9). Households in poverty were much more likely to be eligible for the FSP (86 percent) than were households with income between 131 and 200 percent of poverty (12 percent), although it is interesting to note that 14 percent of households in poverty were not eligible for the FSP. Most households with income from TANF were eligible for the FSP, but less than half of low-income households with earnings met the FSP eligibility requirements. Low-income households with assets were also less likely on average to qualify for the FSP—households with financial assets, vehicle assets, and home equity had eligibility rates of 41, 45, and 37 percent, respectively.

Slightly fewer than half of low-income households with elderly members were eligible as compared to slightly more than half of low-income households with children. Seventy-four percent of low-income households reporting very low food security passed the FSP eligibility tests, leaving 26 percent of this needy group ineligible for the FSP.

2. Eligibility Rates under Simulated Policy Changes

Under the simulated policy changes, the overall eligibility rate varies from 50 percent under the simulation to revert to federal FSP asset rules and eliminate expanded categorical eligibility (Table III.9, last column, top cell) to 66 percent under the simulation to eliminate the asset test (Table III.10, last column, top cell). Policies that would exclude additional vehicles from the

[6] These tables do not include households comprised solely of individuals who are categorically ineligible for the FSP in all states, such as certain noncitizens and nondisabled nonelderly childless adults.

asset test or revert to federal FSP asset rules without changing state categorical eligibility rules would have little or no effect on the percentage of households eligible for the FSP.

TABLE III.9

PERCENTAGE OF HOUSEHOLDS BELOW 200 PERCENT OF POVERTY ELIGIBLE FOR THE FSP BY SELECTED CHARACTERISTICS
Baseline and Simulations to Eliminate State Expansions in Asset and Categorical Eligibility

	Households below 200 Percent of Poverty (000s)	Percentage of Households Below 200 Percent of Poverty Eligible for the FSP			
		Baseline (2006 Rules)	Revert to Federal Asset Rules	Eliminate Categorical Eligibility	Federal Asset Rules and No Categorical Eligibility
Total Households	37,223	54.8	54.4	50.7	50.3
Gross Income as a Percentage of Poverty Level					
At or Below 100%	16,257	85.9	85.5	83.8	83.3
101-130%	6,389	72.4	71.9	68.6	68.0
131-200%	14,577	12.3	12.2	5.9	5.9
Households with Income from					
Earnings	17,865	45.9	45.5	41.1	40.7
Temporary Assistance for Needy Families	1,672	95.2	95.1	95.0	95.0
Supplemental Security Income	4,070	88.1	88.0	87.2	87.2
Social Security	12,941	48.3	48.1	44.1	43.8
Households with Assets					
Financial Assets	24,154	41.3	41.0	36.1	35.7
Vehicle Assets	22,032	45.1	44.5	40.0	39.4
Home Equity	14,125	37.4	37.0	31.8	31.4
Household Composition					
Households with elderly adults	12,411	47.4	47.2	43.1	42.8
Households with disabled nonelderly adults	3,956	77.1	76.8	75.5	75.2
Households with children	14,638	57.7	57.3	53.8	53.3
Households with noncitizens	6,748	60.8	60.3	57.1	56.7
Household Food Security					
Food-secure	28,000	50.8	50.5	46.4	46.0
Low food-security	3,233	70.8	70.4	68.3	67.8
Very low food-security	1,994	74.1	74.0	72.0	71.8
Unknown	3,996	59.7	59.4	56.0	55.7

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE III.10

PERCENTAGE OF HOUSEHOLDS BELOW 200 PERCENT OF POVERTY ELIGIBLE FOR THE FSP BY SELECTED CHARACTERISTICS
Simulations to Change Asset Limits

	Households below 200 Percent of Poverty (000s)	Percentage of Households below 200 Percent of Poverty that Are Eligible for the FSP				
		Increase Asset Limits by				Eliminate the Asset Test
		$1,000	$2,000	$3,000	$4,000	
Total Households	37,223	55.7	56.3	57.0	57.3	66.2
Gross Income as a Percentage of Poverty Level						
At or Below 100%	16,257	87.2	88.0	88.9	89.4	100.0
101-130%	6,389	74.3	75.1	76.3	77.0	91.1
131-200%	14,577	12.5	12.6	12.8	13.0	17.7
Households with Income from						
Earnings	17,865	46.6	47.1	47.5	47.8	53.2
Temporary Assistance for Needy Families	1,672	95.3	95.3	95.3	95.3	95.4
Supplemental Security Income	4,070	88.3	88.4	88.5	88.5	88.9
Social Security	12,941	49.3	49.8	51.0	51.5	64.3
Households with Assets						
Financial Assets	24,154	42.7	43.6	44.7	45.2	59.0
Vehicle Assets	22,032	46.3	47.1	47.8	48.2	60.1
Home Equity	14,125	38.5	39.2	40.3	40.8	57.1
Household Composition						
Households with elderly adults	12,411	48.7	49.3	50.6	51.1	66.3
Households with disabled nonelderly adults	3,956	77.4	77.6	77.9	78.3	80.0
Households with children	14,638	58.5	58.9	59.2	59.3	64.2
Households with noncitizens	6,748	61.6	61.9	62.0	62.1	66.5
Household Food Security						
Food-secure	28,000	51.9	52.6	53.4	53.8	64.2
Low food-security	3,233	71.0	71.3	71.3	71.4	74.5
Very low food-security	1,994	74.3	74.4	74.9	75.3	77.4
Unknown	3,996	60.7	61.3	61.5	61.8	68.5

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE III.11

PERCENTAGE OF HOUSEHOLDS BELOW 200 PERCENT OF POVERTY ELIGIBLE FOR THE FSP BY SELECTED CHARACTERISTICS
Simulations to Change Countable Assets

	Households below 200 Percent of Poverty (000s)	Percentage of Households below 200 Percent of Poverty Eligible for the FSP		
		Exclude Assets in Retirement Accounts	Exclude All Vehicles	Exclude One Vehicle per Driver
Total Households	37,223	55.7	54.9	54.8
Gross Income as a Percentage of Poverty Level				
At or Below 100%	16,257	87.2	86.1	86.1
101-130%	6,389	73.7	72.6	72.5
131-200%	14,577	12.6	12.3	12.3
Households with Income from				
Earnings	17,865	46.5	46.0	45.9
Temporary Assistance for Needy Families	1,672	95.2	95.2	95.2
Supplemental Security Income	4,070	88.1	88.1	88.1
Social Security	12,941	49.3	48.4	48.3
Households with Assets				
Financial Assets	24,154	42.7	41.5	41.4
Vehicle Assets	22,032	46.3	45.3	45.2
Home Equity	14,125	39.0	37.7	37.5
Household Composition				
Households with elderly adults	12,411	48.7	47.5	47.5
Households with disabled nonelderly adults	3,956	77.3	77.2	77.2
Households with children	14,638	58.4	57.9	57.8
Households with noncitizens	2,939	61.3	61.0	60.0
Household Food Security				
Food-secure	28,000	51.9	51.0	50.9
Low food-security	3,233	71.1	70.9	70.9
Very low food-security	1,994	74.6	74.2	74.2
Unknown	3,996	60.2	59.9	59.7

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

While most of the simulated policy changes affect the eligibility of households across the income distribution, many of the policy changes affect households at one poverty level more than at another. For instance, elimination of expanded categorical eligibility lowers the eligibility rate of households under 100 percent of poverty by 2 percentage points to 84 percent

but lowers the eligibility rate of households with income between 101 and 130 percent of poverty by 4 percentage points to 69 percent and the eligibility rate of households between 131 and 200 percent of poverty by 6 percentage points to 6 percent. On the other hand, the simulation to exclude retirement assets from countable assets has a negligible effect on the eligibility rate of households at the higher income level while raising the eligibility rates of the two lower-income groups by slightly more than 1 percentage point (Table III.11). At the other extreme, elimination of the asset test increases the eligibility rate of households in poverty by 14 percentage points to 100 percent, ensuring that all households in poverty (except those consisting entirely of categorically ineligible individuals) are eligible for the FSP. However, elimination of the asset test has an even larger effect on households with income just above the poverty level, raising that eligibility rate by 19 percentage points to 91 percent. Similarly, the simulations to increase asset limits have the largest effect on the eligibility of households with income just above the poverty level.

The eligibility rates of households receiving public assistance change little if at all under the simulated policy changes while the eligibility rates for working households fluctuate by 12 percentage points under the various policies. Regardless of the policies simulated, about 95 percent of households with TANF income are eligible for the FSP. Similarly, the eligibility rate of households with SSI income varies only slightly from 87 percent to 89 percent. The simulation to eliminate the asset test has the largest, although still small, positive effect on SSI households, and the simulations to eliminate expanded categorical eligibility have comparable negative effects. Eligibility rates of households with earnings, on the other hand, increase by 7 percentage points to 53 percent under the simulation to eliminate the asset test and decrease by 5 percentage points to 41 percent under the simulation to eliminate categorical eligibility and revert to federal FSP asset rules.

All of the simulated policy changes have a slightly larger effect on the eligibility of households with assets than on the eligibility of all households. The simulations to increase asset limits raise the eligibility rates of households with financial assets more than the eligibility rates of households with vehicle assets or home equity. On the other hand, eliminating the asset test, eliminating categorical eligibility, or excluding retirement assets from countable assets would each have the largest effect on the eligibility rate of households with home equity.

Although the eligibility rate of households with elderly members is lower than the overall eligibility rate, it increases more than the overall eligibility rate under most of the policy changes simulated. Elimination of the asset test would increase the elderly eligibility rate by 19 percentage points to 66 percent, which is the same eligibility rate as for all households under that simulation. The simulation to eliminate state expansions in asset and categorical eligibility lowers the elderly eligibility rate by 5 percentage points, as compared to the 4 percentage point decrease in the overall eligibility rate, to just 43 percent.

Most of the simulated policy changes would have little or no effect on the eligibility rates of households reporting low or very low food security. The exceptions are the simulations to eliminate categorical eligibility, which would lower those eligibility rates by around 2 percentage points, and the simulation to eliminate the asset test, which would raise the eligibility rates by 4 and 3 percentage points, respectively.

D. VARIATIONS IN FOOD STAMP PROGRAM ELIGIBILITY ACROSS STATES UNDER SIMULATED CHANGES TO FEDERAL AND STATE ASSET POLICIES

Our analysis also assessed variations in FSP eligibility across states. As noted, state-specific changes in how the FSP treats assets and categorical eligibility suggest that some households could be eligible for the FSP in one state but not in another, raising issues about equity across states in eligibility for benefits. Such variable eligibility is a potential policy concern because the

FSP has traditionally been viewed as a *national* program, providing consistent "safety net" protection across the country. Therefore, it is important to determine the degree of variation in eligibility across states and to examine the characteristics of affected households.

Although most households eligible for the FSP would be eligible regardless of the state in which they reside, FSP eligibility does vary across states for some households. In the baseline, or under 2006 FSP rules, 68 percent of eligible household are eligible under all state rules (Table III.12). In other words, 68 percent of eligible households would be eligible regardless of the state in which they reside while 32 percent would be eligible in at least one state and ineligible in at least one state. A majority of households that would be eligible in some but not all states, or 21 percent of all eligible households, would be eligible in 47 to 50 states.[7] Ten percent of all eligible households would be eligible in 6 to 46 states and only 1 percent would be eligible in just 1 to 5 states.

1. Sources of Eligibility Variations across States

The largest source of variation across states is the categorical ineligibility of SSI recipients in California. As noted in the Methodology section, SSI recipients in California receive additional SSI benefits that are intended to substitute for FSP benefits. In our baseline simulation of 2006 FSP rules, we treat SSI recipients in California as ineligible for the FSP because (1) the benefits they receive are not formally FSP benefits and (2) California SSI recipients would not be affected by the policy changes simulated in this project. Because this policy is unique to California, all households that consist purely of SSI recipients are eligible for the FSP in all states except for California. Thus the number and characteristics of households eligible in some but not all states reflect, in part, the large proportion of these households that

[7] For the purposes of this analysis, we treat the District of Columbia as a state, so a household can be eligible in a total of 51 "states".

receive SSI income. If California SSI recipients were eligible for the FSP, the estimated number of FSP-eligible households would be slightly higher, and the percentage of FSP-eligible households that would be eligible in all states would rise from 68 percent to 85 percent (Table III.12). Furthermore, the percentage of households eligible in exactly 50 states would drop from 20 percent to 2 percent. However, the percentages of households eligible in 6 to 46 states and in 1 to 5 states remain approximately the same—9 and 1 percent respectively. Appendix C presents a further discussion of this issue along with additional tables showing the effect of California's SSI cash-out policy on FSP eligibility.

Another source of eligibility variation across states is states' flexibility to expand their asset and categorical eligibility policies. As discussed in the Methodology section, individual states have set policies that range from making virtually all low-income households categorically eligible to retaining the more restrictive federal FSP asset rules. These policies affect the number of states in which households are FSP-eligible. For instance, 11 states have expanded their categorical eligibility policies to either all low-income households or low-income households with certain characteristics such as households with children (Table II.1). We see the effect of these policy variations in the first column of numbers in Table III.12, where the number of households eligible for the FSP in exactly 11 states, for instance, is much higher than the number eligible in exactly 12 states.

State policies also vary in other ways that affect FSP eligibility. First, some states provide a state supplement to federal SSI benefits, with variation in the size of the supplement. In states with a particularly high SSI supplement, households that include an SSI recipient but that are not pure PA households are less likely to be income-eligible for the FSP than households in states with no or a lower supplement. Another policy difference is the treatment of unemployed nonelderly nondisabled childless adults. These individuals are subject to time limits on benefit receipt unless they live in a waiver area, qualify for a state-determined exemption, or participate

in an employment or training program. In some states, most unemployed nonelderly nondisabled childless adults are eligible; in others, a smaller percentage is eligible. These and other policy variations affect a relatively small number of households.

TABLE III.12

HOUSEHOLDS ELIGIBLE IN 2006 AND UNDER A SIMULATION TO ELIMINATE SSI CASH-OUT IN CALIFORNIA BY NUMBER OF STATES IN WHICH HOUSEHOLD WAS ELIGIBLE

	2006 Baseline		Eliminate SSI Cash-out in CA	
	Number (000s)	Percent Eligible	Number (000s)	Percent Eligible
Eligible Households	20,493	100.0	20,869	100.0
Households Eligible in All States and DC	13,873	67.7	17,804	85.3
Households Eligible in Some But Not All States	6,620	32.3	3,065	14.7
Eligible in 47 to 50 States	4,353	21.2	818	3.9
50 States	4,021	19.6	459	2.2
49 States	167	0.8	180	0.9
48 States	99	0.5	102	0.5
47 States	66	0.3	77	0.4
Eligible in 6 to 46 States	1,960	9.6	1,947	9.3
14 to 46 States	740	3.6	730	3.5
13 States	20	0.1	18	0.1
12 States	63	0.3	68	0.3
11 States	192	0.9	188	0.9
10 States	182	0.9	186	0.9
9 States	114	0.6	108	0.5
8 States	176	0.9	177	0.8
7 States	235	1.1	235	1.1
6 States	238	1.2	237	1.1
Eligible in 1 to 5 States	306	1.5	300	1.4
5 States	142	0.7	143	0.7
4 States	127	0.6	127	0.6
3 States	24	0.1	24	0.1
2 States	6	0.0	4	0.0
1 State	7	0.0	2	0.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

Note: The District of Columbia is included in this table, so a household could be eligible in a total of 51 "states".

2. Variations in Characteristics of Households Eligible in 2006

We have seen that substantial numbers of households (32 percent) are eligible for the FSP in some states but not in others, thus raising possible equity concerns. Therefore, it is prudent to

examine the characteristics of these households in order to assess which types of households are most affected by state policy variations.

In 2006, the likelihood that household gross income fell below the poverty line varied substantially by the number of states in which a household was eligible. Seventy-one percent of households eligible in all states were in poverty while only 1 percent of households eligible in just a few states were in poverty (Table III.13).[8] Similarly, 7 percent of households eligible in all states received income from SSI as compared to 40 percent of households eligible in some but not all states.[9] Most TANF recipients were eligible in all states, although 2 percent of households eligible in some but not all states received cash TANF benefits. The fewer the states in which a household was eligible, the more likely it was that the household had financial or vehicle assets or owned a home. Among households eligible in just a few states, 90 percent had financial assets, 75 percent had vehicle assets, and 61 percent owned a home in contrast to 49, 48, and 23 percent, respectively, of households eligible in all states.

Sixty percent of households eligible in just a few states included elderly adults but only 6 percent included children. On the other hand, only 21 percent of households eligible in all states included elderly adults, but 51 percent included children.

The prevalence of food insecurity increased with the number of states in which a household was eligible. Almost 20 percent of households eligible in most or all states reported low or very low food security as compared to 6 percent of households eligible in just a few states.

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[8] An even higher percentage of households eligible in almost all states were in poverty—81 percent—because of the high number of households receiving SSI that are eligible in some but not all states. Under a simulation to eliminate the SSI cash-out policy in California, that percentage drops to 54 percent (Appendix C, Table C.6). Under either scenario, over 90 percent of households eligible in just a few states had income over 130 percent of poverty.

[9] Under a simulation to eliminate SSI cash-out in California, those percentages become 21 and 11 percent, respectively (Appendix C, Table C.5).

TABLE III.13

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM IN 2006 BY NUMBER OF STATES IN WHICH HOUSEHOLD WAS ELIGIBLE

	Eligible under All State Rules		Eligible in Some But Not All States							
			All		In 47-50 States		In 6-46 States		In 1-5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	13,873	100.0	6,620	100.0	4,353	100.0	1,961	100.0	306	100.0
Gross Income as a Percentage of Poverty Level										
0-100%	9,810	70.7	4,163	62.9	3,535	81.2	625	31.8	4	1.4
101-130%	3,403	24.5	1,224	18.5	682	15.7	529	27.0	13	4.4
131% or more	661	4.8	1,233	18.6	136	3.1	807	41.2	288	94.2
Households with Income from										
Earnings	6,394	46.1	1,842	27.8	601	13.8	1,117	57.0	124	40.5
TANF	1,454	10.5	143	2.2	82	1.9	60	3.1	1	0.2
SSI	947	6.8	2,642	39.9	2,510	57.7	128	6.5	4	1.3
Social Security	3,290	23.7	3,033	45.8	2,279	52.4	566	28.9	188	61.4
Households with Assets										
Financial Assets	6,781	48.9	3,284	49.6	1,635	37.6	1,374	70.1	274	89.6
Vehicle Assets	6,675	48.1	3,315	50.1	1,751	40.2	1,334	68.0	230	75.2
Home Equity	3,141	22.6	2,177	32.9	1,140	26.2	851	43.4	186	60.7
Household Composition										
Households with elderly adults	2,950	21.3	3,009	45.5	2,259	51.9	564	28.8	185	60.5
Households with disabled nonelderly adults	1,442	10.4	1,626	24.6	1,435	33.0	176	9.0	14	4.7
Households with children	7,055	50.9	1,401	21.2	476	10.9	906	46.2	19	6.3
Households with noncitizens	1,337	9.6	455	6.9	228	5.2	219	11.2	9	2.8
Household Food Security										
Food-secure	9,447	68.1	4,878	73.7	3,122	71.7	1,496	76.3	260	85.0
Low food-security	1,612	11.6	688	10.4	514	11.8	164	8.3	11	3.6
Very low food-security	1,087	7.8	396	6.0	307	7.1	83	4.2	6	2.0
Unknown	1,728	12.5	657	9.9	410	9.4	219	11.2	29	9.4

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

3. Effects of Policy Changes on Variations in Eligibility

As part of our research, we examined the effect of changes to asset and categorical eligibility policies on variations in eligibility among states. We found that all of the policy changes we simulated increased the percentage of eligible households that were eligible in all states. The most expansive simulation, that is, elimination of the asset test, resulted in the largest

percentage—76 percent—of eligible households that would be eligible in all states (Table III.14). The second-highest percentage of households eligible in all states—74 percent—came under the most restrictive simulation, which is the reversion to federal FSP asset rules and elimination of expanded categorical eligibility. While both simulations reduced variations in eligibility across states, the number of households that would be eligible in all states is much higher under the expansive policy option—19.0 million versus 13.8 million under the most restrictive policy option.

TABLE III.14

HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGES TO ASSET AND CATEGORICAL ELIGIBILITY RULES BY NUMBER OF STATES IN WHICH HOUSEHOLD WAS ELIGIBLE

	Eligible Households				
		Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Total (000s)	Number (000s)	Row Percent	Number (000s)	Row Percent
Baselaw: 2006 Baseline	20,493	13,873	67.7	6,620	32.3
Simulations to Eliminate State Expansions in Asset and Categorical Eligibility					
Revert to Federal FSP Asset Rules	20,367	13,873	68.1	6,494	31.9
Eliminate Categorical Eligibility	18,978	13,849	73.0	5,129	27.0
Revert to Federal Asset Rules and Eliminate Categorical Eligibility	18,841	13,849	73.5	4,991	26.5
Simulations to Change Asset Limits					
Increase Asset Limits by $1,000	20,843	14,278	68.5	6,565	31.5
Increase Asset Limits by $2,000	21,068	14,561	69.1	6,507	30.9
Increase Asset Limits by $3,000	21,319	14,872	69.8	6,448	30.2
Increase Asset Limits by $4,000	21,459	15,069	70.2	6,390	29.8
Eliminate the Asset Test	24,941	18,983	76.1	5,958	23.9
Simulations to Change Countable Assets					
Exclude Assets in Retirement Accounts	20,847	14,210	68.2	6,637	31.8
Exclude All Vehicles	20,545	14,310	69.7	6,234	30.3
Exclude One Vehicle per Driver	20,520	14,248	69.4	6,272	30.6

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

Comparing two simulations that would standardize the treatment of vehicle assets among non-categorically eligible households across states, we see that both the simulation to exclude all

vehicles from the asset test (the expansive policy change) and the simulation to revert to federal FSP asset rules increase the percentage of households eligible in all states, to 70 and 68 percent, respectively. However, the expansive policy change also leads to a larger number of households eligible in all states (14.3 million). The restrictive policy option, on the other hand, leaves unchanged the number of households eligible in all states; households that became newly ineligible under the simulation were already ineligible in the one state that still used federal FSP asset rules in 2006.

The simulation that excluded assets in retirement accounts from countable assets had the smallest effect on the percentage of eligible households eligible in all states. While this policy change increased both the number of households eligible in all states and the number eligible in some but not all states, the former number increased slightly more, resulting in an increase of half a percentage point in the percentage eligible in all states.

E. CHARACTERISTICS OF HOUSEHOLDS PARTICIPATING IN THE FOOD STAMP PROGRAM IN 2006 AND UNDER SIMULATED CHANGES TO CATEGORICAL ELIGIBILITY POLICIES

While the MATH SIPP+ model predicts FSP participation in the baseline and under simulated changes, the QC Minimodel is the preferred model for estimating the effects on participation of restrictive policy changes. It is particularly well suited to simulating changes to categorical eligibility rules because it contains data that can be used to identify all categorically eligible households and households that are categorically eligible through the receipt of non-cash benefits. In this section, we briefly describe the characteristics of participating households in FY 2006 (the baseline) and then discuss the effect on participation of two simulations that eliminate some of the recent expansions in categorical eligibility, including the characteristics of households that would remain eligible under these policy changes.

1. Characteristics of Households Participating in the Food Stamp Program in 2006

In 2006, an average 11.3 million eligible households participated monthly in the FSP (Table III.15).[10] According to estimates from the QC Minimodel, 87 percent of participating households were in poverty while only 2 percent had income over 130 percent of poverty. The average gross income of participating households was $782 per month, with an average monthly FSP benefit of $208 (Table III.16).

TABLE III.15

CHARACTERISTICS OF HOUSEHOLDS PARTICIPATING IN FY 2006

	Participating Households	
	Number (000s)	Percent of Total
Total Households	11,315	100.0
Gross Income as a Percentage of Poverty Level		
At or Below 100	9,847	87.0
No income	1,581	14.0
1-50%	2,809	24.8
51-100%	5,457	48.2
Above 100%	1,434	12.7
101-130%	1,232	10.9
131-200%	223	2.0
Greater than 200%	14	0.1
Households with Income from		
Earnings	3,364	29.7
Temporary Assistance for Needy Families	1,472	13.0
Supplemental Security Income	3,029	26.8
Social Security	2,730	24.1
Household Composition		
Households with elderly adults	2,024	17.9
Households with disabled nonelderly adults	2,619	23.1
Households with children	5,906	52.2
Households with noncitizens	690	6.1

Source: FY 2006 QC Minimodel

[10] Appendix P, in the *Technical Appendices* to the main report, and the report by Wolkwitz (2007a) provide detailed information on the characteristics of participating households.

TABLE III.16

AVERAGE MONTHLY BENEFIT AND INCOME OF HOUSEHOLDS PARTICIPATING IN FY 2006

	Average Values ($)
Monthly Benefit	208
Monthly Gross Income Among Households with Positive Income	782
Monthly Net Income Among Households with Positive Net Income	478
Monthly Income From Income Type Among Households with Income Type	
Earnings	894
Temporary Assistance for Needy Families	391
Supplemental Security Income	470
Social Security	626

Source: FY 2006 QC Minimodel

More participating households received income from earnings than from any other single income source: 30 percent included a worker with earned income as compared to 13 percent with a TANF recipient, 27 percent with an SSI recipient, and 24 percent with a Social Security recipient. The average monthly income from these sources (among households with the income type) was $894 from earnings, $391 from TANF, $470 from SSI, and $626 from Social Security.

Over half of participating households included children (52 percent) while less than a fifth included an elderly member (18 percent). Disabled nonelderly adults were present in 23 percent of participating households.

2. Participation under Simulations to Eliminate State Expansions in Categorical Eligibility

We simulated two categorical eligibility policy changes in the QC Minimodel. In the first simulation, we eliminated categorical eligibility for all households that were not pure PA such that non-pure PA households that did not pass the federal income tests became ineligible. In the second simulation, households that received any cash PA retained their categorical eligibility, but households that were categorically eligible through the receipt of non-cash benefits had to pass the federal FSP income tests to remain eligible. In both these simulations, we did not subject

households losing categorical eligibility to the FSP asset test because of limited information in the administrative data on asset holdings for categorically eligible households.

We found that 1 percent of FY 2006 participants would fail the income tests and lose FSP eligibility if categorical eligibility were eliminated for non-pure PA households (Table III.17).[11] The simulation to eliminate categorical eligibility only for non-pure PA households receiving only non-cash benefits has a similar, although slightly smaller, effect on participation. Because households that would fail the income tests have slightly higher income than the average participating household, their monthly benefits tend on average to be lower. As a result, total monthly benefits paid out would drop only slightly under either policy change.

TABLE III.17

PARTICIPATING HOUSEHOLDS AND BENEFITS RECEIVED UNDER SIMULATIONS TO ELIMINATE STATE EXPANSIONS IN CATEGORICAL ELIGIBILITY

	Participating Households			Benefits		
		Change from Baseline			Change from Baseline	
	Number (000s)	Number (000s)	Percent[a]	Dollars (000s)	Dollars (000s)	Percent[a]
FY 2006 QC Minimodel Baseline	11,315	NA	NA	2,358,293	NA	NA
Eliminate Categorical Eligibility for Non-Pure Public Assistance Households	11,205	-110	-1.0***	2,354,132	-4,161	-0.2***
Eliminate Categorical Eligibility for Non-Pure Public Assistance Households Receiving Only Non-cash Benefits	11,213	-102	-0.9 ***	2,354,244	-4,049	-0.2***

Source: FY 2006 QC Minimodel

[a] Percent change from number participating in FY 2006 (see Table III.15)

* Change is statistically different from zero at a 90% level of significance
** Change is statistically different from zero at a 95% level of significance
*** Change is statistically different from zero at a 99% level of significance

[11] Appendices Q and R, in the *Technical Appendices* to the main report, present detailed tables with the results of the two simulations.

Under both simulations, the number of participating households in poverty does not change, but the number with income over 131 percent of poverty drops by over 40 percent (Table III.18). Households with earnings are disproportionately affected, with their number dropping by 3 percent. Households with TANF or SSI are minimally affected by the first simulation, however, and not affected at all by the second. Under both policy changes, the number of households with children would drop by a slightly higher percentage than would the number of all households and the number with elderly by a slightly lower percentage.

TABLE III.18

CHARACTERISTICS OF HOUSEHOLDS PARTICIPATING IN THE FOOD STAMP PROGRAM UNDER SIMULATIONS TO ELIMINATE STATE EXPANSIONS IN CATEGORICAL ELIGIBILITY

	Eliminate Categorical Eligibility for Non-Pure Public Assistance Households			Eliminate Categorical Eligibility for Non-Pure PA Households Receiving Only Non-Cash Benefits		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Participating Households	11,205	100.0	-1.0***	11,213	100.0	-0.9***
Gross Income as a Percentage of Poverty Level						
At or below 100%	9,847	87.9	0.0	9,847	87.8	0.0
Above 100%	1,358	12.1	-5.3***	1,366	12.2	-4.7***
101-130%	1,224	10.9	-0.6***	1,226	10.9	-0.5***
131-200%	127	1.1	-42.8***	133	1.2	-40.1***
Greater than 200%	7	0.1	-50.1**	7	0.1	-48.2**
Households with Income from						
Earnings	3,277	29.2	-2.6***	3,281	29.3	-2.5***
Temporary Assistance for Needy Families	1,469	13.1	-0.2*	1,472	13.1	0.0
Supplemental Security Income	3,024	27.0	-0.2***	3,029	27.0	0.0
Social Security	2,703	24.1	-1.0***	2,707	24.1	-0.8***
Household Composition						
Households with elderly adults	2,010	17.9	-0.7***	2,012	17.9	-0.6***
Households with disabled nonelderly adults	2,606	23.3	-0.5***	2,611	23.3	-0.3***
Households with children	5,830	52.0	-1.3***	5,835	52.0	-1.2***
Households with noncitizens	682	6.1	-1.2**	682	6.1	-1.1**

Source: FY 2006 QC Minimodel

[a] Percent change from number participating in FY 2006 (see Table III.15)

* Change is statistically different from zero at a 90% level of significance
** Change is statistically different from zero at a 95% level of significance
*** Change is statistically different from zero at a 99% level of significance

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APPENDIX A

MICROSIMULATION MODELS

This appendix provides additional details about the two microsimulation models used in the research. We first discuss the MATH SIPP+ model, explaining major aspects of the model development process, describing how the version of the model used in this research differs from previous versions, and summarizing the federal and state asset rules simulated in the model. We then briefly describe important aspects of the QC Minimodel.

A. MATH SIPP+ MODEL

The MATH SIPP+ model was developed under a contract with FNS to provide that agency with estimates of the effects of proposed policy changes on the FSP. We first developed the 2002 MATH SIPP+ model, which simulates the FSP program in September 2002. Smith (2006) describes the creation of that model. Next, we created the 2006 Baseline of the 2002 MATH SIPP+ model to simulate the FSP in FY 2006. Trippe et al. document the 2006 Baseline (2006). Finally, for the present project, we updated the 2006 Baseline to simulate state asset rules as of January 2007, to take advantage of more recent administrative data, to add data on food security and home equity, and to incorporate some minor programming improvements. Below, we describe the data that the model operates on, major details of the model, how the current version differs from the previous version, and the asset rules simulated in the current version.

1. Data Sources

We used three data sources to develop the 2006 Baseline of the 2002 MATH SIPP+ model:

a. Selected data files of the 2001 SIPP Panel, including the Wave 6 Core file, Wave 2 Topical Module file, and Wave 6 Topical Module file

b. The March 2002 and 2003 CPS ASEC

c. Administrative data for the FSP and the SSI and TANF programs, namely, the FY 2005 FSPQC datafile, 2002 SSI Recipients by State and County, and FY 2001 ACT "emergency" TANF file

The SIPP, a nationally representative longitudinal survey, contains monthly information on household composition and income and periodic information on asset holdings, household expenses, and citizenship status. The 2002 MATH SIPP+ model is based on households in the SIPP in September 2002 as found on Wave 6 of the 2001 SIPP Panel. The model database incorporates the Wave 6 Topical Module file on these households' financial and vehicle assets and medical care, dependent care, shelter, and child support payment expenses. Data on the citizenship status of these households, from the Wave 2 Topical Module file, and data on food security, from the Wave 8 Topical Module file, are also merged into the model database. In September 2002, 26,498 households and 69,049 individuals were successfully interviewed for Wave 6 of the 2001 SIPP Panel.

The CPS is a monthly survey of approximately 80,000 households and is representative at the state level. It asks a set of basic questions on household composition, demographics, and labor force participation. The Annual Social and Economic Supplement (ASEC), conducted in March, collects additional information on household income and participation in various government programs. We used data from the March 2002 and 2003 CPS ASEC to adjust household weights in the SIPP so that the 2002 MATH SIPP+ model would match state distributions.

The FSPQC datafile is an edited version of the raw data file generated by the FSP's Quality Control System that contains detailed demographic and economic data on FSP participants. We used data from the FY 2005 FSPQC datafile so that the number and characteristics of FSP participants in the MATH SIPP+ model would match national and state administrative totals. The SSI administrative data provide the number of SSI recipients by age and state, and the TANF administrative data provide detailed demographic and economic information for a

nationally representative sample of TANF units. We used the latter two data sets to create targets for SSI and TANF participants in the MATH SIPP+ model.

2. Model Details

Selected aspects of the MATH SIPP+ model development are described below.

State Weights. We developed state weights for the MATH SIPP+ model by using a Poisson regression algorithm developed and evaluated by Schirm and Zaslavski (2001) and a set of 33 state population control totals derived from the CPS. Under this method, each household is given a set of 51 weights; each weight estimates the number of households that the sample household represents in a particular state, and the sum of the weights equals the household's original SIPP weight. In addition, the weighted sums of the values for the state control variables equal the state control totals.

To help illustrate the development and use of the set of 51 state weights, it is useful to consider a sample household. The sample household resides in Idaho and has an original SIPP household weight of 4,127, meaning that, in the SIPP, the household represents 4,127 actual Idaho households. During the MATH SIPP+ model re-weighting process, the household was assigned to represent 52 Idaho households along with 8 Alaska households, 3 Alabama households, 29 Arkansas households, and so on through less than 1 West Virginia household and less than 1 Wyoming household. Even though the sample household resides in Idaho, it actually has larger state weights for several other states, including California (1,068) and Florida (511). At the other end of the spectrum, it represents 0 households in Washington, DC.

If the sample household were eligible in all states, it would contribute 4,127 households to the number of eligible households in the country. However, the household is eligible in only the 11 states with expanded categorical eligibility polices and therefore can contribute only 487 households (the sum of the state weights for the states in which the household is eligible) to the

national total of eligible households. Given that Idaho uses the relatively more restrictive federal FSP asset and categorical eligibility rules, the sample household is ineligible in the state in which it resides.

Standard Errors. In order to test the statistical significance of effects of policy changes estimated in the MATH SIPP+ model, we developed a methodology to calculate standard errors. As recommended by the Census Bureau, we used Fay's method, a modified form of the basic balanced repeated replication method.[1] Calculating variances with this method requires the use of a set of 108 household replicate weights that can be obtained from the Census Bureau upon request. We applied the reweighting procedure used to create the set of 51 state weights described above to each of the 108 replicate weights. Variance estimates are computed by state using the set of 108 state replicate weights and then summed to create a national variance estimate for each model estimate.

We also use the standard errors created with this methodology to calculate the sampling error associated with point estimates generated by the MATH SIPP+ model. Table A.1 shows the 90-percent confidence intervals of selected estimates. We estimate that 20,493,000 households were eligible for the FSP in 2006, plus or minus 451,000 households. In other words, there is a ninety percent chance that the true number of eligible households is between 20,042,000 and 20,944,000 households.[2]

[1] The online document at http://www.bls.census.gov/sipp/3rddrft2.pdf includes a brief explanation of Fay's method.

[2] More information on the accuracy of SIPP-based estimates as well as a discussion of confidence intervals can be found in the Source and Accuracy Statement for the SIPP 2001 Panel Wave 1 - Wave 9 Public Use Files, available online at http://www.census.gov/sipp/sourceac/ S&A-2_SIPP2001_w1tow9_20050214.pdf.

TABLE A.1

SAMPLING ERROR ASSOCIATED WITH SELECTED ESTIMATES

	Estimates with 90-Percent Confidence Intervals	
	Eligible Households	Participating Households
Numbers (000s)		
Total Households	20,493 +/- 451	11,499 +/- 331
Gross Income as a Percentage of Poverty Level		
At or Below 100% of Poverty Level	13,972 +/- 369	9,601 +/- 287
101-130%	4,627 +/- 205	1,547 +/- 120
131-200%	1,789 +/- 109	312 +/- 39
Households with Income from		
Earnings	8,236 +/- 309	4,073 +/- 206
Temporary Assistance for Needy Families	1,597 +/- 106	1,407 +/- 99
Supplemental Security Income	3,589 +/- 191	2,383 +/- 132
Social Security	6,323 +/- 236	2,388 +/- 143
Households with Assets		
Financial Assets	10,065 +/- 331	4,777 +/- 201
Vehicle Assets	9,990 +/- 313	4,991 +/- 217
Home Equity	5,318 +/- 220	2,207 +/- 129
Household Composition		
Households with elderly adults	5,959 +/- 213	2,072 +/- 111
Households with disabled nonelderly adults	3,067 +/- 184	1,899 +/- 135
Households with children	8,456 +/- 305	5,668 +/- 224
Households with noncitizens	1,792 +/- 149	849 +/- 95
Averages ($)		
Monthly Benefit	160 +/- 3	211 +/- 4
Monthly Gross Income among Households with Income	966 +/- 13	818 +/- 16
Monthly Amount of Income Type among Households with Income Type		
Earnings	1,049 +/- 24	923 +/- 28
Temporary Assistance for Needy Families	367 +/- 8	371 +/- 8
Supplemental Security Income	487 +/- 14	495 +/- 14
Social Security	730 +/- 12	598 +/- 14
Amount of Assets among Households with Asset Type		
Financial Assets	53,397 +/- 10,262	55,850 +/- 8,229
Vehicle Assets	2,378 +/- 77	2,315 +/- 112
Home Equity	95,654 +/- 5,116	86,021 +/- 8,076

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

Simulated TANF/SSI Participation. As with most national surveys, the SIPP underreports participation in public assistance programs. The SIPP underreports the number of TANF participants by nearly 40 percent and the number of SSI recipients by nearly 3 percent. The MATH SIPP+ model simulates both TANF and SSI participation to improve the model results.

To simulate SSI participation, we first assign elderly and disabled people to an SSI unit, then we determine whether the SSI units pass the SSI income and asset eligibility tests, and, finally, we choose participants from among eligible units in such a way that the simulated SSI caseload matches SSI administrative data. The SSI calibration was not updated for the 2006 Baseline, so the simulated SSI population is based on the 2002 SSI Recipients by State and County file used for the 2002 MATH SIPP+ model development. SSI participants are assigned an SSI benefit based on their income, the federal benefit amount, and the state supplement, if applicable.

We follow a similar procedure to simulate TANF receipt. We first form TANF units consisting of dependent children and their guardians or of a pregnant woman. We then determine whether each unit is eligible by applying the appropriate state asset and income tests. Unlike the case of the SSI simulation, which calculates a benefit amount, the TANF simulation predicts a TANF benefit by using equations derived from administrative data. Finally, an algorithm is used to select TANF participants from among the pool of eligible households to match TANF administrative data. As with the SSI simulation, the TANF calibration was not updated for the 2006 Baseline, so the simulated TANF population is based on the FY 2001 ACT "emergency" TANF file used for the 2002 MATH SIPP+ model development.

Simulated FSP Participation. As with TANF and SSI receipt, FSP receipt is underreported in both the SIPP and the CPS. FSP administrative data show that 19.7 million people received food stamp benefits in September 2002 while the SIPP shows 17.7 million FSP participants, a difference of 10 percent as a consequence of underreporting (Smith 2005). To overcome this

problem, we simulate FSP receipt. As with the SSI and TANF simulations, the FSP simulation begins by forming FSP units (described immediately below). Once a unit is formed, the simulation determines whether that unit would be eligible for the FSP under the income and asset rules in place in each state. In other words, the model makes 51 separate eligibility determinations. Section 4 below summarizes the state rules used to determine asset and categorical eligibility. The benefit amount for eligible households is determined according to FSP rules. First, net income is determined by subtracting certain deductions from gross income; next, the benefit is calculated by subtracting 30 percent of net income from the maximum benefit for that household's size. The final step in the simulation is to select participating households from among eligible households so that the characteristics of the participating population closely match administrative data. While households that reported FSP receipt in the SIPP were more likely than nonreporting households to be selected as FSP participants in the MATH SIPP model, the precursor to the MATH SIPP+ model, we obtained better results in the MATH SIPP+ model by not favoring those households when selecting the simulated FSP population.

Unit Formation. Decisions about which household members to include in the "FSP unit," the group of people who apply for the FSP together, can affect simulated FSP participation. Given that asset limits do not vary with FSP unit size, larger FSP units are more likely to have combined assets over the asset limit than are smaller FSP units. In addition, including or excluding from the FSP unit an individual with relatively high income can influence whether that FSP unit is income-eligible. Most FSP units include all members of the household, but, in some households, some members purchase and prepare food separately and therefore are allowed to form their own FSP unit. In the MATH SIPP+ model, FSP units are formed one of three ways. In households reporting FSP participation, we use the reported information to form FSP units. In households that do not report FSP receipt, the family and subfamily units become the FSP units.

However, we combine some of these FSP units when an individual or the head of a subfamily reports sharing food expenses with another family in the household. We also follow FSP rules that require children under age 22 to apply with their parents.

Several groups of people are categorically ineligible for the FSP and are excluded from our simulated FSP units. These groups include certain noncitizens and nondisabled nonelderly childless adults as well as California SSI recipients, some post-secondary students, and some people living in group quarters. Noncitizens who are refugees, are under age 18, are receiving disability benefits, or have been in the country for five years are eligible for the FSP. We remove other noncitizens from their FSP unit but prorate some of their income and expenses back to the unit. With refugees not identifiable in the SIPP data, we randomly assign refugee status to some noncitizens based on administrative data from the U.S. Department of Homeland Security. The data for identifying other eligible non-citizens are available in the SIPP. We are also unable to determine which unemployed nondisabled childless individuals age 18 to 49-years are eligible for the FSP because they are in their first three months of receipt, live in a waiver area, or qualify for a state exemption. Therefore, we randomly select individuals in this population to be eligible based on state data.

3. Changes from Standard 2006 Baseline

We conducted the research presented in this report with an updated version of the 2006 Baseline of the 2002 MATH SIPP+ model. Finalized in September 2007, the update uses recent administrative data and information on state asset and categorical eligibility policies, includes additional SIPP data, and implements some minor code improvements.

The previous version of the 2006 Baseline used FY 2005 FSP program operations data and the FY 2004 FSPQC datafile, which were the most recent data available at the time, to calibrate the simulated participant population. For the September 2007 update, we recalibrated the model

by using FY 2006 program operations data and FY 2005 FSPQC datafile. In addition, we updated the simulation of state asset and categorical eligibility rules to reflect the rules in place in January 2007. The next section describes the rules, with changes from the previous model version noted.

While developing the September 2007 version of the 2006 Baseline, we also merged additional data from the SIPP topical modules. Specifically, we added data on households' reported food security status and home equity.

Finally, the current version of the MATH SIPP+ model incorporates some minor code improvements developed while conducting simulations for FNS in the previous version. This version, for instance, properly excludes assets in 401K plans from countable assets.

4. Asset and Categorical Eligibility Rules Simulated in the MATH SIPP+ Model

The federal vehicle rules and state asset rules simulated in the updated 2006 Baseline of the MATH SIPP+ model are summarized below and displayed in Table A.2. It is important to note that a household may not be categorically eligible if it includes a member disqualified from participation in the FSP for an intentional program violation or failure to comply with work regulations.

The **federal** vehicle rules exclude vehicles with equity under $1,500 and a limited number of other vehicles based on their use. Of the remaining vehicles, one vehicle for each adult and one vehicle for each teenager who is either in school or working is assessed at the vehicle's fair market value (FMV) minus $4,650. If there are no adults or qualifying teenagers in the FSP household, one vehicle is assessed in this manner. Any additional vehicles are assessed at the higher of the vehicle's FMV minus $4,650 or the vehicle's equity (FMV minus liens)

Alabama excludes all vehicles.

TABLE A.2

JANUARY 2007 STATE ASSET AND CATEGORICAL ELIGIBILITY RULES SIMULATED IN THE MATH SIPP+ MODEL

		Asset Rules for Non-Categorically Eligible Households		
	Categorically Eligible Households (in Addition to Pure PA Households)	Use Federal Rules	Exclude All Vehicles	Other Asset Eligibility Rules
Alabama			yes	
Alaska				Exclude one vehicle per driver
Arizona			yes	
Arkansas				Exclude one vehicle
California			yes	
Colorado			yes	
Connecticut				For highest equity vehicle, count equity minus $9,500
Delaware	Households below 200% of poverty		yes	No asset test
DC			yes	
Florida				For households without individuals subject to work requirements, $8,500 in equity is excluded from one vehicle. For other households, $8,500 in equity is excluded from the combined equity of one vehicle per nondisabled nonelderly adult.
Georgia			yes	
Hawaii			yes	
Idaho		yes		
Illinois				Exclude one vehicle
Indiana			yes	
Iowa				Exclude one vehicle
Kansas			yes	
Kentucky			yes	
Louisiana			yes	
Maine	Households below 200% of poverty and with a child and caretaker			Exclude one vehicle
Maryland	Households below 200% of poverty and with a child		yes	
Massachusetts	Households below 200% of poverty and with a child		yes	
Michigan	Households below 200% of poverty and more than one person		yes	$3,000 asset limit for all households
Minnesota	Households passing FSP income tests and with non-vehicle assets under $7,000			For all vehicles, count FMV minus $7,500
Mississippi			yes	
Missouri			yes	

TABLE A.2 *(continued)*

	Categorically Eligible Households (in Addition to Pure PA Households)	Asset Rules for Non-Categorically Eligible Households		
		Use Federal Rules	Exclude All Vehicles	Other Asset Eligibility Rules
Montana			yes	
Nebraska				For vehicle with highest FMV, count FMV minus $12,000
Nevada				Exclude one vehicle
New Hampshire				Exclude one vehicle per adult
New Jersey				For vehicle with highest FMV, count FMV minus $9,500
New Mexico			yes	
New York				Exclude one vehicle per driver
North Carolina				Exclude one vehicle per adult
North Dakota	Households below 200% of poverty			Exclude one vehicle; Asset limit of $3,000 for 1 person, $6,000 for 2, +$25 for each additional person
Ohio			yes	
Oklahoma				Exclude one vehicle per driver, then count equity minus $5,000 for remaining vehicles
Oregon	Households below 185% of poverty			For highest equity vehicle, count equity minus $10,000; Asset limit of $2,500 for nonelderly nondisabled households
Pennsylvania				Exclude one vehicle
Rhode Island				Exclude one vehicle per adult, up to two adults
South Carolina	Households below 200% of poverty			Exclude one vehicle per driver, Asset limit of $2,500 for nonelderly nondisabled households
South Dakota				Exclude one vehicle
Tennessee			yes	
Texas	Households below 165% of poverty with assets under $5,000 after excluding $15,000 from first vehicle	yes		
Utah			yes	
Vermont				Exclude one vehicle per adult, up to two adults
Virginia			yes	
Washington	Households below 130% of poverty			For highest equity vehicle, count exclude 5,000 equity
West Virginia			yes	
Wisconsin	Households below 200% of poverty		yes	
Wyoming				If household is headed by a married couple, exclude $12,000 from the combined FMV of two vehicles. Otherwise, exclude $12,000 from the FMV vehicle with highest FMV.

Alaska excludes one vehicle per adult and one per teenager who is either in school or working. Remaining vehicles are subject to the federal food stamp rules.

Arizona excludes all vehicles.

Arkansas excludes one vehicle. Remaining vehicles are subject to the federal FSP rules.

California excludes all vehicles.

Colorado excludes all vehicles.

Connecticut excludes $9,500 in equity for vehicle with highest equity. Remaining vehicles are subject to the federal FSP rules.

Delaware extends categorical eligibility to all households with gross income below 200 percent of poverty. Households not categorically eligible are still not subject to an asset test. (This is a change from the previous version of the MATH SIPP+ model.)

The **District of Columbia** excludes all vehicles.

Florida distinguishes between households without workers or individuals subject to work requirements and households with workers or individuals subject to work requirements. For households without workers or individuals subject to work requirements, $8,500 in equity is excluded from vehicle with highest equity. For households with workers or individuals subject to work requirements, $8,500 in equity is excluded from the combined equity of one vehicle per nondisabled nonelderly adult. In both cases, remaining vehicles are subject to the federal FSP rules.

Georgia excludes all vehicles.

Hawaii excludes all vehicles.

Idaho is the only state that still follows the federal FSP rules.

Illinois excludes one vehicle. Remaining vehicles are subject to the federal FSP rules. (This is a change from the previous version of the MATH SIPP+ model.)

Indiana excludes all vehicles.

Iowa excludes one vehicle. Remaining vehicles are subject to the federal FSP rules.

Kansas excludes all vehicles.

Kentucky excludes all vehicles.

Louisiana excludes all vehicles.

Maine extends categorical eligibility to all households with gross income below 200 percent of poverty and with a child and a caretaker. For households not categorically eligible, one vehicle is excluded, and remaining vehicles are subject to the federal FSP rules.

Maryland extends categorical eligibility to all households with gross income below 200 percent of poverty and with a child. For households not categorically eligible, all vehicles are excluded.

Massachusetts extends categorical eligibility to all households with gross income below 200 percent of poverty and with a child. For households not categorically eligible, all vehicles are excluded.

Michigan extends categorical eligibility to all households with gross income below 200 percent of poverty and with more than one person. For households not categorically eligible, all vehicles are excluded, and the asset limit for households without an elderly or disabled person is $3,000.

Minnesota extends categorical eligibility to households that pass the FSP income tests and have no more than $7,000 in non-vehicle assets. For households not categorically eligible, vehicles are counted at their FMV minus $7,500. (This is a change from the previous version of the MATH SIPP+ model.)

Mississippi excludes all vehicles.

Missouri excludes all vehicles.

Montana excludes all vehicles.

Nebraska excludes $12,000 from the FMV of vehicle with highest FMV. Remaining vehicles are subject to the federal FSP rules.

Nevada excludes one vehicle. Remaining vehicles are subject to the federal FSP rules.

New Hampshire excludes one vehicle per adult. Remaining vehicles are subject to the federal FSP rules.

New Jersey excludes $9,500 from the FMV of vehicle with highest FMV. Remaining vehicles are subject to the federal FSP rules.

New Mexico excludes all vehicles.

New York excludes one vehicle per adult and one per teenager who is either in school or working. Remaining vehicles are subject to the federal FSP rules. (This is a change from the previous version of the MATH SIPP+ model).

North Carolina excludes one vehicle per adult. Remaining vehicles are subject to the federal food stamp rules.

North Dakota extends categorical eligibility to all households with gross income below 200 percent of poverty. For households not categorically eligible, one vehicle is excluded, and remaining vehicles are subject to the federal FSP rules. For these households, the asset limit is raised to $3,000 for one-person households, $6,000 for two-person households, and $6,000 plus $25 for each additional person over two for larger households.

Ohio excludes all vehicles.

Oklahoma excludes one vehicle per adult and one per teenager who is either in school or working and $5,000 in equity from each remaining vehicle.

Oregon extends categorical eligibility to all households with gross income below 185 percent of poverty. For households not categorically eligible, $10,000 in equity is excluded from vehicle with highest equity, and the asset limit for households without an elderly or disabled person is $2,500.

Pennsylvania excludes one vehicle. Remaining vehicles are subject to the federal FSP rules.

Rhode Island excludes one vehicle per adult, up to two adults. Remaining vehicles are subject to the federal FSP rules.

South Carolina extends categorical eligibility to all households with gross income below 200 percent of poverty. For households not categorically eligible, one vehicle per adult and one per teenager who is either in school or working is excluded. Remaining vehicles are subject to the federal FSP rules. The asset limit for non-categorically eligible households without an elderly or disabled person is $2,500.

South Dakota excludes one vehicle. Remaining vehicles are subject to the federal FSP rules.

Tennessee excludes all vehicles.

Texas extends categorical eligibility to households with gross income below 165 percent of poverty and assets below $5,000 after excluding $15,000 in FMV for one vehicle. Households not categorically eligible are subject to the federal FSP rules.

Utah excludes all vehicles. (This is a change from the previous version of the MATH SIPP+ model.)

Vermont excludes one vehicle per adult, up to two adults. Remaining vehicles are subject to the federal FSP rules.

Virginia excludes all vehicles.

Washington extends categorical eligibility to all households with gross income below 130 percent of poverty. For households not categorically eligible, $5,000 in equity is excluded from vehicle with highest equity, and remaining vehicles are subject to the federal FSP rules.

West Virginia excludes all vehicles.

Wisconsin extends categorical eligibility to households with gross income below 200 percent of poverty. For households not categorically eligible, all vehicles are excluded.

Wyoming distinguishes between households made up of a married couple and those not made up of a married couple. For households made up of a married couple, $12,000 is excluded from the combined FMV of two vehicles. For households not including a married couple, $12,000 is excluded from one vehicle. Remaining vehicles are subject to the federal FSP rules.

B. QC MINIMODEL

The QC Minimodel is based on the FSPQC database, which is an edited version of the data file generated by the FSP's Quality Control System. For this project, we used the FY 2006 QC Minimodel, the development of which is documented by Wolkwitz and Ewell (2007). The QC Minimodel contains detailed demographic, economic, and FSP eligibility information for a sample of almost 46,000 households that participated in the FSP in FY 2006. The sample is representative at the state level and by month.

We edit the QC data to achieve consistency in each household's record. In particular, we ensure that certain basic relationships exist between the variables used to determine eligibility; we then compute a benefit amount. For example, in the edited file:

- Net income equals gross income minus the total deductions for which the household is eligible
- The FSP benefit equals the maximum benefit for that household size minus 30 percent of net income
- In editing the file, we incorporate state variations in program rules. The variations include:
- The benefit calculation for Minnesota Family Investment Program participants, which differs from the standard benefit calculation
- The eligibility determination and benefit calculations for SSI participants in the 8 states with Combined Application Projects

- Categorical eligibility rules in the 11 states that have expanded categorical eligibility to large segments of their low-income population

The QC data include only the income and asset information necessary to determine eligibility or to calculate the benefit amount. In most cases, all of the income received by a household is used to calculate the household's benefit if not to determine its eligibility. Frequently, however, some of a household's assets do not count toward the FSP asset limit. As a result, while the QC Minimodel contains useful income data, its asset data are limited and unreliable. For instance, in a state that excludes the value of all vehicles from the asset test, no information regarding a household's vehicle holdings needs to be collected. Thus, if a household's record shows no vehicle assets, we cannot tell whether the household has no vehicles or has vehicles that simply were not counted toward the asset test. Similarly, if a household is categorically eligible for the FSP, no information on any of the household's assets needs to be collected. Again, the available data do not allow us to determine whether a categorically eligible household has no assets or simply no countable assets. The lack of data on asset holdings makes it impossible to determine whether some households would pass the asset test if asset rules were changed to count additional assets toward asset limits.

We weight the FSPQC datafile and QC Minimodel to match administrative totals for households, individuals, and benefits by state and month. We adjust the initial administrative totals to remove households not eligible under regular FSP rules, namely, households that received benefits in error and households that qualified under the Disaster FSP.

APPENDIX B

SUPPLEMENTAL ANALYSIS OF HOUSEHOLDS THAT BECOME NEWLY ELIGIBLE UNDER A SIMULATION TO ELIMINATE THE FSP ASSET TEST

The supplementary analysis described in this appendix was conducted to better understand the difference in results between a series of simulations that increased FSP asset limits in $1,000 increments up to $6,000 for most households and up to $7,000 for households with an elderly or disabled member, and a simulation that eliminated the asset limits for all households (Table III.5). As reported in the body of this report, we found that while each incremental increase in the asset limit resulted in an increase in benefits to eligible households, the benefit increases became smaller as the asset limit became larger. In particular, benefits increased 1.7 percent when the asset limits were raised from $2,000 for most households and $3,000 for households with an elderly or disabled member to $3,000 and $4,000, respectively, but only 0.6 percent when the asset limits were raised from $5,000/$6,000 to $6,000/$7,000. Eliminating the asset test, however, resulted in a simulated 19.5 percent increase in benefits for which eligible households would qualify.

These results raised interesting questions about households that are income eligible for the FSP but have enough assets that they fail the asset test even when asset limits are doubled or tripled.[3] For instance, do most of the households made eligible by the elimination of the asset test have asset holdings just slightly above the higher limits that were simulated, or do some have substantially higher levels of assets? What are the characteristics of these households with low incomes and relatively high assets? Are reported asset holdings consistent with reported income from assets? This appendix presents the additional analysis we conducted to answer these questions.

Table B.1 presents an overview of the number of income-eligible households by their type of asset holdings. The households fall into four mutually exclusive groups:

[3] Income-eligible households are those that either pass or are not subject to the income tests.

1. **Households with gross and net income below the applicable income screens.** This group includes households that are not subject to the income tests but would pass them if they were. Households that would fail the income tests if subject to them fall into the three remaining groups below.
2. **Households with elderly or disabled members and gross income above the gross income screen.** These households are not subject to the gross income test.
3. **Pure public assistance households with gross and/or net income above the applicable income screen.** These categorically eligible households in which every member receives cash TANF, SSI, or GA benefits are not subject to either income test.
4. **Other categorically eligible households with gross and/or net income above the applicable income screen.** These households are eligible through state expansions in categorical eligibility and are not subject to either income test.

Table B.1 also presents data for two additional types of households. The first includes households that are both income and asset eligible. These households, whose characteristics are presented in Tables III.1 and III.2, are drawn from all four groups listed above. The second includes households with no income, a subset of the first group listed above.

These four mutually exclusive groups and two additional types of households are cross-tabulated by the presence and type of asset holdings. As shown in Table B.1, households are categorized by whether they have any assets, any countable assets, financial assets, countable financial assets, vehicle assets, and countable vehicle assets.[4] Note that a small number of asset-eligible households have countable assets over $3,000. These households are either in states with higher asset limits or in Delaware, which has used expansions in categorical eligibility to essentially eliminate the asset test for most households.

[4] Countable assets are those that count toward the FSP asset limits. Assets that are not countable include assets owned by TANF and SSI recipients and by other households that are categorically eligible under state rules. In addition, non-countable vehicle assets include the value, or in some cases the partial value, of vehicles not counted under federal or state vehicle rules. Non-countable financial assets include rental assets, life insurance, and 401K accounts.

TABLE B.1

INCOME-ELIGIBLE HOUSEHOLDS BY TYPE OF ELIGIBILITY AND ASSET HOLDINGS

	Total Households (000s)	Numbers of Households With Assets (000s)						
		Any Assets						
			Countable Assets		Financial Assets		Vehicle Assets	
		All[a]	All	$3,000+	All	Countable	All	Countable
Income eligible[a]	24,941	18,542	8,711	3,968	14,503	8,687	13,428	206
Would pass both income tests	21,955	15,809	7,405	3,092	12,083	7,383	11,355	165
Elderly or disabled; would fail gross income test[c]	1,814	1,709	1,306	875	1,585	1,304	1,289	41
Categorically eligible, would fail income test(s)	1,171	1,024	0	0	835	0	784	0
Pure public assistance	155	113	0	0	61	0	82	0
Expanded categorical eligibility	1,016	911	0	0	775	0	702	0
Income and Asset Eligible	20,493	14,094	4,556	1	10,065	4,547	9,990	18
Zero Income	2,500	1,480	546	168	1,013	542	1,011	16

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Assets in this category include assets countable under state FSP rules and assets that do not count toward a household's asset limit such as vehicles disregarded under state rules, assets owned by categorically eligible households, some retirement accounts, and life insurance.

[b] Income-eligible households are those that either pass or are not subject to the income tests.

[c] Households containing an elderly or disabled member are not subject to the FSP gross income test.

Of the 24.9 million households that are income eligible for the FSP and therefore eligible under the simulation to eliminate the asset test, 18.5 million have reported assets. However, only 8.7 million have assets that count toward the limits. In other words, 6.4 million income-eligible households have no reported assets, and another 9.8 million have only assets that do not count toward the asset limits. The latter group comprises households that are either categorically eligible for the FSP and therefore not subject to the FSP asset test or that own assets that are disregarded by federal or state FSP rules, such as excluded vehicles, some retirement accounts, and life insurance.

Table B.2 presents the distribution of income-eligible households by their countable asset holdings; Table B.3 is an expanded version of Table B.2. Figure B.1 presents the same information graphically. The first graph shows households with countable asset holdings

between $1 and $900,000 in increments of $50,000; the second shows households with countable asset holdings between $1 and $100,000 in increments of $10,000; and the third shows households with countable asset holdings between $1 and $20,000 in increments of $1,000. As shown in these tables and graphs, the countable assets of a majority of income-eligible households with such assets are low. However, over 5 percent have more than $50,000 in countable assets (Table B.2). As shown in Table B.3, 17 percent of income-eligible households have between $1 and $2,000 in countable assets (the limit for most households), and an additional 2 percent have between $2,001 and $3,000 in countable assets (the limit for households with an elderly or disabled member). Together, these two groups account for over half of all income-eligible households with countable assets. As expected, the number of households at each level of countable assets slowly decreases as the asset levels increase.

TABLE B.2

DISTRIBUTION OF INCOME-ELIGIBLE HOUSEHOLDS BY ASSET HOLDINGS

	Number (000s)	Percent
Income-Eligible Households	24,941	100.0
Without Countable Assets	16,229	65.1
With Countable Assets	8,711	34.9
Level of Countable Asset Holdings		
$1 - $50,000	7,335	29.4
$50,001 - $100,000	456	1.8
$100,001 - $150,000	239	1.0
$150,001 - $200,000	164	0.7
$200,001 - $250,000	104	0.4
$250,001 - $300,000	114	0.5
$300,001 - $400,000	113	0.5
$400,001 - $500,000	67	0.3
$500,001 - $900,000	82	0.3
More than $900,000	36	0.1

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE B.3

DISTRIBUTION OF INCOME-ELIGIBLE HOUSEHOLDS BY ASSET HOLDINGS
Expanded

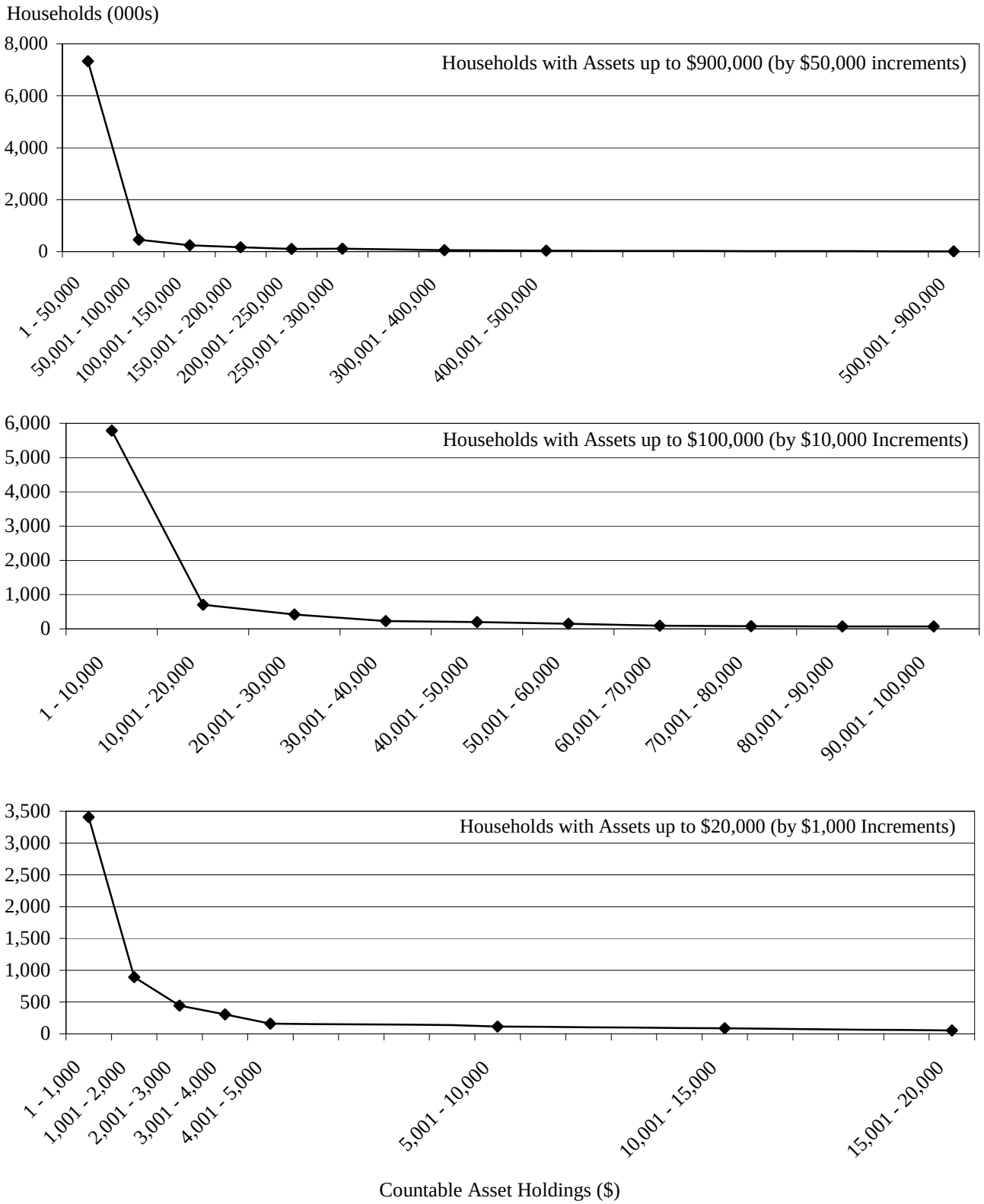
	Number (000s)	Percent
Income-Eligible Households	24,941	100.0
Without Countable Assets	16,229	65.1
With Countable Assets	8,711	34.9
Level of Countable Asset Holdings		
$1 - $10,000	5,786	23.2
$1 - $1,000	3,407	13.7
$1,001 - $2,000	893	3.6
$2,001 - $3,000	443	1.8
$3,001 - $4,000	305	1.2
$4,001 - $5,000	162	0.6
$5,001 - $6,000	218	0.9
$6,001 - $7,000	159	0.6
$7,001 - $10,000	198	0.8
$10,001 - $20,000	702	2.8
$10,001 - $15,000	432	1.7
$15,001 - $20,000	270	1.1
$20,001 - $30,000	418	1.7
$30,001 - $40,000	230	0.9
$40,001 - $50,000	200	0.8
$50,001 - $60,000	146	0.6
$60,001 - $70,000	90	0.4
$70,001 - $80,000	80	0.3
$80,001 - $90,000	69	0.3
$90,001 - $100,000	71	0.3
More than $100,000	920	3.7

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

Note: The federal FSP asset limit for most households in 2006 was $2,000. The federal asset limit for households with an elderly or disabled member was $3,000. A few states implemented higher asset limits through expansions in categorical eligibility.

FIGURE B.1

DISTRIBUTION OF INCOME ELIGIBLE HOUSEHOLDS WITH COUNTABLE ASSETS



For the rest of our analysis, we focused on two types of households:

- Households that are income eligible for the FSP, are subject to and fail the asset test, and have at least $7,000 in countable assets
- Households that are eligible for the FSP through state expansions in categorical eligibility and have at least $7,000 in assets that would be counted if the households were subject to the asset test

For the first group, we restricted our analysis to households with at least $7,000 in countable assets because they are made eligible not under the simulations to increase the asset limits, but under the simulation to eliminate the asset test. For the second group, we restricted our analysis to households with at least $7,000 in assets that would count toward the asset limit for similar reasons; they would fail the asset test if they were subject to it even if the asset limits were raised by $4,000. Some of the households in the latter group would also fail the income tests, while others would pass them.

Tables B.4 and B.5 present the characteristics of these two groups of households. In Table B.4, which shows income-eligible, asset-ineligible households with countable assets over $7,000, 61 percent of the households have an elderly member (first set of columns) as do 67 percent of households with over $100,000 in countable assets (last set of columns). Less than 20 percent have children in the household, and less than 50 percent are in poverty. A large majority of these households, 84 percent, have investment income, compared to only 28 percent with earned income. Very few households have countable vehicle assets (5 percent), while virtually all have countable financial assets, including 88 percent with interest-bearing assets and 43 percent with other income-producing financial assets.

Categorically eligible non-pure public assistance households with countable-type assets over $7,000, shown in Table B.5, have somewhat similar characteristics to the households discussed above. Over 50 percent have an elderly member, while only 28 percent have children in the

household. Sixty percent are above the poverty level, 83 percent have investment income, and 36 percent have earned income. Slightly more have vehicle assets (15 percent), while virtually all have financial assets.

To assess whether reported income from assets appears to be consistent with reported asset holdings, we cross-tabulated households by the level of income-producing assets and by the amount of investment income (Tables B.6A and B.6B). In general, we found levels of income-producing assets to be relatively consistent with levels of investment income. For example, about two-thirds of the households in Table B.6A have between $1 and $100 in investment income. The majority of these households have under $20,000 in income-producing assets. Furthermore, among households with over $500 in investment income, most have over $100,000 in income-producing assets. This seems reasonable: a 6 percent return on $100,000 would result in a monthly income of $500.

Through our additional analysis, we confirmed that most households that either pass or are not subject to the income tests have low levels of countable assets. We found, however, that a small minority of income-eligible households have substantial asset holdings. These households, which are eligible for the FSP under a simulation to eliminate the asset test but not under a simulation to increase the asset limits by $4,000, tend to have elderly members, income above the poverty level, and income-producing assets.

TABLE B.4

INCOME-ELIGIBLE, ASSET-INELIGIBLE HOUSEHOLDS WITH COUNTABLE ASSETS OVER $7,000

	Households by Countable Asset Levels													
	All ($7,000+)		$7,001 - $10,000		$10,001 - $20,000		$20,001 - $30,000		$30,001 - $50,000		$50,001 - $100,000		$100,000 +	
	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent
Total Households	3,124	100.0	198	100.0	702	100.0	418	100.0	430	100.0	456	100.0	920	100.0
Household Composition														
Elderly member	1,892	60.6	102	51.6	410	58.4	233	55.7	235	54.7	294	64.5	618	67.2
Disabled member	62	2.0	9	4.4	11	1.6	8	1.9	10	2.3	13	2.9	10	1.1
Children	610	19.5	59	29.5	164	23.3	107	25.6	96	22.3	72	15.9	111	12.1
Single parent	111	3.6	19	9.5	35	5.0	2	0.5	23	5.3	20	4.3	13	1.4
With earnings	52	1.7	9	4.5	23	3.3	0	0.0	3	0.7	8	1.7	9	1.0
Without earnings	59	1.9	10	5.1	12	1.8	2	0.5	19	4.4	12	2.6	4	0.4
Multiple adults	477	15.3	40	20.0	125	17.8	94	22.5	74	17.2	49	10.7	96	10.4
With earnings	353	11.3	32	16.2	96	13.6	74	17.7	51	11.9	33	7.2	67	7.3
Without earnings	124	4.0	7	3.8	29	4.2	20	4.8	23	5.3	16	3.5	29	3.1
Household Poverty Level														
At or below poverty	1,556	49.8	118	59.3	337	48.0	226	54.1	225	52.3	216	47.3	435	47.2
Above poverty	1,567	50.2	81	40.7	364	52.0	192	45.9	205	47.7	240	52.7	485	52.8
Income Sources														
Earnings	884	28.3	65	32.5	241	34.4	145	34.6	114	26.5	106	23.2	214	23.3
Social Security benefits	1,640	52.5	105	52.9	389	55.4	188	45.0	212	49.3	273	59.8	473	51.5
Investment income	2,633	84.3	165	83.2	576	82.2	356	85.2	360	83.7	387	84.8	790	85.9
Other income	1,064	34.1	61	30.8	279	39.8	123	29.5	130	30.2	167	36.7	303	33.0
Countable Asset Types														
Vehicle assets	147	4.7	10	5.0	28	4.0	11	2.6	17	4.0	17	3.7	65	7.1
Financial assets	3,120	99.9	197	99.5	699	99.6	418	99.9	430	100.0	456	100.0	920	100.0
Interest bearing	2,739	87.7	176	88.9	593	84.5	383	91.6	377	87.7	399	87.6	811	88.1
Other income producing	1,355	43.4	41	20.6	181	25.9	112	26.7	192	44.7	208	45.7	621	67.5
Non-income producing	2,224	71.2	110	55.3	408	58.2	305	73.0	307	71.4	323	70.8	771	83.8
Lump sum or severance payments	5	0.2	0	0.0	2	0.3	3	0.6	0	0.0	0	0.0	0	0.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE B.5

CATEGORICALLY ELIGIBLE NON PURE PA HOUSEHOLDS WITH COUNTABLE-TYPE ASSETS OVER $7,000

	Households by Countable Asset Levels													
	All ($7,000+)		$7,001 - $10,000		$10,001 - $20,000		$20,001 - $30,000		$30,001 - $50,000		$50,001 - $100,000		$100,000 +	
	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent
Total Households	815	100.0	65	100.0	188	100.0	118	100.0	114	100.0	122	100.0	207	100.0
Household Composition														
Elderly member	428	52.5	25	38.9	89	47.5	59	50.2	57	50.0	68	55.4	129	62.3
Disabled member	15	1.9	2	2.9	3	1.6	3	2.7	2	1.8	3	2.6	2	1.2
Children	231	28.4	27	42.3	64	34.0	40	33.6	34	29.8	30	24.6	36	17.2
Single parent	50	6.1	11	17.1	17	9.0	2	2.1	9	7.9	6	4.7	4	1.8
With earnings	30	3.7	8	12.5	11	6.1	2	1.7	3	2.6	2	1.7	3	1.3
Without earnings	20	2.5	3	4.7	6	3.0	0	0.4	6	5.3	4	2.9	1	0.5
Multiple adults	176	21.5	16	24.0	46	24.6	35	29.4	25	21.9	23	19.1	31	15.0
With earnings	137	16.8	13	20.7	37	19.8	28	23.7	17	14.9	18	14.7	24	11.5
Without earnings	39	4.8	2	3.3	9	4.8	7	5.7	8	7.0	5	4.4	7	3.6
Household Poverty Level														
At or below poverty	329	40.3	30	45.9	75	39.8	47	40.1	49	43.0	45	36.5	83	39.9
Above poverty	486	59.7	35	54.1	113	60.2	71	59.9	65	57.0	77	63.5	125	60.1
Income Sources														
Earnings	297	36.4	32	49.8	78	41.6	50	42.3	36	31.6	41	33.3	59	28.7
Social Security benefits	392	48.1	26	40.5	89	47.0	55	46.3	52	45.6	65	53.4	105	50.7
Investment income	674	82.7	47	73.1	145	76.9	98	82.9	96	84.2	106	87.2	182	87.6
Other income	294	36.1	20	31.2	78	41.4	36	30.9	36	31.6	48	39.6	74	35.8
Countable Asset Types														
Vehicle assets	123	15.1	15	23.2	25	13.5	14	11.5	14	12.3	15	11.9	41	19.6
Financial assets	808	99.1	62	95.3	185	98.2	117	99.5	114	100.0	122	100.0	207	100.0
Interest bearing	707	86.8	52	80.1	149	79.2	108	91.4	101	88.6	109	89.5	187	90.3
Other income producing	344	42.2	14	20.8	52	27.8	35	29.5	48	42.1	55	45.5	140	67.2
Non-income producing	592	72.7	40	62.2	115	61.2	82	69.5	85	74.6	93	76.1	176	85.0
Lump sum or severance payments	1	0.2	0	0.0	0	0.2	1	0.6	0	0.0	0	0.0	0	0.2

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

Notes: Countable-type assets are assets that would count towards the FSP asset limit if the household was subject to the asset test.
This table contains both households that would pass the income test(s) if subject to them and households that would fail the income test(s).

TABLE B.6A

INVESTMENT INCOME OF INCOME-ELIGIBLE, ASSET-NELIGIBLE HOUSEHOLDS WITH COUNTABLE ASSETS OVER $7,000

	Households by Amount of Investment Income											
	$0		$1 - $100		$101 - $200		$201 - $500		$501 - $1,000		$1,000+	
	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent
Total Households	490	100.0	2,017	100.0	325	100.0	200	100.0	70	100.0	20	100.0
Countable Interest Bearing and Oher Income Producing Assets												
$0	203	41.4	18	0.9	0	0.0	0	0.0	0	0.0	0	0.0
$1 - $10,000	122	24.9	670	33.2	25	7.7	35	17.5	4	5.7	0	0.0
$10,001 - $20,000	34	6.9	499	24.7	41	12.6	12	6.0	0	0.0	4	20.0
$20,001 - $30,000	27	5.5	199	9.9	28	8.6	10	5.0	5	7.1	0	0.0
$30,001 - $50,000	38	7.8	207	10.3	49	15.1	9	4.5	8	11.4	0	0.0
$50,001 - $100,000	24	4.9	186	9.2	55	16.9	22	11.0	10	14.3	4	20.0
$100,000 +	44	9.0	239	11.8	128	39.4	112	56.0	46	65.7	12	60.0

TABLE B.6B

INVESTMENT INCOME OF CATEGORICALLY ELIGIBLE NON PURE PA HOUSEHOLDS WITH COUNTABLE-TYPE ASSETS OVER $7,000

	Households by Amount of Investment Income											
	$0		$1 - $100		$101 - $200		$201 - $500		$501 - $1,000		$1,000+	
	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent
Total Households	141	100.0	534	100.0	70	100.0	54	100.0	13	100.0	3	100.0
Countable Interest Bearing and Oher Income Producing Assets												
$0	64	45.7	4	0.7	0	0.0	0	0.0	0	0.0	0	0.0
$1 - $10,000	35	24.7	195	36.4	6	9.0	8	14.8	0	3.6	1	27.8
$10,001 - $20,000	12	8.7	120	22.5	10	14.3	2	4.5	0	0.0	0	0.0
$20,001 - $50,000	15	10.8	117	21.8	16	23.1	9	16.6	1	7.9	0	0.0
$50,001 - $100,000	4	2.8	46	8.7	14	19.9	9	16.3	1	10.4	1	18.8
$100,000 +	10	7.2	52	9.7	23	33.1	27	49.2	10	75.2	2	56.2

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX C

CALIFORNIA SSI RECIPIENTS

A. CALIFORNIA'S POLICY REGARDING SSI RECIPIENTS AND THE FOOD STAMP PROGRAM

In California, SSI recipients are not eligible for the standard FSP. As an alternative, they receive an additional $10 as part of the state SSI supplement. California enacted the SSI policy based on the belief that, in part because of the state's provision of a generous SSI supplement to SSI recipients, individuals receiving SSI who did qualify for the FSP would likely receive only the minimum benefit of $10 for one- or two-person households.

As a result of California's "cash-out" policy, pure SSI households—those in which all members receive SSI—are categorically ineligible for the FSP. In mixed SSI households—those in which some members receive SSI and others do not—the non–SSI recipients may apply for the FSP without including the SSI recipients in the application unit. In some of these cases, households that would not qualify for the FSP if the SSI recipients were included in the application are eligible when the SSI recipients (and their income) are excluded from the program.

Cunnyngham (2002) found that eliminating the SSI cash-out policy in 2000 would likely result in a net increase in FSP participants but a net decrease in total FSP benefits paid out. Elderly or disabled individuals living only with other SSI recipients and with little or no income beyond SSI and high out-of-pocket medical or shelter expenses would likely have benefited from elimination of the cash-out policy because they probably would have qualified for more than a $10 benefit. On the other hand, families with both SSI recipients and non-recipients who were already participating in the FSP would likely either become ineligible for the FSP or qualify for a lower benefit if SSI participants were included in the FSP unit and their income were considered in the eligibility determination and benefit calculation. Cunnyngham estimated that the reduction in benefits for existing participants would have been slightly greater than the benefits gained by the newly eligible SSI recipients, thus accounting for the net reduction in benefits.

B. EFFECT OF SSI CASH-OUT ON ELIGIBILITY FOR THE FOOD STAMP PROGRAM

Given that the SSI cash-out policy affects only California, it is the major cause for variation in eligibility across states. To estimate the effect of the policy on the estimates presented in this report, we conducted a simulation that eliminated the SSI cash-out policy; Tables C.1 through C.6 present the results of the simulation. We estimate that the number of eligible households would increase by about 2 percent to 20.7 million households.

Under the simulation to end SSI cash-out, the characteristics of the national eligible population change only slightly. For instance, 67 percent of all eligible households would be in poverty with the elimination of SSI cash-out as compared to 68 percent under current policy (Tables C.1 and III.1). In addition, 20 percent of eligible households would have income from SSI and 32 percent from Social Security as compared to 18 and 31 percent, respectively.

A much larger change occurs, however, in the number and characteristics of households that are eligible in some but not all states. Under the simulation to eliminate SSI cash-out, the number of households eligible in some but not all states drops by over 50 percent (Tables C.4 and III.12). Among this group, the percentage in poverty drops from 63 percent under the current policy to 35 percent under the simulation to eliminate SSI cash-out. In addition, the percentage with earnings increases from 28 to 55 percent, and the percentage with income from SSI drops from 40 to 11 percent.

Among households eligible in some but not all states, the percentages with assets increase under the simulation to eliminate SSI cash-out. Sixty-eight percent have financial assets, 71 percent have vehicle assets, and 42 percent own a home as compared to 50, 50, and 33 percent, respectively, under the current policy.

As expected, these changes are most striking among households eligible in 47 to 50 states, with the number eligible dropping from over 4 million to under 1 million households (Table C.6).

TABLE C.1

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM UNDER SIMULATION TO ELIMINATE SSI CASH-OUT

	Eligible Households	
	Number (000s)	Percent of Total
Total Households	20,869	100.0
Gross Income as a Percentage of Poverty Level		
At or Below 100% of Poverty Level	13,870	66.5
No income	2,271	10.9
1-50%	3,047	14.6
51-100%	8,552	41.0
Above 100% of Poverty Level	7,000	33.5
101-130%	5,021	24.1
131-200%	1,871	9.0
Greater than 200%	108	0.5
Households with Income from		
Earnings	8,225	39.4
Temporary Assistance for Needy Families	1,580	7.6
Supplemental Security Income	4,146	19.9
Social Security	6,599	31.6
Households with Assets		
Financial Assets	10,191	48.8
Financial assets countable under state rules	4,531	21.7
Vehicle Assets	10,135	48.6
Vehicle assets countable under state rules	18	0.1
Home Equity	5,419	26.0
Household Composition		
Households with elderly adults	6,243	29.9
Households with disabled nonelderly adults	3,258	15.6
Households with children	8,416	40.3
Households with noncitizens	1,822	8.7
Household Food Security		
Food-secure	14,603	70.0
Low food-security	2,337	11.2
Very low food-security	1,512	7.2
Unknown	2,417	11.6

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE C.2

AVERAGE MONTHLY BENEFIT AND INCOME AND AVERAGE ASSETS AMONG HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM UNDER SIMULATION TO ELIMINATE SSI CASH-OUT

	Average Values for Eligible Households ($)
Potential Monthly Benefit	156
Monthly Gross Income among Households with Positive Income	971
Monthly Net Income among Households with Positive Net Income	656
Monthly Amount of Income Type among Households with Income Type	
Earnings	1,048
Temporary Assistance for Needy Families	366
Supplemental Security Income	500
Social Security	724
Amount of Assets among Households with Asset Type	
Financial Assets	52,679
Financial assets countable under state rules	631
Vehicle Assets	2,363
Vehicle assets countable under state rules	1,248
Home Equity	95,711

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE C.3

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM UNDER SIMULATION TO ELIMINATE SSI CASH-OUT BY POVERTY LEVEL

	Eligible Households			
	Total (000s)	Percent of Total Households by Gross Income as a Percentage of Poverty		
		0 - 100%	101 - 130%	131% +
Total Households	20,869	66.5	24.1	9.5
Households with Income from				
Earnings	8,225	53.7	34.2	12.1
Temporary Assistance for Needy Families	1,580	84.2	13.3	2.5
Supplemental Security Income	4,146	75.6	19.4	5
Social Security	6,599	53.4	29.7	17
Households with Assets				
Financial Assets	10,191	59	27.1	13.9
Financial assets countable under state rules	4,531	59.3	31.2	9.5
Vehicle Assets	10,135	59.9	27.4	12.7
Vehicle assets countable under state rules	18	61.1	22.2	16.7
Home Equity	5,419	56.7	27	16.3

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE C.4

ELIGIBLE HOUSEHOLDS UNDER SIMULATION TO ELIMINATE SSI CASH-OUT BY NUMBER OF STATES IN WHICH HOUSEHOLD WAS ELIGIBLE

	Number (000s)	Percent of Households Eligible in at Least One State	Percent of Households Eligible in Some But Not All States
Eligible Households	20,869	100.0	
Households Eligible in All States	17,804	85.3	
Households Eligible in Some But Not All States	3,065	14.7	100.0
Eligible in 47 to 50 States	818	3.9	26.7
50 States	459	2.2	15.0
49 States	180	0.9	5.9
48 States	102	0.5	3.3
47 States	77	0.4	2.5
Eligible in 6 to 46 States	1,947	9.3	63.5
14 to 46 States	730	3.5	23.8
13 States	18	0.1	0.6
12 States	68	0.3	2.2
11 States	188	0.9	6.1
10 States	186	0.9	6.1
9 States	108	0.5	3.5
8 States	177	0.8	5.8
7 States	235	1.1	7.7
6 States	237	1.1	7.7
Eligible in 1 to 5 States	300	1.4	9.8
5 States	143	0.7	4.7
4 States	127	0.6	4.1
3 States	24	0.1	0.8
2 States	4	0.0	0.1
1 State	2	0.0	0.1

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE C.5

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM UNDER SIMULATION TO ELIMINATE SSI CASH-OUT

	Eligible Households			
	Households Eligible under All State Rules		Households Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	17,804	100.0	3,065	100.0
Gross Income as a Percentage of Poverty Level				
At or Below 100% of Poverty Level	12,812	72.0	1,058	34.5
No income	2,075	11.7	196	6.4
1-50%	2,802	15.7	246	8.0
51-100%	7,935	44.6	616	20.1
Above 100% of Poverty Level	4,992	28.0	2,008	65.5
101-130%	4,195	23.6	827	27.0
131-200%	712	4.0	1,158	37.8
Greater than 200%	85	0.5	23	0.7
Households with Income from				
Earnings	6,540	36.7	1,685	55.0
TANF	1,419	8.0	160	5.2
SSI	3,804	21.4	342	11.1
Social Security	5,637	31.7	963	31.4
Households with Assets				
Financial Assets	8,104	45.5	2,087	68.1
Financial assets countable under state rules	4,047	22.7	484	15.8
Vehicle Assets	7,968	44.8	2,167	70.7
Vehicle assets countable under state rules	8	0.0	10	0.3
Home Equity	4,139	23.2	1,280	41.8
Household Composition				
Households with elderly adults	5,344	30.0	899	29.3
Households with disabled nonelderly adults	2,857	16.0	401	13.1
Households with children	6,961	39.1	1,455	47.5
Households with noncitizens	1,494	8.4	328	10.7
Household Food Security				
Food-secure	12,303	69.1	2,300	75.0
Low food-security	2,049	11.5	289	9.4
Very low food-security	1,377	7.7	135	4.4
Unknown	2,075	11.7	342	11.2

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE C.6

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE FOR THE FOOD STAMP PROGRAM IN SOME BUT NOT ALL STATES UNDER SIMULATION TO ELIMINATE SSI CASH-OUT BY NUMBER OF STATES IN WHICH HOUSEHOLD WAS ELIGIBLE

	Households Eligible in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	818	100.0	1,947	100.0	301	100.0
Gross Income as a Percentage of Poverty Level						
At or Below 100% of Poverty Level	445	54.4	612	31.4	2	0.5
No income	61	7.5	135	6.9	0	0.0
1-50%	71	8.7	174	8.9	1	0.3
51-100%	313	38.2	303	15.6	1	0.2
Above 100% of Poverty Level	372	45.6	1,336	68.6	300	99.5
101-130%	303	37.1	514	26.4	10	3.2
131-200%	66	8.1	804	41.3	288	95.7
Greater than 200%	3	0.4	18	0.9	2	0.6
Households with Income from						
Earnings	468	57.2	1,099	56.4	119	39.6
TANF	100	12.2	60	3.1	0	0.0
SSI	188	23.0	149	7.7	5	1.6
Social Security	199	24.3	576	29.6	188	62.4
Households with Assets						
Financial Assets	448	54.7	1,367	70.2	273	90.6
Financial assets countable under state rules	261	31.9	220	11.3	4	1.2
Vehicle Assets	612	74.9	1,326	68.1	229	76.1
Vehicle assets countable under state rules	9	1.1	1	0.0	0	0.0
Home Equity	244	29.9	851	43.7	184	61.3
Household Composition						
Households with elderly adults	140	17.1	574	29.5	185	61.6
Households with disabled nonelderly adults	213	26.0	176	9.1	13	4.2
Households with children	547	66.9	894	45.9	13	4.4
Households with noncitizens	106	13.0	217	11.1	6	1.8
Household Food Security						
Food-secure	557	68.1	1,486	76.3	257	85.5
Low food-security	116	14.2	162	8.3	11	3.6
Very low food-security	46	5.6	83	4.3	6	2.1
Unknown	99	12.1	217	11.1	27	8.8

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

Technical Appendices to Simulated Effects of Changes to State and Federal Asset Eligibility Policies for the Food Stamp Program

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Authors:

Karen Cunnyngham
James Ohls

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APPENDIX D

BASELINE TABULATIONS IN THE MATH SIPP+ MODEL

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TABLE D.1

CHARACTERISTICS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS IN 2006

	Households Eligible in 2006			
	All Eligible Households		Participating Households	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	20,493	100.0	11,499	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,301	11.2	1,887	16.4
1-50%	3,093	15.1	2,607	22.7
51-100%	8,578	41.9	5,107	44.4
101-130%	4,627	22.6	1,547	13.5
131-200%	1,789	8.7	312	2.7
Greater than 200%	105	0.5	39	0.3
Households with Income from				
Earnings	8,236	40.2	4,073	35.4
Temporary Assistance for Needy Families	1,597	7.8	1,407	12.2
Supplemental Security Income	3,589	17.5	2,383	20.7
Social Security	6,323	30.9	2,388	20.8
Benefit Level				
Eligible for minimum benefit	4,213	20.6	820	7.1
Eligible for maximum benefit	5,347	26.1	4,327	37.6
Eligible for other benefit	10,933	53.3	6,353	55.2
Households with Assets				
Financial Assets	10,065	49.1	4,777	41.5
Financial assets countable under state rules	4,547	22.2	2,096	18.2
Vehicle Assets	9,990	48.7	4,991	43.4
Vehicle assets countable under state rules	18	0.1	11	0.1
Home Equity	5,318	26.0	2,207	19.2
Household Composition				
Households with elderly adults	5,959	29.1	2,072	18.0
Households with disabled nonelderly adults	3,067	15.0	1,899	16.5
Households with children	8,456	41.3	5,668	49.3
With preschool-age children	4,107	20.0	2,892	25.1
With school-age children	6,701	32.7	4,465	38.8
Households with noncitizens	1,792	8.7	849	7.4
Household Food Security				
Food-secure	14,325	69.9	7,583	65.9
Low food-security	2,300	11.2	1,437	12.5
Very low food-security	1,483	7.2	977	8.5
Unknown	2,385	11.6	1,502	13.1

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.2

CHARACTERISTICS OF INDIVIDUALS IN ELIGIBLE AND PARTICIPATING HOUSEHOLDS IN 2006

	Individuals in Households Eligible in 2006			
	All Eligible Households		Participating Households	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Individuals	44,641	100.0	26,125	100.0
Individuals by Household Gross Income as a Percentage of Poverty Level				
No income	3,991	8.9	3,340	12.8
1-50%	8,565	19.2	7,430	28.4
51-100%	17,824	39.9	10,876	41.6
101-130%	10,631	23.8	3,815	14.6
131-200%	3,483	7.8	607	2.3
Greater than 200%	146	0.3	57	0.2
Individuals in Households with Income from				
Earnings	23,518	52.7	11,718	44.9
Temporary Assistance for Needy Families	5,028	11.3	4,417	16.9
Supplemental Security Income	6,633	14.9	4,540	17.4
Social Security	9,638	21.6	3,919	15.0
Individuals by Household Benefit Level				
Eligible for minimum benefit	5,078	11.4	909	3.5
Eligible for maximum benefit	9,914	22.2	8,341	31.9
Eligible for other benefit	29,648	66.4	16,875	64.6
Individuals in Households with Assets				
Financial Assets	21,535	48.2	10,877	41.6
Financial assets countable under state rules	9,687	21.7	4,844	18.5
Vehicle Assets	24,328	54.5	12,847	49.2
Vehicle assets countable under state rules	34	0.1	21	0.1
Home Equity	12,122	27.2	5,782	22.1
Individuals by Household Composition				
Households with elderly adults	8,211	18.4	2,742	10.5
Households with disabled nonelderly adults	6,246	14.0	3,883	14.9
Households with children	29,755	66.7	19,444	74.4
With preschool-age children	15,565	34.9	10,718	41.0
With school-age children	24,985	56.0	16,218	62.1
Households with noncitizens	5,210	11.7	2,499	9.6
Individuals by Household Food Security				
Food-secure	30,518	68.4	17,151	65.7
Low food-security	5,660	12.7	3,537	13.5
Very low food-security	3,547	7.9	2,242	8.6
Unknown	4,915	11.0	3,195	12.2

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.3

POTENTIAL BENEFITS FOR ELIGIBLE HOUSEHOLDS AND BENEFITS FOR PARTICIPATING HOUSEHOLDS IN 2006 BY HOUSEHOLD CHARACTERISTIC

	Benefits for Households Eligible in 2006			
	All Eligible Households		Participating Households	
	Total Benefits ($000s)	Average Benefit ($)	Total Benefits ($000s)	Average Benefit ($)
Total Benefits	3,269,015	160	2,427,889	211
Benefits by Household Gross Income as a Percentage of Poverty Level				
No income	553,208	240	460,903	244
1-50%	1,031,228	333	896,878	344
51-100%	1,222,244	142	849,386	166
101-130%	373,204	81	189,418	122
131-200%	82,283	46	26,813	86
Greater than 200%	6,848	65	4,490	114
Benefits for Households with Income from				
Earnings	1,483,300	180	961,778	236
Temporary Assistance for Needy Families	413,754	259	385,926	274
Supplemental Security Income	356,476	99	295,145	124
Social Security	494,614	78	299,210	125
Benefits by Household Benefit Level				
Eligible for minimum benefit	42,398	10	8,248	10
Eligible for maximum benefit	1,363,972	255	1,140,123	263
Eligible for other benefit	1,862,645	170	1,279,518	201
Benefits for Households with Assets				
Financial Assets	1,463,509	145	995,856	208
Financial assets countable under state rules	708,159	156	465,894	222
Vehicle Assets	1,678,456	168	1,165,979	234
Vehicle assets countable under state rules	2,616	143	2,050	183
Home Equity	785,046	148	514,215	233
Benefits by Household Composition				
Households with elderly adults	441,992	74	228,007	110
Households with disabled nonelderly adults	382,747	125	295,308	156
Households with children	2,235,166	264	1,762,071	311
With preschool-age children	1,192,723	290	967,140	334
With school-age children	1,852,064	276	1,451,346	325
Households with noncitizens	395,092	221	241,869	285
Benefits by Household Food Security				
Food-secure	2,177,307	152	1,588,611	209
Low food-security	413,341	180	310,964	216
Very low food-security	264,776	179	203,716	208
Unknown	413,592	173	324,598	216

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.4

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS IN 2006

	Average Value for Households Eligible in 2006 ($)	
	All Eligible Households	Participating Households
Potential Monthly Benefit	160	211
Monthly Gross Income among Households with Positive Income	966	818
Monthly Net Income among Households with Positive Net Income	648	506
Monthly Amount of Income Type among Households with Income Type		
Earnings	1,049	923
Temporary Assistance for Needy Families	367	371
Supplemental Security Income	487	495
Social Security	730	598
Amount of Assets among Households with Asset Type		
Financial Assets	53,397	55,850
Financial assets countable under state rules	631	572
Vehicle Assets	2,378	2,315
Vehicle assets countable under state rules	1,248	1,418
Home Equity	95,654	86,021

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.5

ELIGIBLE AND PARTICIPATING HOUSEHOLDS IN 2006 BY POVERTY LEVEL

	Number of Households Eligible in 2006 (000s)					
	All Eligible Households by Gross Income as a Percentage of Poverty			Participating Households by Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +	0 - 100%	101 - 130%	131% +
Total Households	13,972	4,627	1,894	9,600	1,547	352
Households with Income from						
Earnings	4,453	2,812	970	2,782	1,099	192
Temporary Assistance for Needy Families	1,394	165	37	1,286	97	25
Supplemental Security Income	3,079	390	120	2,184	170	30
Social Security	3,514	1,739	1,070	1,852	368	168
Households with Assets						
Financial Assets	6,025	2,653	1,388	3,747	824	205
Financial assets countable under state rules	2,694	1,422	431	1,596	413	86
Vehicle Assets	6,080	2,665	1,244	3,963	865	163
Vehicle assets countable under state rules	11	4	3	8	2	0
Home Equity	3,076	1,386	856	1,739	369	99

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.6

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE IN 2006 BY POVERTY LEVEL
All Eligible Households

	Average Values among All Eligible Households in 2006 ($)		
	Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +
Potential Monthly Benefit	201	81	47
Monthly Gross Income among Households with Positive Income	718	1,311	1,653
Monthly Net Income among Households with Positive Net Income	484	840	988
Monthly Amount of Income Type among Households with Income Type			
Earnings	763	1,336	1,531
Temporary Assistance for Needy Families	371	341	325
Supplemental Security Income	468	634	492
Social Security	576	834	1,064
Amount of Assets among Households with Asset Type			
Financial Assets	42,202	46,001	116,151
Financial assets countable under state rules	562	610	1,126
Vehicle Assets	2,258	2,399	2,922
Vehicle assets countable under state rules	1,326	1,197	1,052
Home Equity	91,258	95,520	111,669

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.7

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE IN 2006 BY POVERTY LEVEL
Participating Households

	Average Values among All Participating Households in 2006 ($)		
	Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +
Potential Monthly Benefit	230	122	89
Monthly Gross Income Among Households with Positive Income	673	1,352	1,651
Monthly Net Income Among Households with Positive Net Income	423	740	879
Monthly Amount of Income Type Among Households with Income Type			
Earnings	722	1,321	1,559
Temporary Assistance for Needy Families	373	353	319
Supplemental Security Income	484	647	463
Social Security	529	792	942
Amount of Assets Among Households with Asset Type			
Financial Assets	48,679	68,011	137,892
Financial assets countable under state rules	537	533	1,415
Vehicle Assets	2,225	2,654	2,713
Vehicle assets countable under state rules	1,403	1,593	779
Home Equity	86,588	76,247	112,357

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE IN 2006 BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE

	Households Eligible in 2006			
	Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	13,873	100.0	6,620	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,013	14.5	289	4.4
1-50%	2,792	20.1	301	4.5
51-100%	5,005	36.1	3,573	54.0
101-130%	3,403	24.5	1,224	18.5
131-200%	578	4.2	1,211	18.3
Greater than 200%	83	0.6	22	0.3
Households with Income from				
Earnings	6,394	46.1	1,842	27.8
TANF	1,454	10.5	143	2.2
SSI	947	6.8	2,642	39.9
Social Security	3,290	23.7	3,033	45.8
Benefit Level				
Eligible for minimum benefit	1,674	12.1	2,538	38.3
Eligible for maximum benefit	4,415	31.8	932	14.1
Eligible for other benefit	7,784	56.1	3,149	47.6
Households with Assets				
Financial Assets	6,781	48.9	3,284	49.6
Financial assets countable under state rules	3,676	26.5	871	13.2
Vehicle Assets	6,675	48.1	3,315	50.1
Vehicle assets countable under state rules	8	0.1	10	0.2
Home Equity	3,141	22.6	2,177	32.9
Household Composition				
Households with elderly adults	2,950	21.3	3,009	45.5
Households with disabled nonelderly adults	1,442	10.4	1,626	24.6
Households with children	7,055	50.9	1,401	21.2
With preschool-age children	3,453	24.9	654	9.9
With school-age children	5,626	40.6	1,074	16.2
Households with noncitizens	1,337	9.6	455	6.9
Household Food Security				
Food-secure	9,447	68.1	4,878	73.7
Low food-security	1,612	11.6	688	10.4
Very low food-security	1,087	7.8	396	6.0
Unknown	1,728	12.5	657	9.9

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.9

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE IN 2006 IN SOME BUT NOT ALL STATES

	Households Eligible in 2006 in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	4,353	100.0	1,961	100.0	306	100.0
Gross Income as a Percentage of Poverty Level						
No income	153	3.5	136	6.9	0	0.1
1-50%	125	2.9	175	8.9	1	0.5
51-100%	3,257	74.8	314	16.0	3	0.9
101-130%	682	15.7	529	27.0	13	4.4
131-200%	133	3.1	790	40.3	287	93.8
Greater than 200%	3	0.1	17	0.9	1	0.4
Households with Income from						
Earnings	601	13.8	1,117	57.0	124	40.5
TANF	82	1.9	60	3.1	1	0.2
SSI	2,510	57.7	128	6.5	4	1.3
Social Security	2,279	52.4	566	28.9	188	61.4
Benefit Level						
Eligible for minimum benefit	1,601	36.8	670	34.2	267	87.3
Eligible for maximum benefit	598	13.7	329	16.8	5	1.6
Eligible for other benefit	2,154	49.5	962	49.0	34	11.1
Households with Assets						
Financial Assets	1,635	37.6	1,374	70.1	274	89.6
Financial assets countable under state rules	635	14.6	232	11.8	5	1.5
Vehicle Assets	1,751	40.2	1,334	68.0	230	75.2
Vehicle assets countable under state rules	9	0.2	1	0.0	0	0.0
Home Equity	1,140	26.2	851	43.4	186	60.7
Household Composition						
Households with elderly adults	2,259	51.9	564	28.8	185	60.5
Households with disabled nonelderly adults	1,435	33.0	176	9.0	14	4.7
Households with children	476	10.9	906	46.2	19	6.3
With preschool-age children	229	5.3	418	21.3	7	2.3
With school-age children	368	8.4	690	35.2	17	5.4
Households with noncitizens	228	5.2	219	11.2	9	2.8
Household Food Security						
Food-secure	3,122	71.7	1,496	76.3	260	85.0
Low food-security	514	11.8	164	8.3	11	3.6
Very low food-security	307	7.1	83	4.2	6	2.0
Unknown	410	9.4	219	11.2	29	9.4

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.10

POTENTIAL BENEFITS FOR HOUSEHOLDS ELIGIBLE IN 2006 IN SOME BUT NOT ALL STATES BY SELECTED CHARACTERISTICS

	Potential Benefits for Households Eligible in 2006 in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Total ($000)	Average Benefit	Total ($000)	Average Benefit	Total ($000)	Average Benefit
Total Households	313,014	72	213,312	109	5,909	19
Gross Income as a Percentage of Poverty Level						
No income	29,805	195	29,987	221	32	152
1-50%	29,089	233	52,119	298	181	126
51-100%	207,710	64	62,910	201	583	211
101-130%	39,729	58	41,484	78	817	61
131-200%	6,268	47	26,489	34	4,219	15
Greater than 200%	413	128	324	19	77	63
Households with Income from						
Earnings	75,062	125	115,650	104	3,053	25
TANF	12,834	156	5,741	96	61	88
SSI	132,855	53	8,772	69	55	13
Social Security	125,296	55	28,046	50	2,751	15
Benefit Level						
Eligible for minimum benefit	16,111	10	6,744	10	2,691	10
Eligible for maximum benefit	109,785	184	82,044	249	770	153
Eligible for other benefit	187,118	87	124,524	130	2,448	72
Households with Assets						
Financial Assets	136,317	83	159,966	116	4,838	18
Financial assets countable under state rules	66,108	104	26,210	113	441	96
Vehicle Assets	156,936	90	159,208	119	3,973	17
Vehicle assets countable under state rules	1,262	135	100	104	17	114
Home Equity	88,694	78	111,251	131	2,802	15
Household Composition						
Households with elderly adults	132,365	59	32,900	58	2,720	15
Households with disabled nonelderly adults	89,321	62	10,684	61	431	30
Households with children	86,796	182	138,713	153	1,586	82
With preschool-age children	45,417	199	70,910	170	541	77
With school-age children	67,468	183	112,141	162	1,432	86
Households with noncitizens	28,009	123	33,029	151	542	62
Household Food Security						
Food-secure	225,826	72	161,331	108	4,575	18
Low food-security	32,167	63	19,961	122	260	24
Very low food-security	17,413	57	7,710	93	95	15
Unknown	37,608	92	24,311	111	979	34

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.11

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS FOR HOUSEHOLDS ELIGIBLE IN 2006 BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE

	Average among Households by State Eligibility in 2006 ($)	
	Households Eligible under All State Rules	Households Eligible under Some But Not All State Rules
Potential Monthly Benefit	197	80
Monthly Gross Income among Households with Positive Income	938	1,019
Monthly Net Income among Households with Positive Net Income	618	699
Monthly Amount of Income Type among Households with Income Type		
Earnings	975	1,307
Temporary Assistance for Needy Families	372	319
Supplemental Security Income	546	466
Social Security	761	695
Amount of Assets among Households with Asset Type		
Financial Assets	39,042	83,039
Financial assets countable under state rules	613	705
Vehicle Assets	1,833	3,475
Vehicle assets countable under state rules	1,416	1,122
Home Equity	86,754	108,494

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.12

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE IN 2006 IN SOME BUT NOT ALL STATES

	Average among Households Eligible in 2006 in Some But Not All States ($)		
	Eligible in 47 to 50 States	Eligible in 6 to 46 States	Eligible in 1 to 5 States
Potential Monthly Benefit	72	109	19
Monthly Gross Income among Households with Positive Income	813	1,397	1,590
Monthly Net Income among Households with Positive Net Income	538	985	1,162
Monthly Amount of Income Type among Households with			
Earnings	998	1,462	1,400
Temporary Assistance for Needy Families	338	294	316
Supplemental Security Income	457	638	440
Social Security	609	902	1,119
Amount of Assets among Households with Asset Type			
Financial Assets	13,262	108,246	372,536
Financial assets countable under state rules	555	642	24,359
Vehicle Assets	2,604	4,531	3,973
Vehicle assets countable under state rules	1,075	1,040	4,713
Home Equity	97,756	116,432	138,023

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.13

PERCENTAGE OF HOUSEHOLDS ELIGIBLE IN 2006 BY SELECTED CHARACTERISTICS

	All Households		
		Households Eligible in 2006	
	Number (000s)	Number (000s)	Row Percent
Total Households	113,969	20,493	18.0
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,301	92.0
1-50%	3,942	3,093	78.5
51-100%	9,815	8,578	87.4
101-130%	6,389	4,627	72.4
131-200%	14,601	1,789	12.3
Greater than 200%	76,722	105	0.1
Households with Income from			
Earnings	84,522	8,236	9.7
Temporary Assistance for Needy Families	1,784	1,597	89.5
Supplemental Security Income	4,780	3,589	75.1
Social Security	30,477	6,323	20.7
Households with Assets			
Financial Assets	96,091	10,065	10.5
Financial assets countable under state rules	82,706	4,547	5.5
Vehicle Assets	82,817	9,990	12.1
Vehicle assets countable under state rules	4,808	18	0.4
Home Equity	66,437	5,318	8.0
Household Composition			
Households with elderly adults	32,187	5,959	18.5
Households with disabled nonelderly adults	6,197	3,067	49.5
Households with children	39,580	8,456	21.4
With preschool-age children	15,751	4,107	26.1
With school-age children	31,881	6,701	21.0
Households with noncitizens	6,485	1,792	27.6
Household Food Security			
Food-secure	95,441	14,325	15.0
Low food-security	5,234	2,300	43.9
Very low food-security	2,903	1,483	51.1
Unknown	10,390	2,385	23.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE D.14

PERCENTAGE OF HOUSEHOLDS WITH INCOME BELOW 200 PERCENT OF POVERTY ELIGIBLE IN 2006 BY SELECTED CHARACTERISTICS

	Households with Gross Income below 200 Percent of Poverty		
		Households Eligible in 2006	
	Number (000s)	Number (000s)	Row Percent
Total Households	37,223	20,387	54.8
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,301	92.0
1-50%	3,942	3,093	78.5
51-100%	9,815	8,578	87.4
101-130%	6,389	4,627	72.4
131-200%	14,577	1,788	12.3
Households with Income from			
Earnings	17,865	8,192	45.9
Temporary Assistance for Needy Families	1,672	1,592	95.2
Supplemental Security Income	4,070	3,584	88.1
Social Security	12,941	6,251	48.3
Households with Assets			
Financial Assets	24,154	9,977	41.3
Financial assets countable under state rules	16,650	4,500	27.0
Vehicle Assets	22,032	9,928	45.1
Vehicle assets countable under state rules	503	17	3.5
Home Equity	14,125	5,285	37.4
Household Composition			
Households with elderly adults	12,411	5,884	47.4
Households with disabled nonelderly adults	3,956	3,052	77.1
Households with children	14,638	8,449	57.7
With preschool-age children	6,748	4,105	60.8
With school-age children	11,725	6,695	57.1
Households with noncitizens	2,939	1,784	60.7
Household Food Security			
Food-secure	28,000	14,237	50.8
Low food-security	3,233	2,288	70.8
Very low food-security	1,994	1,478	74.1
Unknown	3,996	2,385	59.7

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX E

TABULATIONS FOR SIMULATION TO REVERT TO FEDERAL FOOD STAMP PROGRAM ASSET RULES FOR NON-CATEGORICALLY ELIGIBLE HOUSEHOLDS IN THE MATH SIPP+ MODEL

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TABLE E.1

CHARACTERISTICS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Households	20,367	100.0	-0.6 ***	11,431	100.0	-0.6 ***
Gross Income as a Percentage of Poverty Level						
No income	2,285	11.2	-0.7 ***	1,875	16.4	-0.6 ***
1-50%	3,073	15.1	-0.7 ***	2,590	22.7	-0.6 ***
51-100%	8,534	41.9	-0.5 ***	5,087	44.5	-0.4 ***
101-130%	4,592	22.6	-0.8 ***	1,529	13.4	-1.2 ***
131-200%	1,781	8.7	-0.4 **	312	2.7	-0.2
Greater than 200%	102	0.5	-2.7 *	38	0.3	-3.8
Households with Income from						
Earnings	8,177	40.2	-0.7 ***	4,044	35.4	-0.7 ***
Temporary Assistance for Needy Families	1,596	7.8	-0.1	1,406	12.3	-0.1
Supplemental Security Income	3,587	17.6	-0.1	2,382	20.8	-0.1
Social Security	6,288	30.9	-0.6 ***	2,376	20.8	-0.5 ***
Benefit Level						
Eligible for minimum benefit	4,195	20.6	-0.4 ***	815	7.1	-0.6
Eligible for maximum benefit	5,310	26.1	-0.7 ***	4,299	37.6	-0.7 ***
Eligible for other benefit	10,862	53.3	-0.7 ***	6,318	55.3	-0.6 ***
Households with Assets						
Financial Assets	9,976	49.0	-0.9 ***	4,728	41.4	-1.0 ***
Financial assets countable under state rules	4,474	22.0	-1.6 ***	2,055	18.0	-1.9 ***
Vehicle Assets	9,865	48.4	-1.3 ***	4,924	43.1	-1.4 ***
Vehicle assets countable under state rules	96	0.5	425.8 ***	48	0.4	327.2 ***
Home Equity	5,258	25.8	-1.1 ***	2,179	19.1	-1.2 ***
Household Composition						
Households with elderly adults	5,925	29.1	-0.6 ***	2,063	18.1	-0.4 ***
Households with disabled nonelderly adults	3,055	15.0	-0.4 **	1,891	16.5	-0.4 **
Households with children	8,398	41.2	-0.7 ***	5,632	49.3	-0.6 ***
With preschool-age children	4,079	20.0	-0.7 ***	2,871	25.1	-0.7 ***
With school-age children	6,657	32.7	-0.7 ***	4,440	38.8	-0.6 ***
Households with noncitizens	1,779	8.7	-0.7 ***	845	7.4	-0.5 **
Household Food Security						
Food-secure	14,226	69.9	-0.7 ***	7,532	65.9	-0.7 ***
Low food-security	2,287	11.2	-0.6 ***	1,429	12.5	-0.6 **
Very low food-security	1,480	7.3	-0.2 *	975	8.5	-0.2 *
Unknown	2,374	11.7	-0.5 ***	1,495	13.1	-0.5 **

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.1)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE E.2

CHARACTERISTICS OF INDIVIDUALS IN ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Individuals in Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	44,343	100.0	-0.7 ***	25,956	100.0	-0.7 ***
Individuals by Household Gross Income as a Percentage of Poverty Level						
No income	3,957	8.9	-0.9 ***	3,314	12.8	-0.8 ***
1-50%	8,516	19.2	-0.6 ***	7,389	28.5	-0.6 ***
51-100%	17,715	40.0	-0.6 ***	10,822	41.7	-0.5 ***
101-130%	10,543	23.8	-0.8 ***	3,770	14.5	-1.2 ***
131-200%	3,470	7.8	-0.4 **	606	2.3	-0.2
Greater than 200%	142	0.3	-2.7 *	55	0.2	-2.7
Individuals in Households with Income from						
Earnings	23,344	52.6	-0.7 ***	11,621	44.8	-0.8 ***
Temporary Assistance for Needy Families	5,022	11.3	-0.1	4,411	17.0	-0.1
Supplemental Security Income	6,628	15.0	-0.1	4,537	17.5	-0.1
Social Security	9,575	21.6	-0.7 ***	3,897	15.0	-0.6 ***
Individuals by Household Benefit Level						
Eligible for minimum benefit	5,055	11.4	-0.5 ***	903	3.5	-0.6
Eligible for maximum benefit	9,836	22.2	-0.8 ***	8,280	31.9	-0.7 ***
Eligible for other benefit	29,452	66.4	-0.7 ***	16,772	64.6	-0.6 ***
Individuals in Households with Assets						
Financial Assets	21,326	48.1	-1.0 ***	10,749	41.4	-1.2 ***
Financial assets countable under state rules	9,532	21.5	-1.6 ***	4,752	18.3	-1.9 ***
Vehicle Assets	24,032	54.2	-1.2 ***	12,678	48.8	-1.3 ***
Vehicle assets countable under state rules	236	0.5	592.1 ***	135	0.5	553.1 ***
Home Equity	11,969	27.0	-1.3 ***	5,703	22.0	-1.4 ***
Individuals by Household Composition						
Households with elderly adults	8,155	18.4	-0.7 ***	2,730	10.5	-0.4 ***
Households with disabled nonelderly adults	6,217	14.0	-0.5 **	3,863	14.9	-0.5 **
Households with children	29,557	66.7	-0.7 ***	19,316	74.4	-0.7 ***
With preschool-age children	15,454	34.9	-0.7 ***	10,638	41.0	-0.7 ***
With school-age children	24,831	56.0	-0.6 ***	16,123	62.1	-0.6 ***
Households with noncitizens	5,183	11.7	-0.5 ***	2,486	9.6	-0.5 **
Individuals by Household Food Security						
Food-secure	30,286	68.3	-0.8 ***	17,024	65.6	-0.7 ***
Low food-security	5,633	12.7	-0.5 ***	3,519	13.6	-0.5 **
Very low food-security	3,540	8.0	-0.2	2,236	8.6	-0.3 *
Unknown	4,884	11.0	-0.6 ***	3,176	12.2	-0.6 **

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.2)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE E.3

POTENTIAL BENEFITS FOR ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Benefits for Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Total ($000s)	Percent Change[a]	Average Benefit	Total ($000s)	Percent Change[a]	Average Benefit
Total Benefits	3,245,621	-0.7 ***	159	2,411,866	-0.7 ***	211
Benefits by Household Gross Income as a Percentage of Poverty Level						
No income	548,500	-0.9 ***	240	457,302	-0.8 ***	244
1-50%	1,024,927	-0.6 ***	333	891,653	-0.6 ***	344
51-100%	1,213,868	-0.7 ***	142	844,387	-0.6 ***	166
101-130%	369,989	-0.9 ***	81	187,499	-1.0 ***	123
131-200%	81,785	-0.6	46	26,757	-0.2	86
Greater than 200%	6,552	-4.3	64	4,267	-5.0	113
Benefits for Households with Income from						
Earnings	1,471,531	-0.8 ***	180	953,825	-0.8 ***	236
Temporary Assistance for Needy Families	413,018	-0.2	259	385,203	-0.2	274
Supplemental Security Income	356,257	-0.1	99	295,025	0.0 *	124
Social Security	491,139	-0.7 ***	78	297,454	-0.6 **	125
Benefits by Household Benefit Level						
Eligible for minimum benefit	42,221	-0.4 ***	10	8,198	-0.6	10
Eligible for maximum benefit	1,353,368	-0.8 ***	255	1,131,927	-0.7 ***	263
Eligible for other benefit	1,850,031	-0.7 ***	170	1,271,741	-0.6 ***	201
Benefits for Households with Assets						
Financial Assets	1,446,145	-1.2 ***	145	983,586	-1.2 ***	208
Financial assets countable under state rules	694,798	-1.9 ***	155	456,229	-2.1 ***	222
Vehicle Assets	1,655,188	-1.4 ***	168	1,150,070	-1.4 ***	234
Vehicle assets countable under state rules	17,987	587.6 ***	187	12,356	502.6 ***	258
Home Equity	772,786	-1.6 ***	147	506,068	-1.6 ***	232
Benefits by Household Composition						
Households with elderly adults	438,217	-0.9 ***	74	226,785	-0.5 ***	110
Households with disabled nonelderly adults	380,239	-0.7 **	124	293,422	-0.6 *	155
Households with children	2,219,176	-0.7 ***	264	1,749,969	-0.7 ***	311
With preschool-age children	1,184,029	-0.7 ***	290	959,940	-0.7 ***	334
With school-age children	1,840,083	-0.7 ***	276	1,442,453	-0.6 ***	325
Households with noncitizens	392,625	-0.6 **	221	240,512	-0.6 **	285
Benefits by Household Food Security						
Food-secure	2,158,851	-0.9 ***	152	1,576,227	-0.8 ***	209
Low food-security	410,802	-0.6 ***	180	309,079	-0.6 **	216
Very low food-security	264,313	-0.2	179	203,338	-0.2	209
Unknown	411,655	-0.5 **	173	323,223	-0.4 **	216

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from benefits for eligible households and participating households under current FSP rules (see Table D.3)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE E.4

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES
Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Average Value for Households Eligible under Simulated Change			
	All Eligible Households		Participating Households	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	159	-0.1 ***	211	-0.1 ***
Monthly Gross Income among Households with Positive Income	966	0.0 ***	818	-0.1 ***
Monthly Net Income among Households with Positive Net Income	648	0.0 ***	505	-0.1 ***
Monthly Amount of Income Type among Households with Income Type				
Earnings	1,049	0.0 ***	922	-0.1 ***
Temporary Assistance for Needy Families	367	0.0	371	0.0
Supplemental Security Income	487	0.0	495	0.0
Social Security	729	-0.1 ***	597	-0.2 ***
Amount of Assets among Households with Asset Type				
Financial Assets	53,110	-0.5 ***	55,294	-1.0 ***
Financial assets countable under state rules	602	-4.6 ***	547	-4.4 ***
Vehicle Assets	2,291	-3.7 ***	2,220	-4.1 ***
Vehicle assets countable under state rules	1,035	-17.0 ***	1,007	-29.0 ***
Home Equity	95,389	-0.3 ***	85,527	-0.6 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.4)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE E.5

ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Number of Households Eligible under Simulated Change (000s)					
	All Eligible Households by Gross Income as a Percentage of Poverty			Participating Households by Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +	0 - 100%	101 - 130%	131% +
Total Households	13,892	4,592	1,883	9,552	1,529	350
Households with Income from						
Earnings	4,421	2,788	968	2,764	1,088	192
Temporary Assistance for Needy Families	1,393	165	37	1,285	97	25
Supplemental Security Income	3,079	389	120	2,183	169	30
Social Security	3,497	1,731	1,059	1,846	364	166
Households with Assets						
Financial Assets	5,968	2,631	1,378	3,711	813	203
Financial assets countable under state rules	2,645	1,406	422	1,565	407	84
Vehicle Assets	6,001	2,630	1,234	3,916	847	160
Vehicle assets countable under state rules	66	21	9	41	6	0
Home Equity	3,032	1,377	849	1,716	365	99

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE E.6

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
All Eligible Households
Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Average Values among All Eligible Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	201	-0.1 ***	81	-0.1 ***	47	-0.3 *
Monthly Gross Income among Households with Positive Income	718	0.0 ***	1,310	-0.1 ***	1,654	0.0 ***
Monthly Net Income among Households with Positive Net Income	484	0.0 ***	840	0.0 ***	988	0.1 **
Monthly Amount of Income Type among Households with Income Type						
Earnings	763	0.0 ***	1,335	-0.1 ***	1,533	0.1
Temporary Assistance for Needy Families	371	0.0	341	0.0	325	0.0
Supplemental Security Income	468	0.0	634	0.0	492	0.0
Social Security	575	-0.1 ***	833	-0.1 **	1,064	0.0 **
Amount of Assets among Households with Asset Type						
Financial Assets	41,666	-1.3 ***	45,797	-0.4 *	116,641	0.4 **
Financial assets countable under state rules	556	-1.2 ***	609	-0.1 ***	866	-23.1 ***
Vehicle Assets	2,165	-4.1 ***	2,311	-3.7 ***	2,862	-2.0 **
Vehicle assets countable under state rules	990	-25.3 ***	1,226	2.4 **	907	-13.8
Home Equity	90,844	-0.5 ***	95,731	0.2 **	111,071	-0.5 *

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.6)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE E.7

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Participating Households

Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Average Values among Participating Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	230	-0.1 ***	123	0.2 ***	89	-0.3
Monthly Gross Income among Households with Positive Income	673	0.0 ***	1,351	-0.1 ***	1,651	0.0
Monthly Net Income among Households with Positive Net Income	424	0.1 ***	739	-0.1 ***	880	0.1
Monthly Amount of Income Type among Households with Income Type						
Earnings	722	0.0 ***	1,319	-0.1 ***	1,559	0.0
Temporary Assistance for Needy Families	373	0.0	353	0.0	319	0.0
Supplemental Security Income	484	0.0	647	0.0	463	0.0
Social Security	528	-0.1 **	790	-0.2	943	0.1
Amount of Assets among Households with Asset Type						
Financial Assets	47,937	-1.5 ***	68,024	0.0 *	138,667	0.6 **
Financial assets countable under state rules	531	-1.1 ***	535	0.4 **	905	-36.1 *
Vehicle Assets	2,140	-3.8 ***	2,514	-5.3 ***	2,626	-3.2
Vehicle assets countable under state rules	1,062	-24.3 ***	655	-58.9	924	18.5
Home Equity	85,854	-0.9 ***	76,729	0.6 **	112,321	0.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.7)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE E.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Households Eligible under Simulated Change			
	Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	13,873	100.0	6,494	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,013	14.5	273	4.2
1-50%	2,792	20.1	281	4.3
51-100%	5,005	36.1	3,529	54.4
101-130%	3,403	24.5	1,188	18.3
131-200%	578	4.2	1,203	18.5
Greater than 200%	83	0.6	19	0.3
Households with Income from				
Earnings	6,394	46.1	1,783	27.5
TANF	1,454	10.5	142	2.2
SSI	947	6.8	2,640	40.7
Social Security	3,290	23.7	2,997	46.2
Benefit Level				
Eligible for minimum benefit	1,674	12.1	2,521	38.8
Eligible for maximum benefit	4,415	31.8	895	13.8
Eligible for other benefit	7,784	56.1	3,078	47.4
Households with Assets				
Financial Assets	6,781	48.9	3,195	49.2
Financial assets countable under state rules	3,676	26.5	798	12.3
Vehicle Assets	6,675	48.1	3,190	49.1
Vehicle assets countable under state rules	85	0.6	11	0.2
Home Equity	3,141	22.6	2,117	32.6
Household Composition				
Households with elderly adults	2,950	21.3	2,975	45.8
Households with disabled nonelderly adults	1,442	10.4	1,613	24.8
Households with children	7,055	50.9	1,343	20.7
With preschool-age children	3,453	24.9	626	9.6
With school-age children	5,626	40.6	1,031	15.9
Households with noncitizens	1,337	9.6	442	6.8
Household Food Security				
Food-secure	9,447	68.1	4,780	73.6
Low food-security	1,612	11.6	675	10.4
Very low food-security	1,087	7.8	393	6.1
Unknown	1,728	12.5	646	9.9

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE E.9

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES

Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	4,039	100.0	2,147	100.0	308	100.0
Gross Income as a Percentage of Poverty Level						
No income	114	2.8	159	7.4	0	0.1
1-50%	76	1.9	203	9.5	1	0.5
51-100%	3,136	77.6	390	18.2	3	0.9
101-130%	598	14.8	576	26.9	14	4.6
131-200%	115	2.9	800	37.3	289	93.8
Greater than 200%	0	0.0	18	0.9	1	0.2
Households with Income from						
Earnings	451	11.2	1,207	56.2	125	40.5
TANF	73	1.8	68	3.2	1	0.2
SSI	2,505	62.0	131	6.1	4	1.3
Social Security	2,191	54.3	617	28.7	189	61.5
Benefit Level						
Eligible for minimum benefit	1,554	38.5	698	32.5	269	87.4
Eligible for maximum benefit	506	12.5	384	17.9	5	1.6
Eligible for other benefit	1,979	49.0	1,065	49.6	34	11.0
Households with Assets						
Financial Assets	1,415	35.0	1,505	70.1	275	89.3
Financial assets countable under state rules	488	12.1	306	14.2	4	1.3
Vehicle Assets	1,438	35.6	1,521	70.8	232	75.4
Vehicle assets countable under state rules	6	0.1	5	0.2	0	0.0
Home Equity	1,006	24.9	925	43.1	187	60.8
Household Composition						
Households with elderly adults	2,181	54.0	608	28.3	186	60.3
Households with disabled nonelderly adults	1,398	34.6	201	9.4	14	4.6
Households with children	331	8.2	993	46.3	20	6.4
With preschool-age children	153	3.8	466	21.7	7	2.3
With school-age children	255	6.3	759	35.4	17	5.5
Households with noncitizens	199	4.9	234	10.9	9	2.9
Household Food Security						
Food-secure	2,882	71.4	1,636	76.2	262	85.1
Low food-security	478	11.8	186	8.7	11	3.6
Very low food-security	302	7.5	85	4.0	6	2.0
Unknown	377	9.3	240	11.2	29	9.3

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE E.10

POTENTIAL BENEFITS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE IN SOME BUT NOT ALL STATES BY SELECTED CHARACTERISTICS

Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Potential Benefits for Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Total ($000)	Average Benefit	Total ($000)	Average Benefit	Total ($000)	Average Benefit
Total Households	227,384	63	222,403	116	5,253	19
Gross Income as a Percentage of Poverty Level						
No income	16,831	165	32,428	229	29	152
1-50%	13,243	194	53,744	296	162	126
51-100%	164,171	59	70,347	202	521	211
101-130%	28,697	54	41,047	80	736	58
131-200%	4,441	43	24,395	34	3,786	15
Greater than 200%	1	10	442	27	20	35
Households with Income from						
Earnings	39,540	98	120,489	112	2,723	24
TANF	8,569	132	7,384	121	54	88
SSI	118,365	53	8,092	69	49	13
Social Security	103,527	53	30,519	55	2,436	14
Benefit Level						
Eligible for minimum benefit	13,988	10	6,278	10	2,421	10
Eligible for maximum benefit	74,909	166	87,175	254	669	152
Eligible for other benefit	138,487	78	128,950	135	2,163	71
Households with Assets						
Financial Assets	82,812	65	166,663	124	4,280	17
Financial assets countable under state rules	35,275	81	35,387	129	341	96
Vehicle Assets	87,808	68	174,117	128	3,537	17
Vehicle assets countable under state rules	267	51	412	89	0	10
Home Equity	53,355	59	114,503	138	2,489	15
Household Composition						
Households with elderly adults	110,069	56	34,385	63	2,395	14
Households with disabled nonelderly adults	72,788	58	14,404	80	383	30
Households with children	42,025	142	145,336	164	1,423	81
With preschool-age children	19,941	146	76,310	183	485	77
With school-age children	32,444	142	117,453	173	1,287	85
Households with noncitizens	18,978	106	33,396	160	490	61
Household Food Security						
Food-secure	162,177	63	167,573	115	4,059	17
Low food-security	23,052	54	21,294	128	232	24
Very low food-security	15,041	56	7,012	92	84	15
Unknown	27,114	80	26,525	124	877	34

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE E.11

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE

Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Average among Households by State Eligibility under Simulated Change ($)	
	Households Eligible under All State Rules	Households Eligible under Some But Not All State Rules
Potential Monthly Benefit	197	78
Monthly Gross Income among Households with Positive Income	938	1,019
Monthly Net Income among Households with Positive Net Income	618	700
Monthly Amount of Income Type among Households with Income Type		
Earnings	975	1,316
Temporary Assistance for Needy Families	372	320
Supplemental Security Income	546	466
Social Security	761	693
Amount of Assets among Households with Asset Type		
Financial Assets	39,042	82,966
Financial assets countable under state rules	613	550
Vehicle Assets	1,833	3,249
Vehicle assets countable under state rules	1,041	995
Home Equity	86,754	108,198

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE E.12

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES
Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Average among Households Eligible under Simulated Change in Some But Not All States ($)		
	Eligible In 47 to 50 States	Eligible In 6 to 46 States	Eligible In 1 to 5 States
Potential Monthly Benefit	63	116	19
Monthly Gross Income among Households with Positive Income	799	1,366	1,586
Monthly Net Income among Households with Positive Net Income	531	961	1,161
Monthly Amount of Income Type among Households with Income Type			
Earnings	1,002	1,426	1,392
Temporary Assistance for Needy Families	335	304	316
Supplemental Security Income	457	637	440
Social Security	597	903	1,117
Amount of Assets among Households with Asset Type			
Financial Assets	3,985	104,543	371,569
Financial assets countable under state rules	481	662	338
Vehicle Assets	1,337	4,940	4,022
Vehicle assets countable under state rules	398	1,666	1,482
Home Equity	95,618	115,830	138,085

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE E.13

PERCENTAGE OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	All Households		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	113,969	20,367	17.9
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,285	91.4
1-50%	3,942	3,073	78.0
51-100%	9,815	8,534	86.9
101-130%	6,389	4,592	71.9
131-200%	14,601	1,781	12.2
Greater than 200%	76,722	102	0.1
Households with Income from			
Earnings	84,522	8,177	9.7
Temporary Assistance for Needy Families	1,784	1,596	89.4
Supplemental Security Income	4,780	3,587	75.0
Social Security	30,477	6,288	20.6
Households with Assets			
Financial Assets	96,091	9,976	10.4
Financial assets countable under state rules	82,706	4,474	5.4
Vehicle Assets	82,817	9,865	11.9
Vehicle assets countable under state rules	11,762	96	0.8
Home Equity	66,437	5,258	7.9
Household Composition			
Households with elderly adults	32,187	5,925	18.4
Households with disabled nonelderly adults	6,197	3,055	49.3
Households with children	39,580	8,398	21.2
With preschool-age children	15,751	4,079	25.9
With school-age children	31,881	6,657	20.9
Households with noncitizens	6,485	1,779	27.4
Household Food Security			
Food-secure	95,441	14,226	14.9
Low food-security	5,234	2,287	43.7
Very low food-security	2,903	1,480	51.0
Unknown	10,390	2,374	22.9

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE E.14

PERCENTAGE OF HOUSEHOLDS WITH INCOME BELOW 200 PERCENT OF POVERTY ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS
Simulated Change: Revert to Federal FSP Asset Rules for Non-Categorically Eligible Households

	Households with Gross Income below 200 Percent of Poverty		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	37,223	20,264	54.4
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,285	91.4
1-50%	3,942	3,073	78.0
51-100%	9,815	8,534	86.9
101-130%	6,389	4,592	71.9
131-200%	14,577	1,780	12.2
Households with Income from			
Earnings	17,865	8,134	45.5
Temporary Assistance for Needy Families	1,672	1,591	95.1
Supplemental Security Income	4,070	3,582	88.0
Social Security	12,941	6,218	48.1
Households with Assets			
Financial Assets	24,154	9,890	41.0
Financial assets countable under state rules	16,650	4,429	26.6
Vehicle Assets	22,032	9,806	44.5
Vehicle assets countable under state rules	1,443	94	6.5
Home Equity	14,125	5,227	37.0
Household Composition			
Households with elderly adults	12,411	5,853	47.2
Households with disabled nonelderly adults	3,956	3,039	76.8
Households with children	14,638	8,391	57.3
With preschool-age children	6,748	4,076	60.4
With school-age children	11,725	6,652	56.7
Households with noncitizens	2,939	1,772	60.3
Household Food Security			
Food-secure	28,000	14,141	50.5
Low food-security	3,233	2,275	70.4
Very low food-security	1,994	1,475	74.0
Unknown	3,996	2,373	59.4

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX F

TABULATIONS FOR SIMULATION TO ELIMINATE CATEGORICAL ELIGIBILITY FOR NON-PURE PUBLIC ASSISTANCE HOUSEHOLDS IN THE MATH SIPP+ MODEL

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TABLE F.1

CHARACTERISTICS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Households	18,978	100.0	-7.4 ***	11,110	100.0	-3.4 ***
Gross Income as a Percentage of Poverty Level						
No income	2,271	12.0	-1.3 ***	1,863	16.8	-1.3 ***
1-50%	2,969	15.6	-4.0 ***	2,511	22.6	-3.7 ***
51-100%	8,391	44.2	-2.2 ***	5,022	45.2	-1.7 ***
101-130%	4,381	23.1	-5.3 ***	1,481	13.3	-4.3 ***
131-200%	862	4.5	-51.8 ***	194	1.7	-38.0 ***
Greater than 200%	105	0.6	0.0	39	0.4	0.0
Households with Income from						
Earnings	7,387	38.9	-10.3 ***	3,851	34.7	-5.4 ***
Temporary Assistance for Needy Families	1,595	8.4	-0.1 ***	1,406	12.7	-0.1 ***
Supplemental Security Income	3,554	18.7	-1.0 ***	2,376	21.4	-0.3 ***
Social Security	5,778	30.4	-8.6 ***	2,335	21.0	-2.3 ***
Benefit Level						
Eligible for minimum benefit	3,484	18.4	-17.3 ***	777	7.0	-5.2 ***
Eligible for maximum benefit	5,162	27.2	-3.5 ***	4,194	37.7	-3.1 ***
Eligible for other benefit	10,332	54.4	-5.5 ***	6,139	55.3	-3.4 ***
Households with Assets						
Financial Assets	8,806	46.4	-12.5 ***	4,447	40.0	-6.9 ***
Financial assets countable under state rules	5,590	29.5	22.9 ***	2,606	23.5	24.4 ***
Vehicle Assets	8,883	46.8	-11.1 ***	4,706	42.4	-5.7 ***
Vehicle assets countable under state rules	51	0.3	177.1 ***	26	0.2	134.0 ***
Home Equity	4,528	23.9	-14.9 ***	2,009	18.1	-9.0 ***
Household Composition						
Households with elderly adults	5,423	28.6	-9.0 ***	2,018	18.2	-2.6 ***
Households with disabled nonelderly adults	3,003	15.8	-2.1 ***	1,884	17.0	-0.8 ***
Households with children	7,875	41.5	-6.9 ***	5,453	49.1	-3.8 ***
With preschool-age children	3,858	20.3	-6.0 ***	2,790	25.1	-3.5 ***
With school-age children	6,250	32.9	-6.7 ***	4,298	38.7	-3.8 ***
Households with noncitizens	1,681	8.9	-6.2 ***	822	7.4	-3.2 ***
Household Food Security						
Food-secure	13,080	68.9	-8.7 ***	7,269	65.4	-4.1 ***
Low food-security	2,220	11.7	-3.5 ***	1,415	12.7	-1.5 ***
Very low food-security	1,441	7.6	-2.9 ***	965	8.7	-1.2 ***
Unknown	2,238	11.8	-6.2 ***	1,461	13.2	-2.7 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.1)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE F.2

CHARACTERISTICS OF INDIVIDUALS IN ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Individuals in Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	41,188	100.0	-7.7 ***	25,117	100.0	-3.9 ***
Individuals by Household Gross Income as a Percentage of Poverty Level						
No income	3,928	9.5	-1.6 ***	3,286	13.1	-1.6 ***
1-50%	8,273	20.1	-3.4 ***	7,192	28.6	-3.2 ***
51-100%	17,321	42.1	-2.8 ***	10,619	42.3	-2.4 ***
101-130%	10,059	24.4	-5.4 ***	3,627	14.4	-4.9 ***
131-200%	1,461	3.5	-58.0 ***	336	1.3	-44.6 ***
Greater than 200%	146	0.4	0.0	57	0.2	0.0
Individuals in Households with Income from						
Earnings	21,171	51.4	-10.0 ***	11,062	44.0	-5.6 ***
Temporary Assistance for Needy Families	5,018	12.2	-0.2 ***	4,413	17.6	-0.1 **
Supplemental Security Income	6,527	15.8	-1.6 ***	4,519	18.0	-0.5 ***
Social Security	8,751	21.2	-9.2 ***	3,811	15.2	-2.8 ***
Individuals by Household Benefit Level						
Eligible for minimum benefit	3,969	9.6	-21.8 ***	846	3.4	-6.9 ***
Eligible for maximum benefit	9,541	23.2	-3.8 ***	8,055	32.1	-3.4 ***
Eligible for other benefit	27,677	67.2	-6.6 ***	16,215	64.6	-3.9 ***
Individuals in Households with Assets						
Financial Assets	18,639	45.3	-13.4 ***	10,006	39.8	-8.0 ***
Financial assets countable under state rules	12,317	29.9	27.1 ***	6,253	24.9	29.1 ***
Vehicle Assets	21,672	52.6	-10.9 ***	12,075	48.1	-6.0 ***
Vehicle assets countable under state rules	121	0.3	254.8 ***	59	0.2	184.7 ***
Home Equity	10,253	24.9	-15.4 ***	5,196	20.7	-10.1 ***
Individuals by Household Composition						
Households with elderly adults	7,374	17.9	-10.2 ***	2,658	10.6	-3.1 ***
Households with disabled nonelderly adults	6,106	14.8	-2.2 ***	3,846	15.3	-0.9 ***
Households with children	27,665	67.2	-7.0 ***	18,663	74.3	-4.0 ***
With preschool-age children	14,590	35.4	-6.3 ***	10,320	41.1	-3.7 ***
With school-age children	23,268	56.5	-6.9 ***	15,579	62.0	-3.9 ***
Households with noncitizens	4,852	11.8	-6.9 ***	2,413	9.6	-3.4 ***
Individuals by Household Food Security						
Food-secure	27,705	67.3	-9.2 ***	16,339	65.0	-4.7 ***
Low food-security	5,449	13.2	-3.7 ***	3,479	13.9	-1.6 ***
Very low food-security	3,443	8.4	-2.9 ***	2,213	8.8	-1.3 ***
Unknown	4,590	11.1	-6.6 ***	3,086	12.3	-3.4 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.2)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE F.3

POTENTIAL BENEFITS FOR ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Benefits for Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Total ($000s)	Percent Change[a]	Average Benefit	Total ($000s)	Percent Change[a]	Average Benefit
Total Benefits	3,137,923	-4.0 ***	165	2,350,022	-3.2 ***	212
Benefits by Household Gross Income as a Percentage of Poverty Level						
No income	544,644	-1.5 ***	240	453,725	-1.6 ***	244
1-50%	993,422	-3.7 ***	335	866,281	-3.4 ***	345
51-100%	1,183,217	-3.2 ***	141	826,191	-2.7 ***	165
101-130%	355,169	-4.8 ***	81	179,870	-5.0 ***	121
131-200%	54,623	-33.6 ***	63	19,464	-27.4 ***	100
Greater than 200%	6,848	0.0	65	4,490	0.0	114
Benefits for Households with Income from						
Earnings	1,409,592	-5.0 ***	191	922,040	-4.1 ***	239
Temporary Assistance for Needy Families	413,369	-0.1 ***	259	385,644	-0.1 ***	274
Supplemental Security Income	354,085	-0.7 ***	100	294,233	-0.3 ***	124
Social Security	470,905	-4.8 ***	82	290,419	-2.9 ***	124
Benefits by Household Benefit Level						
Eligible for minimum benefit	35,063	-17.3 ***	10	7,820	-5.2 ***	10
Eligible for maximum benefit	1,313,336	-3.7 ***	254	1,101,751	-3.4 ***	263
Eligible for other benefit	1,789,524	-3.9 ***	173	1,240,451	-3.1 ***	202
Benefits for Households with Assets						
Financial Assets	1,341,285	-8.4 ***	152	922,035	-7.4 ***	207
Financial assets countable under state rules	897,147	26.7 ***	160	595,371	27.8 ***	228
Vehicle Assets	1,572,798	-6.3 ***	177	1,102,760	-5.4 ***	234
Vehicle assets countable under state rules	9,079	247.1 ***	179	5,910	188.3 ***	226
Home Equity	702,547	-10.5 ***	155	464,421	-9.7 ***	231
Benefits by Household Composition						
Households with elderly adults	414,944	-6.1 ***	77	219,580	-3.7 ***	109
Households with disabled nonelderly adults	378,705	-1.1 ***	126	292,871	-0.8 ***	155
Households with children	2,153,214	-3.7 ***	273	1,706,548	-3.2 ***	313
With preschool-age children	1,155,064	-3.2 ***	299	940,591	-2.7 ***	337
With school-age children	1,782,996	-3.7 ***	285	1,404,047	-3.3 ***	327
Households with noncitizens	382,279	-3.2 ***	227	234,938	-2.9 ***	286
Benefits by Household Food Security						
Food-secure	2,067,524	-5.0 ***	158	1,523,692	-4.1 ***	210
Low food-security	407,723	-1.4 ***	184	308,305	-0.9 ***	218
Very low food-security	262,080	-1.0 ***	182	201,820	-0.9 ***	209
Unknown	400,595	-3.1 ***	179	316,205	-2.6 ***	216

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from benefits for eligible households and participating households under current FSP rules (see Table D.3)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE F.4

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES
Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Average Value for Households Eligible under Simulated Change			
	All Eligible Households		Participating Households	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	165	3.7 ***	212	0.2 ***
Monthly Gross Income among Households with Positive Income	924	-4.4 ***	807	-1.4 ***
Monthly Net Income among Households with Positive Net Income	611	-5.8 ***	496	-1.8 ***
Monthly Amount of Income Type among Households with Income Type				
Earnings	995	-5.1 ***	900	-2.5 ***
Temporary Assistance for Needy Families	367	0.0 ***	371	0.0 **
Supplemental Security Income	487	0.0 ***	495	0.0 ***
Social Security	706	-3.3 ***	596	-0.5 ***
Amount of Assets among Households with Asset Type				
Financial Assets	35,661	-33.2 ***	43,102	-22.8 ***
Financial assets countable under state rules	984	56.0 **	1,117	95.3
Vehicle Assets	2,133	-10.3 ***	2,123	-8.3 ***
Vehicle assets countable under state rules	1,381	10.7 ***	1,516	6.9 ***
Home Equity	90,443	-5.5 ***	81,692	-5.0 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.4)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE F.5

ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Number of Households Eligible under Simulated Change (000s)					
	All Eligible Households by Gross Income as a Percentage of Poverty			Participating Households by Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +	0 - 100%	101 - 130%	131% +
Total Households	13,630	4,381	967	9,396	1,481	233
Households with Income from						
Earnings	4,325	2,704	357	2,708	1,052	92
Temporary Assistance for Needy Families	1,394	164	36	1,285	96	24
Supplemental Security Income	3,074	381	99	2,181	167	28
Social Security	3,431	1,612	735	1,825	355	154
Households with Assets						
Financial Assets	5,692	2,432	683	3,546	765	136
Financial assets countable under state rules	3,340	1,758	493	1,985	523	98
Vehicle Assets	5,809	2,478	595	3,801	814	91
Vehicle assets countable under state rules	34	13	4	21	4	1
Home Equity	2,858	1,237	433	1,614	334	61

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE F.6

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
All Eligible Households
Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Average Values among All Eligible Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	200	-0.6 ***	81	0.5 ***	64	35.1 ***
Monthly Gross Income among Households with Positive Income	719	0.1 ***	1,308	-0.2 ***	1,594	-3.6 ***
Monthly Net Income among Households with Positive Net Income	483	-0.2 ***	835	-0.7 ***	804	-18.6 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	760	-0.4 ***	1,331	-0.4 ***	1,300	-15.1 ***
Temporary Assistance for Needy Families	371	0.0 *	341	-0.1 **	324	-0.4 ***
Supplemental Security Income	468	0.0 **	633	-0.1 ***	504	2.5 ***
Social Security	575	-0.2 ***	829	-0.7 ***	1,046	-1.7 ***
Amount of Assets among Households with Asset Type						
Financial Assets	34,313	-18.7 ***	38,455	-16.4 ***	36,945	-68.2 **
Financial assets countable under state rules	707	25.8 ***	729	19.6 ***	3,767	234.6
Vehicle Assets	2,072	-8.2 ***	2,204	-8.1 ***	2,436	-16.6 ***
Vehicle assets countable under state rules	1,353	2.0 ***	1,429	19.4 ***	1,461	38.9 ***
Home Equity	86,558	-5.2 ***	92,593	-3.1 ***	109,959	-1.5 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.6)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE F.7

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Participating Households

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Average Values among Participating Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	228	-0.6 ***	121	-0.8 ***	103	15.5 ***
Monthly Gross Income among Households with Positive Income	675	0.3 ***	1,346	-0.5 ***	1,653	0.1 ***
Monthly Net Income among Households with Positive Net Income	423	-0.1 ***	735	-0.7 ***	849	-3.3 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	719	-0.4 ***	1,315	-0.5 ***	1,503	-3.6 ***
Temporary Assistance for Needy Families	373	0.0 *	353	0.1	318	-0.3
Supplemental Security Income	484	0.0 **	649	0.3 **	462	-0.1 **
Social Security	528	-0.1 ***	788	-0.4 ***	949	0.7 ***
Amount of Assets among Households with Asset Type						
Financial Assets	39,606	-18.6 ***	59,515	-12.5 ***	41,914	-69.6
Financial assets countable under state rules	672	25.2 ***	667	25.2 ***	12,486	782.6
Vehicle Assets	2,037	-8.5 ***	2,454	-7.6 ***	2,747	1.2 ***
Vehicle assets countable under state rules	1,519	8.3 ***	1,607	0.9 ***	834	7.1
Home Equity	81,431	-6.0 ***	74,223	-2.7 ***	129,518	15.3 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.7)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE F.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Households Eligible under Simulated Change			
	Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	13,849	100.0	5,129	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,013	14.5	258	5.0
1-50%	2,787	20.1	183	3.6
51-100%	4,997	36.1	3,394	66.2
101-130%	3,395	24.5	986	19.2
131-200%	576	4.2	286	5.6
Greater than 200%	83	0.6	22	0.4
Households with Income from				
Earnings	6,375	46.0	1,012	19.7
TANF	1,445	10.4	149	2.9
SSI	941	6.8	2,613	51.0
Social Security	3,290	23.8	2,487	48.5
Benefit Level				
Eligible for minimum benefit	1,673	12.1	1,811	35.3
Eligible for maximum benefit	4,415	31.9	747	14.6
Eligible for other benefit	7,761	56.0	2,571	50.1
Households with Assets				
Financial Assets	6,781	49.0	2,025	39.5
Financial assets countable under state rules	4,522	32.7	1,068	20.8
Vehicle Assets	6,664	48.1	2,219	43.3
Vehicle assets countable under state rules	31	0.2	19	0.4
Home Equity	3,133	22.6	1,395	27.2
Household Composition				
Households with elderly adults	2,946	21.3	2,476	48.3
Households with disabled nonelderly adults	1,442	10.4	1,561	30.4
Households with children	7,035	50.8	840	16.4
With preschool-age children	3,442	24.9	416	8.1
With school-age children	5,617	40.6	633	12.3
Households with noncitizens	1,325	9.6	357	7.0
Household Food Security				
Food-secure	9,428	68.1	3,652	71.2
Low food-security	1,606	11.6	613	12.0
Very low food-security	1,087	7.8	354	6.9
Unknown	1,728	12.5	510	9.9

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE F.9

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	4,258	100.0	805	100.0	66	100.0
Gross Income as a Percentage of Poverty Level						
No income	144	3.4	112	13.9	2	2.7
1-50%	108	2.5	68	8.5	7	10.3
51-100%	3,214	75.5	163	20.2	17	25.3
101-130%	660	15.5	293	36.3	34	51.0
131-200%	128	3.0	152	18.9	6	8.6
Greater than 200%	3	0.1	17	2.1	1	2.1
Households with Income from						
Earnings	550	12.9	424	52.7	37	56.7
TANF	89	2.1	58	7.2	2	3.8
SSI	2,509	58.9	103	12.8	1	1.2
Social Security	2,255	53.0	215	26.7	18	27.3
Benefit Level						
Eligible for minimum benefit	1,593	37.4	199	24.7	19	29.2
Eligible for maximum benefit	566	13.3	172	21.4	9	13.1
Eligible for other benefit	2,099	49.3	434	53.9	38	57.8
Households with Assets						
Financial Assets	1,538	36.1	440	54.6	48	72.0
Financial assets countable under state rules	708	16.6	320	39.8	40	61.1
Vehicle Assets	1,643	38.6	530	65.9	45	68.1
Vehicle assets countable under state rules	10	0.2	7	0.9	3	4.0
Home Equity	1,103	25.9	265	32.9	26	39.5
Household Composition						
Households with elderly adults	2,243	52.7	217	27.0	16	24.5
Households with disabled nonelderly adults	1,418	33.3	135	16.8	8	11.4
Households with children	438	10.3	374	46.5	28	42.0
With preschool-age children	204	4.8	203	25.2	9	13.6
With school-age children	338	7.9	271	33.7	24	35.9
Households with noncitizens	235	5.5	114	14.1	7	11.2
Household Food Security						
Food-secure	3,050	71.6	549	68.2	53	80.6
Low food-security	500	11.7	109	13.6	3	5.2
Very low food-security	305	7.2	48	5.9	1	1.9
Unknown	403	9.5	99	12.2	8	12.2

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE F.10

POTENTIAL BENEFITS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE IN SOME BUT NOT ALL STATES BY SELECTED CHARACTERISTICS

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Potential Benefits for Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Total ($000)	Average Benefit	Total ($000)	Average Benefit	Total ($000)	Average Benefit
Total Households	295,183	69	102,791	128	7,834	118
Gross Income as a Percentage of Poverty Level						
No income	28,153	195	22,615	202	492	273
1-50%	25,019	232	18,457	270	1,525	225
51-100%	198,171	62	33,037	203	2,254	135
101-130%	37,109	56	25,325	87	3,250	96
131-200%	6,317	49	3,034	20	234	41
Greater than 200%	413	128	322	19	79	57
Households with Income from						
Earnings	62,859	114	55,755	132	5,225	139
TANF	14,032	158	5,508	95	343	138
SSI	133,105	53	6,728	65	65	79
Social Security	121,784	54	9,703	45	897	50
Benefit Level						
Eligible for minimum benefit	16,027	10	2,001	10	194	10
Eligible for maximum benefit	101,948	180	37,975	220	2,045	237
Eligible for other benefit	177,208	84	62,814	145	5,595	146
Households with Assets						
Financial Assets	117,181	76	55,576	126	6,140	129
Financial assets countable under state rules	68,113	96	42,674	133	5,498	136
Vehicle Assets	136,784	83	74,370	140	5,623	125
Vehicle assets countable under state rules	1,120	114	1,087	157	469	177
Home Equity	78,845	71	39,270	148	3,165	121
Household Composition						
Households with elderly adults	130,650	58	10,332	48	935	58
Households with disabled nonelderly adults	86,855	61	9,058	67	482	64
Households with children	75,564	173	68,093	182	5,172	186
With preschool-age children	39,308	192	40,032	198	2,169	241
With school-age children	56,808	168	52,276	193	4,274	180
Households with noncitizens	28,738	122	21,221	187	1,121	151
Household Food Security						
Food-secure	211,735	69	68,235	124	5,762	108
Low food-security	30,345	61	16,996	155	311	90
Very low food-security	17,155	56	5,162	108	206	160
Unknown	35,948	89	12,398	126	1,556	192

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE F.11

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Average among Households by State Eligibility under Simulated Change ($)	
	Households Eligible under All State Rules	Households Eligible under Some But Not All State Rules
Potential Monthly Benefit	197	79
Monthly Gross Income among Households with Positive Income	938	893
Monthly Net Income among Households with Positive Net Income	617	597
Monthly Amount of Income Type among Households with Income Type		
Earnings	974	1,129
Temporary Assistance for Needy Families	372	321
Supplemental Security Income	545	465
Social Security	761	632
Amount of Assets among Households with Asset Type		
Financial Assets	39,042	24,336
Financial assets countable under state rules	604	2,594
Vehicle Assets	1,836	3,027
Vehicle assets countable under state rules	1,004	1,989
Home Equity	86,902	98,397

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE F.12

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES
Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Average among Households Eligible under Simulated Change in Some But Not All States ($)		
	Eligible in 47 to 50 States	Eligible in 6 to 46 States	Eligible in 1 to 5 States
Potential Monthly Benefit	69	128	118
Monthly Gross Income among Households with Positive Income	810	1,348	1,246
Monthly Net Income among Households with Positive Net Income	537	925	844
Monthly Amount of Income Type among Households with Income Type			
Earnings	1,010	1,264	1,367
Temporary Assistance for Needy Families	340	295	258
Supplemental Security Income	457	672	288
Social Security	606	892	899
Amount of Assets among Households with Asset Type			
Financial Assets	8,837	69,429	108,545
Financial assets countable under state rules	544	624	54,097
Vehicle Assets	2,049	6,041	3,201
Vehicle assets countable under state rules	1,153	1,661	5,943
Home Equity	94,654	109,538	143,425

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE F.13

PERCENTAGE OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	All Households		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	113,969	18,978	16.7
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,271	90.8
1-50%	3,942	2,969	75.3
51-100%	9,815	8,391	85.5
101-130%	6,389	4,381	68.6
131-200%	14,601	862	5.9
Greater than 200%	76,722	105	0.1
Households with Income from			
Earnings	84,522	7,387	8.7
Temporary Assistance for Needy Families	1,784	1,595	89.4
Supplemental Security Income	4,780	3,554	74.4
Social Security	30,477	5,778	19.0
Households with Assets			
Financial Assets	96,091	8,806	9.2
Financial assets countable under state rules	85,208	5,590	6.6
Vehicle Assets	82,817	8,883	10.7
Vehicle assets countable under state rules	4,968	51	1.0
Home Equity	66,437	4,528	6.8
Household Composition			
Households with elderly adults	32,187	5,423	16.8
Households with disabled nonelderly adults	6,197	3,003	48.5
Households with children	39,580	7,875	19.9
With preschool-age children	15,751	3,858	24.5
With school-age children	31,881	6,250	19.6
Households with noncitizens	6,485	1,681	25.9
Household Food Security			
Food-secure	95,441	13,080	13.7
Low food-security	5,234	2,220	42.4
Very low food-security	2,903	1,441	49.6
Unknown	10,390	2,238	21.5

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE F.14

PERCENTAGE OF HOUSEHOLDS WITH INCOME BELOW 200 PERCENT OF POVERTY ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS
Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Households with Gross Income below 200 Percent of Poverty		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	37,223	18,873	50.7
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,271	90.8
1-50%	3,942	2,969	75.3
51-100%	9,815	8,391	85.5
101-130%	6,389	4,381	68.6
131-200%	14,577	862	5.9
Households with Income from			
Earnings	17,865	7,343	41.1
Temporary Assistance for Needy Families	1,672	1,589	95.0
Supplemental Security Income	4,070	3,550	87.2
Social Security	12,941	5,706	44.1
Households with Assets			
Financial Assets	24,154	8,718	36.1
Financial assets countable under state rules	19,150	5,543	28.9
Vehicle Assets	22,032	8,822	40.0
Vehicle assets countable under state rules	662	50	7.5
Home Equity	14,125	4,495	31.8
Household Composition			
Households with elderly adults	12,411	5,348	43.1
Households with disabled nonelderly adults	3,956	2,987	75.5
Households with children	14,638	7,868	53.8
With preschool-age children	6,748	3,856	57.1
With school-age children	11,725	6,244	53.3
Households with noncitizens	2,939	1,674	56.9
Household Food Security			
Food-secure	28,000	12,992	46.4
Low food-security	3,233	2,208	68.3
Very low food-security	1,994	1,436	72.0
Unknown	3,996	2,238	56.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX G

TABULATIONS FOR SIMULATION TO REVERT TO FEDERAL FOOD STAMP PROGRAM ASSET RULES AND ELIMINATE CATEGORICAL ELIGIBILITY FOR NON-PURE PUBLIC ASSISTANCE HOUSEHOLDS IN THE MATH SIPP+ MODEL

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TABLE G.1

CHARACTERISTICS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Households	18,841	100.0	-8.1 ***	11,035	100.0	-4.0 ***
Gross Income as a Percentage of Poverty Level						
No income	2,253	12.0	-2.1 ***	1,850	16.8	-2.0 ***
1-50%	2,948	15.6	-4.7 ***	2,493	22.6	-4.3 ***
51-100%	8,341	44.3	-2.8 ***	5,000	45.3	-2.1 ***
101-130%	4,343	23.0	-6.2 ***	1,461	13.2	-5.5 ***
131-200%	853	4.5	-52.3 ***	193	1.7	-38.2 ***
Greater than 200%	103	0.5	-2.1	38	0.3	-3.6
Households with Income from						
Earnings	7,321	38.9	-11.1 ***	3,820	34.6	-6.2 ***
Temporary Assistance for Needy Families	1,593	8.5	-0.2 ***	1,405	12.7	-0.1
Supplemental Security Income	3,553	18.9	-1.0 ***	2,375	21.5	-0.4 ***
Social Security	5,740	30.5	-9.2 ***	2,321	21.0	-2.8 ***
Benefit Level						
Eligible for minimum benefit	3,465	18.4	-17.8 ***	771	7.0	-5.9 ***
Eligible for maximum benefit	5,123	27.2	-4.2 ***	4,163	37.7	-3.8 ***
Eligible for other benefit	10,253	54.4	-6.2 ***	6,101	55.3	-4.0 ***
Households with Assets						
Financial Assets	8,709	46.2	-13.5 ***	4,393	39.8	-8.0 ***
Financial assets countable under state rules	5,511	29.3	21.2 ***	2,562	23.2	22.3 ***
Vehicle Assets	8,745	46.4	-12.5 ***	4,631	42.0	-7.2 ***
Vehicle assets countable under state rules	138	0.7	656.4 ***	69	0.6	512.8 ***
Home Equity	4,461	23.7	-16.1 ***	1,978	17.9	-10.4 ***
Household Composition						
Households with elderly adults	5,387	28.6	-9.6 ***	2,008	18.2	-3.1 ***
Households with disabled nonelderly adults	2,989	15.9	-2.6 ***	1,874	17.0	-1.3 ***
Households with children	7,809	41.4	-7.6 ***	5,413	49.1	-4.5 ***
With preschool-age children	3,826	20.3	-6.8 ***	2,767	25.1	-4.3 ***
With school-age children	6,200	32.9	-7.5 ***	4,269	38.7	-4.4 ***
Households with noncitizens	1,667	8.9	-6.9 ***	817	7.4	-3.8 ***
Household Food Security						
Food-secure	12,972	68.9	-9.4 ***	7,212	65.4	-4.9 ***
Low food-security	2,205	11.7	-4.1 ***	1,406	12.7	-2.2 ***
Very low food-security	1,438	7.6	-3.1 ***	963	8.7	-1.5 ***
Unknown	2,226	11.8	-6.7 ***	1,454	13.2	-3.2 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.1)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE G.2

CHARACTERISTICS OF INDIVIDUALS IN ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Individuals in Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	40,855	100.0	-8.5 ***	24,929	100.0	-4.6 ***
Individuals by Household Gross Income as a Percentage of Poverty Level						
No income	3,889	9.5	-2.6 ***	3,256	13.1	-2.5 ***
1-50%	8,219	20.1	-4.0 ***	7,148	28.7	-3.8 ***
51-100%	17,197	42.1	-3.5 ***	10,558	42.4	-2.9 ***
101-130%	9,959	24.4	-6.3 ***	3,577	14.3	-6.2 ***
131-200%	1,447	3.5	-58.5 ***	335	1.3	-44.8 ***
Greater than 200%	143	0.3	-2.1	55	0.2	-2.5
Individuals in Households with Income from						
Earnings	20,973	51.3	-10.8 ***	10,953	43.9	-6.5 ***
Temporary Assistance for Needy Families	5,010	12.3	-0.4 ***	4,406	17.7	-0.3
Supplemental Security Income	6,522	16.0	-1.7 ***	4,516	18.1	-0.5 ***
Social Security	8,684	21.3	-9.9 ***	3,786	15.2	-3.4 ***
Individuals by Household Benefit Level						
Eligible for minimum benefit	3,944	9.7	-22.3 ***	840	3.4	-7.5 ***
Eligible for maximum benefit	9,456	23.1	-4.6 ***	7,988	32.0	-4.2 ***
Eligible for other benefit	27,455	67.2	-7.4 ***	16,100	64.6	-4.6 ***
Individuals in Households with Assets						
Financial Assets	18,403	45.0	-14.5 ***	9,862	39.6	-9.3 ***
Financial assets countable under state rules	12,141	29.7	25.3 ***	6,149	24.7	26.9 ***
Vehicle Assets	21,339	52.2	-12.3 ***	11,886	47.7	-7.5 ***
Vehicle assets countable under state rules	349	0.9	924.6 ***	192	0.8	828.8 ***
Home Equity	10,081	24.7	-16.8 ***	5,108	20.5	-11.7 ***
Individuals by Household Composition						
Households with elderly adults	7,313	17.9	-10.9 ***	2,645	10.6	-3.5 ***
Households with disabled nonelderly adults	6,073	14.9	-2.8 ***	3,823	15.3	-1.5 ***
Households with children	27,439	67.2	-7.8 ***	18,518	74.3	-4.8 ***
With preschool-age children	14,463	35.4	-7.1 ***	10,229	41.0	-4.6 ***
With school-age children	23,093	56.5	-7.6 ***	15,474	62.1	-4.6 ***
Households with noncitizens	4,823	11.8	-7.4 ***	2,399	9.6	-4.0 ***
Individuals by Household Food Security						
Food-secure	27,444	67.2	-10.1 ***	16,196	65.0	-5.6 ***
Low food-security	5,419	13.3	-4.3 ***	3,459	13.9	-2.2 ***
Very low food-security	3,435	8.4	-3.2 ***	2,207	8.9	-1.5 ***
Unknown	4,557	11.2	-7.3 ***	3,066	12.3	-4.0 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.2)

* Change is statistically different from zero at a 90% level of significance

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TABLE G.3

POTENTIAL BENEFITS FOR ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Benefits for Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Total ($000s)	Percent Change[a]	Average Benefit	Total ($000s)	Percent Change[a]	Average Benefit
Total Benefits	3,111,968	-4.8 ***	165	2,332,332	-3.9 ***	211
Benefits by Household Gross Income as a Percentage of Poverty Level						
No income	539,393	-2.5 ***	239	449,668	-2.4 ***	243
1-50%	986,604	-4.3 ***	335	860,657	-4.0 ***	345
51-100%	1,173,728	-4.0 ***	141	820,532	-3.4 ***	164
101-130%	351,561	-5.8 ***	81	177,787	-6.1 ***	122
131-200%	54,074	-34.3 ***	63	19,407	-27.6 ***	101
Greater than 200%	6,607	-3.5	64	4,281	-4.7	113
Benefits for Households with Income from						
Earnings	1,396,343	-5.9 ***	191	913,245	-5.0 ***	239
Temporary Assistance for Needy Families	412,563	-0.3 ***	259	384,860	-0.3	274
Supplemental Security Income	353,844	-0.7 ***	100	294,108	-0.4 ***	124
Social Security	467,164	-5.5 ***	81	288,494	-3.6 ***	124
Benefits by Household Benefit Level						
Eligible for minimum benefit	34,870	-17.8 ***	10	7,763	-5.9 ***	10
Eligible for maximum benefit	1,301,752	-4.6 ***	254	1,092,748	-4.2 ***	262
Eligible for other benefit	1,775,346	-4.7 ***	173	1,231,821	-3.7 ***	202
Benefits for Households with Assets						
Financial Assets	1,321,899	-9.7 ***	152	908,393	-8.8 ***	207
Financial assets countable under state rules	882,191	24.6 ***	160	584,597	25.5 ***	228
Vehicle Assets	1,546,820	-7.8 ***	177	1,085,058	-6.9 ***	234
Vehicle assets countable under state rules	26,801	924.5 ***	194	18,107	783.1 ***	264
Home Equity	688,760	-12.3 ***	154	455,286	-11.5 ***	230
Benefits by Household Composition						
Households with elderly adults	410,906	-7.0 ***	76	218,280	-4.3 ***	109
Households with disabled nonelderly adults	375,864	-1.8 ***	126	290,710	-1.6 ***	155
Households with children	2,135,126	-4.5 ***	273	1,692,957	-3.9 ***	313
With preschool-age children	1,145,183	-4.0 ***	299	932,461	-3.6 ***	337
With school-age children	1,769,455	-4.5 ***	285	1,394,123	-3.9 ***	327
Households with noncitizens	379,611	-3.9 ***	228	233,474	-3.5 ***	286
Benefits by Household Food Security						
Food-secure	2,046,996	-6.0 ***	158	1,509,996	-4.9 ***	209
Low food-security	404,911	-2.0 ***	184	306,198	-1.5 ***	218
Very low food-security	261,584	-1.2 ***	182	201,419	-1.1 ***	209
Unknown	398,476	-3.7 ***	179	314,719	-3.0 ***	216

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from benefits for eligible households and participating households under current FSP rules (see Table D.3)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE G.4

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES
Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Average Value for Households Eligible under Simulated Change			
	All Eligible Households		Participating Households	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	165	3.5 ***	211	0.1 ***
Monthly Gross Income among Households with Positive Income	924	-4.4 ***	806	-1.5 ***
Monthly Net Income among Households with Positive Net Income	611	-5.8 ***	496	-1.9 ***
Monthly Amount of Income Type among Households with Income Type				
Earnings	995	-5.2 ***	899	-2.6 ***
Temporary Assistance for Needy Families	367	0.0 ***	371	0.0 *
Supplemental Security Income	486	-0.1 ***	495	0.0 ***
Social Security	705	-3.4 ***	594	-0.6 ***
Amount of Assets among Households with Asset Type				
Financial Assets	35,078	-34.3 ***	42,256	-24.3 ***
Financial assets countable under state rules	987	56.4 **	1,124	96.5
Vehicle Assets	2,020	-15.1 ***	2,007	-13.3 ***
Vehicle assets countable under state rules	1,161	-6.9 ***	1,156	-18.5 ***
Home Equity	90,049	-5.9 ***	81,054	-5.8 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.4)

* Change is statistically different from zero at a 90% level of significance

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*** Change is statistically different from zero at a 99% level of significance

TABLE G.5

ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Number of Households Eligible under Simulated Change (000s)					
	All Eligible Households by Gross Income as a Percentage of Poverty			Participating Households by Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +	0 - 100%	101 - 130%	131% +
Total Households	13,542	4,343	956	9,343	1,461	231
Households with Income from						
Earnings	4,289	2,678	354	2,688	1,040	92
Temporary Assistance for Needy Families	1,393	164	36	1,284	96	24
Supplemental Security Income	3,074	379	99	2,181	166	28
Social Security	3,412	1,604	724	1,818	350	152
Households with Assets						
Financial Assets	5,628	2,408	673	3,506	753	134
Financial assets countable under state rules	3,286	1,742	483	1,950	516	96
Vehicle Assets	5,721	2,440	585	3,748	795	89
Vehicle assets countable under state rules	97	31	10	60	9	0
Home Equity	2,809	1,227	425	1,587	330	60

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE G.6

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

All Eligible Households

Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Average Values among All Eligible Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	199	-0.8 ***	81	0.4 ***	63	34.9 ***
Monthly Gross Income among Households with Positive Income	719	0.1 ***	1,307	-0.3 ***	1,594	-3.6 ***
Monthly Net Income among Households with Positive Net Income	483	-0.2 ***	834	-0.7 ***	804	-18.6 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	760	-0.4 ***	1,330	-0.4 ***	1,305	-14.8 ***
Temporary Assistance for Needy Families	371	0.0	341	-0.1 **	324	-0.4 ***
Supplemental Security Income	468	0.0 ***	633	-0.1 ***	504	2.5 ***
Social Security	574	-0.3 ***	827	-0.8 ***	1,046	-1.7 ***
Amount of Assets among Households with Asset Type						
Financial Assets	33,554	-20.5 ***	38,096	-17.2 ***	37,028	-68.1 **
Financial assets countable under state rules	705	25.3 ***	731	20.0 ***	3,824	239.7
Vehicle Assets	1,960	-13.2 ***	2,094	-12.7 ***	2,295	-21.5 ***
Vehicle assets countable under state rules	1,098	-17.2 ***	1,340	12.0 ***	1,218	15.8 **
Home Equity	85,991	-5.8 ***	92,850	-2.8 ***	108,764	-2.6 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.6)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE G.7

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Participating Households

Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Average Values among Participating Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	228	-0.8 ***	122	-0.6 ***	103	15.2 ***
Monthly Gross Income among Households with Positive Income	675	0.3 ***	1,344	-0.6 ***	1,652	0.1 ***
Monthly Net Income among Households with Positive Net Income	423	0.0 ***	734	-0.8 ***	851	-3.2 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	719	-0.4 ***	1,312	-0.6 ***	1,503	-3.6 ***
Temporary Assistance for Needy Families	373	0.0	353	0.1	318	-0.3
Supplemental Security Income	484	0.0 **	649	0.3 **	462	-0.1 **
Social Security	528	-0.2 ***	786	-0.7 ***	949	0.8 ***
Amount of Assets among Households with Asset Type						
Financial Assets	38,587	-20.7 ***	59,412	-12.6 ***	41,852	-69.6
Financial assets countable under state rules	670	24.9 ***	672	26.2 ***	12,734	800.1
Vehicle Assets	1,935	-13.0 ***	2,284	-13.9 ***	2,579	-4.9 ***
Vehicle assets countable under state rules	1,193	-15.0 ***	879	-44.8	2,235	186.9
Home Equity	80,499	-7.0 ***	74,807	-1.9 ***	129,731	15.5 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.7)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE G.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Households Eligible under Simulated Change			
	Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	13,849	100.0	4,991	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,013	14.5	240	4.8
1-50%	2,787	20.1	162	3.2
51-100%	4,997	36.1	3,344	67.0
101-130%	3,395	24.5	948	19.0
131-200%	576	4.2	278	5.6
Greater than 200%	83	0.6	20	0.4
Households with Income from				
Earnings	6,375	46.0	946	19.0
TANF	1,445	10.4	148	3.0
SSI	941	6.8	2,611	52.3
Social Security	3,290	23.8	2,449	49.1
Benefit Level				
Eligible for minimum benefit	1,673	12.1	1,791	35.9
Eligible for maximum benefit	4,415	31.9	707	14.2
Eligible for other benefit	7,761	56.0	2,492	49.9
Households with Assets				
Financial Assets	6,781	49.0	1,928	38.6
Financial assets countable under state rules	4,522	32.7	989	19.8
Vehicle Assets	6,664	48.1	2,080	41.7
Vehicle assets countable under state rules	118	0.9	20	0.4
Home Equity	3,133	22.6	1,328	26.6
Household Composition				
Households with elderly adults	2,946	21.3	2,440	48.9
Households with disabled nonelderly adults	1,442	10.4	1,547	31.0
Households with children	7,035	50.8	775	15.5
With preschool-age children	3,442	24.9	384	7.7
With school-age children	5,617	40.6	583	11.7
Households with noncitizens	1,325	9.6	343	6.9
Household Food Security				
Food-secure	9,428	68.1	3,544	71.0
Low food-security	1,606	11.6	598	12.0
Very low food-security	1,087	7.8	351	7.0
Unknown	1,728	12.5	498	10.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE G.9

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES

Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	4,059	100.0	866	100.0	66	100.0
Gross Income as a Percentage of Poverty Level						
No income	114	2.8	125	14.4	2	2.6
1-50%	82	2.0	73	8.4	7	9.9
51-100%	3,144	77.5	184	21.2	17	25.3
101-130%	603	14.9	311	35.9	34	50.6
131-200%	116	2.9	155	17.9	6	9.5
Greater than 200%	0	0.0	18	2.1	1	2.1
Households with Income from						
Earnings	469	11.6	440	50.8	37	55.7
TANF	81	2.0	64	7.4	3	4.0
SSI	2,507	61.8	104	12.0	1	1.2
Social Security	2,191	54.0	239	27.6	19	29.2
Benefit Level						
Eligible for minimum benefit	1,555	38.3	216	25.0	20	29.7
Eligible for maximum benefit	506	12.5	193	22.3	9	12.8
Eligible for other benefit	1,998	49.2	457	52.7	38	57.5
Households with Assets						
Financial Assets	1,411	34.8	470	54.2	48	71.6
Financial assets countable under state rules	600	14.8	349	40.3	40	60.8
Vehicle Assets	1,444	35.6	591	68.3	45	67.6
Vehicle assets countable under state rules	8	0.2	9	1.0	3	4.3
Home Equity	1,013	25.0	289	33.4	26	39.5
Household Composition						
Households with elderly adults	2,185	53.8	237	27.4	18	26.5
Households with disabled nonelderly adults	1,394	34.3	145	16.8	7	11.3
Households with children	347	8.5	400	46.2	28	41.8
With preschool-age children	163	4.0	212	24.5	9	13.3
With school-age children	261	6.4	299	34.5	24	35.9
Households with noncitizens	211	5.2	124	14.3	8	11.8
Household Food Security						
Food-secure	2,897	71.4	595	68.7	53	80.0
Low food-security	483	11.9	112	12.9	3	5.2
Very low food-security	302	7.4	47	5.4	1	2.0
Unknown	377	9.3	112	13.0	9	12.9

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE G.10

POTENTIAL BENEFITS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE IN SOME BUT NOT ALL STATES BY SELECTED CHARACTERISTICS

Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Potential Benefits for Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Total ($000)	Average Benefit	Total ($000)	Average Benefit	Total ($000)	Average Benefit
Total Households	258,613	64	113,541	131	7,698	116
Gross Income as a Percentage of Poverty Level						
No income	18,821	165	26,719	214	469	269
1-50%	16,227	198	20,496	280	1,460	222
51-100%	184,744	59	36,998	201	2,232	133
101-130%	33,644	56	25,219	81	3,214	96
131-200%	5,175	45	3,615	23	245	39
Greater than 200%	1	10	494	27	78	56
Households with Income from						
Earnings	47,935	102	57,542	131	5,114	138
TANF	11,176	138	7,558	118	343	130
SSI	132,806	53	6,785	66	65	79
Social Security	115,766	53	11,915	50	962	50
Benefit Level						
Eligible for minimum benefit	15,653	10	2,178	10	199	10
Eligible for maximum benefit	83,770	166	44,632	231	1,982	233
Eligible for other benefit	159,191	80	66,731	146	5,518	145
Households with Assets						
Financial Assets	92,321	65	61,190	130	6,001	126
Financial assets countable under state rules	49,132	82	46,835	134	5,361	133
Vehicle Assets	100,214	69	85,120	144	5,465	122
Vehicle assets countable under state rules	412	51	1,085	122	492	173
Home Equity	60,681	60	43,710	151	3,101	118
Household Composition						
Households with elderly adults	124,060	57	12,816	54	1,003	57
Households with disabled nonelderly adults	81,135	58	11,939	82	480	64
Households with children	50,371	145	75,305	188	5,066	183
With preschool-age children	24,560	151	44,942	212	2,126	240
With school-age children	37,393	143	58,238	195	4,186	176
Households with noncitizens	23,534	111	23,755	192	1,124	143
Household Food Security						
Food-secure	184,826	64	74,722	126	5,656	107
Low food-security	26,649	55	17,881	160	311	90
Very low food-security	16,820	56	5,007	106	200	154
Unknown	30,319	80	15,932	142	1,532	180

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE G.11

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE

Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Average among Households by State Eligibility under Simulated Change ($)	
	Households Eligible under All State Rules	Households Eligible under Some But Not All State Rules
Potential Monthly Benefit	197	76
Monthly Gross Income among Households with Positive Income	938	889
Monthly Net Income among Households with Positive Net Income	617	596
Monthly Amount of Income Type among Households with Income Type		
Earnings	974	1,136
Temporary Assistance for Needy Families	372	322
Supplemental Security Income	545	465
Social Security	761	628
Amount of Assets among Households with Asset Type		
Financial Assets	39,042	21,136
Financial assets countable under state rules	604	2,736
Vehicle Assets	1,836	2,610
Vehicle assets countable under state rules	1,012	2,057
Home Equity	86,902	97,471

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE G.12

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES
Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Average among Households Eligible under Simulated Change in Some But Not All States		
	Eligible in 47 to 50	Eligible in 6 to 46 States	Eligible in 1 to 5 States
Potential Monthly Benefit	64	131	116
Monthly Gross Income among Households with Positive Income	801	1,326	1,245
Monthly Net Income among Households with Positive Net Income	532	915	840
Monthly Amount of Income Type among Households with Income Type			
Earnings	1,012	1,250	1,362
Temporary Assistance for Needy Families	338	305	253
Supplemental Security Income	457	671	288
Social Security	597	894	889
Amount of Assets among Households with Asset Type			
Financial Assets	3,961	63,931	108,185
Financial assets countable under state rules	487	654	54,201
Vehicle Assets	1,326	5,706	3,123
Vehicle assets countable under state rules	395	2,282	6,048
Home Equity	95,111	101,233	147,268

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE G.13

PERCENTAGE OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	All Households		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	113,969	18,841	16.5
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,253	90.1
1-50%	3,942	2,948	74.8
51-100%	9,815	8,341	85.0
101-130%	6,389	4,343	68.0
131-200%	14,601	853	5.8
Greater than 200%	76,722	103	0.1
Households with Income from			
Earnings	84,522	7,321	8.7
Temporary Assistance for Needy Families	1,784	1,593	89.3
Supplemental Security Income	4,780	3,553	74.3
Social Security	30,477	5,740	18.8
Households with Assets			
Financial Assets	96,091	8,709	9.1
Financial assets countable under state rules	85,208	5,511	6.5
Vehicle Assets	82,817	8,745	10.6
Vehicle assets countable under state rules	11,990	138	1.2
Home Equity	66,437	4,461	6.7
Household Composition			
Households with elderly adults	32,187	5,387	16.7
Households with disabled nonelderly adults	6,197	2,989	48.2
Households with children	39,580	7,809	19.7
With preschool-age children	15,751	3,826	24.3
With school-age children	31,881	6,200	19.4
Households with noncitizens	6,485	1,667	25.7
Household Food Security			
Food-secure	95,441	12,972	13.6
Low food-security	5,234	2,205	42.1
Very low food-security	2,903	1,438	49.5
Unknown	10,390	2,226	21.4

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE G.14

PERCENTAGE OF HOUSEHOLDS WITH INCOME BELOW 200 PERCENT OF POVERTY ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED
Simulated Change: Revert to Federal Asset Rules, No Categorical Eligibility for Non-Pure PA Households

	Households with Gross Income below 200 Percent of Poverty		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	37,223	18,738	50.3
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,253	90.1
1-50%	3,942	2,948	74.8
51-100%	9,815	8,341	85.0
101-130%	6,389	4,343	68.0
131-200%	14,577	853	5.9
Households with Income from			
Earnings	17,865	7,278	40.7
Temporary Assistance for Needy Families	1,672	1,588	95.0
Supplemental Security Income	4,070	3,548	87.2
Social Security	12,941	5,671	43.8
Households with Assets			
Financial Assets	24,154	8,623	35.7
Financial assets countable under state rules	19,150	5,466	28.5
Vehicle Assets	22,032	8,686	39.4
Vehicle assets countable under state rules	1,671	136	8.2
Home Equity	14,125	4,430	31.4
Household Composition			
Households with elderly adults	12,411	5,314	42.8
Households with disabled nonelderly adults	3,956	2,973	75.2
Households with children	14,638	7,803	53.3
With preschool-age children	6,748	3,824	56.7
With school-age children	11,725	6,195	52.8
Households with noncitizens	2,939	1,660	56.5
Household Food Security			
Food-secure	28,000	12,887	46.0
Low food-security	3,233	2,193	67.8
Very low food-security	1,994	1,433	71.8
Unknown	3,996	2,226	55.7

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX H

TABULATIONS FOR SIMULATION TO INCREASE ASSET LIMITS BY $1,000 IN THE MATH SIPP+ MODEL

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TABLE H.1

CHARACTERISTICS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Increase Asset Limits by $1,000

	Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Households	20,843	100.0	1.7 ***	11,675	100.0	1.5 ***
Gross Income as a Percentage of Poverty Level						
No income	2,332	11.2	1.3 ***	1,905	16.3	1.0 ***
1-50%	3,160	15.2	2.2 ***	2,670	22.9	2.4 ***
51-100%	8,678	41.6	1.2 ***	5,157	44.2	1.0 ***
101-130%	4,745	22.8	2.5 ***	1,587	13.6	2.6 ***
131-200%	1,822	8.7	1.9 ***	317	2.7	1.5
Greater than 200%	107	0.5	1.9	39	0.3	0.0
Households with Income from						
Earnings	8,374	40.2	1.7 ***	4,134	35.4	1.5 ***
Temporary Assistance for Needy Families	1,598	7.7	0.1	1,408	12.1	0.1
Supplemental Security Income	3,598	17.3	0.3 *	2,387	20.4	0.1
Social Security	6,451	31.0	2.0 ***	2,429	20.8	1.7 ***
Benefit Level						
Eligible for minimum benefit	4,275	20.5	1.5 ***	827	7.1	0.9
Eligible for maximum benefit	5,459	26.2	2.1 ***	4,418	37.8	2.1 ***
Eligible for other benefit	11,110	53.3	1.6 ***	6,431	55.1	1.2 ***
Households with Assets						
Financial Assets	10,413	50.0	3.5 ***	4,951	42.4	3.7 ***
Financial assets countable under state rules	4,893	23.5	7.6 ***	2,269	19.4	8.3 ***
Vehicle Assets	10,260	49.2	2.7 ***	5,119	43.8	2.6 ***
Vehicle assets countable under state rules	33	0.2	79.6 ***	18	0.2	62.6 ***
Home Equity	5,467	26.2	2.8 ***	2,270	19.4	2.9 ***
Household Composition						
Households with elderly adults	6,118	29.4	2.7 ***	2,128	18.2	2.7 ***
Households with disabled nonelderly adults	3,079	14.8	0.4 **	1,907	16.3	0.4 *
Households with children	8,566	41.1	1.3 ***	5,736	49.1	1.2 ***
With preschool-age children	4,157	19.9	1.2 ***	2,930	25.1	1.3 ***
With school-age children	6,787	32.6	1.3 ***	4,513	38.7	1.1 ***
Households with noncitizens	1,820	8.7	1.6 ***	856	7.3	0.8 *
Household Food Security						
Food-secure	14,624	70.2	2.1 ***	7,730	66.2	1.9 ***
Low food-security	2,309	11.1	0.4	1,440	12.3	0.2
Very low food-security	1,487	7.1	0.3	977	8.4	0.0
Unknown	2,424	11.6	1.6 ***	1,528	13.1	1.8 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.1)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE H.2

CHARACTERISTICS OF INDIVIDUALS IN ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Increase Asset Limits by $1,000

	Individuals in Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	45,396	100.0	1.7 ***	26,528	100.0	1.5 ***
Individuals by Household Gross Income as a Percentage of Poverty Level						
No income	4,046	8.9	1.4 ***	3,381	12.7	1.2 **
1-50%	8,705	19.2	1.6 ***	7,561	28.5	1.8 ***
51-100%	18,069	39.8	1.4 ***	11,015	41.5	1.3 ***
101-130%	10,895	24.0	2.5 ***	3,903	14.7	2.3 ***
131-200%	3,533	7.8	1.4 ***	612	2.3	0.9 *
Greater than 200%	148	0.3	1.3	57	0.2	0.0
Individuals in Households with Income from						
Earnings	23,927	52.7	1.7 ***	11,921	44.9	1.7 ***
Temporary Assistance for Needy Families	5,034	11.1	0.1	4,422	16.7	0.1
Supplemental Security Income	6,679	14.7	0.7	4,555	17.2	0.3
Social Security	9,820	21.6	1.9 ***	3,976	15.0	1.5 ***
Individuals by Household Benefit Level						
Eligible for minimum benefit	5,144	11.3	1.3 ***	916	3.5	0.8
Eligible for maximum benefit	10,102	22.3	1.9 ***	8,498	32.0	1.9 ***
Eligible for other benefit	30,150	66.4	1.7 ***	17,114	64.5	1.4 ***
Individuals in Households with Assets						
Financial Assets	22,284	49.1	3.5 ***	11,275	42.5	3.7 ***
Financial assets countable under state rules	10,431	23.0	7.7 ***	5,241	19.8	8.2 ***
Vehicle Assets	24,935	54.9	2.5 ***	13,158	49.6	2.4 ***
Vehicle assets countable under state rules	71	0.2	109.9 ***	38	0.1	85.0 ***
Home Equity	12,484	27.5	3.0 ***	5,950	22.4	2.9 ***
Individuals by Household Composition						
Households with elderly adults	8,470	18.7	3.1 ***	2,823	10.6	3.0 ***
Households with disabled nonelderly adults	6,301	13.9	0.9 *	3,927	14.8	1.1
Households with children	30,180	66.5	1.4 ***	19,701	74.3	1.3 ***
With preschool-age children	15,796	34.8	1.5 ***	10,888	41.0	1.6 ***
With school-age children	25,331	55.8	1.4 ***	16,404	61.8	1.1 ***
Households with noncitizens	5,317	11.7	2.0 ***	2,521	9.5	0.9
Individuals by Household Food Security						
Food-secure	31,154	68.6	2.1 ***	17,472	65.9	1.9 ***
Low food-security	5,677	12.5	0.3	3,540	13.3	0.1
Very low food-security	3,551	7.8	0.1	2,242	8.5	0.0
Unknown	5,014	11.0	2.0 ***	3,274	12.3	2.5 **

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.2)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE H.3

POTENTIAL BENEFITS FOR ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Increase Asset Limits by $1,000

	Benefits for Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Total ($000s)	Percent Change[a]	Average Benefit	Total ($000s)	Percent Change[a]	Average Benefit
Total Benefits	3,325,365	1.7 ***	160	2,467,199	1.6 ***	211
Benefits by Household Gross Income as a Percentage of Poverty Level						
No income	560,676	1.3 ***	240	466,259	1.2 ***	245
1-50%	1,049,277	1.8 ***	332	913,795	1.9 ***	342
51-100%	1,240,500	1.5 ***	143	860,936	1.4 ***	167
101-130%	382,960	2.6 ***	81	194,315	2.6 ***	122
131-200%	85,084	3.4 ***	47	27,403	2.2	86
Greater than 200%	6,868	0.3	64	4,490	0.0	114
Benefits for Households with Income from						
Earnings	1,507,763	1.6 ***	180	977,527	1.6 ***	236
Temporary Assistance for Needy Families	414,050	0.1	259	386,209	0.1	274
Supplemental Security Income	358,187	0.5 *	100	296,079	0.3	124
Social Security	505,692	2.2 ***	78	305,256	2.0 ***	126
Benefits by Household Benefit Level						
Eligible for minimum benefit	43,022	1.5 ***	10	8,325	0.9	10
Eligible for maximum benefit	1,390,299	1.9 ***	255	1,161,949	1.9 ***	263
Eligible for other benefit	1,892,044	1.6 ***	170	1,296,926	1.4 ***	202
Benefits for Households with Assets						
Financial Assets	1,519,305	3.8 ***	146	1,034,708	3.9 ***	209
Financial assets countable under state rules	763,579	7.8 ***	156	504,539	8.3 ***	222
Vehicle Assets	1,723,149	2.7 ***	168	1,196,742	2.6 ***	234
Vehicle assets countable under state rules	5,338	104.1 ***	163	3,823	86.4 ***	210
Home Equity	810,272	3.2 ***	148	530,458	3.2 ***	234
Benefits by Household Composition						
Households with elderly adults	459,487	4.0 ***	75	237,535	4.2 ***	112
Households with disabled nonelderly adults	386,596	1.0 **	126	298,707	1.2 *	157
Households with children	2,262,864	1.2 ***	264	1,783,176	1.2 ***	311
With preschool-age children	1,209,569	1.4 ***	291	981,000	1.4 ***	335
With school-age children	1,873,767	1.2 ***	276	1,466,916	1.1 ***	325
Households with noncitizens	399,700	1.2 ***	220	243,560	0.7 *	285
Benefits by Household Food Security						
Food-secure	2,222,803	2.1 ***	152	1,619,251	1.9 ***	209
Low food-security	414,000	0.2	179	311,231	0.1	216
Very low food-security	264,895	0.0	178	203,723	0.0	208
Unknown	423,666	2.4 ***	175	332,994	2.6 ***	218

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from benefits for eligible households and participating households under current FSP rules (see Table D.3)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE H.4

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES
Simulated Change: Increase Asset Limits by $1,000

	Average Value for Households Eligible under Simulated Change			
	All Eligible Households		Participating Households	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	160	0.0 ***	211	0.1 ***
Monthly Gross Income among Households with Positive Income	967	0.1 ***	818	-0.1 ***
Monthly Net Income among Households with Positive Net Income	649	0.1 ***	506	0.2 ***
Monthly Amount of Income Type among Households with Income Type				
Earnings	1,051	0.2 ***	926	0.3 ***
Temporary Assistance for Needy Families	367	0.0	371	0.0
Supplemental Security Income	487	0.1	495	0.0
Social Security	731	0.2 ***	599	0.2 ***
Amount of Assets among Households with Asset Type				
Financial Assets	53,318	-0.1 ***	55,803	-0.1 ***
Financial assets countable under state rules	785	24.5 ***	735	28.5 ***
Vehicle Assets	2,427	2.1 ***	2,391	3.3 ***
Vehicle assets countable under state rules	1,582	26.8 ***	1,604	13.1 ***
Home Equity	96,933	1.3 ***	87,523	1.8 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.4)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE H.5

ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Increase Asset Limits by $1,000

	Number of Households Eligible under Simulated Change (000s)					
	All Eligible Households by Gross Income as a Percentage of Poverty			Participating Households by Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +	0 - 100%	101 - 130%	131% +
Total Households	14,170	4,745	1,929	9,732	1,587	356
Households with Income from						
Earnings	4,510	2,878	985	2,819	1,123	193
Temporary Assistance for Needy Families	1,395	166	37	1,286	97	25
Supplemental Security Income	3,082	394	122	2,186	170	30
Social Security	3,569	1,784	1,099	1,879	378	172
Households with Assets						
Financial Assets	6,221	2,770	1,423	3,877	864	210
Financial assets countable under state rules	2,887	1,539	466	1,725	453	91
Vehicle Assets	6,232	2,759	1,269	4,061	892	165
Vehicle assets countable under state rules	22	7	5	15	3	0
Home Equity	3,162	1,426	879	1,790	379	102

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE H.6

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
All Eligible Households
Simulated Change: Increase Asset Limits by $1,000

	Average Values among All Eligible Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	201	0.1 ***	81	0.1 ***	48	1.3 **
Monthly Gross Income among Households with Positive Income	718	-0.1 ***	1,311	0.0 ***	1,651	-0.2 ***
Monthly Net Income among Households with Positive Net Income	485	0.1 ***	840	-0.1 ***	980	-0.8 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	764	0.2 ***	1,340	0.3 ***	1,521	-0.7 *
Temporary Assistance for Needy Families	371	0.0	342	0.1	325	0.0
Supplemental Security Income	468	0.0	637	0.4	483	-1.7
Social Security	576	0.1 ***	836	0.2 ***	1,065	0.1 ***
Amount of Assets among Households with Asset Type						
Financial Assets	42,031	-0.4 ***	47,660	3.6 **	113,686	-2.1 **
Financial assets countable under state rules	711	26.4 ***	772	26.6 ***	1,290	14.6 ***
Vehicle Assets	2,323	2.9 ***	2,443	1.8 ***	2,904	-0.6 **
Vehicle assets countable under state rules	1,670	25.9 ***	1,359	13.5	1,482	40.9
Home Equity	93,276	2.2 ***	95,723	0.2 ***	112,052	0.3 *

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.6)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE H.7

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
Participating Households
Simulated Change: Increase Asset Limits by $1,000

	Average Values among Participating Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	230	0.2 ***	122	0.0 ***	90	0.5
Monthly Gross Income among Households with Positive Income	672	-0.2 ***	1,351	-0.1 ***	1,649	-0.2
Monthly Net Income among Households with Positive Net Income	424	0.2 ***	739	-0.1 ***	873	-0.7
Monthly Amount of Income Type among Households with Income Type						
Earnings	724	0.3 ***	1,325	0.4 ***	1,557	-0.1
Temporary Assistance for Needy Families	373	0.0	353	0.0	319	0.0
Supplemental Security Income	484	0.0	647	0.0	456	-1.5
Social Security	529	0.1 ***	790	-0.2	945	0.3
Amount of Assets among Households with Asset Type						
Financial Assets	48,403	-0.6 ***	69,723	2.5	135,084	-2.0
Financial assets countable under state rules	700	30.4 ***	714	34.0 ***	1,516	7.2
Vehicle Assets	2,310	3.8 ***	2,706	2.0 **	2,685	-1.0
Vehicle assets countable under state rules	1,631	16.2 ***	1,604	0.7	779	0.0
Home Equity	88,441	2.1 ***	76,901	0.9	110,841	-1.4

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.7)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE H.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Increase Asset Limits by $1,000

	Households Eligible under Simulated Change			
	Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	14,278	100.0	6,565	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,059	14.4	273	4.2
1-50%	2,865	20.1	295	4.5
51-100%	5,120	35.9	3,558	54.2
101-130%	3,539	24.8	1,206	18.4
131-200%	613	4.3	1,209	18.4
Greater than 200%	83	0.6	24	0.4
Households with Income from				
Earnings	6,547	45.9	1,827	27.8
TANF	1,460	10.2	138	2.1
SSI	956	6.7	2,642	40.2
Social Security	3,432	24.0	3,019	46.0
Benefit Level				
Eligible for minimum benefit	1,744	12.2	2,530	38.5
Eligible for maximum benefit	4,544	31.8	915	13.9
Eligible for other benefit	7,990	56.0	3,119	47.5
Households with Assets				
Financial Assets	7,160	50.1	3,253	49.5
Financial assets countable under state rules	3,979	27.9	914	13.9
Vehicle Assets	6,986	48.9	3,274	49.9
Vehicle assets countable under state rules	10	0.1	22	0.3
Home Equity	3,305	23.1	2,162	32.9
Household Composition				
Households with elderly adults	3,122	21.9	2,996	45.6
Households with disabled nonelderly adults	1,458	10.2	1,621	24.7
Households with children	7,205	50.5	1,360	20.7
With preschool-age children	3,529	24.7	628	9.6
With school-age children	5,740	40.2	1,047	16.0
Households with noncitizens	1,366	9.6	454	6.9
Household Food Security				
Food-secure	9,776	68.5	4,848	73.8
Low food-security	1,631	11.4	678	10.3
Very low food-security	1,094	7.7	393	6.0
Unknown	1,778	12.5	646	9.8

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE H.9

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES

Simulated Change: Increase Asset Limits by $1,000

	Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	4,386	100.0	1,877	100.0	302	100.0
Gross Income as a Percentage of Poverty Level						
No income	147	3.4	126	6.7	0	0.1
1-50%	137	3.1	157	8.3	1	0.5
51-100%	3,278	74.7	278	14.8	3	0.9
101-130%	686	15.6	506	27.0	14	4.7
131-200%	135	3.1	792	42.2	282	93.3
Greater than 200%	3	0.1	19	1.0	2	0.6
Households with Income from						
Earnings	624	14.2	1,081	57.6	121	40.2
TANF	81	1.9	56	3.0	1	0.2
SSI	2,512	57.3	126	6.7	4	1.4
Social Security	2,279	52.0	554	29.5	186	61.7
Benefit Level						
Eligible for minimum benefit	1,598	36.4	669	35.6	264	87.3
Eligible for maximum benefit	606	13.8	305	16.2	5	1.7
Eligible for other benefit	2,182	49.8	904	48.1	33	11.0
Households with Assets						
Financial Assets	1,678	38.3	1,304	69.5	271	89.5
Financial assets countable under state rules	667	15.2	240	12.8	6	1.9
Vehicle Assets	1,781	40.6	1,265	67.4	227	75.2
Vehicle assets countable under state rules	18	0.4	4	0.2	0	0.0
Home Equity	1,179	26.9	798	42.5	184	60.9
Household Composition						
Households with elderly adults	2,273	51.8	539	28.7	184	60.8
Households with disabled nonelderly adults	1,434	32.7	174	9.2	14	4.6
Households with children	490	11.2	851	45.3	19	6.3
With preschool-age children	234	5.3	387	20.6	7	2.2
With school-age children	375	8.5	656	34.9	17	5.5
Households with noncitizens	240	5.5	205	10.9	9	2.9
Household Food Security						
Food-secure	3,177	72.4	1,414	75.3	258	85.2
Low food-security	506	11.5	161	8.6	11	3.5
Very low food-security	305	6.9	82	4.4	6	2.1
Unknown	398	9.1	220	11.7	28	9.2

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE H.10

POTENTIAL BENEFITS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE IN SOME BUT NOT ALL STATES BY SELECTED CHARACTERISTICS
Simulated Change: Increase Asset Limits by $1,000

	Potential Benefits for Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Total ($000)	Average Benefit	Total ($000)	Average Benefit	Total ($000)	Average Benefit
Total Households	320,513	73	193,708	103	5,865	19
Gross Income as a Percentage of Poverty Level						
No income	27,703	188	26,877	214	32	152
1-50%	33,903	247	45,545	291	181	126
51-100%	211,778	65	55,936	201	583	211
101-130%	40,360	59	38,666	76	866	62
131-200%	6,356	47	26,344	33	4,120	15
Greater than 200%	413	128	339	18	82	49
Households with Income from						
Earnings	82,744	133	105,001	97	3,028	25
TANF	12,794	157	4,570	82	61	88
SSI	133,170	53	7,426	59	71	17
Social Security	125,904	55	27,090	49	2,731	15
Benefit Level						
Eligible for minimum benefit	16,079	10	6,731	10	2,656	10
Eligible for maximum benefit	110,926	183	75,329	247	770	153
Eligible for other benefit	193,507	89	111,648	124	2,439	73
Households with Assets						
Financial Assets	144,074	86	142,901	110	4,795	18
Financial assets countable under state rules	70,025	105	26,707	111	502	86
Vehicle Assets	164,400	92	142,414	113	3,951	17
Vehicle assets countable under state rules	2,476	136	786	191	17	114
Home Equity	98,448	83	97,905	123	2,805	15
Household Composition						
Households with elderly adults	135,446	60	29,897	55	2,705	15
Households with disabled nonelderly adults	88,993	62	9,617	55	429	31
Households with children	91,598	187	123,134	145	1,604	84
With preschool-age children	46,191	197	60,986	158	530	79
With school-age children	71,014	190	101,664	155	1,460	87
Households with noncitizens	30,311	126	29,209	143	542	62
Household Food Security						
Food-secure	236,542	74	142,075	101	4,557	18
Low food-security	31,463	62	19,787	123	258	24
Very low food-security	17,025	56	7,709	94	107	17
Unknown	35,482	89	24,138	110	943	34

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE H.11

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Increase Asset Limits by $1,000

	Average among Households by State Eligibility under Simulated Change ($)	
	Households Eligible under All State Rules	Households Eligible under Some But Not All State Rules
Potential Monthly Benefit	196	79
Monthly Gross Income among Households with Positive Income	940	1,019
Monthly Net Income among Households with Positive Net Income	619	700
Monthly Amount of Income Type among Households with Income Type		
Earnings	980	1,307
Temporary Assistance for Needy Families	372	318
Supplemental Security Income	547	466
Social Security	766	692
Amount of Assets among Households with Asset Type		
Financial Assets	39,666	83,369
Financial assets countable under state rules	770	850
Vehicle Assets	1,890	3,574
Vehicle assets countable under state rules	1,532	1,606
Home Equity	89,042	108,997

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE H.12

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES
Simulated Change: Increase Asset Limits by $1,000

	Average among Households Eligible under Simulated Change in Some But Not All States ($)		
	Eligible in 47 to 50 States	Eligible in 6 to 46 States	Eligible in 1 to 5 States
Potential Monthly Benefit	73	103	19
Monthly Gross Income among Households with Positive Income	813	1,416	1,596
Monthly Net Income among Households with Positive Net Income	539	999	1,167
Monthly Amount of Income Type among Households with Income Type			
Earnings	1,005	1,469	1,407
Temporary Assistance for Needy Families	338	288	316
Supplemental Security Income	458	623	444
Social Security	606	903	1,121
Amount of Assets among Households with Asset Type			
Financial Assets	15,400	109,742	377,985
Financial assets countable under state rules	685	843	19,991
Vehicle Assets	2,834	4,535	4,027
Vehicle assets countable under state rules	1,622	1,425	4,713
Home Equity	98,741	117,194	139,161

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE H.13

PERCENTAGE OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS
Simulated Change: Increase Asset Limits by $1,000

	All Households		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	113,969	20,843	18.3
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,332	93.3
1-50%	3,942	3,160	80.2
51-100%	9,815	8,678	88.4
101-130%	6,389	4,745	74.3
131-200%	14,601	1,822	12.5
Greater than 200%	76,722	107	0.1
Households with Income from			
Earnings	84,522	8,374	9.9
Temporary Assistance for Needy Families	1,784	1,598	89.6
Supplemental Security Income	4,780	3,598	75.3
Social Security	30,477	6,451	21.2
Households with Assets			
Financial Assets	96,091	10,413	10.8
Financial assets countable under state rules	82,706	4,893	5.9
Vehicle Assets	82,817	10,260	12.4
Vehicle assets countable under state rules	4,808	33	0.7
Home Equity	66,437	5,467	8.2
Household Composition			
Households with elderly adults	32,187	6,118	19.0
Households with disabled nonelderly adults	6,197	3,079	49.7
Households with children	39,580	8,566	21.6
With preschool-age children	15,751	4,157	26.4
With school-age children	31,881	6,787	21.3
Households with noncitizens	6,485	1,820	28.1
Household Food Security			
Food-secure	95,441	14,624	15.3
Low food-security	5,234	2,309	44.1
Very low food-security	2,903	1,487	51.2
Unknown	10,390	2,424	23.3

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE H.14

PERCENTAGE OF HOUSEHOLDS WITH INCOME BELOW 200 PERCENT OF POVERTY ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED
Simulated Change: Increase Asset Limits by $1,000

	Households with Gross Income below 200 Percent of Poverty		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	37,223	20,736	55.7
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,332	93.3
1-50%	3,942	3,160	80.2
51-100%	9,815	8,678	88.4
101-130%	6,389	4,745	74.3
131-200%	14,577	1,821	12.5
Households with Income from			
Earnings	17,865	8,330	46.6
Temporary Assistance for Needy Families	1,672	1,593	95.3
Supplemental Security Income	4,070	3,593	88.3
Social Security	12,941	6,377	49.3
Households with Assets			
Financial Assets	24,154	10,323	42.7
Financial assets countable under state rules	16,650	4,844	29.1
Vehicle Assets	22,032	10,198	46.3
Vehicle assets countable under state rules	503	32	6.4
Home Equity	14,125	5,433	38.5
Household Composition			
Households with elderly adults	12,411	6,041	48.7
Households with disabled nonelderly adults	3,956	3,063	77.4
Households with children	14,638	8,559	58.5
With preschool-age children	6,748	4,155	61.6
With school-age children	11,725	6,782	57.8
Households with noncitizens	2,939	1,812	61.6
Household Food Security			
Food-secure	28,000	14,534	51.9
Low food-security	3,233	2,297	71.0
Very low food-security	1,994	1,482	74.3
Unknown	3,996	2,424	60.7

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX I

TABULATIONS FOR SIMULATION TO INCREASE ASSET LIMITS BY $2,000 IN THE MATH SIPP+ MODEL

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TABLE I.1

CHARACTERISTICS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Increase Asset Limits by $2,000

	Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Households	21,068	100.0	2.8 ***	11,800	100.0	2.6 ***
Gross Income as a Percentage of Poverty Level						
No income	2,366	11.2	2.8 ***	1,939	16.4	2.8 ***
1-50%	3,194	15.2	3.2 ***	2,702	22.9	3.7 ***
51-100%	8,752	41.5	2.0 ***	5,191	44.0	1.6 ***
101-130%	4,800	22.8	3.7 ***	1,612	13.7	4.2 ***
131-200%	1,842	8.7	3.0 ***	317	2.7	1.6
Greater than 200%	114	0.5	8.9 *	39	0.3	0.0
Households with Income from						
Earnings	8,464	40.2	2.8 ***	4,182	35.4	2.7 ***
Temporary Assistance for Needy Families	1,599	7.6	0.1 *	1,408	11.9	0.1 *
Supplemental Security Income	3,602	17.1	0.4 **	2,389	20.2	0.2 *
Social Security	6,526	31.0	3.2 ***	2,447	20.7	2.5 ***
Benefit Level						
Eligible for minimum benefit	4,307	20.4	2.2 ***	830	7.0	1.3 **
Eligible for maximum benefit	5,533	26.3	3.5 ***	4,490	38.0	3.8 ***
Eligible for other benefit	11,228	53.3	2.7 ***	6,480	54.9	2.0 ***
Households with Assets						
Financial Assets	10,636	50.5	5.7 ***	5,075	43.0	6.2 ***
Financial assets countable under state rules	5,115	24.3	12.5 ***	2,393	20.3	14.2 ***
Vehicle Assets	10,436	49.5	4.5 ***	5,217	44.2	4.5 ***
Vehicle assets countable under state rules	40	0.2	119.9 ***	24	0.2	112.7 ***
Home Equity	5,583	26.5	5.0 ***	2,325	19.7	5.3 ***
Household Composition						
Households with elderly adults	6,200	29.4	4.0 ***	2,150	18.2	3.7 ***
Households with disabled nonelderly adults	3,086	14.7	0.6 ***	1,913	16.2	0.7 **
Households with children	8,631	41.0	2.1 ***	5,775	48.9	1.9 ***
With preschool-age children	4,176	19.8	1.7 ***	2,941	24.9	1.7 ***
With school-age children	6,847	32.5	2.2 ***	4,549	38.5	1.9 ***
Households with noncitizens	1,858	8.8	3.7 ***	877	7.4	3.3 **
Household Food Security						
Food-secure	14,814	70.3	3.4 ***	7,831	66.4	3.3 ***
Low food-security	2,315	11.0	0.7 **	1,443	12.2	0.4
Very low food-security	1,489	7.1	0.4	979	8.3	0.2
Unknown	2,450	11.6	2.7 ***	1,548	13.1	3.1 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.1)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE I.2

CHARACTERISTICS OF INDIVIDUALS IN ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Increase Asset Limits by $2,000

	Individuals in Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	45,907	100.0	2.8 ***	26,793	100.0	2.6 ***
Individuals by Household Gross Income as a Percentage of Poverty Level						
No income	4,103	8.9	2.8 ***	3,438	12.8	2.9 ***
1-50%	8,765	19.1	2.3 ***	7,619	28.4	2.5 ***
51-100%	18,271	39.8	2.5 ***	11,098	41.4	2.0 ***
101-130%	11,048	24.1	3.9 ***	3,969	14.8	4.0 ***
131-200%	3,564	7.8	2.3 ***	613	2.3	0.9 *
Greater than 200%	155	0.3	6.4 *	57	0.2	0.0
Individuals in Households with Income from						
Earnings	24,213	52.7	3.0 ***	12,047	45.0	2.8 ***
Temporary Assistance for Needy Families	5,040	11.0	0.2	4,429	16.5	0.3
Supplemental Security Income	6,692	14.6	0.9 **	4,562	17.0	0.5 *
Social Security	9,957	21.7	3.3 ***	4,023	15.0	2.7 ***
Individuals by Household Benefit Level						
Eligible for minimum benefit	5,185	11.3	2.1 ***	919	3.4	1.2 **
Eligible for maximum benefit	10,227	22.3	3.2 ***	8,620	32.2	3.3 ***
Eligible for other benefit	30,495	66.4	2.9 ***	17,254	64.4	2.2 ***
Individuals in Households with Assets						
Financial Assets	22,792	49.6	5.8 ***	11,539	43.1	6.1 ***
Financial assets countable under state rules	10,939	23.8	12.9 ***	5,504	20.5	13.6 ***
Vehicle Assets	25,329	55.2	4.1 ***	13,355	49.8	4.0 ***
Vehicle assets countable under state rules	87	0.2	156.6 ***	50	0.2	143.0 ***
Home Equity	12,760	27.8	5.3 ***	6,096	22.8	5.4 ***
Individuals by Household Composition						
Households with elderly adults	8,600	18.7	4.7 ***	2,858	10.7	4.2 ***
Households with disabled nonelderly adults	6,324	13.8	1.3 **	3,945	14.7	1.6 **
Households with children	30,475	66.4	2.4 ***	19,862	74.1	2.1 ***
With preschool-age children	15,900	34.6	2.2 ***	10,953	40.9	2.2 ***
With school-age children	25,604	55.8	2.5 ***	16,552	61.8	2.1 ***
Households with noncitizens	5,445	11.9	4.5 ***	2,565	9.6	2.7 **
Individuals by Household Food Security						
Food-secure	31,592	68.8	3.5 ***	17,693	66.0	3.2 ***
Low food-security	5,697	12.4	0.7 **	3,546	13.2	0.3
Very low food-security	3,555	7.7	0.2	2,245	8.4	0.2
Unknown	5,063	11.0	3.0 ***	3,308	12.3	3.5 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.2)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE I.3

POTENTIAL BENEFITS FOR ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Increase Asset Limits by $2,000

	Benefits for Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Total ($000s)	Percent Change[a]	Average Benefit	Total ($000s)	Percent Change[a]	Average Benefit
Total Benefits	3,361,490	2.8 ***	160	2,492,955	2.7 ***	211
Benefits by Household Gross Income as a Percentage of Poverty Level						
No income	568,745	2.8 ***	240	474,327	2.9 ***	245
1-50%	1,057,457	2.5 ***	331	921,748	2.8 ***	341
51-100%	1,253,411	2.6 ***	143	867,213	2.1 ***	167
101-130%	388,200	4.0 ***	81	197,760	4.4 ***	123
131-200%	86,734	5.4 ***	47	27,416	2.2	86
Greater than 200%	6,942	1.4 *	61	4,490	0.0	114
Benefits for Households with Income from						
Earnings	1,524,185	2.8 ***	180	986,678	2.6 ***	236
Temporary Assistance for Needy Families	414,248	0.1 *	259	386,407	0.1 *	274
Supplemental Security Income	359,016	0.7 **	100	296,689	0.5 *	124
Social Security	513,028	3.7 ***	79	309,208	3.3 ***	126
Benefits by Household Benefit Level						
Eligible for minimum benefit	43,344	2.2 ***	10	8,356	1.3 **	10
Eligible for maximum benefit	1,407,657	3.2 ***	254	1,178,904	3.4 ***	263
Eligible for other benefit	1,910,489	2.6 ***	170	1,305,695	2.0 ***	201
Benefits for Households with Assets						
Financial Assets	1,555,168	6.3 ***	146	1,060,254	6.5 ***	209
Financial assets countable under state rules	799,407	12.9 ***	156	530,085	13.8 ***	222
Vehicle Assets	1,750,158	4.3 ***	168	1,215,982	4.3 ***	233
Vehicle assets countable under state rules	6,656	154.4 ***	166	4,991	143.4 ***	210
Home Equity	826,294	5.3 ***	148	542,678	5.5 ***	233
Benefits by Household Composition						
Households with elderly adults	465,234	5.3 ***	75	239,761	5.2 ***	112
Households with disabled nonelderly adults	388,066	1.4 ***	126	299,908	1.6 **	157
Households with children	2,282,559	2.1 ***	264	1,796,959	2.0 ***	311
With preschool-age children	1,215,665	1.9 ***	291	985,926	1.9 ***	335
With school-age children	1,892,653	2.2 ***	276	1,480,101	2.0 ***	325
Households with noncitizens	409,519	3.7 ***	220	249,239	3.0 **	284
Benefits by Household Food Security						
Food-secure	2,253,178	3.5 ***	152	1,640,741	3.3 ***	210
Low food-security	415,428	0.5 **	179	311,740	0.2	216
Very low food-security	265,186	0.2	178	203,989	0.1	208
Unknown	427,698	3.4 ***	175	336,485	3.7 ***	217

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from benefits for eligible households and participating households under current FSP rules (see Table D.3)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE I.4

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES
Simulated Change: Increase Asset Limits by $2,000

	Average Value for Households Eligible under Simulated Change			
	All Eligible Households		Participating Households	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	160	0.0 ***	211	0.1 ***
Monthly Gross Income among Households with Positive Income	968	0.2 ***	818	-0.1 ***
Monthly Net Income among Households with Positive Net Income	650	0.2 ***	507	0.3 ***
Monthly Amount of Income Type among Households with Income Type				
Earnings	1,052	0.3 ***	928	0.5 ***
Temporary Assistance for Needy Families	367	0.1	371	0.1
Supplemental Security Income	487	0.1 *	496	0.0
Social Security	733	0.5 ***	600	0.3 ***
Amount of Assets among Households with Asset Type				
Financial Assets	53,326	-0.1 ***	55,601	-0.4 ***
Financial assets countable under state rules	918	45.5 ***	883	54.3 ***
Vehicle Assets	2,458	3.3 ***	2,443	5.5 ***
Vehicle assets countable under state rules	1,701	36.4 ***	1,742	22.8 ***
Home Equity	98,099	2.6 ***	88,261	2.6 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.4)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE I.5

ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Increase Asset Limits by $2,000

	Number of Households Eligible under Simulated Change (000s)					
	All Eligible Households by Gross Income as a Percentage of Poverty			Participating Households by Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +	0 - 100%	101 - 130%	131% +
Total Households	14,311	4,800	1,956	9,832	1,612	357
Households with Income from						
Earnings	4,560	2,918	986	2,845	1,144	193
Temporary Assistance for Needy Families	1,395	166	37	1,286	97	25
Supplemental Security Income	3,085	394	122	2,189	170	30
Social Security	3,604	1,797	1,125	1,896	379	173
Households with Assets						
Financial Assets	6,360	2,825	1,450	3,976	889	210
Financial assets countable under state rules	3,027	1,594	494	1,824	477	91
Vehicle Assets	6,339	2,807	1,290	4,139	913	165
Vehicle assets countable under state rules	27	9	5	19	5	0
Home Equity	3,218	1,464	901	1,830	392	102

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE I.6

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
All Eligible Households
Simulated Change: Increase Asset Limits by $2,000

	Average Values among All Eligible Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	201	0.2 ***	81	0.3 ***	48	1.7 ***
Monthly Gross Income among Households with Positive Income	718	0.0 ***	1,313	0.2 ***	1,649	-0.3 ***
Monthly Net Income among Households with Positive Net Income	486	0.4 ***	841	0.1 ***	975	-1.3 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	767	0.6 ***	1,340	0.3 ***	1,520	-0.7 **
Temporary Assistance for Needy Families	371	0.0	344	0.8	325	0.0
Supplemental Security Income	468	0.1	637	0.4	483	-1.7
Social Security	578	0.3 ***	836	0.2 ***	1,066	0.2 ***
Amount of Assets among Households with Asset Type						
Financial Assets	42,166	-0.1 ***	48,486	5.4 ***	111,689	-3.8 ***
Financial assets countable under state rules	848	50.9 ***	878	44.0 ***	1,471	30.7 ***
Vehicle Assets	2,365	4.7 ***	2,471	3.0 ***	2,885	-1.2 ***
Vehicle assets countable under state rules	1,824	37.6 ***	1,449	21.0 **	1,490	41.7
Home Equity	93,352	2.3 ***	99,516	4.2 ***	112,761	1.0 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.6)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE I.7

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
Participating Households
Simulated Change: Increase Asset Limits by $2,000

	Average Values among Participating Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	230	0.1 ***	123	0.2 ***	89	0.5
Monthly Gross Income among Households with Positive Income	671	-0.4 ***	1,353	0.1 ***	1,648	-0.2
Monthly Net Income among Households with Positive Net Income	425	0.3 ***	739	-0.1 ***	872	-0.7 *
Monthly Amount of Income Type among Households with Income Type						
Earnings	724	0.3 ***	1,328	0.5 ***	1,557	-0.1
Temporary Assistance for Needy Families	373	0.0	357	1.1	319	0.0
Supplemental Security Income	484	0.1	647	0.0	456	-1.5
Social Security	531	0.4 ***	790	-0.2	946	0.4
Amount of Assets among Households with Asset Type						
Financial Assets	48,504	-0.4 ***	68,582	0.8 *	134,887	-2.2
Financial assets countable under state rules	857	59.7 ***	859	61.2 ***	1,526	7.9 *
Vehicle Assets	2,361	6.1 ***	2,769	4.3 ***	2,685	-1.0
Vehicle assets countable under state rules	1,825	30.1 ***	1,501	-5.8	779	0.0
Home Equity	88,265	1.9 ***	82,366	8.0 *	110,888	-1.3

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.7)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE I.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Increase Asset Limits by $2,000

	Households Eligible under Simulated Change			
	Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	14,561	100.0	6,507	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,084	14.3	281	4.3
1-50%	2,912	20.0	282	4.3
51-100%	5,210	35.8	3,542	54.4
101-130%	3,625	24.9	1,175	18.1
131-200%	646	4.4	1,196	18.4
Greater than 200%	83	0.6	31	0.5
Households with Income from				
Earnings	6,667	45.8	1,796	27.6
TANF	1,466	10.1	133	2.0
SSI	968	6.6	2,634	40.5
Social Security	3,521	24.2	3,005	46.2
Benefit Level				
Eligible for minimum benefit	1,783	12.2	2,524	38.8
Eligible for maximum benefit	4,632	31.8	901	13.9
Eligible for other benefit	8,146	55.9	3,082	47.4
Households with Assets				
Financial Assets	7,423	51.0	3,213	49.4
Financial assets countable under state rules	4,187	28.8	928	14.3
Vehicle Assets	7,215	49.5	3,222	49.5
Vehicle assets countable under state rules	15	0.1	25	0.4
Home Equity	3,429	23.5	2,155	33.1
Household Composition				
Households with elderly adults	3,208	22.0	2,992	46.0
Households with disabled nonelderly adults	1,481	10.2	1,605	24.7
Households with children	7,303	50.2	1,328	20.4
With preschool-age children	3,566	24.5	610	9.4
With school-age children	5,830	40.0	1,017	15.6
Households with noncitizens	1,420	9.8	438	6.7
Household Food Security				
Food-secure	10,020	68.8	4,794	73.7
Low food-security	1,643	11.3	672	10.3
Very low food-security	1,096	7.5	393	6.0
Unknown	1,802	12.4	648	10.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE I.9

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES

Simulated Change: Increase Asset Limits by $2,000

	Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	4,375	100.0	1,832	100.0	300	100.0
Gross Income as a Percentage of Poverty Level						
No income	161	3.7	120	6.6	0	0.1
1-50%	136	3.1	145	7.9	1	0.5
51-100%	3,276	74.9	263	14.4	3	0.9
101-130%	668	15.3	493	26.9	14	4.7
131-200%	126	2.9	789	43.1	280	93.2
Greater than 200%	8	0.2	21	1.2	2	0.6
Households with Income from						
Earnings	620	14.2	1,056	57.7	120	40.1
TANF	77	1.8	55	3.0	1	0.2
SSI	2,512	57.4	118	6.4	4	1.4
Social Security	2,277	52.0	543	29.6	185	61.8
Benefit Level						
Eligible for minimum benefit	1,589	36.3	672	36.7	262	87.3
Eligible for maximum benefit	610	14.0	286	15.6	5	1.7
Eligible for other benefit	2,175	49.7	873	47.7	33	11.0
Households with Assets						
Financial Assets	1,687	38.6	1,257	68.6	268	89.4
Financial assets countable under state rules	678	15.5	244	13.3	6	2.0
Vehicle Assets	1,768	40.4	1,228	67.0	226	75.2
Vehicle assets countable under state rules	19	0.4	6	0.3	0	0.0
Home Equity	1,196	27.3	775	42.3	184	61.4
Household Composition						
Households with elderly adults	2,280	52.1	529	28.9	183	61.0
Households with disabled nonelderly adults	1,421	32.5	170	9.3	14	4.7
Households with children	478	10.9	831	45.4	19	6.4
With preschool-age children	222	5.1	381	20.8	7	2.2
With school-age children	365	8.3	635	34.7	17	5.6
Households with noncitizens	235	5.4	195	10.6	9	2.9
Household Food Security						
Food-secure	3,158	72.2	1,380	75.4	256	85.3
Low food-security	508	11.6	154	8.4	11	3.6
Very low food-security	305	7.0	82	4.5	6	1.9
Unknown	404	9.2	216	11.8	28	9.2

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE I.10

POTENTIAL BENEFITS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE IN SOME BUT NOT ALL STATES BY SELECTED CHARACTERISTICS

Simulated Change: Increase Asset Limits by $2,000

	Potential Benefits for Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Total ($000)	Average Benefit	Total ($000)	Average Benefit	Total ($000)	Average Benefit
Total Households	316,403	72	184,796	101	5,837	19
Gross Income as a Percentage of Poverty Level						
No income	28,994	180	25,297	211	32	152
1-50%	30,839	227	41,969	290	181	126
51-100%	211,015	64	53,496	203	583	211
101-130%	39,949	60	37,777	77	880	62
131-200%	5,143	41	25,894	33	4,080	15
Greater than 200%	463	56	363	17	82	49
Households with Income from						
Earnings	81,418	131	101,509	96	3,010	25
TANF	10,383	135	4,525	82	61	88
SSI	133,328	53	6,669	57	71	17
Social Security	124,568	55	24,696	46	2,722	15
Benefit Level						
Eligible for minimum benefit	15,992	10	6,768	10	2,638	10
Eligible for maximum benefit	107,838	177	69,993	245	770	153
Eligible for other benefit	192,573	89	108,035	124	2,429	74
Households with Assets						
Financial Assets	146,074	87	133,832	106	4,768	18
Financial assets countable under state rules	72,569	107	27,216	112	515	87
Vehicle Assets	159,187	90	136,451	111	3,928	17
Vehicle assets countable under state rules	2,833	152	1,357	215	17	114
Home Equity	97,705	82	94,689	122	2,811	15
Household Composition						
Households with elderly adults	134,153	59	28,728	54	2,695	15
Households with disabled nonelderly adults	85,977	61	9,234	54	431	31
Households with children	86,408	181	117,599	142	1,611	84
With preschool-age children	39,652	179	58,791	154	531	79
With school-age children	68,608	188	96,222	152	1,467	87
Households with noncitizens	28,540	121	26,948	138	542	62
Household Food Security						
Food-secure	232,293	74	135,893	98	4,548	18
Low food-security	31,624	62	18,027	117	258	24
Very low food-security	17,025	56	7,680	94	86	15
Unknown	35,461	88	23,196	108	945	34

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE I.11

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Increase Asset Limits by $2,000

	Average among Households by State Eligibility under Simulated Change ($)	
	Households Eligible under All State Rules	Households Eligible under Some But Not All State Rules
Potential Monthly Benefit	196	78
Monthly Gross Income among Households with Positive Income	942	1,021
Monthly Net Income among Households with Positive Net Income	620	702
Monthly Amount of Income Type among Households with		
Earnings	982	1,314
Temporary Assistance for Needy Families	372	320
Supplemental Security Income	545	466
Social Security	769	691
Amount of Assets among Households with Asset Type		
Financial Assets	40,435	83,107
Financial assets countable under state rules	894	1,025
Vehicle Assets	1,953	3,588
Vehicle assets countable under state rules	1,580	1,774
Home Equity	90,862	109,616

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE I.12

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES
Simulated Change: Increase Asset Limits by $2,000

	Average among Households Eligible under Simulated Change in Some But Not All States ($)		
	Eligible in 47 to 50 States	Eligible in 6 to 46 States	Eligible in 1 to 5 States
Potential Monthly Benefit	72	101	19
Monthly Gross Income among Households with Positive Income	815	1,428	1,600
Monthly Net Income among Households with Positive Net Income	541	1,005	1,170
Monthly Amount of Income Type among Households with Income Type			
Earnings	1,014	1,480	1,411
Temporary Assistance for Needy Families	344	288	316
Supplemental Security Income	458	647	444
Social Security	605	907	1,121
Amount of Assets among Households with Asset Type			
Financial Assets	13,288	113,232	380,914
Financial assets countable under state rules	883	969	19,627
Vehicle Assets	2,829	4,596	4,047
Vehicle assets countable under state rules	1,694	1,945	4,713
Home Equity	100,216	117,117	139,121

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE I.13

PERCENTAGE OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Increase Asset Limits by $2,000

	All Households		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	113,969	21,068	18.5
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,366	94.6
1-50%	3,942	3,194	81.0
51-100%	9,815	8,752	89.2
101-130%	6,389	4,800	75.1
131-200%	14,601	1,842	12.6
Greater than 200%	76,722	114	0.1
Households with Income from			
Earnings	84,522	8,464	10.0
Temporary Assistance for Needy Families	1,784	1,599	89.6
Supplemental Security Income	4,780	3,602	75.3
Social Security	30,477	6,526	21.4
Households with Assets			
Financial Assets	96,091	10,636	11.1
Financial assets countable under state rules	82,706	5,115	6.2
Vehicle Assets	82,817	10,436	12.6
Vehicle assets countable under state rules	4,808	40	0.8
Home Equity	66,437	5,583	8.4
Household Composition			
Households with elderly adults	32,187	6,200	19.3
Households with disabled nonelderly adults	6,197	3,086	49.8
Households with children	39,580	8,631	21.8
With preschool-age children	15,751	4,176	26.5
With school-age children	31,881	6,847	21.5
Households with noncitizens	6,485	1,858	28.7
Household Food Security			
Food-secure	95,441	14,814	15.5
Low food-security	5,234	2,315	44.2
Very low food-security	2,903	1,489	51.3
Unknown	10,390	2,450	23.6

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE I.14

PERCENTAGE OF HOUSEHOLDS WITH INCOME BELOW 200 PERCENT OF POVERTY ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED
Simulated Change: Increase Asset Limits by $2,000

	Households with Gross Income below 200 Percent of Poverty		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	37,223	20,953	56.3
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,366	94.6
1-50%	3,942	3,194	81.0
51-100%	9,815	8,752	89.2
101-130%	6,389	4,800	75.1
131-200%	14,577	1,841	12.6
Households with Income from			
Earnings	17,865	8,420	47.1
Temporary Assistance for Needy Families	1,672	1,594	95.3
Supplemental Security Income	4,070	3,597	88.4
Social Security	12,941	6,446	49.8
Households with Assets			
Financial Assets	24,154	10,538	43.6
Financial assets countable under state rules	16,650	5,059	30.4
Vehicle Assets	22,032	10,369	47.1
Vehicle assets countable under state rules	503	39	7.8
Home Equity	14,125	5,543	39.2
Household Composition			
Households with elderly adults	12,411	6,116	49.3
Households with disabled nonelderly adults	3,956	3,071	77.6
Households with children	14,638	8,624	58.9
With preschool-age children	6,748	4,174	61.9
With school-age children	11,725	6,841	58.3
Households with noncitizens	2,939	1,850	63.0
Household Food Security			
Food-secure	28,000	14,716	52.6
Low food-security	3,233	2,303	71.3
Very low food-security	1,994	1,484	74.4
Unknown	3,996	2,449	61.3

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX J

TABULATIONS FOR SIMULATION TO INCREASE ASSET LIMITS BY $3,000 IN THE MATH SIPP+ MODEL

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TABLE J.1

CHARACTERISTICS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Increase Asset Limits by $3,000

	Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Households	21,319	100.0	4.0 ***	11,904	100.0	3.5 ***
Gross Income as a Percentage of Poverty Level						
No income	2,374	11.1	3.1 ***	1,945	16.3	3.1 ***
1-50%	3,231	15.2	4.5 ***	2,738	23.0	5.0 ***
51-100%	8,850	41.5	3.2 ***	5,236	44.0	2.5 ***
101-130%	4,875	22.9	5.4 ***	1,628	13.7	5.2 ***
131-200%	1,874	8.8	4.7 ***	318	2.7	1.8 *
Greater than 200%	116	0.5	10.3 *	39	0.3	0.2
Households with Income from						
Earnings	8,532	40.0	3.6 ***	4,214	35.4	3.5 ***
Temporary Assistance for Needy Families	1,599	7.5	0.1 *	1,409	11.8	0.1 *
Supplemental Security Income	3,609	16.9	0.5 ***	2,392	20.1	0.4 *
Social Security	6,685	31.4	5.7 ***	2,493	20.9	4.4 ***
Benefit Level						
Eligible for minimum benefit	4,376	20.5	3.9 ***	835	7.0	1.9 ***
Eligible for maximum benefit	5,592	26.2	4.6 ***	4,538	38.1	4.9 ***
Eligible for other benefit	11,351	53.2	3.8 ***	6,531	54.9	2.8 ***
Households with Assets						
Financial Assets	10,886	51.1	8.2 ***	5,179	43.5	8.4 ***
Financial assets countable under state rules	5,365	25.2	18.0 ***	2,496	21.0	19.1 ***
Vehicle Assets	10,605	49.7	6.2 ***	5,282	44.4	5.8 ***
Vehicle assets countable under state rules	46	0.2	149.6 ***	27	0.2	145.1 ***
Home Equity	5,739	26.9	7.9 ***	2,382	20.0	7.9 ***
Household Composition						
Households with elderly adults	6,365	29.9	6.8 ***	2,193	18.4	5.8 ***
Households with disabled nonelderly adults	3,097	14.5	1.0 ***	1,921	16.1	1.2 ***
Households with children	8,670	40.7	2.5 ***	5,797	48.7	2.3 ***
With preschool-age children	4,187	19.6	2.0 ***	2,951	24.8	2.1 ***
With school-age children	6,882	32.3	2.7 ***	4,568	38.4	2.3 ***
Households with noncitizens	1,866	8.8	4.1 ***	881	7.4	3.8 ***
Household Food Security						
Food-secure	15,046	70.6	5.0 ***	7,920	66.5	4.4 ***
Low food-security	2,316	10.9	0.7 **	1,443	12.1	0.4
Very low food-security	1,498	7.0	1.0 **	984	8.3	0.7 *
Unknown	2,459	11.5	3.1 ***	1,556	13.1	3.6 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.1)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE J.2

CHARACTERISTICS OF INDIVIDUALS IN ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Increase Asset Limits by $3,000

	Individuals in Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	46,334	100.0	3.8 ***	26,976	100.0	3.3 ***
Individuals by Household Gross Income as a Percentage of Poverty Level						
No income	4,114	8.9	3.1 ***	3,446	12.8	3.2 ***
1-50%	8,816	19.0	2.9 ***	7,667	28.4	3.2 ***
51-100%	18,446	39.8	3.5 ***	11,196	41.5	2.9 ***
101-130%	11,188	24.1	5.2 ***	3,995	14.8	4.7 ***
131-200%	3,612	7.8	3.7 ***	614	2.3	1.2 **
Greater than 200%	158	0.3	8.3 **	57	0.2	0.2
Individuals in Households with Income from						
Earnings	24,405	52.7	3.8 ***	12,148	45.0	3.7 ***
Temporary Assistance for Needy Families	5,041	10.9	0.2	4,429	16.4	0.3
Supplemental Security Income	6,706	14.5	1.1 **	4,569	16.9	0.6 *
Social Security	10,178	22.0	5.6 ***	4,090	15.2	4.4 ***
Individuals by Household Benefit Level						
Eligible for minimum benefit	5,275	11.4	3.9 ***	925	3.4	1.8 ***
Eligible for maximum benefit	10,312	22.3	4.0 ***	8,687	32.2	4.1 ***
Eligible for other benefit	30,747	66.4	3.7 ***	17,364	64.4	2.9 ***
Individuals in Households with Assets						
Financial Assets	23,217	50.1	7.8 ***	11,721	43.5	7.8 ***
Financial assets countable under state rules	11,361	24.5	17.3 ***	5,686	21.1	17.4 ***
Vehicle Assets	25,656	55.4	5.5 ***	13,485	50.0	5.0 ***
Vehicle assets countable under state rules	101	0.2	195.5 ***	59	0.2	182.9 ***
Home Equity	13,042	28.1	7.6 ***	6,196	23.0	7.2 ***
Individuals by Household Composition						
Households with elderly adults	8,824	19.0	7.5 ***	2,910	10.8	6.1 ***
Households with disabled nonelderly adults	6,348	13.7	1.6 ***	3,965	14.7	2.1 **
Households with children	30,623	66.1	2.9 ***	19,948	73.9	2.6 ***
With preschool-age children	15,948	34.4	2.5 ***	10,999	40.8	2.6 ***
With school-age children	25,739	55.6	3.0 ***	16,628	61.6	2.5 ***
Households with noncitizens	5,461	11.8	4.8 ***	2,576	9.6	3.1 ***
Individuals by Household Food Security						
Food-secure	31,981	69.0	4.8 ***	17,845	66.2	4.0 ***
Low food-security	5,698	12.3	0.7 **	3,546	13.1	0.3
Very low food-security	3,575	7.7	0.8 **	2,260	8.4	0.8 *
Unknown	5,080	11.0	3.4 ***	3,324	12.3	4.1 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.2)

* Change is statistically different from zero at a 90% level of significance

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TABLE J.3

POTENTIAL BENEFITS FOR ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Increase Asset Limits by $3,000

	Benefits for Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Total ($000s)	Percent Change[a]	Average Benefit	Total ($000s)	Percent Change[a]	Average Benefit
Total Benefits	3,389,871	3.7 ***	159	2,511,888	3.5 ***	211
Benefits by Household Gross Income as a Percentage of Poverty Level						
No income	570,231	3.1 ***	240	475,492	3.2 ***	245
1-50%	1,064,773	3.3 ***	330	928,697	3.5 ***	339
51-100%	1,267,010	3.7 ***	143	876,581	3.2 ***	167
101-130%	393,225	5.4 ***	81	199,168	5.1 ***	122
131-200%	87,658	6.5 ***	47	27,444	2.4 *	86
Greater than 200%	6,974	1.8 *	60	4,505	0.3	114
Benefits for Households with Income from						
Earnings	1,537,644	3.7 ***	180	996,195	3.6 ***	236
Temporary Assistance for Needy Families	414,282	0.1 *	259	386,441	0.1 *	274
Supplemental Security Income	360,369	1.1 ***	100	297,586	0.8 *	124
Social Security	524,118	6.0 ***	78	315,888	5.6 ***	127
Benefits by Household Benefit Level						
Eligible for minimum benefit	44,044	3.9 ***	10	8,406	1.9 ***	10
Eligible for maximum benefit	1,419,865	4.1 ***	254	1,188,638	4.3 ***	262
Eligible for other benefit	1,925,963	3.4 ***	170	1,314,844	2.8 ***	201
Benefits for Households with Assets						
Financial Assets	1,583,532	8.2 ***	145	1,079,183	8.4 ***	208
Financial assets countable under state rules	827,533	16.9 ***	154	548,948	17.8 ***	220
Vehicle Assets	1,770,644	5.5 ***	167	1,229,024	5.4 ***	233
Vehicle assets countable under state rules	7,764	196.8 ***	170	5,884	187.0 ***	214
Home Equity	843,993	7.5 ***	147	553,099	7.6 ***	232
Benefits by Household Composition						
Households with elderly adults	477,934	8.1 ***	75	245,488	7.7 ***	112
Households with disabled nonelderly adults	390,237	2.0 ***	126	302,025	2.3 ***	157
Households with children	2,292,466	2.6 ***	264	1,804,890	2.4 ***	311
With preschool-age children	1,219,663	2.3 ***	291	989,827	2.3 ***	335
With school-age children	1,901,517	2.7 ***	276	1,487,066	2.5 ***	326
Households with noncitizens	410,773	4.0 ***	220	250,421	3.5 ***	284
Benefits by Household Food Security						
Food-secure	2,278,341	4.6 ***	151	1,656,591	4.3 ***	209
Low food-security	415,435	0.5 **	179	311,741	0.2	216
Very low food-security	266,736	0.7 **	178	205,429	0.8 *	209
Unknown	429,359	3.8 ***	175	338,127	4.2 ***	217

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from benefits for eligible households and participating households under current FSP rules (see Table D.3)

* Change is statistically different from zero at a 90% level of significance

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TABLE J.4

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES
Simulated Change: Increase Asset Limits by $3,000

	Average Value for Households Eligible under Simulated Change			
	All Eligible Households		Participating Households	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	159	-0.3 ***	211	-0.1 ***
Monthly Gross Income among Households with Positive Income	968	0.1 ***	816	-0.3 ***
Monthly Net Income among Households with Positive Net Income	649	0.1 ***	507	0.2 ***
Monthly Amount of Income Type among Households with Income Type				
Earnings	1,051	0.2 ***	926	0.3 ***
Temporary Assistance for Needy Families	367	0.1	371	0.1
Supplemental Security Income	487	0.1 **	495	0.0 *
Social Security	733	0.4 ***	599	0.1 ***
Amount of Assets among Households with Asset Type				
Financial Assets	53,015	-0.7 ***	55,634	-0.4 ***
Financial assets countable under state rules	1,113	76.4 ***	1,046	82.8 ***
Vehicle Assets	2,474	4.0 ***	2,468	6.6 ***
Vehicle assets countable under state rules	1,852	48.5 ***	1,879	32.5 ***
Home Equity	99,054	3.6 ***	88,637	3.0 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.4)

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*** Change is statistically different from zero at a 99% level of significance

TABLE J.5

ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Increase Asset Limits by $3,000

	Number of Households Eligible under Simulated Change (000s)					
	All Eligible Households by Gross Income as a Percentage of Poverty			Participating Households by Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +	0 - 100%	101 - 130%	131% +
Total Households	14,455	4,875	1,989	9,919	1,628	357
Households with Income from						
Earnings	4,589	2,946	997	2,870	1,150	194
Temporary Assistance for Needy Families	1,395	166	37	1,286	98	25
Supplemental Security Income	3,092	394	122	2,192	170	30
Social Security	3,690	1,838	1,157	1,935	384	173
Households with Assets						
Financial Assets	6,504	2,900	1,483	4,062	905	211
Financial assets countable under state rules	3,170	1,669	527	1,910	494	92
Vehicle Assets	6,429	2,862	1,314	4,190	926	166
Vehicle assets countable under state rules	29	11	5	20	6	1
Home Equity	3,308	1,507	924	1,880	399	103

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE J.6

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
All Eligible Households
Simulated Change: Increase Asset Limits by $3,000

	Average Values among All Eligible Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	201	-0.1 ***	81	0.0 ***	48	1.1 ***
Monthly Gross Income among Households with Positive Income	717	-0.2 ***	1,311	0.0 ***	1,648	-0.3 ***
Monthly Net Income among Households with Positive Net Income	485	0.2 ***	839	-0.1 ***	970	-1.8 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	765	0.4 ***	1,340	0.3 ***	1,514	-1.1 ***
Temporary Assistance for Needy Families	371	0.0	344	0.8	325	0.0
Supplemental Security Income	468	0.1 **	637	0.4	484	-1.7
Social Security	578	0.3 ***	833	-0.1 ***	1,068	0.3 ***
Amount of Assets among Households with Asset Type						
Financial Assets	42,366	0.4 ***	47,807	3.9 ***	109,913	-5.4 ***
Financial assets countable under state rules	1,039	84.7 ***	1,063	74.3 ***	1,712	52.1 ***
Vehicle Assets	2,379	5.4 ***	2,491	3.8 ***	2,902	-0.7 ***
Vehicle assets countable under state rules	1,936	46.0 ***	1,597	33.4 **	1,920	82.5 *
Home Equity	93,990	3.0 ***	100,266	5.0 ***	115,203	3.2 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.6)

* Change is statistically different from zero at a 90% level of significance

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*** Change is statistically different from zero at a 99% level of significance

TABLE J.7

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
Participating Households
Simulated Change: Increase Asset Limits by $3,000

	Average Values among Participating Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	230	0.0 ***	122	-0.1 ***	89	0.4
Monthly Gross Income among Households with Positive Income	669	-0.6 ***	1,350	-0.1 ***	1,649	-0.2 *
Monthly Net Income among Households with Positive Net Income	424	0.2 ***	736	-0.4 ***	872	-0.7 *
Monthly Amount of Income Type among Households with Income Type						
Earnings	722	0.0 ***	1,328	0.5 ***	1,553	-0.4
Temporary Assistance for Needy Families	373	0.0	357	1.1	319	0.0
Supplemental Security Income	484	0.0 *	647	0.0	456	-1.5
Social Security	530	0.3 ***	788	-0.4 *	947	0.5 *
Amount of Assets among Households with Asset Type						
Financial Assets	48,866	0.4 ***	67,620	-0.6 *	134,459	-2.5
Financial assets countable under state rules	1,038	93.4 ***	981	84.1 ***	1,556	10.0 *
Vehicle Assets	2,384	7.1 ***	2,809	5.8 ***	2,692	-0.8 **
Vehicle assets countable under state rules	1,940	38.3 ***	1,739	9.2 *	1,278	64.0
Home Equity	88,606	2.3 ***	83,197	9.1 **	110,357	-1.8

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.7)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

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TABLE J.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Increase Asset Limits by $3,000

	Households Eligible under Simulated Change			
	Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	14,872	100.0	6,448	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,110	14.2	264	4.1
1-50%	2,953	19.9	279	4.3
51-100%	5,335	35.9	3,515	54.5
101-130%	3,709	24.9	1,166	18.1
131-200%	677	4.6	1,196	18.6
Greater than 200%	88	0.6	28	0.4
Households with Income from				
Earnings	6,758	45.4	1,773	27.5
TANF	1,466	9.9	132	2.1
SSI	972	6.5	2,637	40.9
Social Security	3,705	24.9	2,980	46.2
Benefit Level				
Eligible for minimum benefit	1,864	12.5	2,512	39.0
Eligible for maximum benefit	4,705	31.6	887	13.8
Eligible for other benefit	8,303	55.8	3,048	47.3
Households with Assets				
Financial Assets	7,720	51.9	3,166	49.1
Financial assets countable under state rules	4,434	29.8	930	14.4
Vehicle Assets	7,432	50.0	3,172	49.2
Vehicle assets countable under state rules	18	0.1	28	0.4
Home Equity	3,618	24.3	2,121	32.9
Household Composition				
Households with elderly adults	3,403	22.9	2,962	45.9
Households with disabled nonelderly adults	1,489	10.0	1,608	24.9
Households with children	7,369	49.6	1,300	20.2
With preschool-age children	3,585	24.1	602	9.3
With school-age children	5,884	39.6	998	15.5
Households with noncitizens	1,436	9.7	430	6.7
Household Food Security				
Food-secure	10,310	69.3	4,737	73.5
Low food-security	1,647	11.1	669	10.4
Very low food-security	1,104	7.4	395	6.1
Unknown	1,811	12.2	647	10.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE J.9

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES

Simulated Change: Increase Asset Limits by $3,000

	Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	4,354	100.0	1,797	100.0	297	100.0
Gross Income as a Percentage of Poverty Level						
No income	152	3.5	112	6.2	0	0.1
1-50%	136	3.1	141	7.9	1	0.5
51-100%	3,262	74.9	251	14.0	3	0.9
101-130%	675	15.5	477	26.6	14	4.7
131-200%	127	2.9	793	44.1	277	93.3
Greater than 200%	3	0.1	23	1.3	2	0.6
Households with Income from						
Earnings	609	14.0	1,046	58.2	119	40.1
TANF	77	1.8	55	3.1	1	0.2
SSI	2,516	57.8	117	6.5	4	1.4
Social Security	2,267	52.1	530	29.5	183	61.6
Benefit Level						
Eligible for minimum benefit	1,580	36.3	673	37.4	259	87.4
Eligible for maximum benefit	610	14.0	272	15.1	5	1.7
Eligible for other benefit	2,164	49.7	852	47.4	32	10.9
Households with Assets						
Financial Assets	1,680	38.6	1,222	68.0	265	89.3
Financial assets countable under state rules	677	15.6	247	13.7	6	2.0
Vehicle Assets	1,748	40.1	1,201	66.8	224	75.4
Vehicle assets countable under state rules	21	0.5	7	0.4	0	0.0
Home Equity	1,178	27.1	761	42.3	182	61.5
Household Composition						
Households with elderly adults	2,264	52.0	518	28.8	180	60.7
Households with disabled nonelderly adults	1,425	32.7	169	9.4	14	4.7
Households with children	462	10.6	819	45.6	19	6.5
With preschool-age children	218	5.0	377	21.0	7	2.3
With school-age children	353	8.1	628	34.9	17	5.7
Households with noncitizens	227	5.2	194	10.8	9	2.9
Household Food Security						
Food-secure	3,131	71.9	1,352	75.3	253	85.2
Low food-security	504	11.6	154	8.6	11	3.6
Very low food-security	309	7.1	80	4.5	6	2.0
Unknown	410	9.4	210	11.7	27	9.2

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE J.10

POTENTIAL BENEFITS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE IN SOME BUT NOT ALL STATES BY SELECTED CHARACTERISTICS

Simulated Change: Increase Asset Limits by $3,000

	Potential Benefits for Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Total ($000)	Average Benefit	Total ($000)	Average Benefit	Total ($000)	Average Benefit
Total Households	309,731	71	178,268	99	5,778	19
Gross Income as a Percentage of Poverty Level						
No income	26,160	173	22,260	199	32	152
1-50%	30,154	222	41,147	292	181	126
51-100%	207,034	63	52,291	208	583	211
101-130%	40,812	60	36,268	76	888	64
131-200%	5,144	41	25,922	33	4,013	15
Greater than 200%	427	129	381	17	81	50
Households with Income from						
Earnings	76,183	125	99,873	96	2,972	25
TANF	10,276	134	4,496	82	61	88
SSI	134,426	53	6,393	55	70	17
Social Security	125,220	55	23,136	44	2,671	15
Benefit Level						
Eligible for minimum benefit	15,903	10	6,770	10	2,610	10
Eligible for maximum benefit	107,010	175	65,528	241	770	153
Eligible for other benefit	186,818	86	105,970	124	2,398	74
Households with Assets						
Financial Assets	140,935	84	127,296	104	4,709	18
Financial assets countable under state rules	71,343	105	27,103	110	527	87
Vehicle Assets	152,515	87	130,874	109	3,911	17
Vehicle assets countable under state rules	3,081	146	1,260	189	17	114
Home Equity	92,739	79	93,169	122	2,764	15
Household Composition						
Households with elderly adults	132,865	59	27,316	53	2,641	15
Households with disabled nonelderly adults	87,190	61	8,872	52	430	31
Households with children	79,394	172	114,541	140	1,623	84
With preschool-age children	37,576	172	57,001	151	536	79
With school-age children	63,862	181	95,177	152	1,479	88
Households with noncitizens	24,899	110	26,546	137	543	63
Household Food Security						
Food-secure	226,454	72	130,323	96	4,491	18
Low food-security	30,543	61	18,032	117	257	24
Very low food-security	18,118	59	7,328	91	87	15
Unknown	34,617	84	22,585	108	944	34

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE J.11

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Increase Asset Limits by $3,000

	Average among Households by State Eligibility under Simulated Change ($)	
	Households Eligible under All State Rules	Households Eligible under Some But Not All State Rules
Potential Monthly Benefit	195	77
Monthly Gross Income among Households with Positive Income	942	1,020
Monthly Net Income among Households with Positive Net Income	620	703
Monthly Amount of Income Type among Households with Income Type		
Earnings	981	1,318
Temporary Assistance for Needy Families	372	320
Supplemental Security Income	545	466
Social Security	768	689
Amount of Assets among Households with Asset Type		
Financial Assets	40,748	82,922
Financial assets countable under state rules	1,115	1,103
Vehicle Assets	1,998	3,588
Vehicle assets countable under state rules	1,639	1,987
Home Equity	92,838	109,657

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE J.12

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES
Simulated Change: Increase Asset Limits by $3,000

	Average among Households Eligible under Simulated Change in Some But Not All States ($)		
	Eligible in 47 to 50 States	Eligible in 6 to 46 States	Eligible in 1 to 5 States
Potential Monthly Benefit	71	99	19
Monthly Gross Income among Households with Positive Income	812	1,439	1,603
Monthly Net Income among Households with Positive Net Income	540	1,011	1,174
Monthly Amount of Income Type among Households with Income Type			
Earnings	1,010	1,487	1,415
Temporary Assistance for Needy Families	343	289	316
Supplemental Security Income	457	649	444
Social Security	601	915	1,123
Amount of Assets among Households with Asset Type			
Financial Assets	12,824	113,765	385,003
Financial assets countable under state rules	927	1,138	19,408
Vehicle Assets	2,820	4,620	4,049
Vehicle assets countable under state rules	1,905	2,186	4,713
Home Equity	99,706	118,255	138,053

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE J.13

PERCENTAGE OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS
Simulated Change: Increase Asset Limits by $3,000

	All Households		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	113,969	21,319	18.7
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,374	94.9
1-50%	3,942	3,231	82.0
51-100%	9,815	8,850	90.2
101-130%	6,389	4,875	76.3
131-200%	14,601	1,874	12.8
Greater than 200%	76,722	116	0.2
Households with Income from			
Earnings	84,522	8,532	10.1
Temporary Assistance for Needy Families	1,784	1,599	89.6
Supplemental Security Income	4,780	3,609	75.5
Social Security	30,477	6,685	21.9
Households with Assets			
Financial Assets	96,091	10,886	11.3
Financial assets countable under state rules	82,706	5,365	6.5
Vehicle Assets	82,817	10,605	12.8
Vehicle assets countable under state rules	4,808	46	0.9
Home Equity	66,437	5,739	8.6
Household Composition			
Households with elderly adults	32,187	6,365	19.8
Households with disabled nonelderly adults	6,197	3,097	50.0
Households with children	39,580	8,670	21.9
With preschool-age children	15,751	4,187	26.6
With school-age children	31,881	6,882	21.6
Households with noncitizens	6,485	1,866	28.8
Household Food Security			
Food-secure	95,441	15,046	15.8
Low food-security	5,234	2,316	44.2
Very low food-security	2,903	1,498	51.6
Unknown	10,390	2,459	23.7

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE J.14

PERCENTAGE OF HOUSEHOLDS WITH INCOME BELOW 200 PERCENT OF POVERTY ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS
Simulated Change: Increase Asset Limits by $3,000

	Households with Gross Income below 200 Percent of Poverty		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	37,223	21,203	57.0
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,374	94.9
1-50%	3,942	3,231	82.0
51-100%	9,815	8,850	90.2
101-130%	6,389	4,875	76.3
131-200%	14,577	1,873	12.8
Households with Income from			
Earnings	17,865	8,486	47.5
Temporary Assistance for Needy Families	1,672	1,594	95.3
Supplemental Security Income	4,070	3,604	88.5
Social Security	12,941	6,604	51.0
Households with Assets			
Financial Assets	24,154	10,788	44.7
Financial assets countable under state rules	16,650	5,308	31.9
Vehicle Assets	22,032	10,536	47.8
Vehicle assets countable under state rules	503	44	8.8
Home Equity	14,125	5,697	40.3
Household Composition			
Households with elderly adults	12,411	6,279	50.6
Households with disabled nonelderly adults	3,956	3,082	77.9
Households with children	14,638	8,663	59.2
With preschool-age children	6,748	4,185	62.0
With school-age children	11,725	6,877	58.7
Households with noncitizens	2,939	1,857	63.2
Household Food Security			
Food-secure	28,000	14,948	53.4
Low food-security	3,233	2,304	71.3
Very low food-security	1,994	1,493	74.9
Unknown	3,996	2,458	61.5

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX K

TABULATIONS FOR SIMULATION TO INCREASE ASSET LIMITS BY $4,000 IN THE MATH SIPP+ MODEL

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TABLE K.1

CHARACTERISTICS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Increase Asset Limits by $4,000

	Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Households	21,459	100.0	4.7 ***	11,959	100.0	4.0 ***
Gross Income as a Percentage of Poverty Level						
No income	2,377	11.1	3.3 ***	1,948	16.3	3.2 ***
1-50%	3,263	15.2	5.5 ***	2,764	23.1	6.0 ***
51-100%	8,887	41.4	3.6 ***	5,247	43.9	2.7 ***
101-130%	4,919	22.9	6.3 ***	1,641	13.7	6.1 ***
131-200%	1,894	8.8	5.9 ***	319	2.7	2.2 **
Greater than 200%	119	0.6	13.5 **	40	0.3	0.7
Households with Income from						
Earnings	8,578	40.0	4.1 ***	4,233	35.4	3.9 ***
Temporary Assistance for Needy Families	1,599	7.5	0.1 *	1,409	11.8	0.1 *
Supplemental Security Income	3,609	16.8	0.5 ***	2,393	20.0	0.4 *
Social Security	6,755	31.5	6.8 ***	2,504	20.9	4.8 ***
Benefit Level						
Eligible for minimum benefit	4,410	20.6	4.7 ***	838	7.0	2.3 ***
Eligible for maximum benefit	5,643	26.3	5.5 ***	4,572	38.2	5.7 ***
Eligible for other benefit	11,405	53.2	4.3 ***	6,549	54.8	3.1 ***
Households with Assets						
Financial Assets	11,026	51.4	9.5 ***	5,233	43.8	9.6 ***
Financial assets countable under state rules	5,503	25.6	21.0 ***	2,551	21.3	21.7 ***
Vehicle Assets	10,696	49.8	7.1 ***	5,317	44.5	6.5 ***
Vehicle assets countable under state rules	51	0.2	180.9 ***	31	0.3	181.2 ***
Home Equity	5,799	27.0	9.0 ***	2,400	20.1	8.7 ***
Household Composition						
Households with elderly adults	6,432	30.0	7.9 ***	2,201	18.4	6.2 ***
Households with disabled nonelderly adults	3,116	14.5	1.6 ***	1,925	16.1	1.4 ***
Households with children	8,690	40.5	2.8 ***	5,811	48.6	2.5 ***
With preschool-age children	4,191	19.5	2.0 ***	2,955	24.7	2.2 ***
With school-age children	6,899	32.1	3.0 ***	4,578	38.3	2.5 ***
Households with noncitizens	1,877	8.7	4.8 ***	882	7.4	3.9 ***
Household Food Security						
Food-secure	15,160	70.6	5.8 ***	7,965	66.6	5.0 ***
Low food-security	2,320	10.8	0.9 **	1,444	12.1	0.4
Very low food-security	1,506	7.0	1.5 ***	990	8.3	1.3 *
Unknown	2,472	11.5	3.7 ***	1,561	13.0	3.9 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.1)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE K.2

CHARACTERISTICS OF INDIVIDUALS IN ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Increase Asset Limits by $4,000

	Individuals in Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	46,554	100.0	4.3 ***	27,073	100.0	3.6 ***
Individuals by Household Gross Income as a Percentage of Poverty Level						
No income	4,126	8.9	3.4 ***	3,458	12.8	3.5 ***
1-50%	8,866	19.0	3.5 ***	7,711	28.5	3.8 ***
51-100%	18,513	39.8	3.9 ***	11,217	41.4	3.1 ***
101-130%	11,248	24.2	5.8 ***	4,014	14.8	5.2 ***
131-200%	3,640	7.8	4.5 ***	615	2.3	1.3 **
Greater than 200%	161	0.3	10.6 **	57	0.2	0.5
Individuals in Households with Income from						
Earnings	24,497	52.6	4.2 ***	12,184	45.0	4.0 ***
Temporary Assistance for Needy Families	5,041	10.8	0.2	4,429	16.4	0.3
Supplemental Security Income	6,707	14.4	1.1 **	4,569	16.9	0.7 *
Social Security	10,265	22.1	6.5 ***	4,102	15.2	4.7 ***
Individuals by Household Benefit Level						
Eligible for minimum benefit	5,312	11.4	4.6 ***	928	3.4	2.2 ***
Eligible for maximum benefit	10,393	22.3	4.8 ***	8,744	32.3	4.8 ***
Eligible for other benefit	30,849	66.3	4.0 ***	17,400	64.3	3.1 ***
Individuals in Households with Assets						
Financial Assets	23,437	50.3	8.8 ***	11,818	43.7	8.6 ***
Financial assets countable under state rules	11,578	24.9	19.5 ***	5,782	21.4	19.4 ***
Vehicle Assets	25,796	55.4	6.0 ***	13,544	50.0	5.4 ***
Vehicle assets countable under state rules	111	0.2	227.1 ***	66	0.2	218.0 ***
Home Equity	13,137	28.2	8.4 ***	6,229	23.0	7.7 ***
Individuals by Household Composition						
Households with elderly adults	8,906	19.1	8.5 ***	2,920	10.8	6.5 ***
Households with disabled nonelderly adults	6,376	13.7	2.1 ***	3,970	14.7	2.3 **
Households with children	30,696	65.9	3.2 ***	19,998	73.9	2.8 ***
With preschool-age children	15,958	34.3	2.5 ***	11,007	40.7	2.7 ***
With school-age children	25,804	55.4	3.3 ***	16,669	61.6	2.8 ***
Households with noncitizens	5,486	11.8	5.3 ***	2,578	9.5	3.2 ***
Individuals by Household Food Security						
Food-secure	32,156	69.1	5.4 ***	17,928	66.2	4.5 ***
Low food-security	5,716	12.3	1.0 **	3,547	13.1	0.3
Very low food-security	3,586	7.7	1.1 ***	2,267	8.4	1.1 **
Unknown	5,096	10.9	3.7 ***	3,331	12.3	4.2 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.2)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE K.3

POTENTIAL BENEFITS FOR ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Increase Asset Limits by $4,000

	Benefits for Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Total ($000s)	Percent Change[a]	Average Benefit	Total ($000s)	Percent Change[a]	Average Benefit
Total Benefits	3,408,816	4.3 ***	159	2,523,027	3.9 ***	211
Benefits by Household Gross Income as a Percentage of Poverty Level						
No income	571,785	3.4 ***	241	477,005	3.5 ***	245
1-50%	1,071,423	3.9 ***	328	934,685	4.2 ***	338
51-100%	1,273,400	4.2 ***	143	878,661	3.4 ***	167
101-130%	396,158	6.2 ***	81	200,659	5.9 ***	122
131-200%	89,026	8.2 ***	47	27,493	2.5 **	86
Greater than 200%	7,025	2.6 **	59	4,523	0.7	114
Benefits for Households with Income from						
Earnings	1,546,002	4.2 ***	180	1,000,011	4.0 ***	236
Temporary Assistance for Needy Families	414,282	0.1 *	259	386,441	0.1 *	274
Supplemental Security Income	360,424	1.1 ***	100	297,640	0.8 *	124
Social Security	528,369	6.8 ***	78	316,741	5.9 ***	127
Benefits by Household Benefit Level						
Eligible for minimum benefit	44,382	4.7 ***	10	8,436	2.3 ***	10
Eligible for maximum benefit	1,431,291	4.9 ***	254	1,196,632	5.0 ***	262
Eligible for other benefit	1,933,143	3.8 ***	169	1,317,958	3.0 ***	201
Benefits for Households with Assets						
Financial Assets	1,602,433	9.5 ***	145	1,090,293	9.5 ***	208
Financial assets countable under state rules	846,258	19.5 ***	154	560,022	20.2 ***	220
Vehicle Assets	1,782,108	6.2 ***	167	1,235,605	6.0 ***	232
Vehicle assets countable under state rules	8,750	234.5 ***	170	6,695	226.5 ***	213
Home Equity	852,189	8.6 ***	147	557,136	8.3 ***	232
Benefits by Household Composition						
Households with elderly adults	482,713	9.2 ***	75	246,172	8.0 ***	112
Households with disabled nonelderly adults	392,158	2.5 ***	126	302,550	2.5 ***	157
Households with children	2,299,352	2.9 ***	265	1,810,363	2.7 ***	312
With preschool-age children	1,220,686	2.3 ***	291	990,732	2.4 ***	335
With school-age children	1,907,400	3.0 ***	276	1,491,639	2.8 ***	326
Households with noncitizens	412,805	4.5 ***	220	250,638	3.6 ***	284
Benefits by Household Food Security						
Food-secure	2,293,069	5.3 ***	151	1,665,958	4.9 ***	209
Low food-security	416,705	0.8 **	180	311,791	0.3	216
Very low food-security	267,764	1.1 ***	178	206,355	1.3 *	208
Unknown	431,279	4.3 ***	174	338,923	4.4 ***	217

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from benefits for eligible households and participating households under current FSP rules (see Table D.3)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE K.4

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES
Simulated Change: Increase Asset Limits by $4,000

	Average Value for Households Eligible under Simulated Change			
	All Eligible Households		Participating Households	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	159	-0.4 ***	211	-0.1 ***
Monthly Gross Income among Households with Positive Income	967	0.0 ***	814	-0.5 ***
Monthly Net Income among Households with Positive Net Income	648	0.0 ***	506	0.1 ***
Monthly Amount of Income Type among Households with Income Type				
Earnings	1,049	0.0 ***	925	0.2 ***
Temporary Assistance for Needy Families	367	0.1	371	0.1
Supplemental Security Income	487	0.1 **	495	0.0 *
Social Security	735	0.8 ***	600	0.4 ***
Amount of Assets among Households with Asset Type				
Financial Assets	53,249	-0.3 ***	56,354	0.9 ***
Financial assets countable under state rules	1,236	96.0 ***	1,141	99.5 ***
Vehicle Assets	2,488	4.6 ***	2,485	7.3 ***
Vehicle assets countable under state rules	2,002	60.4 ***	2,003	41.2 ***
Home Equity	99,184	3.7 ***	88,804	3.2 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.4)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE K.5

ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Increase Asset Limits by $4,000

	Number of Households Eligible under Simulated Change (000s)					
	All Eligible Households by Gross Income as a Percentage of Poverty			Participating Households by Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +	0 - 100%	101 - 130%	131% +
Total Households	14,527	4,919	2,013	9,959	1,641	359
Households with Income from						
Earnings	4,621	2,957	1,000	2,884	1,154	194
Temporary Assistance for Needy Families	1,395	166	37	1,286	98	25
Supplemental Security Income	3,092	394	122	2,192	170	30
Social Security	3,704	1,871	1,180	1,936	393	175
Households with Assets						
Financial Assets	6,575	2,944	1,506	4,103	918	212
Financial assets countable under state rules	3,241	1,713	550	1,951	507	93
Vehicle Assets	6,467	2,899	1,331	4,214	936	167
Vehicle assets countable under state rules	32	14	6	22	8	1
Home Equity	3,335	1,524	940	1,894	402	104

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE K.6

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
All Eligible Households
Simulated Change: Increase Asset Limits by $4,000

	Average Values among All Eligible Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	201	-0.1 ***	81	-0.1 ***	48	1.4 ***
Monthly Gross Income among Households with Positive Income	716	-0.4 ***	1,309	-0.2 ***	1,646	-0.4 ***
Monthly Net Income among Households with Positive Net Income	485	0.1 ***	837	-0.4 ***	967	-2.1 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	764	0.2 ***	1,339	0.2 ***	1,510	-1.4 ***
Temporary Assistance for Needy Families	371	0.0	344	0.8	325	0.0
Supplemental Security Income	468	0.1 **	637	0.4	484	-1.7
Social Security	578	0.4 ***	835	0.1 ***	1,071	0.6 ***
Amount of Assets among Households with Asset Type						
Financial Assets	43,087	2.1 ***	47,554	3.4 ***	108,751	-6.4 ***
Financial assets countable under state rules	1,143	103.3 ***	1,193	95.7 ***	1,913	70.0 ***
Vehicle Assets	2,393	6.0 ***	2,499	4.2 ***	2,929	0.2 ***
Vehicle assets countable under state rules	2,051	54.6 ***	1,860	55.3 ***	2,068	96.6 *
Home Equity	94,173	3.2 ***	100,522	5.2 ***	114,794	2.8 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.6)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE K.7

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
Participating Households
Simulated Change: Increase Asset Limits by $4,000

	Average Values among Participating Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	230	0.0 ***	122	-0.1 ***	89	0.2 *
Monthly Gross Income among Households with Positive Income	668	-0.8 ***	1,348	-0.3 ***	1,647	-0.3 **
Monthly Net Income among Households with Positive Net Income	424	0.1 ***	735	-0.7 ***	870	-1.0 **
Monthly Amount of Income Type among Households with Income Type						
Earnings	721	-0.1 ***	1,327	0.5 ***	1,553	-0.4
Temporary Assistance for Needy Families	373	0.0	357	1.1	319	0.0
Supplemental Security Income	484	0.0 *	647	0.0	456	-1.5
Social Security	530	0.3 ***	792	0.0 ***	946	0.4 **
Amount of Assets among Households with Asset Type						
Financial Assets	49,892	2.5 ***	67,331	-1.0 **	133,680	-3.1
Financial assets countable under state rules	1,129	110.4 ***	1,101	106.6 ***	1,615	14.2 **
Vehicle Assets	2,401	7.9 ***	2,825	6.4 ***	2,701	-0.4 **
Vehicle assets countable under state rules	2,006	43.0 ***	1,993	25.1 **	2,013	158.3
Home Equity	88,766	2.5 ***	83,685	9.8 **	109,319	-2.7 *

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.7)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE K.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Increase Asset Limits by $4,000

	Households Eligible under Simulated Change			
	Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	15,069	100.0	6,390	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,124	14.1	254	4.0
1-50%	2,999	19.9	264	4.1
51-100%	5,400	35.8	3,487	54.6
101-130%	3,760	25.0	1,159	18.1
131-200%	695	4.6	1,198	18.8
Greater than 200%	91	0.6	28	0.4
Households with Income from				
Earnings	6,816	45.2	1,761	27.6
TANF	1,467	9.7	132	2.1
SSI	976	6.5	2,633	41.2
Social Security	3,797	25.2	2,958	46.3
Benefit Level				
Eligible for minimum benefit	1,904	12.6	2,506	39.2
Eligible for maximum benefit	4,786	31.8	858	13.4
Eligible for other benefit	8,379	55.6	3,026	47.4
Households with Assets				
Financial Assets	7,904	52.5	3,121	48.8
Financial assets countable under state rules	4,595	30.5	908	14.2
Vehicle Assets	7,582	50.3	3,115	48.7
Vehicle assets countable under state rules	21	0.1	30	0.5
Home Equity	3,718	24.7	2,081	32.6
Household Composition				
Households with elderly adults	3,494	23.2	2,938	46.0
Households with disabled nonelderly adults	1,522	10.1	1,594	24.9
Households with children	7,400	49.1	1,290	20.2
With preschool-age children	3,591	23.8	600	9.4
With school-age children	5,913	39.2	986	15.4
Households with noncitizens	1,452	9.6	425	6.6
Household Food Security				
Food-secure	10,466	69.5	4,694	73.5
Low food-security	1,652	11.0	668	10.5
Very low food-security	1,116	7.4	390	6.1
Unknown	1,835	12.2	637	10.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE K.9

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES

Simulated Change: Increase Asset Limits by $4,000

	Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	4,307	100.0	1,788	100.0	295	100.0
Gross Income as a Percentage of Poverty Level						
No income	141	3.3	112	6.3	0	0.0
1-50%	124	2.9	139	7.8	1	0.5
51-100%	3,244	75.3	241	13.5	3	0.9
101-130%	675	15.7	470	26.3	14	4.8
131-200%	123	2.9	801	44.8	275	93.2
Greater than 200%	0	0.0	26	1.4	2	0.5
Households with Income from						
Earnings	608	14.1	1,036	57.9	118	40.1
TANF	77	1.8	55	3.1	1	0.2
SSI	2,512	58.3	117	6.5	4	1.4
Social Security	2,241	52.0	535	29.9	182	61.6
Benefit Level						
Eligible for minimum benefit	1,570	36.5	678	37.9	257	87.4
Eligible for maximum benefit	584	13.6	268	15.0	5	1.7
Eligible for other benefit	2,152	50.0	842	47.1	32	11.0
Households with Assets						
Financial Assets	1,645	38.2	1,213	67.8	263	89.2
Financial assets countable under state rules	644	15.0	257	14.4	6	2.1
Vehicle Assets	1,700	39.5	1,192	66.7	222	75.4
Vehicle assets countable under state rules	22	0.5	8	0.4	0	0.0
Home Equity	1,140	26.5	759	42.5	181	61.6
Household Composition						
Households with elderly adults	2,238	52.0	522	29.2	179	60.7
Households with disabled nonelderly adults	1,411	32.8	170	9.5	14	4.7
Households with children	455	10.6	815	45.6	19	6.6
With preschool-age children	217	5.0	376	21.0	7	2.3
With school-age children	344	8.0	625	34.9	17	5.8
Households with noncitizens	223	5.2	193	10.8	8	2.9
Household Food Security						
Food-secure	3,094	71.9	1,349	75.4	251	85.2
Low food-security	504	11.7	154	8.6	11	3.6
Very low food-security	305	7.1	80	4.5	6	2.0
Unknown	403	9.4	206	11.5	27	9.2

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE K.10

POTENTIAL BENEFITS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE IN SOME BUT NOT ALL STATES BY SELECTED CHARACTERISTICS
Simulated Change: Increase Asset Limits by $4,000

	Potential Benefits for Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Total ($000)	Average Benefit	Total ($000)	Average Benefit	Total ($000)	Average Benefit
Total Households	303,304	70	175,282	98	5,733	19
Gross Income as a Percentage of Poverty Level						
No income	24,620	174	22,051	197	16	152
1-50%	27,954	226	40,483	291	181	126
51-100%	203,690	63	50,423	209	583	211
101-130%	41,959	62	35,732	76	895	64
131-200%	5,081	41	26,180	33	3,978	14
Greater than 200%	1	10	413	16	81	50
Households with Income from						
Earnings	77,488	128	97,834	94	2,958	25
TANF	10,312	134	4,427	81	61	88
SSI	133,336	53	6,393	55	70	17
Social Security	122,058	54	23,033	43	2,657	15
Benefit Level						
Eligible for minimum benefit	15,802	10	6,824	10	2,591	10
Eligible for maximum benefit	102,117	175	64,307	240	751	153
Eligible for other benefit	185,385	86	104,151	124	2,391	74
Households with Assets						
Financial Assets	136,118	83	124,282	102	4,664	18
Financial assets countable under state rules	66,515	103	27,813	108	535	88
Vehicle Assets	146,088	86	128,881	108	3,873	17
Vehicle assets countable under state rules	3,517	160	1,509	193	17	114
Home Equity	86,697	76	91,839	121	2,746	15
Household Composition						
Households with elderly adults	129,583	58	27,292	52	2,627	15
Households with disabled nonelderly adults	83,502	59	8,614	51	431	31
Households with children	78,083	172	113,223	139	1,631	84
With preschool-age children	37,457	173	56,689	151	536	79
With school-age children	61,885	180	94,176	151	1,487	88
Households with noncitizens	24,311	109	26,403	137	541	64
Household Food Security						
Food-secure	221,622	72	127,962	95	4,448	18
Low food-security	30,543	61	17,930	117	257	24
Very low food-security	17,028	56	7,354	92	87	15
Unknown	34,111	85	22,035	107	942	35

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE K.11

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Increase Asset Limits by $4,000

	Average among Households by State Eligibility under Simulated Change ($)	
	Households Eligible under All State Rules	Households Eligible under Some But Not All State Rules
Potential Monthly Benefit	194	76
Monthly Gross Income among Households with Positive Income	940	1,024
Monthly Net Income among Households with Positive Net Income	619	703
Monthly Amount of Income Type among Households with Income Type		
Earnings	979	1,321
Temporary Assistance for Needy Families	372	320
Supplemental Security Income	544	466
Social Security	768	693
Amount of Assets among Households with Asset Type		
Financial Assets	41,037	84,176
Financial assets countable under state rules	1,257	1,128
Vehicle Assets	2,064	3,522
Vehicle assets countable under state rules	1,708	2,212
Home Equity	93,317	109,667

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE K.12

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES
Simulated Change: Increase Asset Limits by $4,000

	Average among Households Eligible under Simulated Change in Some But Not All States ($)		
	Eligible in 47 to 50 States	Eligible in 6 to 46 States	Eligible in 1 to 5 States
Potential Monthly Benefit	70	98	19
Monthly Gross Income among Households with Positive Income	812	1,448	1,604
Monthly Net Income among Households with Positive Net Income	539	1,017	1,176
Monthly Amount of Income Type among Households with Income Type			
Earnings	1,010	1,493	1,417
Temporary Assistance for Needy Families	343	289	316
Supplemental Security Income	458	649	444
Social Security	603	924	1,124
Amount of Assets among Households with Asset Type			
Financial Assets	13,279	114,449	388,054
Financial assets countable under state rules	862	1,364	19,299
Vehicle Assets	2,680	4,627	4,043
Vehicle assets countable under state rules	2,101	2,477	4,713
Home Equity	100,108	117,193	138,239

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE K.13

PERCENTAGE OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Increase Asset Limits by $4,000

	All Households		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	113,969	21,459	18.8
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,377	95.1
1-50%	3,942	3,263	82.8
51-100%	9,815	8,887	90.5
101-130%	6,389	4,919	77.0
131-200%	14,601	1,894	13.0
Greater than 200%	76,722	119	0.2
Households with Income from			
Earnings	84,522	8,578	10.1
Temporary Assistance for Needy Families	1,784	1,599	89.6
Supplemental Security Income	4,780	3,609	75.5
Social Security	30,477	6,755	22.2
Households with Assets			
Financial Assets	96,091	11,026	11.5
Financial assets countable under state rules	82,706	5,503	6.7
Vehicle Assets	82,817	10,696	12.9
Vehicle assets countable under state rules	4,808	51	1.1
Home Equity	66,437	5,799	8.7
Household Composition			
Households with elderly adults	32,187	6,432	20.0
Households with disabled nonelderly adults	6,197	3,116	50.3
Households with children	39,580	8,690	22.0
With preschool-age children	15,751	4,191	26.6
With school-age children	31,881	6,899	21.6
Households with noncitizens	6,485	1,877	28.9
Household Food Security			
Food-secure	95,441	15,160	15.9
Low food-security	5,234	2,320	44.3
Very low food-security	2,903	1,506	51.9
Unknown	10,390	2,472	23.8

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE K.14

PERCENTAGE OF HOUSEHOLDS WITH INCOME BELOW 200 PERCENT OF POVERTY ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED
Simulated Change: Increase Asset Limits by $4,000

	Households with Gross Income below 200 Percent of Poverty		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	37,223	21,339	57.3
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,377	95.1
1-50%	3,942	3,263	82.8
51-100%	9,815	8,887	90.5
101-130%	6,389	4,919	77.0
131-200%	14,577	1,893	13.0
Households with Income from			
Earnings	17,865	8,532	47.8
Temporary Assistance for Needy Families	1,672	1,594	95.3
Supplemental Security Income	4,070	3,604	88.5
Social Security	12,941	6,671	51.5
Households with Assets			
Financial Assets	24,154	10,924	45.2
Financial assets countable under state rules	16,650	5,443	32.7
Vehicle Assets	22,032	10,627	48.2
Vehicle assets countable under state rules	503	50	9.9
Home Equity	14,125	5,757	40.8
Household Composition			
Households with elderly adults	12,411	6,343	51.1
Households with disabled nonelderly adults	3,956	3,099	78.3
Households with children	14,638	8,683	59.3
With preschool-age children	6,748	4,188	62.1
With school-age children	11,725	6,893	58.8
Households with noncitizens	2,939	1,869	63.6
Household Food Security			
Food-secure	28,000	15,058	53.8
Low food-security	3,233	2,308	71.4
Very low food-security	1,994	1,501	75.3
Unknown	3,996	2,471	61.8

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX L

TABULATIONS FOR SIMULATION TO ELIMINATE THE ASSET TEST IN THE MATH SIPP+ MODEL

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TABLE L.1

CHARACTERISTICS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Eliminate the Asset Test

	Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Households	24,941	100.0	21.7 ***	13,446	100.0	16.9 ***
Gross Income as a Percentage of Poverty Level						
No income	2,500	10.0	8.7 ***	2,058	15.3	9.1 ***
1-50%	3,942	15.8	27.4 ***	3,374	25.1	29.4 ***
51-100%	9,815	39.4	14.4 ***	5,661	42.1	10.8 ***
101-130%	5,823	23.3	25.8 ***	1,878	14.0	21.4 ***
131-200%	2,578	10.3	44.1 ***	406	3.0	30.1 ***
Greater than 200%	283	1.1	169.7 ***	68	0.5	73.6 *
Households with Income from						
Earnings	9,599	38.5	16.5 ***	4,707	35.0	15.6 ***
Temporary Assistance for Needy Families	1,601	6.4	0.2 ***	1,410	10.5	0.2 **
Supplemental Security Income	3,623	14.5	1.0 ***	2,399	17.8	0.7 ***
Social Security	8,536	34.2	35.0 ***	2,884	21.4	20.7 ***
Benefit Level						
Eligible for minimum benefit	5,242	21.0	24.4 ***	891	6.6	8.8 ***
Eligible for maximum benefit	6,780	27.2	26.8 ***	5,462	40.6	26.2 ***
Eligible for other benefit	12,919	51.8	18.2 ***	7,092	52.7	11.6 ***
Households with Assets						
Financial Assets	14,503	58.2	44.1 ***	6,714	49.9	40.6 ***
Vehicle Assets	13,428	53.8	34.4 ***	6,446	47.9	29.1 ***
Home Equity	8,213	32.9	54.4 ***	3,350	24.9	51.8 ***
Household Composition						
Households with elderly adults	8,480	34.0	42.3 ***	2,675	19.9	29.1 ***
Households with disabled nonelderly adults	3,181	12.8	3.7 ***	1,966	14.6	3.5 ***
Households with children	9,406	37.7	11.2 ***	6,260	46.6	10.4 ***
With preschool-age children	4,486	18.0	9.2 ***	3,147	23.4	8.8 ***
With school-age children	7,477	30.0	11.6 ***	4,955	36.9	11.0 ***
Households with noncitizens	1,993	8.0	11.2 ***	935	7.0	10.1 ***
Household Food Security						
Food-secure	18,218	73.0	27.2 ***	9,242	68.7	21.9 ***
Low food-security	2,425	9.7	5.5 ***	1,494	11.1	3.9 ***
Very low food-security	1,549	6.2	4.5 ***	1,020	7.6	4.4 ***
Unknown	2,748	11.0	15.2 ***	1,690	12.6	12.5 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.1)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE L.2

CHARACTERISTICS OF INDIVIDUALS IN ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Eliminate the Asset Test

	Individuals in Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	53,197	100.0	19.2 ***	30,112	100.0	15.3 ***
Individuals by Household Gross Income as a Percentage of Poverty Level						
No income	4,332	8.1	8.5 ***	3,645	12.1	9.1 ***
1-50%	10,180	19.1	18.8 ***	8,902	29.6	19.8 ***
51-100%	20,544	38.6	15.3 ***	12,201	40.5	12.2 ***
101-130%	13,082	24.6	23.1 ***	4,548	15.1	19.2 ***
131-200%	4,644	8.7	33.3 ***	724	2.4	19.3 ***
Greater than 200%	416	0.8	185.1 ***	91	0.3	60.7 **
Individuals in Households with Income from						
Earnings	27,413	51.5	16.6 ***	13,560	45.0	15.7 ***
Temporary Assistance for Needy Families	5,049	9.5	0.4 **	4,434	14.7	0.4 **
Supplemental Security Income	6,763	12.7	2.0 ***	4,587	15.2	1.0 ***
Social Security	12,870	24.2	33.5 ***	4,615	15.3	17.8 ***
Individuals by Household Benefit Level						
Eligible for minimum benefit	6,342	11.9	24.9 ***	984	3.3	8.3 ***
Eligible for maximum benefit	12,251	23.0	23.6 ***	10,219	33.9	22.5 ***
Eligible for other benefit	34,604	65.0	16.7 ***	18,908	62.8	12.0 ***
Individuals in Households with Assets						
Financial Assets	30,067	56.5	39.6 ***	14,845	49.3	36.5 ***
Vehicle Assets	31,245	58.7	28.4 ***	15,973	53.0	24.3 ***
Home Equity	17,912	33.7	47.8 ***	8,353	27.7	44.5 ***
Individuals by Household Composition						
Households with elderly adults	11,856	22.3	44.4 ***	3,523	11.7	28.5 ***
Households with disabled nonelderly adults	6,494	12.2	4.0 ***	4,036	13.4	3.9 ***
Households with children	33,602	63.2	12.9 ***	21,781	72.3	12.0 ***
With preschool-age children	17,233	32.4	10.7 ***	11,835	39.3	10.4 ***
With school-age children	28,251	53.1	13.1 ***	18,225	60.5	12.4 ***
Households with noncitizens	5,848	11.0	12.2 ***	2,759	9.2	10.4 ***
Individuals by Household Food Security						
Food-secure	37,915	71.3	24.2 ***	20,541	68.2	19.8 ***
Low food-security	5,956	11.2	5.2 ***	3,648	12.1	3.1 ***
Very low food-security	3,686	6.9	3.9 ***	2,346	7.8	4.7 ***
Unknown	5,641	10.6	14.8 ***	3,577	11.9	12.0 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.2)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE L.3

POTENTIAL BENEFITS FOR ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Eliminate the Asset Test

	Benefits for Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Total ($000s)	Percent Change[a]	Average Benefit	Total ($000s)	Percent Change[a]	Average Benefit
Total Benefits	3,908,047	19.5 ***	157	2,846,000	17.2 ***	212
Benefits by Household Gross Income as a Percentage of Poverty Level						
No income	600,469	8.5 ***	240	502,988	9.1 ***	244
1-50%	1,247,721	21.0 ***	317	1,094,930	22.1 ***	325
51-100%	1,440,738	17.9 ***	147	971,126	14.3 ***	172
101-130%	467,980	25.4 ***	80	232,523	22.8 ***	124
131-200%	127,096	54.5 ***	49	36,111	34.7 ***	89
Greater than 200%	24,043	251.1 ***	85	8,321	85.3 *	122
Benefits for Households with Income from						
Earnings	1,747,272	17.8 ***	182	1,121,527	16.6 ***	238
Temporary Assistance for Needy Families	414,998	0.3 ***	259	386,978	0.3 **	275
Supplemental Security Income	363,521	2.0 ***	100	298,693	1.2 ***	124
Social Security	671,705	35.8 ***	79	368,154	23.0 ***	128
Benefits by Household Benefit Level						
Eligible for minimum benefit	52,752	24.4 ***	10	8,970	8.8 ***	10
Eligible for maximum benefit	1,692,430	24.1 ***	250	1,402,941	23.1 ***	257
Eligible for other benefit	2,162,865	16.1 ***	167	1,434,088	12.1 ***	202
Benefits for Households with Assets						
Financial Assets	2,100,603	43.5 ***	145	1,412,205	41.8 ***	210
Vehicle Assets	2,187,341	30.3 ***	163	1,493,224	28.1 ***	232
Home Equity	1,208,493	53.9 ***	147	782,697	52.2 ***	234
Benefits by Household Composition						
Households with elderly adults	667,484	51.0 ***	79	313,736	37.6 ***	117
Households with disabled nonelderly adults	403,312	5.4 ***	127	310,097	5.0 ***	158
Households with children	2,514,850	12.5 ***	267	1,973,315	12.0 ***	315
With preschool-age children	1,311,895	10.0 ***	292	1,063,375	10.0 ***	338
With school-age children	2,091,930	13.0 ***	280	1,633,112	12.5 ***	330
Households with noncitizens	439,884	11.3 ***	221	268,676	11.1 ***	287
Benefits by Household Food Security						
Food-secure	2,729,805	25.4 ***	150	1,944,973	22.4 ***	210
Low food-security	430,258	4.1 ***	177	320,585	3.1 ***	215
Very low food-security	278,698	5.3 ***	180	215,761	5.9 ***	212
Unknown	469,285	13.5 ***	171	364,680	12.3 ***	216

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from benefits for eligible households and participating households under current FSP rules (see Table D.3)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE L.4

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES
Simulated Change: Eliminate the Asset Test

	Average Value for Households Eligible under Simulated Change			
	All Eligible Households		Participating Households	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	157	-1.8 ***	212	0.3 ***
Monthly Gross Income among Households with Positive Income	975	0.9 ***	800	-2.2 ***
Monthly Net Income among Households with Positive Net Income	648	-0.1 ***	506	0.1 ***
Monthly Amount of Income Type among Households with Income Type				
Earnings	1,047	-0.2 ***	923	0.0 ***
Temporary Assistance for Needy Families	367	0.1 **	371	0.1 **
Supplemental Security Income	487	0.0 ***	495	-0.1 ***
Social Security	766	5.0 ***	619	3.4 ***
Amount of Assets among Households with Asset Type				
Financial Assets	124,973	134.0 **	178,467	219.5 *
Vehicle Assets	3,108	30.7 ***	3,126	35.0 ***
Home Equity	115,387	20.6 ***	109,541	27.3 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.4)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE L.5

ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Eliminate the Asset Test

	Number of Households Eligible under Simulated Change (000s)					
	All Eligible Households by Gross Income as a Percentage of Poverty			Participating Households by Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +	0 - 100%	101 - 130%	131% +
Total Households	16,257	5,823	2,861	11,093	1,878	474
Households with Income from						
Earnings	5,148	3,325	1,127	3,212	1,286	208
Temporary Assistance for Needy Families	1,396	167	37	1,288	98	25
Supplemental Security Income	3,099	396	128	2,198	171	30
Social Security	4,205	2,397	1,934	2,124	491	268
Households with Assets						
Financial Assets	8,303	3,848	2,353	5,232	1,154	328
Vehicle Assets	7,815	3,619	1,993	5,086	1,115	244
Home Equity	4,523	2,157	1,534	2,656	547	148

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE L.6

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
All Eligible Households
Simulated Change: Eliminate the Asset Test

	Average Values among All Eligible Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	202	0.7 ***	80	-0.4 ***	53	12.2 ***
Monthly Gross Income among Households with Positive Income	701	-2.4 ***	1,298	-1.0 ***	1,635	-1.1 ***
Monthly Net Income among Households with Positive Net Income	484	0.0 ***	829	-1.4 ***	885	-10.4 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	761	-0.2 ***	1,341	0.4 ***	1,482	-3.2 ***
Temporary Assistance for Needy Families	371	0.0 **	344	0.8	325	0.0
Supplemental Security Income	468	0.0 ***	636	0.4	480	-2.3 **
Social Security	578	0.4 ***	840	0.6 ***	1,083	1.8 ***
Amount of Assets among Households with Asset Type						
Financial Assets	78,801	86.7 ***	76,659	66.6 ***	366,928	215.9
Vehicle Assets	2,971	31.6 ***	3,101	29.3 ***	3,658	25.2 ***
Home Equity	114,251	25.2 ***	107,044	12.1 ***	130,466	16.8 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.6)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE L.7

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
Participating Households
Simulated Change: Eliminate the Asset Test

	Average Values among Participating Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	232	0.7 ***	124	1.1 ***	94	5.2 ***
Monthly Gross Income among Households with Positive Income	645	-4.2 ***	1,341	-0.8 ***	1,615	-2.2 ***
Monthly Net Income among Households with Positive Net Income	422	-0.2 ***	731	-1.2 ***	804	-8.6 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	718	-0.5 ***	1,332	0.9 ***	1,546	-0.8 ***
Temporary Assistance for Needy Families	373	0.0 **	357	1.1	319	0.0
Supplemental Security Income	484	-0.1 **	647	0.0	457	-1.2
Social Security	529	0.1 ***	806	1.8 ***	986	4.7 ***
Amount of Assets among Households with Asset Type						
Financial Assets	90,825	86.6 ***	108,078	58.9 ***	1,823,089	1,222
Vehicle Assets	3,098	39.3 ***	3,300	24.3 ***	2,897	6.8 ***
Home Equity	111,970	29.3 ***	93,330	22.4 ***	125,865	12.0 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.7)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE L.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Eliminate the Asset Test

	Households Eligible under Simulated Change			
	Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	18,983	100.0	5,958	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,295	12.1	205	3.4
1-50%	3,815	20.1	127	2.1
51-100%	6,557	34.5	3,259	54.7
101-130%	4,796	25.3	1,026	17.2
131-200%	1,282	6.8	1,296	21.7
Greater than 200%	238	1.3	45	0.8
Households with Income from				
Earnings	8,055	42.4	1,543	25.9
TANF	1,473	7.8	128	2.1
SSI	990	5.2	2,633	44.2
Social Security	5,621	29.6	2,915	48.9
Benefit Level				
Eligible for minimum benefit	2,647	13.9	2,595	43.6
Eligible for maximum benefit	6,133	32.3	647	10.9
Eligible for other benefit	10,203	53.7	2,716	45.6
Households with Assets				
Financial Assets	11,773	62.0	2,730	45.8
Vehicle Assets	10,722	56.5	2,705	45.4
Home Equity	6,426	33.9	1,788	30.0
Household Composition				
Households with elderly adults	5,609	29.6	2,871	48.2
Households with disabled nonelderly adults	1,597	8.4	1,584	26.6
Households with children	8,344	44.0	1,061	17.8
With preschool-age children	3,988	21.0	499	8.4
With school-age children	6,674	35.2	803	13.5
Households with noncitizens	1,581	8.3	411	6.9
Household Food Security				
Food-secure	13,876	73.1	4,342	72.9
Low food-security	1,788	9.4	637	10.7
Very low food-security	1,163	6.1	386	6.5
Unknown	2,155	11.4	593	9.9

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE L.9

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES

Simulated Change: Eliminate the Asset Test

	Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	4,130	100.0	1,628	100.0	201	100.0
Gross Income as a Percentage of Poverty Level						
No income	114	2.8	91	5.6	0	0.1
1-50%	85	2.1	41	2.5	1	0.3
51-100%	3,148	76.2	109	6.7	2	1.2
101-130%	640	15.5	377	23.1	10	4.9
131-200%	138	3.3	972	59.7	185	92.4
Greater than 200%	5	0.1	38	2.3	2	1.2
Households with Income from						
Earnings	512	12.4	930	57.1	102	50.7
TANF	76	1.8	52	3.2	1	0.3
SSI	2,514	60.9	116	7.1	3	1.4
Social Security	2,218	53.7	591	36.3	105	52.4
Benefit Level						
Eligible for minimum benefit	1,575	38.1	842	51.8	177	88.4
Eligible for maximum benefit	515	12.5	132	8.1	0	0.2
Eligible for other benefit	2,040	49.4	653	40.1	23	11.4
Households with Assets						
Financial Assets	1,492	36.1	1,069	65.7	169	84.2
Vehicle Assets	1,521	36.8	1,039	63.8	145	72.5
Home Equity	1,057	25.6	620	38.1	111	55.2
Household Composition						
Households with elderly adults	2,212	53.6	558	34.3	101	50.1
Households with disabled nonelderly adults	1,406	34.0	165	10.1	13	6.4
Households with children	387	9.4	655	40.2	20	9.9
With preschool-age children	174	4.2	318	19.5	7	3.4
With school-age children	296	7.2	489	30.1	18	8.8
Households with noncitizens	216	5.2	188	11.5	7	3.7
Household Food Security						
Food-secure	2,965	71.8	1,207	74.2	170	84.6
Low food-security	478	11.6	150	9.2	9	4.5
Very low food-security	306	7.4	74	4.5	6	2.8
Unknown	380	9.2	196	12.1	16	8.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE L.10

POTENTIAL BENEFITS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE IN SOME BUT NOT ALL STATES BY SELECTED CHARACTERISTICS
Simulated Change: Eliminate the Asset Test

	Potential Benefits for Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Total ($000)	Average Benefit	Total ($000)	Average Benefit	Total ($000)	Average Benefit
Total Households	264,827	64	96,009	59	3,769	19
Gross Income as a Percentage of Poverty Level						
No income	18,821	165	16,231	178	16	152
1-50%	16,153	190	9,364	227	48	86
51-100%	186,120	59	19,497	180	528	219
101-130%	38,307	60	23,101	61	967	98
131-200%	5,355	39	27,300	28	2,169	12
Greater than 200%	70	14	516	14	43	18
Households with Income from						
Earnings	53,137	104	63,757	69	2,655	26
TANF	9,980	132	3,375	65	61	88
SSI	133,194	53	5,737	49	62	23
Social Security	116,536	53	11,162	19	1,290	12
Benefit Level						
Eligible for minimum benefit	15,850	10	8,478	10	1,785	10
Eligible for maximum benefit	85,110	165	25,166	190	59	152
Eligible for other benefit	163,867	80	62,364	95	1,925	84
Households with Assets						
Financial Assets	101,147	68	49,018	46	2,700	16
Vehicle Assets	107,377	71	58,624	56	2,453	17
Home Equity	64,102	61	27,141	44	1,565	14
Household Composition						
Households with elderly adults	124,476	56	10,201	18	1,109	11
Households with disabled nonelderly adults	81,574	58	7,083	43	528	41
Households with children	55,845	144	59,567	91	1,778	89
With preschool-age children	26,584	153	37,415	118	602	89
With school-age children	42,577	144	47,636	97	1,658	94
Households with noncitizens	23,319	108	26,540	141	526	72
Household Food Security						
Food-secure	190,443	64	59,645	49	2,747	16
Low food-security	25,777	54	14,870	99	209	23
Very low food-security	17,602	57	7,834	106	85	15
Unknown	31,005	82	13,660	70	728	45

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE L.11

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE

Simulated Change: Eliminate the Asset Test

	Average among Households by State Eligibility under Simulated Change ($)	
	Households Eligible under All State Rules	Households Eligible under Some But Not All State Rules
Potential Monthly Benefit	187	61
Monthly Gross Income among Households with Positive Income	950	1,050
Monthly Net Income among Households with Positive Net Income	618	719
Monthly Amount of Income Type among Households with Income Type		
Earnings	984	1,375
Temporary Assistance for Needy Families	372	320
Supplemental Security Income	544	466
Social Security	799	704
Amount of Assets among Households with Asset Type		
Financial Assets	140,677	57,241
Vehicle Assets	3,323	2,256
Home Equity	118,899	102,761

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE L.12

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES
Simulated Change: Eliminate the Asset Test

	Average among Households Eligible under Simulated Change in Some But Not All States ($)		
	Eligible in 47 to 50 States	Eligible in 6 to 46 States	Eligible in 1 to 5 States
Potential Monthly Benefit	64	59	19
Monthly Gross Income among Households with Positive Income	820	1,566	1,700
Monthly Net Income among Households with Positive Net Income	546	1,067	1,262
Monthly Amount of Income Type among Households with Income Type			
Earnings	1,073	1,527	1,502
Temporary Assistance for Needy Families	343	286	316
Supplemental Security Income	457	650	403
Social Security	606	988	1,157
Amount of Assets among Households with Asset Type			
Financial Assets	9,829	71,518	385,776
Vehicle Assets	1,682	2,894	3,712
Home Equity	97,376	107,339	128,522

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE L.13

PERCENTAGE OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS
Simulated Change: Eliminate the Asset Test

	All Households		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	113,969	24,941	21.9
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,500	100.0
1-50%	3,942	3,942	100.0
51-100%	9,815	9,815	100.0
101-130%	6,389	5,823	91.1
131-200%	14,601	2,578	17.7
Greater than 200%	76,722	283	0.4
Households with Income from			
Earnings	84,522	9,599	11.4
Temporary Assistance for Needy Families	1,784	1,601	89.7
Supplemental Security Income	4,780	3,623	75.8
Social Security	30,477	8,536	28.0
Households with Assets			
Financial Assets	96,091	14,503	15.1
Vehicle Assets	82,817	13,428	16.2
Home Equity	66,437	8,213	12.4
Household Composition			
Households with elderly adults	32,187	8,480	26.3
Households with disabled nonelderly adults	6,197	3,181	51.3
Households with children	39,580	9,406	23.8
With preschool-age children	15,751	4,486	28.5
With school-age children	31,881	7,477	23.5
Households with noncitizens	6,485	1,993	30.7
Household Food Security			
Food-secure	95,441	18,218	19.1
Low food-security	5,234	2,425	46.3
Very low food-security	2,903	1,549	53.4
Unknown	10,390	2,748	26.4

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE L.14

PERCENTAGE OF HOUSEHOLDS WITH INCOME BELOW 200 PERCENT OF POVERTY ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED
Simulated Change: Eliminate the Asset Test

	Households with Gross Income below 200 Percent of Poverty		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	37,223	24,657	66.2
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,500	100.0
1-50%	3,942	3,942	100.0
51-100%	9,815	9,815	100.0
101-130%	6,389	5,823	91.1
131-200%	14,577	2,577	17.7
Households with Income from			
Earnings	17,865	9,509	53.2
Temporary Assistance for Needy Families	1,672	1,595	95.4
Supplemental Security Income	4,070	3,618	88.9
Social Security	12,941	8,316	64.3
Households with Assets			
Financial Assets	24,154	14,239	59.0
Vehicle Assets	22,032	13,250	60.1
Home Equity	14,125	8,064	57.1
Household Composition			
Households with elderly adults	12,411	8,228	66.3
Households with disabled nonelderly adults	3,956	3,164	80.0
Households with children	14,638	9,399	64.2
With preschool-age children	6,748	4,484	66.5
With school-age children	11,725	7,472	63.7
Households with noncitizens	2,939	1,983	67.5
Household Food Security			
Food-secure	28,000	17,968	64.2
Low food-security	3,233	2,407	74.5
Very low food-security	1,994	1,544	77.4
Unknown	3,996	2,738	68.5

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX M

TABULATIONS FOR SIMULATION TO EXCLUDE ASSETS IN RETIREMENT ACCOUNTS FROM COUNTABLE ASSETS IN THE MATH SIPP+ MODEL

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TABLE M.1

CHARACTERISTICS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Households	20,847	100.0	1.7 ***	11,683	100.0	1.6 ***
Gross Income as a Percentage of Poverty Level						
No income	2,333	11.2	1.4 ***	1,916	16.4	1.5 **
1-50%	3,167	15.2	2.4 ***	2,676	22.9	2.6 ***
51-100%	8,676	41.6	1.1 ***	5,154	44.1	0.9 ***
101-130%	4,711	22.6	1.8 ***	1,574	13.5	1.7 ***
131-200%	1,843	8.8	3.0 ***	321	2.7	2.7 *
Greater than 200%	118	0.6	12.1 *	42	0.4	7.3
Households with Income from						
Earnings	8,357	40.1	1.5 ***	4,137	35.4	1.6 ***
Temporary Assistance for Needy Families	1,597	7.7	0.0	1,407	12.0	0.0
Supplemental Security Income	3,590	17.2	0.0	2,385	20.4	0.1
Social Security	6,463	31.0	2.2 ***	2,419	20.7	1.3 ***
Benefit Level						
Eligible for minimum benefit	4,285	20.6	1.7 ***	826	7.1	0.8 *
Eligible for maximum benefit	5,480	26.3	2.5 ***	4,432	37.9	2.4 ***
Eligible for other benefit	11,082	53.2	1.4 ***	6,425	55.0	1.1 ***
Households with Assets						
Financial Assets	10,420	50.0	3.5 ***	4,960	42.5	3.8 ***
Financial assets countable under state rules	4,773	22.9	5.0 ***	2,213	18.9	5.6 ***
Vehicle Assets	10,271	49.3	2.8 ***	5,134	43.9	2.9 ***
Vehicle assets countable under state rules	19	0.1	3.2 *	11	0.1	2.6
Home Equity	5,551	26.6	4.4 ***	2,331	20.0	5.6 ***
Household Composition						
Households with elderly adults	6,131	29.4	2.9 ***	2,114	18.1	2.0 ***
Households with disabled nonelderly adults	3,074	14.7	0.2 *	1,899	16.3	0.0
Households with children	8,557	41.0	1.2 ***	5,738	49.1	1.2 ***
With preschool-age children	4,135	19.8	0.7 ***	2,915	24.9	0.8 ***
With school-age children	6,798	32.6	1.4 ***	4,534	38.8	1.5 ***
Households with noncitizens	1,797	8.6	0.3 *	851	7.3	0.2
Household Food Security						
Food-secure	14,636	70.2	2.2 ***	7,737	66.2	2.0 ***
Low food-security	2,311	11.1	0.5 *	1,443	12.3	0.4 *
Very low food-security	1,493	7.2	0.6	987	8.4	1.0
Unknown	2,407	11.5	0.9 **	1,516	13.0	0.9 *

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.1)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE M.2

CHARACTERISTICS OF INDIVIDUALS IN ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Individuals in Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	45,349	100.0	1.6 ***	26,516	100.0	1.5 ***
Individuals by Household Gross Income as a Percentage of Poverty Level						
No income	4,043	8.9	1.3 **	3,390	12.8	1.5 **
1-50%	8,692	19.2	1.5 ***	7,551	28.5	1.6 ***
51-100%	18,070	39.8	1.4 ***	11,019	41.6	1.3 ***
101-130%	10,815	23.8	1.7 ***	3,878	14.6	1.6 ***
131-200%	3,563	7.9	2.3 ***	616	2.3	1.4 *
Greater than 200%	166	0.4	13.9 *	62	0.2	10.2
Individuals in Households with Income from						
Earnings	23,891	52.7	1.6 ***	11,926	45.0	1.8 ***
Temporary Assistance for Needy Families	5,028	11.1	0.0	4,417	16.7	0.0
Supplemental Security Income	6,637	14.6	0.1	4,544	17.1	0.1
Social Security	9,861	21.7	2.3 ***	3,986	15.0	1.7 **
Individuals by Household Benefit Level						
Eligible for minimum benefit	5,165	11.4	1.7 ***	917	3.5	0.9 *
Eligible for maximum benefit	10,126	22.3	2.1 ***	8,514	32.1	2.1 ***
Eligible for other benefit	30,058	66.3	1.4 ***	17,086	64.4	1.2 ***
Individuals in Households with Assets						
Financial Assets	22,244	49.1	3.3 ***	11,268	42.5	3.6 ***
Financial assets countable under state rules	10,120	22.3	4.5 ***	5,065	19.1	4.6 ***
Vehicle Assets	24,910	54.9	2.4 ***	13,168	49.7	2.5 ***
Vehicle assets countable under state rules	35	0.1	3.7	22	0.1	3.9
Home Equity	12,628	27.8	4.2 ***	6,089	23.0	5.3 ***
Individuals by Household Composition						
Households with elderly adults	8,447	18.6	2.9 ***	2,797	10.6	2.0 ***
Households with disabled nonelderly adults	6,261	13.8	0.3 *	3,883	14.6	0.0
Households with children	30,145	66.5	1.3 ***	19,705	74.3	1.3 ***
With preschool-age children	15,693	34.6	0.8 ***	10,821	40.8	1.0 ***
With school-age children	25,353	55.9	1.5 ***	16,475	62.1	1.6 ***
Households with noncitizens	5,229	11.5	0.4 *	2,507	9.5	0.3
Individuals by Household Food Security						
Food-secure	31,131	68.6	2.0 ***	17,469	65.9	1.9 ***
Low food-security	5,674	12.5	0.2 *	3,544	13.4	0.2
Very low food-security	3,570	7.9	0.6	2,265	8.5	1.0
Unknown	4,974	11.0	1.2 **	3,238	12.2	1.3 *

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.2)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE M.3

POTENTIAL BENEFITS FOR ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Benefits for Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Total ($000s)	Percent Change[a]	Average Benefit	Total ($000s)	Percent Change[a]	Average Benefit
Total Benefits	3,325,565	1.7 ***	160	2,468,947	1.7 ***	211
Benefits by Household Gross Income as a Percentage of Poverty Level						
No income	560,463	1.3 ***	240	467,789	1.5 **	244
1-50%	1,048,545	1.7 ***	331	913,427	1.8 ***	341
51-100%	1,243,062	1.7 ***	143	862,026	1.5 ***	167
101-130%	379,962	1.8 ***	81	193,059	1.9 ***	123
131-200%	84,570	2.8 ***	46	27,394	2.2 *	85
Greater than 200%	8,964	30.9 *	76	5,252	17.0	124
Benefits for Households with Income from						
Earnings	1,510,126	1.8 ***	181	979,622	1.9 ***	237
Temporary Assistance for Needy Families	413,754	0.0	259	385,926	0.0	274
Supplemental Security Income	356,891	0.1	99	295,561	0.1	124
Social Security	506,066	2.3 ***	78	304,119	1.6 ***	126
Benefits by Household Benefit Level						
Eligible for minimum benefit	43,128	1.7 ***	10	8,312	0.8 *	10
Eligible for maximum benefit	1,393,866	2.2 ***	254	1,164,333	2.1 ***	263
Eligible for other benefit	1,888,571	1.4 ***	170	1,296,302	1.3 ***	202
Benefits for Households with Assets						
Financial Assets	1,520,059	3.9 ***	146	1,036,913	4.1 ***	209
Financial assets countable under state rules	742,455	4.8 ***	156	489,435	5.1 ***	221
Vehicle Assets	1,724,288	2.7 ***	168	1,198,835	2.8 ***	234
Vehicle assets countable under state rules	2,771	5.9 *	147	2,160	5.3	188
Home Equity	828,322	5.5 ***	149	546,388	6.3 ***	234
Benefits by Household Composition						
Households with elderly adults	456,442	3.3 ***	74	233,702	2.5 ***	111
Households with disabled nonelderly adults	383,524	0.2 *	125	295,364	0.0	156
Households with children	2,265,374	1.4 ***	265	1,786,948	1.4 ***	311
With preschool-age children	1,201,353	0.7 ***	291	974,962	0.8 ***	335
With school-age children	1,881,809	1.6 ***	277	1,476,067	1.7 ***	326
Households with noncitizens	397,090	0.5 *	221	242,750	0.4	285
Benefits by Household Food Security						
Food-secure	2,224,425	2.2 ***	152	1,621,721	2.1 ***	210
Low food-security	414,399	0.3 *	179	311,816	0.3 *	216
Very low food-security	267,762	1.1	179	206,702	1.5	210
Unknown	418,978	1.3 **	174	328,708	1.3 *	217

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from benefits for eligible households and participating households under current FSP rules (see Table D.3)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE M.4

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES
Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Average Value for Households Eligible under Simulated Change			
	All Eligible Households		Participating Households	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	160	0.0 ***	211	0.1 ***
Monthly Gross Income among Households with Positive Income	967	0.0 ***	817	-0.2 ***
Monthly Net Income among Households with Positive Net Income	649	0.0 ***	506	0.0 ***
Monthly Amount of Income Type among Households with Income Type				
Earnings	1,049	0.0 ***	924	0.1 ***
Temporary Assistance for Needy Families	367	0.0	371	0.0
Supplemental Security Income	487	0.0	495	0.0
Social Security	734	0.6 ***	602	0.6 ***
Amount of Assets among Households with Asset Type				
Financial Assets	55,485	3.9 ***	58,975	5.6 ***
Financial assets countable under state rules	635	0.8 ***	580	1.3 ***
Vehicle Assets	2,406	1.2 ***	2,351	1.5 ***
Vehicle assets countable under state rules	1,224	-1.9	1,386	-2.2
Home Equity	96,104	0.5 ***	86,423	0.5 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.4)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE M.5

ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Number of Households Eligible under Simulated Change (000s)					
	All Eligible Households by Gross Income as a Percentage of Poverty			Participating Households by Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +	0 - 100%	101 - 130%	131% +
Total Households	14,176	4,711	1,961	9,746	1,574	363
Households with Income from						
Earnings	4,525	2,848	983	2,827	1,114	196
Temporary Assistance for Needy Families	1,394	165	37	1,286	97	25
Supplemental Security Income	3,080	390	120	2,185	170	30
Social Security	3,551	1,787	1,125	1,861	380	178
Households with Assets						
Financial Assets	6,229	2,736	1,455	3,892	851	217
Financial assets countable under state rules	2,824	1,474	475	1,687	432	94
Vehicle Assets	6,236	2,731	1,304	4,070	890	174
Vehicle assets countable under state rules	11	4	3	8	2	0
Home Equity	3,210	1,433	908	1,840	383	109

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE M.6

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
All Eligible Households
Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Average Values among All Eligible Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	201	0.2 ***	81	0.0 ***	48	1.3 ***
Monthly Gross Income among Households with Positive Income	717	-0.2 ***	1,311	0.0 ***	1,650	-0.2 ***
Monthly Net Income among Households with Positive Net Income	484	0.0 ***	841	0.1 ***	976	-1.2 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	763	0.1 ***	1,338	0.2 ***	1,522	-0.5 ***
Temporary Assistance for Needy Families	371	0.0	341	0.0	325	0.0
Supplemental Security Income	468	0.0	634	0.0	492	0.0
Social Security	576	0.0 ***	837	0.4 ***	1,069	0.4 ***
Amount of Assets among Households with Asset Type						
Financial Assets	45,314	7.4 ***	47,389	3.0 ***	114,269	-1.6 ***
Financial assets countable under state rules	568	1.0 ***	615	0.9	1,096	-2.6
Vehicle Assets	2,295	1.7 ***	2,405	0.3 ***	2,934	0.4 ***
Vehicle assets countable under state rules	1,295	-2.4 *	1,199	0.1	1,022	-2.8
Home Equity	91,099	-0.2 ***	95,582	0.1 ***	114,634	2.7 **

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.6)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE M.7

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Participating Households

Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Average Values among Participating Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	230	0.1 ***	123	0.2 **	90	1.0 *
Monthly Gross Income among Households with Positive Income	671	-0.4 ***	1,351	-0.1 ***	1,646	-0.3 **
Monthly Net Income among Households with Positive Net Income	423	0.0 ***	739	-0.1 ***	861	-2.1 **
Monthly Amount of Income Type among Households with Income Type						
Earnings	724	0.3 ***	1,323	0.2 **	1,552	-0.4
Temporary Assistance for Needy Families	373	0.0	353	0.0	319	0.0
Supplemental Security Income	484	-0.1	647	0.0	463	0.0
Social Security	529	0.0 **	797	0.7 **	953	1.1 *
Amount of Assets among Households with Asset Type						
Financial Assets	52,333	7.5 ***	70,402	3.5	133,402	-3.3 *
Financial assets countable under state rules	550	2.5 ***	545	2.3 *	1,260	-11.0
Vehicle Assets	2,269	2.0 ***	2,666	0.4 **	2,665	-1.8 *
Vehicle assets countable under state rules	1,361	-3.0	1,593	0.0	779	0.0
Home Equity	86,365	-0.3 ***	78,283	2.7 *	116,058	3.3

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.7)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE M.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Households Eligible under Simulated Change			
	Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	14,210	100.0	6,637	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,037	14.3	296	4.5
1-50%	2,862	20.1	306	4.6
51-100%	5,106	35.9	3,570	53.8
101-130%	3,490	24.6	1,221	18.4
131-200%	621	4.4	1,222	18.4
Greater than 200%	96	0.7	22	0.3
Households with Income from				
Earnings	6,519	45.9	1,838	27.7
TANF	1,455	10.2	142	2.1
SSI	948	6.7	2,642	39.8
Social Security	3,417	24.0	3,046	45.9
Benefit Level				
Eligible for minimum benefit	1,740	12.2	2,546	38.4
Eligible for maximum benefit	4,534	31.9	946	14.3
Eligible for other benefit	7,937	55.9	3,145	47.4
Households with Assets				
Financial Assets	7,118	50.1	3,301	49.7
Financial assets countable under state rules	3,879	27.3	894	13.5
Vehicle Assets	6,938	48.8	3,333	50.2
Vehicle assets countable under state rules	8	0.1	11	0.2
Home Equity	3,365	23.7	2,185	32.9
Household Composition				
Households with elderly adults	3,113	21.9	3,017	45.5
Households with disabled nonelderly adults	1,444	10.2	1,630	24.6
Households with children	7,157	50.4	1,400	21.1
With preschool-age children	3,485	24.5	650	9.8
With school-age children	5,724	40.3	1,074	16.2
Households with noncitizens	1,341	9.4	456	6.9
Household Food Security				
Food-secure	9,741	68.5	4,896	73.8
Low food-security	1,622	11.4	689	10.4
Very low food-security	1,097	7.7	395	6.0
Unknown	1,751	12.3	656	9.9

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE M.9

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES

Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	4,387	100.0	1,950	100.0	300	100.0
Gross Income as a Percentage of Poverty Level						
No income	163	3.7	133	6.8	0	0.1
1-50%	135	3.1	169	8.7	2	0.6
51-100%	3,264	74.4	303	15.6	3	0.9
101-130%	686	15.6	521	26.7	13	4.4
131-200%	136	3.1	806	41.3	280	93.6
Greater than 200%	3	0.1	17	0.9	1	0.4
Households with Income from						
Earnings	605	13.8	1,110	56.9	123	41.0
TANF	82	1.9	59	3.1	1	0.2
SSI	2,510	57.2	128	6.6	4	1.4
Social Security	2,291	52.2	572	29.3	183	61.2
Benefit Level						
Eligible for minimum benefit	1,601	36.5	682	35.0	263	87.7
Eligible for maximum benefit	623	14.2	317	16.3	5	1.8
Eligible for other benefit	2,163	49.3	950	48.7	32	10.6
Households with Assets						
Financial Assets	1,670	38.1	1,364	69.9	268	89.4
Financial assets countable under state rules	656	14.9	234	12.0	5	1.7
Vehicle Assets	1,784	40.7	1,326	68.0	224	74.7
Vehicle assets countable under state rules	10	0.2	1	0.0	0	0.0
Home Equity	1,159	26.4	846	43.4	180	60.2
Household Composition						
Households with elderly adults	2,272	51.8	566	29.0	180	60.0
Households with disabled nonelderly adults	1,438	32.8	178	9.1	14	4.8
Households with children	490	11.2	891	45.7	19	6.5
With preschool-age children	229	5.2	415	21.3	7	2.4
With school-age children	382	8.7	676	34.7	17	5.6
Households with noncitizens	228	5.2	219	11.3	9	2.9
Household Food Security						
Food-secure	3,155	71.9	1,486	76.2	255	85.0
Low food-security	514	11.7	165	8.5	11	3.6
Very low food-security	307	7.0	82	4.2	6	1.9
Unknown	411	9.4	216	11.1	28	9.5

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE M.10

POTENTIAL BENEFITS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE IN SOME BUT NOT ALL STATES BY SELECTED CHARACTERISTICS

Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Potential Benefits for Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Total ($000)	Average Benefit	Total ($000)	Average Benefit	Total ($000)	Average Benefit
Total Households	320,043	73	208,412	107	5,714	19
Gross Income as a Percentage of Poverty Level						
No income	32,526	199	29,179	220	32	152
1-50%	31,206	231	50,929	301	219	130
51-100%	208,509	64	60,631	200	583	211
101-130%	41,022	60	40,564	78	823	62
131-200%	6,367	47	26,786	33	3,984	14
Greater than 200%	413	128	324	19	73	60
Households with Income from						
Earnings	75,395	125	113,610	102	3,027	25
TANF	12,880	157	5,625	95	61	88
SSI	132,855	53	8,772	69	55	13
Social Security	127,208	56	27,443	48	2,592	14
Benefit Level						
Eligible for minimum benefit	16,111	10	6,865	10	2,643	10
Eligible for maximum benefit	115,930	186	79,070	249	801	153
Eligible for other benefit	188,002	87	122,476	129	2,269	72
Households with Assets						
Financial Assets	143,346	86	155,066	114	4,643	17
Financial assets countable under state rules	70,235	107	26,201	112	483	97
Vehicle Assets	163,731	92	155,330	117	3,783	17
Vehicle assets countable under state rules	1,406	144	100	104	17	114
Home Equity	93,670	81	107,173	127	2,639	15
Household Composition						
Households with elderly adults	134,276	59	31,962	56	2,549	14
Households with disabled nonelderly adults	89,420	62	10,608	60	432	30
Households with children	90,292	184	135,008	151	1,597	82
With preschool-age children	45,417	199	70,227	169	546	77
With school-age children	70,964	186	108,368	160	1,442	86
Households with noncitizens	28,009	123	33,598	153	542	62
Household Food Security						
Food-secure	232,621	74	157,638	106	4,407	17
Low food-security	32,167	63	19,902	121	259	24
Very low food-security	17,413	57	7,511	91	72	12
Unknown	37,842	92	23,361	108	976	34

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE M.11

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE

Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Average among Households by State Eligibility under Simulated Change ($)	
	Households Eligible under All State Rules	Households Eligible under Some But Not All State Rules
Potential Monthly Benefit	196	80
Monthly Gross Income among Households with Positive Income	940	1,019
Monthly Net Income among Households with Positive Net Income	619	700
Monthly Amount of Income Type among Households with Income Type		
Earnings	976	1,306
Temporary Assistance for Needy Families	372	319
Supplemental Security Income	545	466
Social Security	767	697
Amount of Assets among Households with Asset Type		
Financial Assets	42,725	82,999
Financial assets countable under state rules	622	695
Vehicle Assets	1,871	3,519
Vehicle assets countable under state rules	1,394	1,099
Home Equity	87,916	108,714

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE M.12

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES
Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Average among Households Eligible under Simulated Change in Some But Not All States ($)		
	Eligible in 47 to 50 States	Eligible in 6 to 46 States	Eligible in 1 to 5 States
Potential Monthly Benefit	73	107	19
Monthly Gross Income among Households with Positive Income	813	1,403	1,595
Monthly Net Income among Households with Positive Net Income	538	986	1,171
Monthly Amount of Income Type among Households with Income Type			
Earnings	995	1,466	1,400
Temporary Assistance for Needy Families	338	294	316
Supplemental Security Income	457	638	440
Social Security	610	908	1,118
Amount of Assets among Households with Asset Type			
Financial Assets	15,179	107,706	380,258
Financial assets countable under state rules	576	635	19,117
Vehicle Assets	2,691	4,547	4,037
Vehicle assets countable under state rules	1,051	1,040	4,713
Home Equity	97,430	117,403	140,499

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE M.13

PERCENTAGE OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	All Households		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	113,969	20,847	18.3
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,333	93.3
1-50%	3,942	3,167	80.4
51-100%	9,815	8,676	88.4
101-130%	6,389	4,711	73.7
131-200%	14,601	1,843	12.6
Greater than 200%	76,722	118	0.2
Households with Income from			
Earnings	84,522	8,357	9.9
Temporary Assistance for Needy Families	1,784	1,597	89.5
Supplemental Security Income	4,780	3,590	75.1
Social Security	30,477	6,463	21.2
Households with Assets			
Financial Assets	96,091	10,420	10.8
Financial assets countable under state rules	81,942	4,773	5.8
Vehicle Assets	82,817	10,271	12.4
Vehicle assets countable under state rules	4,801	19	0.4
Home Equity	66,437	5,551	8.4
Household Composition			
Households with elderly adults	32,187	6,131	19.0
Households with disabled nonelderly adults	6,197	3,074	49.6
Households with children	39,580	8,557	21.6
With preschool-age children	15,751	4,135	26.3
With school-age children	31,881	6,798	21.3
Households with noncitizens	6,485	1,797	27.7
Household Food Security			
Food-secure	95,441	14,636	15.3
Low food-security	5,234	2,311	44.2
Very low food-security	2,903	1,493	51.4
Unknown	10,390	2,407	23.2

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE M.14

PERCENTAGE OF HOUSEHOLDS WITH INCOME BELOW 200 PERCENT OF POVERTY ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED
Simulated Change: Exclude Assets in Retirement Accounts from Countable Assets

	Households with Gross Income below 200 Percent of Poverty		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	37,223	20,729	55.7
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,333	93.3
1-50%	3,942	3,167	80.4
51-100%	9,815	8,676	88.4
101-130%	6,389	4,711	73.7
131-200%	14,577	1,842	12.6
Households with Income from			
Earnings	17,865	8,309	46.5
Temporary Assistance for Needy Families	1,672	1,592	95.2
Supplemental Security Income	4,070	3,585	88.1
Social Security	12,941	6,379	49.3
Households with Assets			
Financial Assets	24,154	10,319	42.7
Financial assets countable under state rules	16,439	4,718	28.7
Vehicle Assets	22,032	10,197	46.3
Vehicle assets countable under state rules	495	18	3.6
Home Equity	14,125	5,505	39.0
Household Composition			
Households with elderly adults	12,411	6,043	48.7
Households with disabled nonelderly adults	3,956	3,058	77.3
Households with children	14,638	8,550	58.4
With preschool-age children	6,748	4,133	61.3
With school-age children	11,725	6,793	57.9
Households with noncitizens	2,939	1,789	60.9
Household Food Security			
Food-secure	28,000	14,536	51.9
Low food-security	3,233	2,299	71.1
Very low food-security	1,994	1,487	74.6
Unknown	3,996	2,407	60.2

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX N

TABULATIONS FOR SIMULATION TO EXCLUDE ALL VEHICLES FROM COUNTABLE ASSETS IN THE MATH SIPP+ MODEL

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TABLE N.1

CHARACTERISTICS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Exclude All Vehicles From Countable Assets

	Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Households	20,545	100.0	0.3 ***	11,533	100.0	0.3 ***
Gross Income as a Percentage of Poverty Level						
No income	2,309	11.2	0.3 ***	1,894	16.4	0.4 ***
1-50%	3,105	15.1	0.4 ***	2,618	22.7	0.4 ***
51-100%	8,591	41.8	0.2 ***	5,114	44.3	0.1 ***
101-130%	4,641	22.6	0.3 ***	1,555	13.5	0.5 **
131-200%	1,792	8.7	0.2 **	313	2.7	0.1
Greater than 200%	107	0.5	2.1	40	0.3	0.7
Households with Income from						
Earnings	8,260	40.2	0.3 ***	4,085	35.4	0.3 ***
Temporary Assistance for Needy Families	1,597	7.8	0.0	1,407	12.2	0.0
Supplemental Security Income	3,590	17.5	0.0	2,384	20.7	0.0
Social Security	6,333	30.8	0.1 ***	2,390	20.7	0.1 **
Benefit Level						
Eligible for minimum benefit	4,217	20.5	0.1 *	820	7.1	0.0
Eligible for maximum benefit	5,367	26.1	0.4 ***	4,346	37.7	0.4 ***
Eligible for other benefit	10,961	53.4	0.3 ***	6,367	55.2	0.2 ***
Households with Assets						
Financial Assets	10,107	49.2	0.4 ***	4,804	41.7	0.6 ***
Financial assets countable under state rules	4,576	22.3	0.6 ***	2,116	18.3	1.0 ***
Vehicle Assets	10,042	48.9	0.5 ***	5,025	43.6	0.7 ***
Home Equity	5,355	26.1	0.7 ***	2,229	19.3	1.0 ***
Household Composition						
Households with elderly adults	5,977	29.1	0.3 ***	2,081	18.0	0.4 **
Households with disabled nonelderly adults	3,068	14.9	0.0 *	1,899	16.5	0.0
Households with children	8,479	41.3	0.3 ***	5,686	49.3	0.3 ***
With preschool-age children	4,120	20.1	0.3 ***	2,901	25.2	0.3 ***
With school-age children	6,717	32.7	0.2 ***	4,478	38.8	0.3 ***
Households with noncitizens	1,795	8.7	0.2	850	7.4	0.1
Household Food Security						
Food-secure	14,363	69.9	0.3 ***	7,606	66.0	0.3 ***
Low food-security	2,303	11.2	0.1 **	1,439	12.5	0.1 *
Very low food-security	1,485	7.2	0.1	979	8.5	0.2
Unknown	2,394	11.7	0.4 **	1,508	13.1	0.4 **

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.1)

* Change is statistically different from zero at a 90% level of significance

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TABLE N.2

CHARACTERISTICS OF INDIVIDUALS IN ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Exclude All Vehicles From Countable Assets

	Individuals in Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	44,771	100.0	0.3 ***	26,210	100.0	0.3 ***
Individuals by Household Gross Income as a Percentage of Poverty Level						
No income	4,007	9.0	0.4 **	3,355	12.8	0.4 **
1-50%	8,595	19.2	0.3 ***	7,460	28.5	0.4 ***
51-100%	17,861	39.9	0.2 ***	10,897	41.6	0.2 ***
101-130%	10,668	23.8	0.4 ***	3,834	14.6	0.5 **
131-200%	3,489	7.8	0.2 **	607	2.3	0.1
Greater than 200%	150	0.3	2.8	57	0.2	0.5
Individuals in Households with Income from						
Earnings	23,581	52.7	0.3 ***	11,747	44.8	0.2 ***
Temporary Assistance for Needy Families	5,028	11.2	0.0	4,417	16.9	0.0
Supplemental Security Income	6,635	14.8	0.0	4,542	17.3	0.1
Social Security	9,656	21.6	0.2 ***	3,923	15.0	0.1 **
Individuals by Household Benefit Level						
Eligible for minimum benefit	5,085	11.4	0.1 *	909	3.5	0.1
Eligible for maximum benefit	9,959	22.2	0.5 ***	8,384	32.0	0.5 ***
Eligible for other benefit	29,727	66.4	0.3 ***	16,917	64.5	0.2 ***
Individuals in Households with Assets						
Financial Assets	21,641	48.3	0.5 ***	10,946	41.8	0.6 ***
Financial assets countable under state rules	9,759	21.8	0.7 ***	4,893	18.7	1.0 ***
Vehicle Assets	24,459	54.6	0.5 ***	12,932	49.3	0.7 ***
Home Equity	12,219	27.3	0.8 ***	5,844	22.3	1.1 ***
Individuals by Household Composition						
Households with elderly adults	8,239	18.4	0.3 ***	2,753	10.5	0.4 **
Households with disabled nonelderly adults	6,248	14.0	0.0	3,885	14.8	0.0
Households with children	29,843	66.7	0.3 ***	19,509	74.4	0.3 ***
With preschool-age children	15,611	34.9	0.3 ***	10,749	41.0	0.3 ***
With school-age children	25,052	56.0	0.3 ***	16,267	62.1	0.3 ***
Households with noncitizens	5,218	11.7	0.2	2,503	9.5	0.2
Individuals by Household Food Security						
Food-secure	30,621	68.4	0.3 ***	17,215	65.7	0.4 ***
Low food-security	5,666	12.7	0.1 **	3,540	13.5	0.1
Very low food-security	3,552	7.9	0.1	2,247	8.6	0.2
Unknown	4,932	11.0	0.3 **	3,208	12.2	0.4 *

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.2)

* Change is statistically different from zero at a 90% level of significance

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TABLE N.3

POTENTIAL BENEFITS FOR ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Exclude All Vehicles From Countable Assets

	Benefits for Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Total ($000s)	Percent Change[a]	Average Benefit	Total ($000s)	Percent Change[a]	Average Benefit
Total Benefits	3,280,256	0.3 ***	160	2,437,032	0.4 ***	211
Benefits by Household Gross Income as a Percentage of Poverty Level						
No income	555,364	0.4 ***	241	462,908	0.4 ***	244
1-50%	1,034,962	0.4 ***	333	900,576	0.4 ***	344
51-100%	1,225,365	0.3 ***	143	851,356	0.2 ***	166
101-130%	375,280	0.6 ***	81	190,854	0.8 **	123
131-200%	82,381	0.1 **	46	26,816	0.0	86
Greater than 200%	6,905	0.8	64	4,523	0.7	114
Benefits for Households with Income from						
Earnings	1,487,403	0.3 ***	180	964,215	0.3 ***	236
Temporary Assistance for Needy Families	413,755	0.0	259	385,927	0.0	274
Supplemental Security Income	356,707	0.1	99	295,376	0.1	124
Social Security	495,268	0.1 ***	78	299,570	0.1 **	125
Benefits by Household Benefit Level						
Eligible for minimum benefit	42,441	0.1 *	10	8,250	0.0	10
Eligible for maximum benefit	1,369,976	0.4 ***	255	1,145,889	0.5 ***	264
Eligible for other benefit	1,867,839	0.3 ***	170	1,282,893	0.3 ***	201
Benefits for Households with Assets						
Financial Assets	1,472,812	0.6 ***	146	1,003,284	0.7 ***	209
Financial assets countable under state rules	714,725	0.9 ***	156	471,474	1.2 ***	223
Vehicle Assets	1,689,697	0.7 ***	168	1,175,123	0.8 ***	234
Home Equity	793,246	1.0 ***	148	520,787	1.3 ***	234
Benefits by Household Composition						
Households with elderly adults	443,948	0.4 ***	74	229,356	0.6 **	110
Households with disabled nonelderly adults	382,973	0.1 *	125	295,523	0.1	156
Households with children	2,243,143	0.4 ***	265	1,768,832	0.4 ***	311
With preschool-age children	1,196,655	0.3 ***	290	970,489	0.3 ***	335
With school-age children	1,857,983	0.3 ***	277	1,456,347	0.3 ***	325
Households with noncitizens	395,576	0.1	220	242,310	0.2	285
Benefits by Household Food Security						
Food-secure	2,185,866	0.4 ***	152	1,595,397	0.4 ***	210
Low food-security	413,907	0.1 **	180	311,422	0.1 *	216
Very low food-security	265,285	0.2	179	204,225	0.2	209
Unknown	415,198	0.4 **	173	325,988	0.4 **	216

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from benefits for eligible households and participating households under current FSP rules (see Table D.3)

* Change is statistically different from zero at a 90% level of significance

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*** Change is statistically different from zero at a 99% level of significance

TABLE N.4

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES
Simulated Change: Exclude All Vehicles From Countable Assets

	Average Value for Households Eligible under Simulated Change			
	All Eligible Households		Participating Households	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	160	0.1 ***	211	0.1 ***
Monthly Gross Income among Households with Positive Income	967	0.0 ***	818	0.0 ***
Monthly Net Income among Households with Positive Net Income	648	0.0 ***	506	0.0 ***
Monthly Amount of Income Type among Households with Income Type				
Earnings	1,049	0.0 ***	923	0.0 ***
Temporary Assistance for Needy Families	367	0.0	371	0.0
Supplemental Security Income	487	0.0	495	0.0
Social Security	730	0.0 ***	598	0.0 **
Amount of Assets among Households with Asset Type				
Financial Assets	54,079	1.3 ***	57,152	2.3 ***
Financial assets countable under state rules	632	0.2 ***	575	0.5 ***
Vehicle Assets	2,457	3.3 ***	2,419	4.5 ***
Home Equity	96,004	0.4 ***	86,530	0.6 ***

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.4)

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*** Change is statistically different from zero at a 99% level of significance

TABLE N.5

ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Exclude All Vehicles From Countable Assets

	Number of Households Eligible under Simulated Change (000s)					
	All Eligible Households by Gross Income as a Percentage of Poverty			Participating Households by Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +	0 - 100%	101 - 130%	131% +
Total Households	14,005	4,641	1,899	9,625	1,555	352
Households with Income from						
Earnings	4,464	2,823	973	2,787	1,106	192
Temporary Assistance for Needy Families	1,394	165	37	1,286	97	25
Supplemental Security Income	3,080	390	120	2,184	170	30
Social Security	3,517	1,741	1,075	1,853	369	168
Households with Assets						
Financial Assets	6,050	2,666	1,391	3,766	832	206
Financial assets countable under state rules	2,712	1,431	433	1,611	419	86
Vehicle Assets	6,113	2,679	1,250	3,988	874	163
Home Equity	3,099	1,395	861	1,756	373	100

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE N.6

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
All Eligible Households
Simulated Change: Exclude All Vehicles From Countable Assets

	Average Values among All Eligible Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	201	0.1 ***	81	0.2 ***	47	-0.1 **
Monthly Gross Income among Households with Positive Income	718	0.0 ***	1,311	0.0 ***	1,654	0.0 *
Monthly Net Income among Households with Positive Net Income	484	0.0 ***	840	0.0 ***	987	0.0 **
Monthly Amount of Income Type among Households with Income Type						
Earnings	762	0.0 ***	1,336	0.0 ***	1,532	0.1
Temporary Assistance for Needy Families	371	0.0	341	0.0	325	0.0
Supplemental Security Income	468	0.0	634	0.0	492	0.0
Social Security	576	0.0 **	835	0.0	1,063	-0.1 **
Amount of Assets among Households with Asset Type						
Financial Assets	43,220	2.4 ***	46,422	0.9	115,992	-0.1 *
Financial assets countable under state rules	564	0.2 ***	613	0.5 **	1,124	-0.2 *
Vehicle Assets	2,339	3.6 ***	2,477	3.3 ***	2,990	2.3 *
Home Equity	91,657	0.4 ***	95,747	0.2 **	112,075	0.4 *

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.6)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

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TABLE N.7

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
Participating Households
Simulated Change: Exclude All Vehicles From Countable Assets

	Average Values among Participating Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	230	0.1 ***	123	0.2 **	89	0.0
Monthly Gross Income among Households with Positive Income	673	-0.1 ***	1,352	0.0 **	1,651	0.0
Monthly Net Income among Households with Positive Net Income	423	0.0 ***	739	-0.1 **	879	0.0
Monthly Amount of Income Type among Households with Income Type						
Earnings	722	0.0 ***	1,320	0.0 **	1,559	0.0
Temporary Assistance for Needy Families	373	0.0	353	0.0	319	0.0
Supplemental Security Income	484	0.0	647	0.0	463	0.0
Social Security	529	0.0	792	0.0	943	0.0
Amount of Assets among Households with Asset Type						
Financial Assets	50,126	3.0 ***	69,055	1.5	137,568	-0.2
Financial assets countable under state rules	539	0.3 ***	542	1.6	1,414	-0.1
Vehicle Assets	2,327	4.6 ***	2,781	4.8 **	2,742	1.1
Home Equity	87,277	0.8 ***	76,202	-0.1 *	112,082	-0.3

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.7)

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** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE N.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Exclude All Vehicles From Countable Assets

	Households Eligible under Simulated Change			
	Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	14,310	100.0	6,234	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,078	14.5	230	3.7
1-50%	2,875	20.1	230	3.7
51-100%	5,165	36.1	3,427	55.0
101-130%	3,507	24.5	1,134	18.2
131-200%	595	4.2	1,197	19.2
Greater than 200%	91	0.6	16	0.3
Households with Income from				
Earnings	6,593	46.1	1,667	26.7
TANF	1,464	10.2	133	2.1
SSI	953	6.7	2,637	42.3
Social Security	3,391	23.7	2,941	47.2
Benefit Level				
Eligible for minimum benefit	1,721	12.0	2,496	40.0
Eligible for maximum benefit	4,567	31.9	800	12.8
Eligible for other benefit	8,022	56.1	2,938	47.1
Households with Assets				
Financial Assets	7,101	49.6	3,006	48.2
Financial assets countable under state rules	3,888	27.2	688	11.0
Vehicle Assets	7,112	49.7	2,930	47.0
Home Equity	3,381	23.6	1,974	31.7
Household Composition				
Households with elderly adults	3,069	21.4	2,908	46.6
Households with disabled nonelderly adults	1,475	10.3	1,594	25.6
Households with children	7,263	50.8	1,216	19.5
With preschool-age children	3,562	24.9	558	8.9
With school-age children	5,785	40.4	932	14.9
Households with noncitizens	1,375	9.6	420	6.7
Household Food Security				
Food-secure	9,775	68.3	4,589	73.6
Low food-security	1,659	11.6	644	10.3
Very low food-security	1,096	7.7	389	6.2
Unknown	1,781	12.4	613	9.8

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE N.9

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES

Simulated Change: Exclude All Vehicles From Countable Assets

	Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	4,073	100.0	1,856	100.0	306	100.0
Gross Income as a Percentage of Poverty Level						
No income	114	2.8	117	6.3	0	0.1
1-50%	76	1.9	152	8.2	1	0.5
51-100%	3,139	77.1	284	15.3	3	0.9
101-130%	623	15.3	498	26.8	13	4.4
131-200%	120	3.0	790	42.6	287	93.8
Greater than 200%	0	0.0	15	0.8	1	0.4
Households with Income from						
Earnings	479	11.8	1,063	57.3	124	40.6
TANF	74	1.8	58	3.1	1	0.2
SSI	2,505	61.5	128	6.9	4	1.3
Social Security	2,197	53.9	557	30.0	187	61.3
Benefit Level						
Eligible for minimum benefit	1,558	38.3	671	36.1	267	87.3
Eligible for maximum benefit	506	12.4	289	15.6	5	1.6
Eligible for other benefit	2,009	49.3	896	48.3	34	11.1
Households with Assets						
Financial Assets	1,436	35.2	1,296	69.9	274	89.6
Financial assets countable under state rules	495	12.1	189	10.2	5	1.5
Vehicle Assets	1,471	36.1	1,229	66.2	230	75.1
Home Equity	1,018	25.0	771	41.6	185	60.6
Household Composition						
Households with elderly adults	2,181	53.6	542	29.2	185	60.4
Households with disabled nonelderly adults	1,403	34.5	176	9.5	14	4.7
Households with children	359	8.8	838	45.1	19	6.3
With preschool-age children	168	4.1	383	20.6	7	2.3
With school-age children	271	6.6	645	34.8	17	5.4
Households with noncitizens	204	5.0	208	11.2	9	2.8
Household Food Security						
Food-secure	2,912	71.5	1,417	76.4	260	84.9
Low food-security	478	11.7	155	8.3	11	3.6
Very low food-security	306	7.5	77	4.1	6	2.1
Unknown	377	9.3	207	11.2	29	9.4

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE N.10

POTENTIAL BENEFITS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE IN SOME BUT NOT ALL STATES BY SELECTED CHARACTERISTICS

Simulated Change: Exclude All Vehicles From Countable Assets

	Potential Benefits for Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Total ($000)	Average Benefit	Total ($000)	Average Benefit	Total ($000)	Average Benefit
Total Households	258,446	63	185,966	100	5,904	19
Gross Income as a Percentage of Poverty Level						
No income	18,821	165	23,115	198	32	152
1-50%	14,808	194	42,662	281	181	126
51-100%	184,146	59	56,179	198	583	211
101-130%	35,625	57	37,268	75	817	61
131-200%	5,043	42	26,476	34	4,214	15
Greater than 200%	1	10	266	18	77	63
Households with Income from						
Earnings	48,312	101	104,986	99	3,054	25
TANF	9,703	130	4,894	85	61	88
SSI	132,360	53	8,676	68	55	13
Social Security	115,849	53	27,564	49	2,744	15
Benefit Level						
Eligible for minimum benefit	15,684	10	6,749	10	2,686	10
Eligible for maximum benefit	83,765	166	67,747	234	770	153
Eligible for other benefit	158,996	79	111,470	124	2,448	72
Households with Assets						
Financial Assets	94,766	66	138,976	107	4,835	18
Financial assets countable under state rules	39,649	80	15,022	80	441	96
Vehicle Assets	102,367	70	131,862	107	3,968	17
Home Equity	60,497	59	90,484	117	2,797	15
Household Composition						
Households with elderly adults	123,083	56	30,101	56	2,713	15
Households with disabled nonelderly adults	81,474	58	10,684	61	431	30
Households with children	51,091	142	116,212	139	1,586	82
With preschool-age children	24,381	145	60,022	157	541	77
With school-age children	38,471	142	96,699	150	1,432	86
Households with noncitizens	21,797	107	30,366	146	542	62
Household Food Security						
Food-secure	184,746	63	140,411	99	4,568	18
Low food-security	25,777	54	17,019	110	260	24
Very low food-security	17,602	57	6,347	83	95	15
Unknown	30,320	80	22,189	107	981	34

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE N.11

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Exclude All Vehicles From Countable Assets

	Average among Households by State Eligibility under Simulated Change ($)	
	Households Eligible under All State Rules	Households Eligible under Some But Not All State Rules
Potential Monthly Benefit	198	72
Monthly Gross Income among Households with Positive Income	938	1,024
Monthly Net Income among Households with Positive Net Income	617	705
Monthly Amount of Income Type among Households with Income Type		
Earnings	975	1,344
Temporary Assistance for Needy Families	372	317
Supplemental Security Income	546	465
Social Security	763	691
Amount of Assets among Households with Asset Type		
Financial Assets	43,017	80,208
Financial assets countable under state rules	624	676
Vehicle Assets	2,417	2,553
Home Equity	89,406	107,302

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE N.12

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES
Simulated Change: Exclude All Vehicles From Countable Assets

	Average among Households Eligible under Simulated Change in Some But Not All States ($)		
	Eligible in 47 to 50 States	Eligible in 6 to 46 States	Eligible in 1 to 5 States
Potential Monthly Benefit	63	100	19
Monthly Gross Income among Households with Positive Income	807	1,417	1,590
Monthly Net Income among Households with Positive Net Income	536	1,001	1,161
Monthly Amount of Income Type among Households with Income Type			
Earnings	1,035	1,476	1,401
Temporary Assistance for Needy Families	337	293	316
Supplemental Security Income	457	638	440
Social Security	599	909	1,119
Amount of Assets among Households with Asset Type			
Financial Assets	5,367	101,229	372,726
Financial assets countable under state rules	488	590	24,359
Vehicle Assets	1,555	3,486	3,952
Home Equity	95,144	116,013	137,813

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE N.13

PERCENTAGE OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS
Simulated Change: Exclude All Vehicles From Countable Assets

	All Households		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	113,969	20,545	18.0
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,309	92.3
1-50%	3,942	3,105	78.8
51-100%	9,815	8,591	87.5
101-130%	6,389	4,641	72.6
131-200%	14,601	1,792	12.3
Greater than 200%	76,722	107	0.1
Households with Income from			
Earnings	84,522	8,260	9.8
Temporary Assistance for Needy Families	1,784	1,597	89.5
Supplemental Security Income	4,780	3,590	75.1
Social Security	30,477	6,333	20.8
Households with Assets			
Financial Assets	96,091	10,107	10.5
Financial assets countable under state rules	82,700	4,576	5.5
Vehicle Assets	82,817	10,042	12.1
Home Equity	66,437	5,355	8.1
Household Composition			
Households with elderly adults	32,187	5,977	18.6
Households with disabled nonelderly adults	6,197	3,068	49.5
Households with children	39,580	8,479	21.4
With preschool-age children	15,751	4,120	26.2
With school-age children	31,881	6,717	21.1
Households with noncitizens	6,485	1,795	27.7
Household Food Security			
Food-secure	95,441	14,363	15.0
Low food-security	5,234	2,303	44.0
Very low food-security	2,903	1,485	51.2
Unknown	10,390	2,394	23.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE N.14

PERCENTAGE OF HOUSEHOLDS WITH INCOME BELOW 200 PERCENT OF POVERTY ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS
Simulated Change: Exclude All Vehicles From Countable Assets

	Households with Gross Income below 200 Percent of Poverty		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	37,223	20,437	54.9
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,309	92.3
1-50%	3,942	3,105	78.8
51-100%	9,815	8,591	87.5
101-130%	6,389	4,641	72.6
131-200%	14,577	1,791	12.3
Households with Income from			
Earnings	17,865	8,214	46.0
Temporary Assistance for Needy Families	1,672	1,592	95.2
Supplemental Security Income	4,070	3,585	88.1
Social Security	12,941	6,258	48.4
Households with Assets			
Financial Assets	24,154	10,019	41.5
Financial assets countable under state rules	16,644	4,529	27.2
Vehicle Assets	22,032	9,978	45.3
Home Equity	14,125	5,320	37.7
Household Composition			
Households with elderly adults	12,411	5,899	47.5
Households with disabled nonelderly adults	3,956	3,053	77.2
Households with children	14,638	8,473	57.9
With preschool-age children	6,748	4,118	61.0
With school-age children	11,725	6,712	57.2
Households with noncitizens	2,939	1,785	60.7
Household Food Security			
Food-secure	28,000	14,273	51.0
Low food-security	3,233	2,291	70.9
Very low food-security	1,994	1,480	74.2
Unknown	3,996	2,393	59.9

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX O

TABULATIONS FOR SIMULATION TO EXCLUDE ONE VEHICLE PER DRIVER FROM COUNTABLE ASSETS FOR STATES WITH LESS GENEROUS RULES IN THE MATH SIPP+ MODEL

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TABLE O.1

CHARACTERISTICS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Households	20,520	100.0	0.1 ***	11,514	100.0	0.1 ***
Gross Income as a Percentage of Poverty Level						
No income	2,306	11.2	0.2 **	1,891	16.4	0.2 **
1-50%	3,098	15.1	0.2 ***	2,612	22.7	0.2 ***
51-100%	8,588	41.9	0.1 ***	5,110	44.4	0.1 ***
101-130%	4,632	22.6	0.1 **	1,549	13.5	0.1 **
131-200%	1,789	8.7	0.0 *	312	2.7	0.0
Greater than 200%	107	0.5	2.1	40	0.3	0.7
Households with Income from						
Earnings	8,249	40.2	0.2 ***	4,078	35.4	0.1 ***
Temporary Assistance for Needy Families	1,597	7.8	0.0	1,407	12.2	0.0
Supplemental Security Income	3,590	17.5	0.0	2,384	20.7	0.0
Social Security	6,330	30.8	0.1 **	2,390	20.8	0.1 **
Benefit Level						
Eligible for minimum benefit	4,215	20.5	0.1	820	7.1	0.0
Eligible for maximum benefit	5,356	26.1	0.2 ***	4,336	37.7	0.2 ***
Eligible for other benefit	10,948	53.4	0.1 ***	6,358	55.2	0.1 ***
Households with Assets						
Financial Assets	10,086	49.2	0.2 ***	4,789	41.6	0.3 ***
Financial assets countable under state rules	4,563	22.2	0.3 ***	2,107	18.3	0.5 ***
Vehicle Assets	10,017	48.8	0.3 ***	5,006	43.5	0.3 ***
Vehicle assets countable under state rules	9	0.0	-51.3 ***	8	0.1	-28.5 ***
Home Equity	5,337	26.0	0.4 ***	2,216	19.2	0.4 ***
Household Composition						
Households with elderly adults	5,968	29.1	0.1 ***	2,075	18.0	0.1 ***
Households with disabled nonelderly adults	3,068	15.0	0.0 *	1,899	16.5	0.0
Households with children	8,469	41.3	0.2 ***	5,678	49.3	0.2 ***
With preschool-age children	4,114	20.1	0.2 ***	2,898	25.2	0.2 ***
With school-age children	6,710	32.7	0.1 ***	4,471	38.8	0.1 ***
Households with noncitizens	1,795	8.7	0.2	850	7.4	0.1
Household Food Security						
Food-secure	14,346	69.9	0.1 ***	7,595	66.0	0.2 ***
Low food-security	2,303	11.2	0.1 **	1,439	12.5	0.1 *
Very low food-security	1,484	7.2	0.0	978	8.5	0.1
Unknown	2,388	11.6	0.1 *	1,503	13.0	0.1 *

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.1)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE O.2

CHARACTERISTICS OF INDIVIDUALS IN ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Individuals in Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Number (000s)	Percent of Total	Percent Change[a]	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	44,712	100.0	0.2 ***	26,167	100.0	0.2 ***
Individuals by Household Gross Income as a Percentage of Poverty Level						
No income	4,004	9.0	0.3 **	3,353	12.8	0.4 **
1-50%	8,582	19.2	0.2 **	7,446	28.5	0.2 **
51-100%	17,848	39.9	0.1 ***	10,884	41.6	0.1 ***
101-130%	10,644	23.8	0.1 ***	3,820	14.6	0.1 **
131-200%	3,484	7.8	0.0 *	607	2.3	0.0
Greater than 200%	150	0.3	2.8	57	0.2	0.5
Individuals in Households with Income from						
Earnings	23,555	52.7	0.2 ***	11,732	44.8	0.1 ***
Temporary Assistance for Needy Families	5,028	11.2	0.0	4,417	16.9	0.0
Supplemental Security Income	6,635	14.8	0.0	4,542	17.4	0.1
Social Security	9,651	21.6	0.1 **	3,922	15.0	0.1 *
Individuals by Household Benefit Level						
Eligible for minimum benefit	5,082	11.4	0.1	909	3.5	0.0
Eligible for maximum benefit	9,941	22.2	0.3 ***	8,367	32.0	0.3 ***
Eligible for other benefit	29,689	66.4	0.1 ***	16,891	64.6	0.1 ***
Individuals in Households with Assets						
Financial Assets	21,592	48.3	0.3 ***	10,912	41.7	0.3 ***
Financial assets countable under state rules	9,730	21.8	0.4 ***	4,876	18.6	0.7 ***
Vehicle Assets	24,400	54.6	0.3 ***	12,888	49.3	0.3 ***
Vehicle assets countable under state rules	10	0.0	-70.4 ***	9	0.0	-57.4 **
Home Equity	12,175	27.2	0.4 ***	5,810	22.2	0.5 ***
Individuals by Household Composition						
Households with elderly adults	8,227	18.4	0.2 **	2,745	10.5	0.1 ***
Households with disabled nonelderly adults	6,248	14.0	0.0	3,885	14.8	0.0
Households with children	29,804	66.7	0.2 ***	19,480	74.4	0.2 ***
With preschool-age children	15,590	34.9	0.2 ***	10,738	41.0	0.2 ***
With school-age children	25,020	56.0	0.1 ***	16,242	62.1	0.1 ***
Households with noncitizens	5,218	11.7	0.2	2,503	9.6	0.2
Individuals by Household Food Security						
Food-secure	30,577	68.4	0.2 ***	17,186	65.7	0.2 ***
Low food-security	5,666	12.7	0.1 **	3,540	13.5	0.1
Very low food-security	3,549	7.9	0.1	2,244	8.6	0.1
Unknown	4,920	11.0	0.1 *	3,196	12.2	0.0 **

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from number eligible and number participating under current FSP rules (see Table D.2)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE O.3

POTENTIAL BENEFITS FOR ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Benefits for Households Eligible under Simulated Change					
	All Eligible Households			Participating Households		
	Total ($000s)	Percent Change[a]	Average Benefit	Total ($000s)	Percent Change[a]	Average Benefit
Total Benefits	3,275,197	0.2 ***	160	2,432,534	0.2 ***	211
Benefits by Household Gross Income as a Percentage of Poverty Level						
No income	554,852	0.3 **	241	462,533	0.4 **	245
1-50%	1,033,177	0.2 ***	333	898,823	0.2 ***	344
51-100%	1,224,101	0.2 ***	143	850,103	0.1 ***	166
101-130%	373,826	0.2 **	81	189,738	0.2 **	122
131-200%	82,336	0.1 *	46	26,813	0.0	86
Greater than 200%	6,905	0.8	64	4,523	0.7	114
Benefits for Households with Income from						
Earnings	1,485,837	0.2 ***	180	963,039	0.1 ***	236
Temporary Assistance for Needy Families	413,754	0.0	259	385,926	0.0	274
Supplemental Security Income	356,706	0.1	99	295,375	0.1	124
Social Security	495,195	0.1 **	78	299,526	0.1 **	125
Benefits by Household Benefit Level						
Eligible for minimum benefit	42,425	0.1	10	8,248	0.0	10
Eligible for maximum benefit	1,367,361	0.2 ***	255	1,143,442	0.3 ***	264
Eligible for other benefit	1,865,412	0.1 ***	170	1,280,844	0.1 ***	201
Benefits for Households with Assets						
Financial Assets	1,468,851	0.4 ***	146	999,881	0.4 ***	209
Financial assets countable under state rules	712,426	0.6 ***	156	469,592	0.8 ***	223
Vehicle Assets	1,684,638	0.4 ***	168	1,170,625	0.4 ***	234
Vehicle assets countable under state rules	964	-63.2 ***	108	875	-57.3 ***	109
Home Equity	789,549	0.6 ***	148	517,401	0.6 ***	234
Benefits by Household Composition						
Households with elderly adults	442,731	0.2 ***	74	228,306	0.1 ***	110
Households with disabled nonelderly adults	382,973	0.1 *	125	295,523	0.1	156
Households with children	2,239,969	0.2 ***	264	1,766,002	0.2 ***	311
With preschool-age children	1,195,247	0.2 ***	291	969,424	0.2 ***	335
With school-age children	1,855,313	0.2 ***	277	1,453,892	0.2 ***	325
Households with noncitizens	395,576	0.1	220	242,310	0.2	285
Benefits by Household Food Security						
Food-secure	2,182,426	0.2 ***	152	1,592,516	0.2 ***	210
Low food-security	413,907	0.1 **	180	311,422	0.1 *	216
Very low food-security	264,910	0.1	179	203,851	0.1	208
Unknown	413,954	0.1 *	173	324,746	0.0 *	216

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from benefits for eligible households and participating households under current FSP rules (see Table D.3)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE O.4

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES
Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Average Value for Households Eligible under Simulated Change			
	All Eligible Households		Participating Households	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	160	0.1 ***	211	0.1 ***
Monthly Gross Income among Households with Positive Income	967	0.0 ***	818	0.0 ***
Monthly Net Income among Households with Positive Net Income	648	0.0 ***	506	0.0 ***
Monthly Amount of Income Type among Households with Income Type				
Earnings	1,049	0.0 ***	923	0.0 ***
Temporary Assistance for Needy Families	367	0.0	371	0.0
Supplemental Security Income	487	0.0	495	0.0
Social Security	729	0.0 **	598	0.0 *
Amount of Assets among Households with Asset Type				
Financial Assets	53,708	0.6 **	56,434	1.0 **
Financial assets countable under state rules	632	0.1 ***	573	0.1 ***
Vehicle Assets	2,416	1.6 ***	2,351	1.5 ***
Vehicle assets countable under state rules	1,648	32.1 ***	1,644	16.0 **
Home Equity	95,969	0.3 ***	86,569	0.6 **

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.4)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE O.5

ELIGIBLE AND PARTICIPATING HOUSEHOLDS UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Number of Households Eligible under Simulated Change (000s)					
	All Eligible Households by Gross Income as a Percentage of Poverty			Participating Households by Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +	0 - 100%	101 - 130%	131% +
Total Households	13,991	4,632	1,896	9,613	1,549	352
Households with Income from						
Earnings	4,461	2,816	972	2,785	1,100	192
Temporary Assistance for Needy Families	1,394	165	37	1,286	97	25
Supplemental Security Income	3,080	390	120	2,184	170	30
Social Security	3,517	1,741	1,072	1,853	369	168
Households with Assets						
Financial Assets	6,041	2,657	1,388	3,758	826	206
Financial assets countable under state rules	2,706	1,424	432	1,606	414	86
Vehicle Assets	6,099	2,670	1,247	3,976	867	163
Vehicle assets countable under state rules	6	3	0	6	2	0
Home Equity	3,089	1,390	858	1,747	369	99

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE O.6

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL
All Eligible Households
Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Average Values among All Eligible Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	201	0.1 ***	81	0.1 **	47	0.0 *
Monthly Gross Income among Households with Positive Income	718	0.0 ***	1,311	0.0 ***	1,654	0.0
Monthly Net Income among Households with Positive Net Income	484	0.0 ***	840	0.0 **	987	0.0
Monthly Amount of Income Type among Households with Income Type						
Earnings	763	0.0 ***	1,336	0.0 **	1,532	0.1
Temporary Assistance for Needy Families	371	0.0	341	0.0	325	0.0
Supplemental Security Income	468	0.0	634	0.0	492	0.0
Social Security	576	0.0 **	835	0.0	1,062	-0.1 **
Amount of Assets among Households with Asset Type						
Financial Assets	42,700	1.2 **	46,132	0.3 **	116,108	0.0
Financial assets countable under state rules	563	0.2 ***	611	0.2	1,126	0.0 *
Vehicle Assets	2,296	1.7 ***	2,431	1.4 **	2,967	1.5
Vehicle assets countable under state rules	1,661	25.2 ***	1,609	34.4 ***	1,722	63.8 ***
Home Equity	91,631	0.4 ***	95,742	0.2	111,955	0.3

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.6)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE O.7

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Participating Households

Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Average Values among Participating Households under Simulated Change					
	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Potential Monthly Benefit	230	0.1 ***	122	0.1 **	89	0.0
Monthly Gross Income among Households with Positive Income	673	0.0 ***	1,352	0.0 **	1,651	0.0
Monthly Net Income among Households with Positive Net Income	423	0.0 ***	740	0.0 *	878	0.0
Monthly Amount of Income Type among Households with Income Type						
Earnings	722	0.0 ***	1,321	0.0 *	1,559	0.0
Temporary Assistance for Needy Families	373	0.0	353	0.0	319	0.0
Supplemental Security Income	484	0.0	647	0.0	463	0.0
Social Security	529	0.0	792	0.0	942	0.0
Amount of Assets among Households with Asset Type						
Financial Assets	49,407	1.5 *	68,171	0.2	137,730	-0.1
Financial assets countable under state rules	538	0.2 ***	534	0.3 *	1,414	-0.1
Vehicle Assets	2,264	1.7 ***	2,680	1.0 **	2,724	0.4
Vehicle assets countable under state rules	1,660	18.3 *	1,608	1.0 *	0	-100.0
Home Equity	87,253	0.8 **	76,387	0.2	112,357	0.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

[a] Percent change from average values under current FSP rules (see Table D.7)

* Change is statistically different from zero at a 90% level of significance

** Change is statistically different from zero at a 95% level of significance

*** Change is statistically different from zero at a 99% level of significance

TABLE O.8

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Households Eligible under Simulated Change			
	Eligible under All State Rules		Eligible under Some But Not All State Rules	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	14,248	100.0	6,272	100.0
Gross Income as a Percentage of Poverty Level				
No income	2,068	14.5	237	3.8
1-50%	2,860	20.1	239	3.8
51-100%	5,155	36.2	3,433	54.7
101-130%	3,483	24.4	1,149	18.3
131-200%	591	4.1	1,198	19.1
Greater than 200%	91	0.6	16	0.3
Households with Income from				
Earnings	6,569	46.1	1,680	26.8
TANF	1,464	10.3	133	2.1
SSI	953	6.7	2,637	42.0
Social Security	3,388	23.8	2,943	46.9
Benefit Level				
Eligible for minimum benefit	1,721	12.1	2,494	39.8
Eligible for maximum benefit	4,538	31.8	818	13.0
Eligible for other benefit	7,989	56.1	2,959	47.2
Households with Assets				
Financial Assets	7,051	49.5	3,035	48.4
Financial assets countable under state rules	3,852	27.0	710	11.3
Vehicle Assets	7,050	49.5	2,967	47.3
Vehicle assets countable under state rules	9	0.1	0	0.0
Home Equity	3,339	23.4	1,998	31.9
Household Composition				
Households with elderly adults	3,048	21.4	2,920	46.6
Households with disabled nonelderly adults	1,475	10.3	1,594	25.4
Households with children	7,238	50.8	1,232	19.6
With preschool-age children	3,543	24.9	571	9.1
With school-age children	5,769	40.5	941	15.0
Households with noncitizens	1,375	9.6	420	6.7
Household Food Security				
Food-secure	9,732	68.3	4,614	73.6
Low food-security	1,659	11.6	644	10.3
Very low food-security	1,092	7.7	392	6.2
Unknown	1,766	12.4	622	9.9

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE O.9

CHARACTERISTICS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES

Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Number (000s)	Percent of Total	Number (000s)	Percent of Total	Number (000s)	Percent of Total
Total Households	4,073	100.0	1,892	100.0	306	100.0
Gross Income as a Percentage of Poverty Level						
No income	114	2.8	123	6.5	0	0.1
1-50%	76	1.9	161	8.5	1	0.5
51-100%	3,139	77.1	290	15.4	3	0.9
101-130%	623	15.3	513	27.1	13	4.4
131-200%	120	3.0	790	41.8	287	93.8
Greater than 200%	0	0.0	15	0.8	1	0.4
Households with Income from						
Earnings	479	11.8	1,077	56.9	124	40.5
TANF	74	1.8	58	3.1	1	0.2
SSI	2,505	61.5	128	6.8	4	1.3
Social Security	2,197	53.9	558	29.5	188	61.4
Benefit Level						
Eligible for minimum benefit	1,558	38.3	668	35.3	267	87.3
Eligible for maximum benefit	506	12.4	307	16.2	5	1.6
Eligible for other benefit	2,009	49.3	917	48.4	34	11.1
Households with Assets						
Financial Assets	1,436	35.2	1,325	70.0	274	89.6
Financial assets countable under state rules	495	12.1	211	11.1	5	1.5
Vehicle Assets	1,471	36.1	1,265	66.9	230	75.2
Vehicle assets countable under state rules	0	0.0	0	0.0	0	0.0
Home Equity	1,018	25.0	795	42.0	186	60.7
Household Composition						
Households with elderly adults	2,181	53.6	554	29.3	185	60.5
Households with disabled nonelderly adults	1,403	34.5	176	9.3	14	4.7
Households with children	359	8.8	853	45.1	19	6.3
With preschool-age children	168	4.1	396	20.9	7	2.3
With school-age children	271	6.6	654	34.5	17	5.4
Households with noncitizens	204	5.0	208	11.0	9	2.8
Household Food Security						
Food-secure	2,912	71.5	1,442	76.2	260	85.0
Low food-security	478	11.7	155	8.2	11	3.6
Very low food-security	306	7.5	79	4.2	6	2.0
Unknown	377	9.3	216	11.4	29	9.4

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE O.10

POTENTIAL BENEFITS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE IN SOME BUT NOT ALL STATES BY SELECTED CHARACTERISTICS

Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Potential Benefits for Households Eligible under Simulated Change in Some But Not All States					
	In 47 to 50 States		In 6 to 46 States		In 1 to 5 States	
	Total ($000)	Average Benefit	Total ($000)	Average Benefit	Total ($000)	Average Benefit
Total Households	258,446	63	193,873	102	5,909	19
Gross Income as a Percentage of Poverty Level						
No income	18,821	165	24,148	196	32	152
1-50%	14,808	194	45,460	283	181	126
51-100%	184,146	59	58,202	200	583	211
101-130%	35,625	57	39,312	77	817	61
131-200%	5,043	42	26,486	34	4,219	15
Greater than 200%	1	10	266	18	77	63
Households with Income from						
Earnings	48,312	101	106,394	99	3,053	25
TANF	9,703	130	4,978	86	61	88
SSI	132,360	53	8,676	68	55	13
Social Security	115,849	53	27,550	49	2,751	15
Benefit Level						
Eligible for minimum benefit	15,684	10	6,727	10	2,691	10
Eligible for maximum benefit	83,765	166	72,321	235	770	153
Eligible for other benefit	158,996	79	114,825	125	2,448	72
Households with Assets						
Financial Assets	94,766	66	144,360	109	4,838	18
Financial assets countable under state rules	39,649	80	19,012	90	441	96
Vehicle Assets	102,367	70	139,769	110	3,973	17
Vehicle assets countable under state rules	0	0	47	145	1	49
Home Equity	60,497	59	95,788	121	2,802	15
Household Composition						
Households with elderly adults	123,083	56	32,120	58	2,720	15
Households with disabled nonelderly adults	81,474	58	10,684	61	431	30
Households with children	51,091	142	121,003	142	1,586	82
With preschool-age children	24,381	145	63,141	159	541	77
With school-age children	38,471	142	100,071	153	1,432	86
Households with noncitizens	21,797	107	30,366	146	542	62
Household Food Security						
Food-secure	184,746	63	145,731	101	4,575	18
Low food-security	25,777	54	17,019	110	260	24
Very low food-security	17,602	57	7,057	89	95	15
Unknown	30,320	80	24,066	111	979	34

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE O.11

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS FOR HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY NUMBER OF HOUSEHOLDS IN WHICH HOUSEHOLD WAS ELIGIBLE
Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Average among Households by State Eligibility under Simulated Change ($)	
	Households Eligible under All State Rules	Households Eligible under Some But Not All State Rules
Potential Monthly Benefit	198	73
Monthly Gross Income among Households with Positive Income	938	1,023
Monthly Net Income among Households with Positive Net Income	617	704
Monthly Amount of Income Type among Households with Income Type		
Earnings	974	1,342
Temporary Assistance for Needy Families	372	317
Supplemental Security Income	546	465
Social Security	763	691
Amount of Assets among Households with Asset Type		
Financial Assets	41,631	81,762
Financial assets countable under state rules	623	680
Vehicle Assets	2,279	2,742
Vehicle assets countable under state rules	1,649	1,621
Home Equity	89,467	106,832

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE O.12

AVERAGE POTENTIAL MONTHLY BENEFIT, AVERAGE MONTHLY INCOME, AND AVERAGE ASSETS OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES IN SOME BUT NOT ALL STATES
Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Average among Households Eligible under Simulated Change in Some But Not All States ($)		
	Eligible in 47 to 50 States	Eligible in 6 to 46 States	Eligible in 1 to 5 States
Potential Monthly Benefit	63	102	19
Monthly Gross Income among Households with Positive Income	807	1,409	1,590
Monthly Net Income among Households with Positive Net Income	536	996	1,162
Monthly Amount of Income Type among Households with Income Type			
Earnings	1,035	1,471	1,400
Temporary Assistance for Needy Families	337	293	316
Supplemental Security Income	457	638	440
Social Security	599	910	1,119
Amount of Assets among Households with Asset Type			
Financial Assets	5,367	104,291	372,536
Financial assets countable under state rules	488	612	24,359
Vehicle Assets	1,555	3,897	3,973
Vehicle assets countable under state rules	0	1,535	3,725
Home Equity	95,144	114,504	138,023

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE O.13

PERCENTAGE OF HOUSEHOLDS ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS
Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	All Households		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	113,969	20,520	18.0
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,306	92.2
1-50%	3,942	3,098	78.6
51-100%	9,815	8,588	87.5
101-130%	6,389	4,632	72.5
131-200%	14,601	1,789	12.3
Greater than 200%	76,722	107	0.1
Households with Income from			
Earnings	84,522	8,249	9.8
Temporary Assistance for Needy Families	1,784	1,597	89.5
Supplemental Security Income	4,780	3,590	75.1
Social Security	30,477	6,330	20.8
Households with Assets			
Financial Assets	96,091	10,086	10.5
Financial assets countable under state rules	82,706	4,563	5.5
Vehicle Assets	82,817	10,017	12.1
Vehicle assets countable under state rules	1,357	9	0.7
Home Equity	66,437	5,337	8.0
Household Composition			
Households with elderly adults	32,187	5,968	18.5
Households with disabled nonelderly adults	6,197	3,068	49.5
Households with children	39,580	8,469	21.4
With preschool-age children	15,751	4,114	26.1
With school-age children	31,881	6,710	21.0
Households with noncitizens	6,485	1,795	27.7
Household Food Security			
Food-secure	95,441	14,346	15.0
Low food-security	5,234	2,303	44.0
Very low food-security	2,903	1,484	51.1
Unknown	10,390	2,388	23.0

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

TABLE O.14

PERCENTAGE OF HOUSEHOLDS WITH INCOME BELOW 200 PERCENT OF POVERTY ELIGIBLE UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS
Simulated Change: Exclude One Vehicle Per Driver From Countable Assets

	Households with Gross Income below 200 Percent of Poverty		
		Households Eligible under Simulated Change	
	Number (000s)	Number (000s)	Row Percent
Total Households	37,223	20,412	54.8
Gross Income as a Percentage of Poverty Level			
No income	2,500	2,306	92.2
1-50%	3,942	3,098	78.6
51-100%	9,815	8,588	87.5
101-130%	6,389	4,632	72.5
131-200%	14,577	1,788	12.3
Households with Income from			
Earnings	17,865	8,203	45.9
Temporary Assistance for Needy Families	1,672	1,592	95.2
Supplemental Security Income	4,070	3,585	88.1
Social Security	12,941	6,256	48.3
Households with Assets			
Financial Assets	24,154	9,998	41.4
Financial assets countable under state rules	16,650	4,516	27.1
Vehicle Assets	22,032	9,953	45.2
Vehicle assets countable under state rules	157	9	5.7
Home Equity	14,125	5,302	37.5
Household Composition			
Households with elderly adults	12,411	5,890	47.5
Households with disabled nonelderly adults	3,956	3,053	77.2
Households with children	14,638	8,462	57.8
With preschool-age children	6,748	4,112	60.9
With school-age children	11,725	6,704	57.2
Households with noncitizens	2,939	1,785	60.7
Household Food Security			
Food-secure	28,000	14,255	50.9
Low food-security	3,233	2,291	70.9
Very low food-security	1,994	1,479	74.2
Unknown	3,996	2,387	59.7

Source: 2006 Baseline of 2002 MATH SIPP+ model, September 2007 update

APPENDIX P

BASELINE TABULATIONS IN THE FISCAL YEAR 2006 QC MINIMODEL

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TABLE P.1

CHARACTERISTICS OF HOUSEHOLDS PARTICIPATING IN FY 2006

	Participating Households	
	Number (000s)	Percent of Total
Total Households	11,315	100.0
Gross Income as a Percentage of Poverty Level		
No income	1,581	14.0
1-50%	2,809	24.8
51-100%	5,457	48.2
101-130%	1,232	10.9
131-200%	223	2.0
Greater than 200%	14	0.1
Households with Income from		
Earnings	3,364	29.7
Temporary Assistance for Needy Families	1,472	13.0
Supplemental Security Income	3,029	26.8
Social Security	2,730	24.1
Benefit Level		
Eligible for minimum benefit	702	6.2
Eligible for maximum benefit	3,627	32.1
Eligible for other benefit	6,985	61.7
Household Composition		
Households with elderly adults	2,024	17.9
Households with disabled nonelderly adults	2,619	23.1
Households with children	5,906	52.2
With preschool-age children	3,115	27.5
With school-age children	4,513	39.9
Households with noncitizens	690	6.1

Source: FY 2006 QC Minimodel

TABLE P.2

CHARACTERISTICS OF INDIVIDUALS IN HOUSEHOLDS PARTICIPATING IN FY 2006

	Participating Individuals	
	Number (000s)	Percent of Total
Total Individuals	25,595	100.0
Individuals by Household Gross Income as a Percentage of Poverty Level		
No income	2,831	11.1
1-50%	7,688	30.0
51-100%	11,508	45.0
101-130%	3,102	12.1
131-200%	445	1.7
Greater than 200%	20	0.1
Individuals in Households with Income from		
Earnings	10,493	41.0
Temporary Assistance for Needy Families	4,542	17.7
Supplemental Security Income	5,377	21.0
Social Security	4,401	17.2
Individuals by Household Benefit Level		
Eligible for minimum benefit	822	3.2
Eligible for maximum benefit	6,914	27.0
Eligible for other benefit	17,859	69.8
Individuals by Household Composition		
Households with elderly adults	2,611	10.2
Households with disabled nonelderly adults	5,216	20.4
Households with children	19,480	76.1
With preschool-age children	10,856	42.4
With school-age children	15,989	62.5
Households with noncitizens	1,832	7.2

Source: FY 2006 QC Minimodel

TABLE P.3

BENEFITS FOR HOUSEHOLDS PARTICIPATING IN FY 2006 BY SELECTED CHARACTERISTICS

	Benefits for Participating Households	
	Total Benefits ($000s)	Average Benefit ($)
Total Benefits	2,358,293	208
Benefits by Household Gross Income as a Percentage of Poverty Level		
No income	391,027	247
1-50%	924,969	329
51-100%	904,955	166
101-130%	126,040	102
131-200%	10,989	49
Greater than 200%	313	23
Benefits for Households with Income from		
Earnings	831,468	247
Temporary Assistance for Needy Families	435,859	296
Supplemental Security Income	399,857	132
Social Security	293,353	107
Benefits by Household Benefit Level		
Eligible for minimum benefit	7,023	10
Eligible for maximum benefit	948,432	261
Eligible for other benefit	1,402,838	201
Benefits by Household Composition		
Households with elderly adults	184,220	91
Households with disabled nonelderly adults	378,363	144
Households with children	1,789,310	303
With preschool-age children	1,016,050	326
With school-age children	1,430,760	317
Households with noncitizens	158,742	230

Source: FY 2006 QC Minimodel

TABLE P.4

AVERAGE MONTHLY BENEFIT AND INCOME OF HOUSEHOLDS PARTICIPATING IN FY 2006

	Average Value ($)
Monthly Benefit	208
Monthly Gross Income among Households with Positive Income	782
Monthly Net Income among Households with Positive Net Income	478
Monthly Amount of Income Type among Households with Income Type	
Earnings	894
Temporary Assistance for Needy Families	391
Supplemental Security Income	470
Social Security	626

Source: FY 2006 QC Minimodel

TABLE P.5

HOUSEHOLDS PARTICIPATING IN FY 2006 BY POVERTY LEVEL

	Number of Participating Households by Gross Income as a Percentage of Poverty (000s)		
	0 - 100%	101 - 130%	131% +
Total Households	9,847	1,232	236
Households with Income from			
Earnings	2,485	736	143
Temporary Assistance for Needy Families	1,407	55	9
Supplemental Security Income	2,820	169	39
Social Security	2,138	481	111

Source: FY 2006 QC Minimodel

TABLE P.6

AVERAGE MONTHLY BENEFIT AND INCOME OF HOUSEHOLDS PARTICIPATING IN FY 2006 BY POVERTY LEVEL

	Average Value ($)		
	Gross Income as a Percentage of Poverty		
	0 - 100%	101 - 130%	131% +
Monthly Benefit	226	102	48
Monthly Gross Income among Households with Positive Income	672	1,362	1,608
Monthly Net Income among Households with Positive Net Income	394	820	945
Monthly Amount of Income Type among Households with Income Type			
Earnings	723	1,362	1,454
Temporary Assistance for Needy Families	392	351	442
Supplemental Security Income	461	614	494
Social Security	557	852	980

Source: FY 2006 QC Minimodel

APPENDIX Q

TABULATIONS FOR SIMULATION TO ELIMINATE CATEGORICAL ELIGIBILITY FOR NON-PURE PUBLIC ASSISTANCE HOUSEHOLDS

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TABLE Q.1

CHARACTERISTICS OF HOUSEHOLDS PARTICIPATING UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Households Participating under Simulated Change		
	Number (000s)	Percent of Total	Percent Change[a]
Total Households	11,205	100.0	-1.0 ***
Gross Income as a Percentage of Poverty Level			
No income	1,581	14.1	0.0
1-50%	2,809	25.1	0.0
51-100%	5,457	48.7	0.0
101-130%	1,224	10.9	-0.6 ***
131-200%	127	1.1	-42.8 ***
Greater than 200%	7	0.1	-50.1 **
Households with Income from			
Earnings	3,277	29.2	-2.6 ***
Temporary Assistance for Needy Families	1,469	13.1	-0.2 *
Supplemental Security Income	3,024	27.0	-0.2 ***
Social Security	2,703	24.1	-1.0 ***
Benefit Level			
Eligible for minimum benefit	643	5.7	-8.5 ***
Eligible for maximum benefit	3,627	32.4	0.0
Eligible for other benefit	6,935	61.9	-0.7 ***
Household Composition			
Households with elderly adults	2,010	17.9	-0.7 ***
Households with disabled nonelderly adults	2,606	23.3	-0.5 ***
Households with children	5,830	52.0	-1.3 ***
With preschool-age children	3,071	27.4	-1.4 ***
With school-age children	4,463	39.8	-1.1 ***
Households with noncitizens	682	6.1	-1.2 **

Source: FY 2006 QC Minimodel

[a] Percent change from number participating in FY 2006 (see Table P.1)

* Change is statistically different from zero at a 90% level of significance

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TABLE Q.2

CHARACTERISTICS OF INDIVIDUALS IN HOUSEHOLDS PARTICIPATING UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Individuals Participating under Simulated Change		
	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	25,319	100.0	-1.1 ***
Individuals by Household Gross Income as a Percentage of Poverty Level			
No income	2,831	11.2	0.0
1-50%	7,688	30.4	0.0
51-100%	11,508	45.5	0.0
101-130%	3,075	12.1	-0.9 ***
131-200%	208	0.8	-53.3 ***
Greater than 200%	9	0.0	-55.9 *
Individuals in Households with Income from			
Earnings	10,256	40.5	-2.3 ***
Temporary Assistance for Needy Families	4,534	17.9	-0.2 **
Supplemental Security Income	5,363	21.2	-0.3 ***
Social Security	4,353	17.2	-1.1 ***
Individuals by Household Benefit Level			
Eligible for minimum benefit	726	2.9	-11.7 ***
Eligible for maximum benefit	6,914	27.3	0.0
Eligible for other benefit	17,680	69.8	-1.0 ***
Individuals by Household Composition			
Households with elderly adults	2,591	10.2	-0.7 ***
Households with disabled nonelderly adults	5,189	20.5	-0.5 ***
Households with children	19,248	76.0	-1.2 ***
With preschool-age children	10,708	42.3	-1.4 ***
With school-age children	15,820	62.5	-1.1 ***
Households with noncitizens	1,803	7.1	-1.5 ***

Source: FY 2006 QC Minimodel

[a] Percent change from number participating in FY 2006 (see Table P.2)

* Change is statistically different from zero at a 90% level of significance

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TABLE Q.3

BENEFITS FOR HOUSEHOLDS PARTICIPATING UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Benefits for Households Participating under Simulated Change		
	Total ($000s)	Percent Change[a]	Average Benefit ($)
Total Benefits	2,354,132	-0.2 ***	210
Benefits by Household Gross Income as a Percentage of Poverty Level			
No income	391,027	0.0	247
1-50%	924,969	0.0	329
51-100%	904,955	0.0	166
101-130%	125,867	-0.1 ***	103
131-200%	7,070	-35.7 ***	56
Greater than 200%	245	-21.7 **	36
Benefits for Households with Income from			
Earnings	827,533	-0.5 ***	253
Temporary Assistance for Needy Families	435,805	0.0 *	297
Supplemental Security Income	399,802	0.0 ***	132
Social Security	293,045	-0.1 ***	108
Benefits by Household Benefit Level			
Eligible for minimum benefit	6,427	-8.5 ***	10
Eligible for maximum benefit	948,432	0.0	261
Eligible for other benefit	1,399,273	-0.3 ***	202
Benefits by Household Composition			
Households with elderly adults	184,080	-0.1 ***	92
Households with disabled nonelderly adults	378,229	0.0 ***	145
Households with children	1,785,529	-0.2 ***	306
With preschool-age children	1,013,430	-0.3 ***	330
With school-age children	1,428,182	-0.2 ***	320
Households with noncitizens	158,384	-0.2 **	232

Source: FY 2006 QC Minimodel

[a] Percent change from number participating in FY 2006 (see Table P.3)

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TABLE Q.4

AVERAGE MONTHLY BENEFIT AND INCOME OF HOUSEHOLDS PARTICIPATING UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Average Value ($)	Percent Change[a]
Monthly Benefit	210	0.8 ***
Monthly Gross Income among Households with Positive Income	770	-1.5 ***
Monthly Net Income among Households with Positive Net Income	467	-2.3 ***
Monthly Amount of Income Type among Households with Income Type		
Earnings	873	-2.4 ***
Temporary Assistance for Needy Families	391	0.1 **
Supplemental Security Income	470	0.0 ***
Social Security	622	-0.6 ***

Source: FY 2006 QC Minimodel

[a] Percent change from number participating in FY 2006 (see Table P.4)

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TABLE Q.5

HOUSEHOLDS PARTICIPATING UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Number of Participating Households by Gross Income as a Percentage of Poverty (000s)		
	0 - 100%	101 - 130%	131% +
Total Households	9,847	1,224	134
Households with Income from			
Earnings	2,485	735	57
Temporary Assistance for Needy Families	1,407	55	7
Supplemental Security Income	2,820	168	36
Social Security	2,138	476	89

Source: FY 2006 QC Minimodel

TABLE Q.6

AVERAGE MONTHLY BENEFIT AND INCOME OF HOUSEHOLDS PARTICIPATING UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households

	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Monthly Benefit	226	0.0	103	0.5 **	55	14.1 ***
Monthly Gross Income among Households with Positive Income	672	0.0	1,359	-0.2 ***	1,444	-10.2 ***
Monthly Net Income among Households with Positive Net Income	394	0.0	815	-0.6 ***	755	-20.1 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	723	0.0	1,361	-0.1 *	1,082	-25.6 ***
Temporary Assistance for Needy Families	392	0.0	352	0.2	511	15.8 **
Supplemental Security Income	461	0.0	614	0.0 *	489	-1.2 **
Social Security	557	0.0	847	-0.5 ***	987	0.8 ***

Source: FY 2006 QC Minimodel

[a] Percent change from number participating in FY 2006 (see Table P.6)

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APPENDIX R

TABULATIONS FOR SIMULATION TO ELIMINATE CATEGORICAL ELIGIBILITY FOR NON-PURE PUBLIC ASSISTANCE HOUSEHOLDS RECEIVING ONLY NON-CASH BENEFITS

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TABLE R.1

CHARACTERISTICS OF HOUSEHOLDS PARTICIPATING UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households Receiving Only Non-cash Benefits

	Households Participating under Simulated Change		
	Number (000s)	Percent of Total	Percent Change[a]
Total Households	11,213	100.0	-0.9 ***
Gross Income as a Percentage of Poverty Level			
No income	1,581	14.1	0.0
1-50%	2,809	25.1	0.0
51-100%	5,457	48.7	0.0
101-130%	1,226	10.9	-0.5 ***
131-200%	133	1.2	-40.1 ***
Greater than 200%	7	0.1	-48.2 **
Households with Income from			
Earnings	3,281	29.3	-2.5 ***
Temporary Assistance for Needy Families	1,472	13.1	0.0
Supplemental Security Income	3,029	27.0	0.0
Social Security	2,707	24.1	-0.8 ***
Benefit Level			
Eligible for minimum benefit	649	5.8	-7.6 ***
Eligible for maximum benefit	3,627	32.4	0.0
Eligible for other benefit	6,937	61.9	-0.7 ***
Household Composition			
Households with elderly adults	2,012	17.9	-0.6 ***
Households with disabled nonelderly adults	2,611	23.3	-0.3 ***
Households with children	5,835	52.0	-1.2 ***
With preschool-age children	3,072	27.4	-1.4 ***
With school-age children	4,467	39.8	-1.0 ***
Households with noncitizens	682	6.1	-1.1 **

Source: FY 2006 QC Minimodel

[a] Percent change from number participating in FY 2006 (see Table O.1)

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TABLE R.2

CHARACTERISTICS OF INDIVIDUALS IN HOUSEHOLDS PARTICIPATING UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households Receiving Only Non-cash Benefits

	Individuals Participating under Simulated Change		
	Number (000s)	Percent of Total	Percent Change[a]
Total Individuals	25,342	100.0	-1.0 ***
Individuals by Household Gross Income as a Percentage of Poverty Level			
No income	2,831	11.2	0.0
1-50%	7,688	30.3	0.0
51-100%	11,508	45.4	0.0
101-130%	3,083	12.2	-0.6 **
131-200%	223	0.9	-50.0 ***
Greater than 200%	9	0.0	-53.3 *
Individuals in Households with Income from			
Earnings	10,269	40.5	-2.1 ***
Temporary Assistance for Needy Families	4,542	17.9	0.0
Supplemental Security Income	5,377	21.2	0.0
Social Security	4,367	17.2	-0.8 ***
Individuals by Household Benefit Level			
Eligible for minimum benefit	738	2.9	-10.2 ***
Eligible for maximum benefit	6,914	27.3	0.0
Eligible for other benefit	17,690	69.8	-0.9 ***
Individuals by Household Composition			
Households with elderly adults	2,596	10.2	-0.6 ***
Households with disabled nonelderly adults	5,204	20.5	-0.2 ***
Households with children	19,265	76.0	-1.1 ***
With preschool-age children	10,714	42.3	-1.3 ***
With school-age children	15,834	62.5	-1.0 ***
Households with noncitizens	1,804	7.1	-1.5 ***

Source: FY 2006 QC Minimodel

[a] Percent change from number participating in FY 2006 (see Table O.2)

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TABLE R.3

BENEFITS FOR HOUSEHOLDS PARTICIPATING UNDER SIMULATED CHANGE TO FSP RULES BY SELECTED CHARACTERISTICS

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households Receiving Only Non-cash Benefits

	Benefits for Households Participating under Simulated Change		
	Total ($000s)	Percent Change[a]	Average Benefit ($)
Total Benefits	2,354,244	-0.2 ***	210
Benefits by Household Gross Income as a Percentage of Poverty Level			
No income	391,027	0.0	247
1-50%	924,969	0.0	329
51-100%	904,955	0.0	166
101-130%	125,890	-0.1 ***	103
131-200%	7,156	-34.9 ***	54
Greater than 200%	247	-20.8 **	35
Benefits for Households with Income from			
Earnings	827,609	-0.5 ***	252
Temporary Assistance for Needy Families	435,859	0.0	296
Supplemental Security Income	399,857	0.0	132
Social Security	293,108	-0.1 ***	108
Benefits by Household Benefit Level			
Eligible for minimum benefit	6,487	-7.6 ***	10
Eligible for maximum benefit	948,432	0.0	261
Eligible for other benefit	1,399,325	-0.3 ***	202
Benefits by Household Composition			
Households with elderly adults	184,102	-0.1 ***	92
Households with disabled nonelderly adults	378,285	0.0 ***	145
Households with children	1,785,613	-0.2 ***	306
With preschool-age children	1,013,473	-0.3 ***	330
With school-age children	1,428,243	-0.2 ***	320
Households with noncitizens	158,387	-0.2 **	232

Source: FY 2006 QC Minimodel

[a] Percent change from number participating in FY 2006 (see Table O.3)

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TABLE R.4

AVERAGE MONTHLY BENEFIT AND INCOME OF HOUSEHOLDS PARTICIPATING UNDER SIMULATED CHANGE TO FSP RULES

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households Receiving Only Non-cash Benefits

	Average Value ($)	Percent Change[a]
Monthly Benefit	210	0.7 ***
Monthly Gross Income among Households with Positive Income	771	-1.4 ***
Monthly Net Income among Households with Positive Net Income	468	-2.0 ***
Monthly Amount of Income Type among Households with Income Type		
Earnings	873	-2.4 ***
Temporary Assistance for Needy Families	391	0.0
Supplemental Security Income	470	0.0
Social Security	623	-0.5 ***

Source: FY 2006 QC Minimodel

[a] Percent change from number participating in FY 2006 (see Table O.4)

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TABLE R.5

HOUSEHOLDS PARTICIPATING UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households Receiving Only Non-cash Benefits

	Number of Participating Households by Gross Income as a Percentage of Poverty (000s)		
	0 - 100%	101 - 130%	131% +
Total Households	9,847	1,226	140
Households with Income from			
Earnings	2,485	735	62
Temporary Assistance for Needy Families	1,407	55	9
Supplemental Security Income	2,820	169	39
Social Security	2,138	477	92

Source: FY 2006 QC Minimodel

TABLE R.6

AVERAGE MONTHLY BENEFIT AND INCOME OF HOUSEHOLDS PARTICIPATING UNDER SIMULATED CHANGE TO FSP RULES BY POVERTY LEVEL

Simulated Change: Eliminate Categorical Eligibility for Non-Pure Public Assistance Households Receiving Only Non-cash Benefits

	Gross Income as a Percentage of Poverty					
	0 - 100%		101 - 130%		131% +	
	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]	Average ($)	Percent Change[a]
Monthly Benefit	226	0.0	103	0.4 **	53	10.3 ***
Monthly Gross Income among Households with Positive Income	672	0.0	1,360	-0.1 ***	1,462	-9.1 ***
Monthly Net Income among Households with Positive Net Income	394	0.0	816	-0.4 ***	785	-17.0 ***
Monthly Amount of Income Type among Households with Income Type						
Earnings	723	0.0	1,360	-0.1	1,103	-24.2 ***
Temporary Assistance for Needy Families	392	0.0	351	0.0	442	0.0
Supplemental Security Income	461	0.0	614	0.0	494	0.0
Social Security	557	0.0	848	-0.4 ***	982	0.2 ***

Source: FY 2006 QC Minimodel

[a] Percent change from number participating in FY 2006 (see Table O.6)

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