

**Assets of Low-Income
Households by SNAP Eligibility
and Participation in 2010**

Final Report

October 19, 2010

Carole Trippe
Bruce Schechter



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I. Introduction

In this report, we present tables showing the assets of low-income households by their eligibility for and participation in the Supplemental Nutrition Assistance Program (SNAP). Using the FY 2010 Baseline of the 2005 MATH SIPP+ model, we tabulated the financial, vehicle, and real-estate assets, as well as the demographic and income characteristics of four groups of low-income households:

- **Total low-income households.** Households with gross income at or below 300 percent of the SNAP poverty guidelines
- **SNAP-eligible households.** Households that are eligible for SNAP by participation status
- **Income-eligible but asset-ineligible households.** Households that pass the gross- and net-income eligibility tests for SNAP but fail the asset test
- **Income-ineligible households.** Households that fail the gross- and/or net-income tests (regardless of whether they pass the asset test)

Below, we summarize our results and describe the methodology used to produce the tables, including the data and model used, the 2010 SNAP eligibility rules, the universe for the tables, the types of assets included, and the creation of SNAP units. We also describe how the tables are organized and provide an index to the tables at the end of the document.

II. Summary of Results

Based on estimates from the MATH SIPP+ model, almost 30 million low-income households were income-eligible in an average month in FY 2010. Of those households, only 9 percent were asset-ineligible. Virtually all of those failing the asset test failed based on financial assets (97 percent) rather than vehicle assets (3 percent). In comparison, we found that 20 percent of income-eligible households failed the asset test in FY 2002, based on estimates from a previous version of the MATH SIPP+ model. Most of these households also failed based on financial rather than vehicle assets.¹

The relatively small proportion of income-eligible households that were asset-ineligible in 2010 (9 percent) is due in part to expansions in broad-based categorical eligibility (BBCE) used by many states to exempt most low-income households from the SNAP asset test. The small percentage is also due in part to an increase in the number of states that exclude all or most of the value of vehicle assets from the asset test for households not exempt from the asset test. The 2010 MATH SIPP+ model simulates 26 States (including the District of Columbia) with BBCE policies that exempt most households from the asset test, plus an additional 21 States that do not have BBCE policies but that exclude at least one vehicle from the asset test.² These policy changes have allowed more low-income households to have higher assets and vehicles and still remain eligible for SNAP.

¹ Trippe, Carole, and Bruce Schechter. "Tables Describing the Asset and Vehicle Holdings of Low-Income Households in 2002." Washington, DC: Mathematica Policy Research, May 2007.

² The remaining four States include Florida, Nebraska, Wyoming, and Texas. Florida has since changed its policy to exclude all vehicles from the asset test, but it was implemented after the MATH SIPP+ model was developed. Nebraska,

Despite this expansion in BBCE, the majority of SNAP participating households had no financial assets (55 percent), and those with financial assets had low asset balances. About 41 percent of participating households with assets had less than \$500 in financial assets, while only 29 percent of eligible nonparticipating households with assets had less than \$500 in assets. The median value of financial assets for those with financial assets was \$1,000 for participating SNAP households; \$2,700 for eligible nonparticipating households, and \$40,300 for income-eligible but asset-ineligible households.

The most common types of financial assets held by the low-income population are interest-bearing checking, savings, money-market, or certificate-of-deposit accounts (the SIPP data do not provide separate information on each type of account). About 26 percent of SNAP participating households in the MATH SIPP+ model had these interest-bearing accounts (median value of \$300), and 19 percent had non-interest-bearing checking accounts (median value of \$200). Among income-eligible but asset-ineligible households, these percentages were 85 percent (median value of \$10,000) and 35 percent (median value of \$1,300), respectively. A small proportion of SNAP participating households also had retirement accounts: 6 percent owned 401(k) accounts, and 5 percent owned IRAs. In comparison, 17 percent of income-eligible but asset-ineligible households owned 401(k) accounts, and 34 percent owned IRAs. For households with vehicles, the fair market value (FMV) was less than \$1,000 for 44 percent of SNAP participating households (the median FMV was \$1,550). For income-eligible but asset-ineligible households, the median FMV was \$5,200.

Compared with SNAP participating households, income-eligible but asset-ineligible households were more likely to have elderly members, own their own home, and be headed by a married or live-in partner. They were also less likely to have children; to have an income below the poverty level; and to receive Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or General Assistance (GA).

III. Methodology

A. Data

The tables in this report are based on data from the 2010 Baseline of the 2005 MATH SIPP+ model. The model simulates SNAP eligibility using FY 2010 SNAP rules and 2005 SIPP data. SNAP participants are selected from the simulated eligible households to match the number and characteristics of participants found in the FY 2008 SNAP QC data (the most recent data available when the model was developed).³

We created the 2010 Baseline by simulating FY 2010 SNAP eligibility rules under a reform to the existing 2009 Baseline of the 2005 MATH SIPP+ model; we then used the results as the new

(continued)

Wyoming, and Texas all exempt a higher value of vehicle assets than under the federal SNAP rules (Texas is a BBCE State but uses an asset test to determine eligibility for BBCE). No States continue to use the SNAP federal rules for all vehicles. Guam and the Virgin Islands are not included in the SIPP data.

³ Because the 2010 Baseline is calibrated with data from the FY 2008 SNAP QC file, the number of simulated participants in the model is much less than the number of SNAP participants today (2010).

baseline (S05P018). Smith (2010) describes the creation of the 2009 Baseline model, and Trippe (2010) describes the 2010 SNAP eligibility rules and parameter values used to update the model to FY 2010.^{4,5}

B. Simulating SNAP Eligibility in FY 2010

The 2010 Baseline simulates SNAP eligibility and participation based on the FY 2010 rules. It uses FY 2010 values for income and asset thresholds, maximum and minimum benefits, and deductions deflated to 2005 dollars (to align with the underlying 2005 SIPP data used in the model). The 2010 Baseline also simulates federal and state asset and categorical eligibility rules from FY 2010.

To be eligible for SNAP in FY 2010, most households must pass a gross- and net-income test, and many households must also pass an asset test. The gross- and net-income limits are 130 and 100 percent of the federal poverty guidelines, respectively. Households with elderly or disabled members are not subject to the gross-income test, and categorically eligible households (described below) are not subject to the SNAP income or asset tests.

The federal SNAP asset limits for non-categorically eligible households are \$2,000 in countable assets for households without an elderly or disabled person and \$3,000 for households with an elderly or disabled person. SNAP regulations specify which types of assets and which household members' assets are counted when determining SNAP eligibility. In general, countable assets include cash and financial resources easily converted to cash (such as money in checking or savings accounts, savings certificates, and stocks or bonds). Most retirement and education savings accounts, such as 401(k), IRA, and Keogh accounts, are excluded from countable assets. Likewise, the value of a family home is excluded, and all states have adopted policies that exclude the value of some or all vehicles (see Appendix A for states' rules for valuing vehicles in the 2010 Baseline). The financial and vehicle assets of individuals who receive TANF or SSI are also excluded from the asset test.⁶

Categorically eligible households are not subject to the SNAP asset or income tests but must be determined eligible for certain means-tested non-SNAP benefits. A household is categorically eligible if all its members receive cash assistance from TANF, SSI, or GA, usually referred to as "pure" public assistance households. Many states also implemented BBCE policies that confer categorical eligibility on households that qualify for a *noncash* or *in-kind* TANF-funded service or benefit, such as a flyer on healthy marriage. States have flexibility in setting the eligibility criteria for the benefits that confer BBCE, but most use only a gross-income test ranging from 130 to 200 percent of the poverty guidelines. See Appendix B for states' BBCE policies simulated in the 2010 Baseline.

⁴ Smith, Joel. "Technical Working Paper: Creation of the 2009 Baseline of the 2005 MATH SIPP+ Microsimulation Model and Database." Washington, DC: Mathematica Policy Research, 2010.

⁵ Trippe, Carole. Memo 003, "FY 2010 Baseline Using 2005 MATH SIPP+ Model." Washington, DC: Mathematica Policy Research, 2010.

⁶ The assets of categorically ineligible noncitizens who reside with potentially eligible individuals are counted when determining SNAP eligibility.

C. Universe for the Tables

The universe for the tables is the 61 million low-income households in the 2010 Baseline. Low-income households are defined as those with a total gross income of less than or equal to 300 percent of the poverty guidelines. As shown in the column headings of the tables, we divided these low-income households into three mutually exclusive subgroups to examine their asset holdings by SNAP eligibility status: (1) SNAP-eligible households (by participation status), (2) income-eligible but asset-ineligible households, and (3) income-ineligible households.⁷

D. Types of Financial, Vehicle, and Real-Estate Assets Included in the Tables

Our tables present all financial, vehicle, and real estate assets included in the SIPP, regardless of whether they are used in determining SNAP eligibility. For example, although 401(k) asset balances do not count toward the SNAP asset limit, the tables show the receipt and amounts of 401(k) asset balances for each group of low-income households. Assets of SSI and TANF recipients also do not count in determining SNAP eligibility but are included in the tables. Finally, we have included all assets of categorically eligible households even though their assets are exempt from the SNAP. We show the values of all vehicle and real-estate assets in separate tables from the financial assets. Table 1 lists the types of assets included in the tables of this report.

E. SNAP Unit Formation in MATH SIPP+

Although we use the term “household” throughout this report, we use the term “SNAP unit” in the tables to make a technical distinction between all the members of the household and the group of persons applying together for SNAP benefits. In most cases, the SNAP unit includes all members of the household, and so the household and unit are the same. In some cases, however, members of a household can form more than one SNAP unit, as long as people in the units purchase and prepare food separately and conform to other rules, as described below.

In the MATH SIPP+ model, we formed potentially eligible SNAP units as follows. In households reporting SNAP receipt, we used the reported information to form SNAP units. In households that did not report SNAP receipt, we first used the family and subfamily units to form SNAP units. We combined these units if an individual or head of a subfamily reported sharing food expenses with another family in the household. As required by SNAP rules, parents and their children under age 22 must apply as a single unit, and spouses must apply together.

Some persons are categorically ineligible for SNAP and are therefore excluded from our simulated SNAP units in the MATH SIPP+ model. These include ineligible noncitizens, California SSI recipients, post-secondary students, and persons living in group quarters. Except for ineligible noncitizens, we did not include the assets of these individuals in the tables.⁸

⁷ The universe of eligible and participating SNAP households in the tables is slightly lower than the number in the 2010 Baseline of the 2005 MATH SIPP model because the model includes 12 unweighted eligible households with income over 300 percent of the poverty guideline. Since the universe for the tables is low-income households, we excluded these 12 households so that the totals in all tables sum to the total low-income households.

⁸ The assets of ineligible noncitizens living with potentially eligible individuals are included in the tables of asset holdings, but assets of ineligible noncitizens not living with potentially eligible individuals are not included.

IV. Organization of the Tables

We divided the tables in this report into five groups (A–E) according to the type of information provided, as described below and summarized in Table 2:

- **Group A: summary of SNAP income and asset eligibility.** Table A1 shows the number and percentage of income-eligible households that are asset-ineligible, and Table A2 shows the number and percentage of total low-income households by SNAP income- and asset-eligibility status.
- **Group B: financial assets by type of assets.** Tables B1–B6 show the percentage of households by type of financial assets received and the mean and median values of each type of asset by SNAP income- and asset-eligibility status. The tables also show the distribution of households by the amounts of selected types of assets held (for example, the percentage of income-eligible but asset-ineligible households with less than \$500 in non-interest checking accounts).
- **Group C: financial assets by type of household.** Tables C1–C5 present the distribution of households by the amounts of aggregate financial assets (that is, all assets except real estate and vehicle assets) for all households; households with elderly members; households with two parents and children; households with a single parent and children; and households with nonelderly, childless adults by SNAP eligibility status.
- **Group D: vehicle and real-estate assets.** Tables D1–D4 present the distribution of households by total FMV's of vehicles owned as well as the mean and median FMV of all vehicles by SNAP eligibility status. The tables also show home ownership, mean and median values of homes and rental properties, and the distribution of households by home value and SNAP eligibility status.
- **Group E: demographic, income, and employment characteristics.** Tables E1–E7 show demographic, income, and employment characteristics of low-income households by SNAP eligibility status. The demographic characteristics include household composition; household size; and the marital status, sex, age, educational attainment, and race of household heads. Income characteristics include income relative to the poverty guidelines, types of income received, and the mean and median amounts of household income. Employment characteristics include the number of workers and hours worked per week.

Table 1. Types of Assets Available in SIPP and Included in Tables

Checking, savings, money market, and/or certificates of deposit (interest-bearing)^a

Checking accounts (non-interest-bearing)

Retirement accounts^b

401(k)

IRA

Keogh

U.S. savings bonds

Municipal or corporate bonds and/or U.S. government securities

Stocks or mutual funds

Other interest-bearing investments (equity value)

Life insurance (cash value of whole-life policies)

Lump-sum payments (from pensions, retirement, and/or other)

Severance pay

Vehicles (fair market value)

Real estate

Own home (market value)

Own home (equity value)

Rental property (equity value)

^aThe SIPP combines these asset types into one variable; they cannot be separated.

^b 401(k) includes 401(k), 403(b) and Thrift Plan accounts. The mean and median values of retirement accounts assume a five percent early-withdrawal penalty fee, which was subtracted from the SIPP-reported values for persons under age 60.

Table 2. Types of Information Provided in Tables of Assets of Low-Income Households

Table Number	Summary of SNAP Income and Asset Eligibility	Financial Assets			Vehicular Assets	Real-Estate Assets	Demographic Characteristics	Income and Employment Characteristics
		By Type of Assets	By Type of Household					
A1	X							
A2	X							
B1		X						
B2		X						
B3		X						
B4		X						
B5		X						
B6		X						
C1			X					
C2			X					
C3			X					
C4			X					
C5			X					
D1				X				
D2					X			
D3					X			
D4					X			
E1						X	X	
E2						X		
E3						X		
E4						X		
E5						X	X	
E6							X	
E7							X	

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TABLE GROUP A

SUMMARY OF SNAP INCOME AND ASSET ELIGIBILITY

Table A1 shows the number and percentage of income-eligible households that are asset-ineligible, and Table A2 shows the number and percentage of total low-income households by SNAP income- and asset-eligibility status.

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TABLE A1

**ASSET ELIGIBILITY OF INCOME-ELIGIBLE UNITS
LOW-INCOME UNITS**

	Total Income-Eligible Units		
	Total	Asset Eligible	Asset Ineligible
Weighted Total (000s)			
Total	29,813	27,176	2,638
Percentages	100.0	91.2	8.8
Sample Size	10,331	9,498	833

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)
Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

FIGURE A1

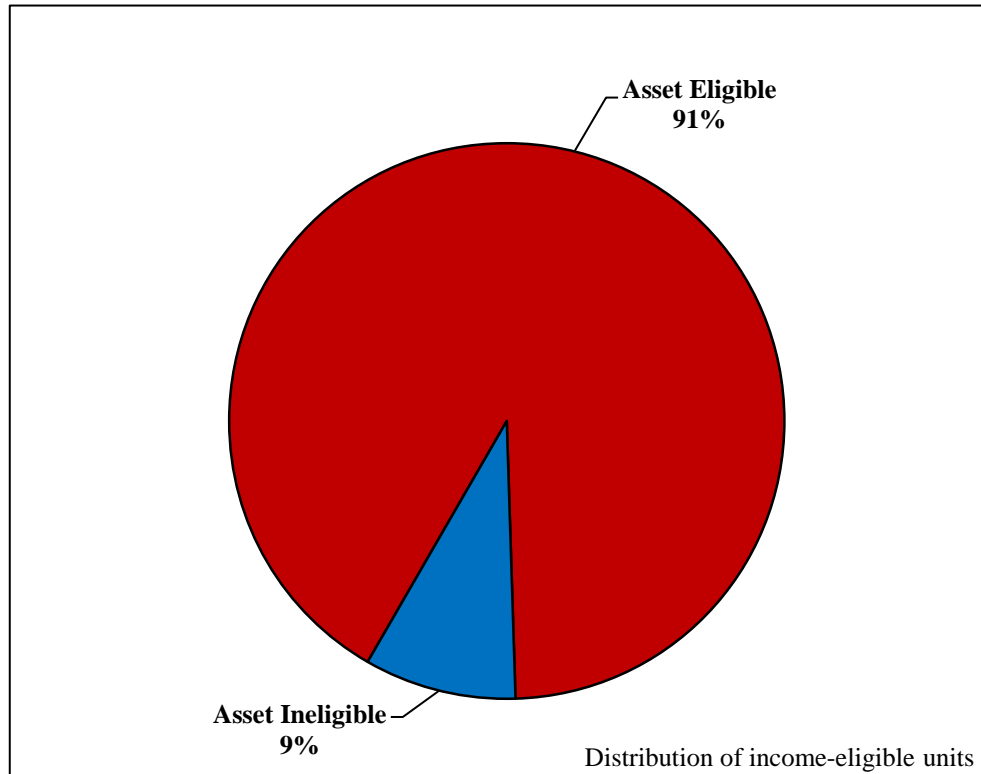


TABLE A2

SNAP ELIGIBILITY AND PARTICIPATION STATUS OF LOW-INCOME UNITS

Units	Total Low-Income Units	SNAP Eligible Units			Vehicle Ineligible	Other Asset Ineligible	Income-Ineligible Units
		Total	Participating	Eligible Nonparticipating			
Weighted Total (000s)							
Total	61,009	27,176	12,915	14,260	73	2,564	31,196
Percentages	100.0	44.5	21.2	23.4	0.1	4.2	51.1
Sample Size	20,751	9,498	4,515	4,983	17	816	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

FIGURE A2

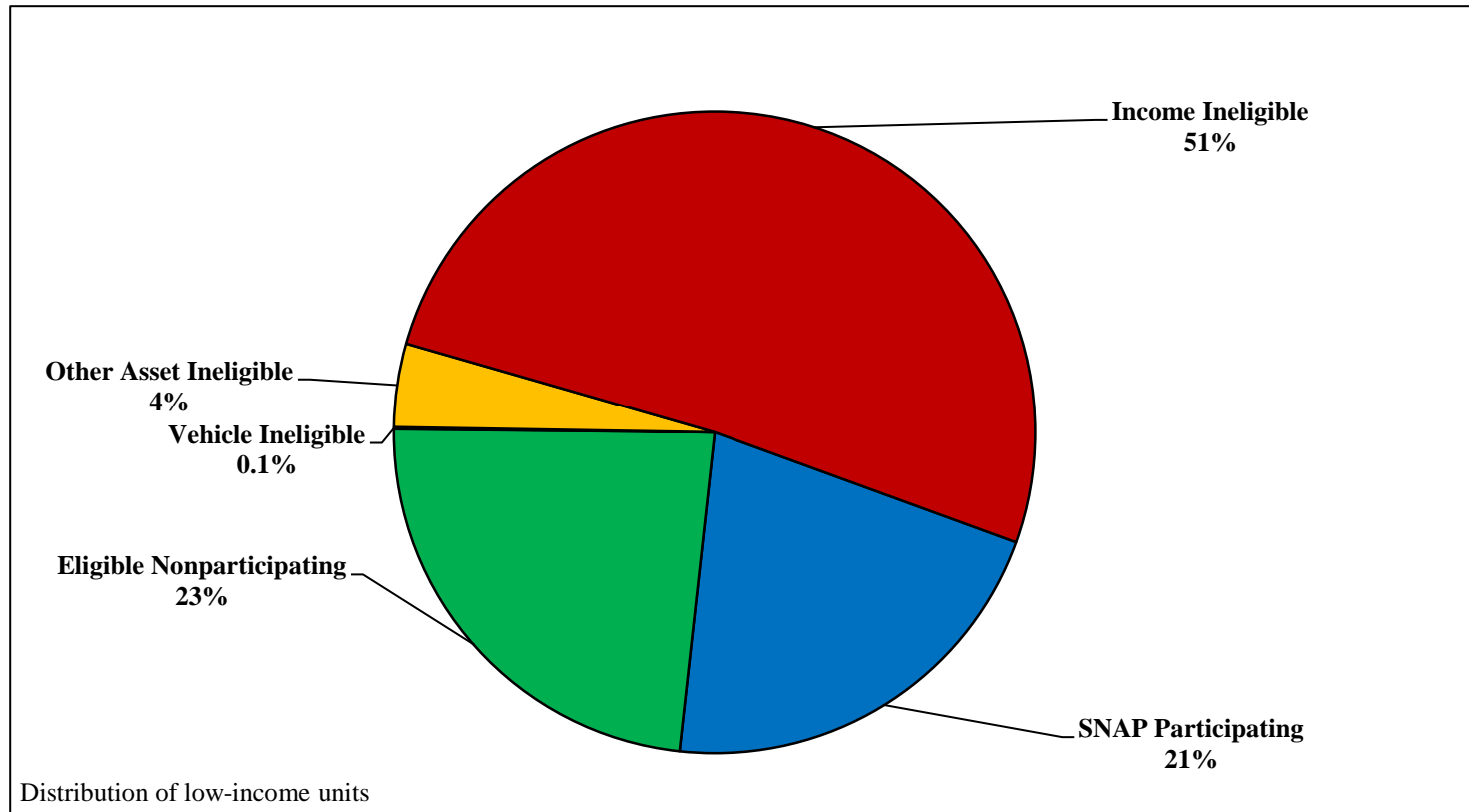


TABLE GROUP B

FINANCIAL ASSETS BY TYPE OF ASSETS

Tables B1–B6 show the percentage of households by type of financial assets received and the mean and median values of each type of asset by SNAP income- and asset-eligibility status. The tables also show the distribution of households by the amounts of selected types of assets held (for example, the percentage of income-eligible but asset-ineligible households with less than \$500 in non-interest checking accounts).

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TABLE B1

**SELECTED FINANCIAL ASSETS BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS
(Percentages, Means, and Medians)**

	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Interest Checking, Savings, and Money Market Accounts and Certificates of Deposit					
Percent > 0	49.8	25.6	40.6	85.1	61.0
Mean Value (Dollars)	12,410	4,283	8,665	25,166	13,454
Median (Dollars)	1,500	300	800	10,000	2,000
Non-Interest Checking Accounts					
Percent > 0	28.0	19.1	25.4	34.7	32.3
Mean Value (Dollars)	1,150	652	837	2,533	1,259
Median (Dollars)	480	200	300	1,300	500
401(k)					
Percent > 0	18.3	5.6	8.9	17.4	28.0
Mean Value (Dollars)	29,880	34,553	27,787	51,750	28,643
Median (Dollars)	9,000	9,000	9,000	22,500	9,000
IRA					
Percent > 0	15.3	4.5	10.3	33.8	20.6
Mean Value (Dollars)	51,359	44,139	52,679	69,009	49,258
Median (Dollars)	18,000	14,400	20,000	28,800	18,000
Keogh					
Percent > 0	0.5	0.3	0.2	0.2	0.7
Mean Value (Dollars)	41,736	53,680	16,612	45,529	43,993
Median (Dollars)	9,900	18,000	9,900	16,000	9,000
Weighted Total (000s)	61,009	12,915	14,260	2,638	31,196
Sample Size	20,751	4,515	4,983	833	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

TABLE B1 (Continued)

**SELECTED FINANCIAL ASSETS BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS
(Percentages, Means, and Medians)**

	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Savings Bonds					
Percent > 0	7.4	2.5	4.7	14.0	10.0
Mean Value (Dollars)	2,918	2,254	2,311	5,054	2,865
Median (Dollars)	500	350	250	1,000	500
Municipal or Corporate Bonds and/or U.S. Government Securities					
Percent > 0	1.4	0.1	0.6	6.3	1.8
Mean Value (Dollars)	93,707	26,395	80,714	98,438	96,324
Median (Dollars)	27,438	10,000	21,000	27,438	30,000
Stocks or Mutual Funds					
Percent > 0	4.4	1.2	2.1	14.5	5.9
Mean Value (Dollars)	134,550	91,865	125,871	232,198	119,295
Median (Dollars)	20,000	12,775	30,000	20,000	20,000
Other Interest-Bearing Investments					
Percent > 0	0.8	0.3	0.7	3.4	0.9
Mean Value (Dollars)	191,096	98,504	62,958	459,651	161,447
Median (Dollars)	25,000	23,070	25,000	50,000	23,000
Weighted Total (000s)	61,009	12,915	14,260	2,638	31,196
Sample Size	20,751	4,515	4,983	833	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

TABLE B2

SELECTED FINANCIAL ASSETS BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
OTHER TYPES OF ASSETS
LOW-INCOME UNITS
(Percentages, Means, and Medians)

	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Life Insurance ^a					
Percent > 0	16.9	8.7	15.8	25.4	20.2
Mean Value (Dollars)	56,197	40,998	37,466	70,172	64,123
Median (Dollars)	15,000	10,000	10,000	10,000	20,000
Lump Sum Payments					
Percent > 0	0.1	0.1	0.1	0.2	0.2
Mean Value (Dollars)	11,417	37,830	7,925	2,000	6,461
Median (Dollars)	800	12,942	800	2,000	150
Severance Pay					
Percent > 0	0.1	0.0	0.0	0.7	0.1
Mean Value (Dollars)	10,488	3,000	574	25,219	2,488
Median (Dollars)	2,500	3,000	574	2,600	1,800
Weighted Total (000s)	61,009	12,915	14,260	2,638	31,196
Sample Size	20,751	4,515	4,983	833	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Life Insurance includes the cash value of whole life insurance policies.

TABLE B3

**INTEREST-BEARING ACCOUNT BALANCES BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS WITH SELECTED INTEREST-BEARING ACCOUNTS
(Percentages, Means, and Medians)**

Units with Interest-Bearing Account Balances ^a	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Interest-Bearing Accounts					
Total	100.0	100.0	100.0	100.0	100.0
Less than \$500	31.2	55.5	41.9	6.8	26.6
\$500 - \$999	10.5	13.5	10.3	2.1	11.1
\$1,000 - \$1,999	10.9	8.8	11.8	4.9	11.7
\$2,000 - \$3,999	10.6	7.0	9.4	15.4	11.0
\$4,000 - \$5,999	6.0	3.8	4.4	9.7	6.4
\$6,000 - \$7,999	3.4	1.2	3.2	5.6	3.5
\$8,000 - \$9,999	2.7	1.8	1.6	3.2	3.1
\$10,000+	24.8	8.4	17.4	52.2	26.7
Mean Interest-Bearing Account Balance (Dollars)	12,410	4,283	8,665	25,166	13,454
Median Interest-Bearing Account Balance (Dollars)	1,500	300	800	10,000	2,000
Weighted Total (000s)	30,367	3,300	5,795	2,245	19,026
Sample Size	10,193	1,142	2,052	712	6,287

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Includes Interest Checking, Savings, Money Market and/or Certificates of Deposit.

TABLE B4

**NON-INTEREST CHECKING ACCOUNT BALANCES BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS WITH NON-INTEREST CHECKING ACCOUNTS
(Percentages, Means, and Medians)**

Units with Non-Interest Checking Account Balances ^a	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Non-Interest Checking Accounts					
Total	100.0	100.0	100.0	100.0	100.0
Less than \$500	50.1	67.3	60.3	29.3	44.2
\$500 - \$999	16.0	12.8	15.6	13.9	17.2
\$1,000 - \$1,999	14.8	11.4	11.3	11.6	17.2
\$2,000 - \$3,999	10.7	4.9	6.9	18.7	12.7
\$4,000 - \$5,999	3.9	1.4	3.6	7.9	4.2
\$6,000 - \$7,999	3.2	1.6	1.8	14.4	3.1
\$8,000 - \$9,999	0.5	0.2	0.0	2.5	0.6
\$10,000+	0.8	0.6	0.4	1.6	0.9
Mean Checking Account Balance (Dollars)	1,150	652	837	2,533	1,259
Median Checking Account Balance (Dollars)	480	200	300	1,300	500
Weighted Total (000s)	17,067	2,465	3,616	915	10,071
Sample Size	5,809	892	1,259	296	3,362

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Includes non-interest checking accounts only. Interest checking is combined with Savings, Money Market and/or Certificates of Deposit and cannot be tabulated separately.

TABLE B5

**RETIREMENT SAVINGS BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS WITH RETIREMENT SAVINGS
(Percentages, Means, and Medians)**

Units with Retirement Savings ^a	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Retirement Savings					
Total	100.0	100.0	100.0	100.0	100.0
Less than \$500	4.6	6.6	5.6	2.4	4.4
\$500 - \$999	4.4	3.6	5.4	1.5	4.6
\$1,000 - \$1,999	6.2	7.3	6.6	3.9	6.3
\$2,000 - \$3,999	9.8	16.0	8.4	6.9	9.8
\$4,000 - \$5,999	6.6	3.4	5.6	4.4	7.3
\$6,000 - \$7,999	4.9	5.2	6.2	1.9	5.0
\$8,000 - \$9,999	5.1	3.5	4.9	2.3	5.5
\$10,000 - \$24,999	18.9	16.8	16.9	19.5	19.4
\$25,000 - \$49,999	14.8	13.0	15.9	16.8	14.6
\$50,000 - \$99,999	11.3	10.9	10.8	15.9	11.1
\$100,000+	13.2	13.6	13.8	24.3	12.1
Mean Retirement Savings (Dollars)	48,676	48,014	47,839	78,271	46,290
Median Retirement Savings (Dollars)	15,300	14,040	16,000	32,900	14,220
Weighted Total (000s)	16,973	1,093	2,359	1,093	12,428
Sample Size	5,631	353	831	336	4,111

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Retirement savings include 401(k), IRA, and Keogh accounts.

TABLE B6

**LIFE INSURANCE CASH VALUE BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS WITH LIFE INSURANCE
(Percentages, Means, and Medians)**

Units with Life Insurance ^a	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Life Insurance					
Total	100.0	100.0	100.0	100.0	100.0
Less than \$500	1.7	2.5	3.8	0.1	1.0
\$500 - \$999	1.2	1.0	1.5	2.3	1.1
\$1,000 - \$1,999	4.8	3.1	5.3	7.3	4.6
\$2,000 - \$3,999	7.8	8.6	7.9	8.9	7.5
\$4,000 - \$5,999	10.3	11.6	13.9	9.9	8.7
\$6,000 - \$7,999	4.8	5.9	6.8	5.8	3.8
\$8,000 - \$9,999	3.0	1.9	4.3	5.4	2.5
\$10,000 - \$24,999	25.8	30.2	25.6	22.4	25.4
\$25,000 - \$49,999	12.0	13.6	8.8	11.2	12.9
\$50,000 - \$99,999	12.0	11.5	10.4	10.3	12.8
\$100,000+	16.7	10.0	11.8	16.2	19.7
Mean Life Insurance (Dollars)	56,197	40,998	37,466	70,172	64,123
Median Life Insurance (Dollars)	15,000	10,000	10,000	10,000	20,000
Weighted Total (000s)	10,336	1,121	2,253	670	6,293
Sample Size	3,649	419	820	210	2,200

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Life Insurance includes the cash value of whole life insurance policies.

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TABLE GROUP C

FINANCIAL ASSETS BY TYPE OF HOUSEHOLD

Tables C1–C5 present the distribution of households by the amounts of aggregate financial assets (that is, all assets except real estate and vehicle assets) for all households; households with elderly members; households with two parents and children; households with a single parent and children; and households with nonelderly, childless adults by SNAP eligibility status.

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TABLE C1

**FINANCIAL ASSETS BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS WITH FINANCIAL ASSETS
(Percentages, Means, and Medians)**

	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Financial Assets ^a					
Total	100.0	100.0	100.0	100.0	100.0
< \$500	19.5	40.9	29.0	0.0	13.4
\$500 - \$999	6.7	8.7	8.4	0.2	6.3
\$1,000 - \$1,999	7.4	7.6	8.7	0.2	7.6
\$2,000 - \$3,999	7.6	7.0	7.6	9.2	7.5
\$4,000 - \$5,999	5.2	4.9	5.1	4.9	5.3
\$6,000 - \$7,999	3.6	3.0	2.8	5.8	3.7
\$8,000 - \$9,999	2.5	1.2	2.1	3.1	2.9
\$10,000 - \$24,999	13.7	9.8	12.5	17.2	14.7
\$25,000 - \$49,999	9.2	5.8	6.5	12.4	10.6
\$50,000 - \$99,999	9.6	4.7	7.2	16.4	10.8
\$100,000+	15.1	6.4	10.1	30.6	17.2
Mean Assets (Dollars)	60,794	26,191	36,713	158,231	67,016
Median Assets (Dollars)	8,000	1,000	2,700	40,300	11,900
Weighted Total (000s)	43,337	5,777	9,021	2,626	25,913
Sample Size	14,731	2,054	3,189	831	8,657

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Financial assets include all assets except real estate and vehicle assets.

TABLE C2

**FINANCIAL ASSETS BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS WITH ELDERLY AND FINANCIAL ASSETS
(Percentages, Means, and Medians)**

Units with Elderly	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Financial Assets ^a					
Total	100.0	100.0	100.0	100.0	100.0
< \$500	13.4	32.9	21.3	0.0	8.8
\$500 - \$999	4.3	8.3	5.9	0.0	3.6
\$1,000 - \$1,999	4.8	7.1	5.7	0.0	4.8
\$2,000 - \$3,999	5.9	9.6	7.0	3.0	5.2
\$4,000 - \$5,999	5.2	5.8	6.7	3.0	4.8
\$6,000 - \$7,999	3.6	5.1	3.7	4.6	3.2
\$8,000 - \$9,999	2.5	1.0	2.4	4.0	2.6
\$10,000 - \$24,999	15.9	12.5	15.3	19.0	16.3
\$25,000 - \$49,999	10.9	6.7	8.7	13.3	12.3
\$50,000 - \$99,999	12.2	4.2	9.5	18.5	13.7
\$100,000+	21.3	6.5	13.9	34.7	24.9
Mean Assets (Dollars)	81,745	31,082	49,691	150,536	94,099
Median Assets (Dollars)	18,000	2,000	7,500	55,200	25,200
Weighted Total (000s)	16,160	1,273	4,421	1,363	9,103
Sample Size	5,717	486	1,587	440	3,204

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Financial assets include all assets except real estate and vehicle assets.

TABLE C3

**FINANCIAL ASSETS BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS WITH TWO PARENTS WITH CHILDREN AND FINANCIAL ASSETS
(Percentages, Means, and Medians)**

Units with Two Parents With Children ^a	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Financial Assets ^b					
Total	100.0	100.0	100.0	100.0	100.0
< \$500	16.8	33.6	29.7	0.0	12.2
\$500 - \$999	6.0	6.0	8.9	0.0	5.7
\$1,000 - \$1,999	8.3	10.9	11.5	0.5	7.6
\$2,000 - \$3,999	7.9	5.5	8.3	11.8	8.0
\$4,000 - \$5,999	4.7	5.1	2.2	8.7	4.9
\$6,000 - \$7,999	4.1	3.8	2.9	7.4	4.3
\$8,000 - \$9,999	2.7	1.7	2.3	3.7	2.8
\$10,000 - \$24,999	13.3	8.5	11.3	12.8	14.5
\$25,000 - \$49,999	10.1	5.9	6.4	9.6	11.6
\$50,000 - \$99,999	10.1	9.0	5.9	13.3	11.0
\$100,000+	16.0	10.0	10.6	32.1	17.3
Mean Assets (Dollars)	67,348	34,208	39,800	238,145	70,381
Median Assets (Dollars)	9,623	1,800	1,990	35,950	13,500
Weighted Total (000s)	10,257	1,108	1,577	341	7,231
Sample Size	3,344	367	516	114	2,347

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Two parents include both married couples and unmarried partners.

^b Financial assets include all assets except real estate and vehicle assets.

TABLE C4

**FINANCIAL ASSETS BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS WITH SINGLE PARENTS WITH CHILDREN AND FINANCIAL ASSETS
(Percentages, Means, and Medians)**

Units with Single Parents With Children	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Financial Assets ^a					
Total	100.0	100.0	100.0	100.0	100.0
< \$500	31.4	48.8	40.1	0.0	20.1
\$500 - \$999	9.9	10.5	14.2	0.0	8.6
\$1,000 - \$1,999	8.2	6.6	11.6	0.0	8.4
\$2,000 - \$3,999	9.1	7.8	9.9	33.5	8.2
\$4,000 - \$5,999	5.9	4.7	4.9	10.3	6.8
\$6,000 - \$7,999	3.8	2.2	1.4	5.4	5.6
\$8,000 - \$9,999	2.2	0.7	1.0	4.3	3.3
\$10,000 - \$24,999	11.8	7.1	6.1	23.6	15.9
\$25,000 - \$49,999	6.0	4.8	2.5	7.8	7.9
\$50,000 - \$99,999	5.0	3.0	4.5	6.6	6.2
\$100,000+	6.6	3.7	3.9	8.5	9.2
Mean Assets (Dollars)	23,262	13,971	12,873	31,869	31,820
Median Assets (Dollars)	2,000	500	710	8,000	5,180
Weighted Total (000s)	5,148	1,490	921	149	2,587
Sample Size	1,728	519	327	51	831

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Financial assets include all assets except real estate and vehicle assets.

TABLE C5

**FINANCIAL ASSETS BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS WITH NONELDERLY CHILDLESS ADULTS AND FINANCIAL ASSETS
(Percentages, Means, and Medians)**

Units with Nonelderly Childless Adults	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Financial Assets ^a					
Total	100.0	100.0	100.0	100.0	100.0
< \$500	25.0	44.4	39.9	0.0	18.0
\$500 - \$999	9.1	9.0	10.6	0.8	9.6
\$1,000 - \$1,999	9.6	6.8	11.6	0.4	10.8
\$2,000 - \$3,999	9.0	5.4	7.5	14.2	9.9
\$4,000 - \$5,999	5.2	4.2	4.0	5.3	5.8
\$6,000 - \$7,999	2.9	1.7	1.4	7.2	3.2
\$8,000 - \$9,999	2.5	1.5	2.0	1.1	3.1
\$10,000 - \$24,999	11.9	10.8	10.2	14.9	12.4
\$25,000 - \$49,999	7.6	5.8	3.9	13.0	8.5
\$50,000 - \$99,999	7.5	3.9	4.5	16.1	8.4
\$100,000+	9.6	6.4	4.4	27.0	10.1
Mean Assets (Dollars)	42,736	27,817	17,554	160,912	41,301
Median Assets (Dollars)	3,000	660	900	31,700	4,500
Weighted Total (000s)	11,773	1,905	2,102	773	6,993
Sample Size	3,942	682	759	226	2,275

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Financial assets include all assets except real estate and vehicle assets.

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TABLE GROUP D

VEHICLE AND REAL- ESTATE ASSETS

Tables D1–D4 present the distribution of households by total FMV’s of vehicles owned as well as the mean and median FMV of all vehicles by SNAP eligibility status. The tables also show home ownership, mean and median values of homes and rental properties, and the distribution of households by home value and SNAP eligibility status.

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TABLE D1

**FAIR MARKET VALUE OF TOTAL VEHICLE HOLDINGS BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS WITH VEHICLES
(Percentages, Means, and Medians)**

Units with Vehicles ^a	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Fair Market Value (FMV)					
Total	100.0	100.0	100.0	100.0	100.0
Less than \$1,000	28.7	44.1	38.8	25.6	21.4
\$1,000 - \$2,499	14.2	16.3	15.5	10.4	13.4
\$2,500 - \$4,999	15.4	13.0	14.6	13.3	16.5
\$5,000 - \$9,999	20.1	15.1	17.4	22.2	22.2
\$10,000 - \$14,999	11.5	6.5	8.0	13.1	14.0
\$15,000 - \$19,999	5.0	2.6	3.1	6.1	6.2
\$20,000 - \$29,999	3.8	1.5	2.0	5.8	4.8
\$30,000 - \$49,999	1.2	0.7	0.6	3.1	1.3
\$50,000+	0.2	0.2	0.1	0.3	0.2
Mean Total FMV	6,045	3,899	4,404	7,746	7,052
Median Total FMV	3,531	1,553	2,012	5,180	4,815
Weighted Total (000s)	45,475	6,798	9,788	2,248	26,642
Sample Size	15,422	2,369	3,409	707	8,937

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Vehicles of everyone in the unit are included (whether counted or not counted in determining SNAP eligibility).

TABLE D2

**HOME OWNERSHIP BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS
(Percentages)**

	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Home Ownership					
Total	100.0	100.0	100.0	100.0	100.0
Own	56.0	36.7	52.1	73.4	64.2
Rent	40.2	58.9	43.8	23.3	32.2
Occupied Without Cash Rent	3.9	4.4	4.1	3.2	3.6
Weighted Total (000s)	61,009	12,915	14,260	2,638	31,196
Sample Size	20,751	4,515	4,983	833	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

TABLE D3

**REAL ESTATE ASSETS BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS
(Percentages, Means, and Medians)**

	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Home Market Value					
Percent > 0	49.2	30.6	44.3	69.6	57.4
Mean Value (Dollars)	192,708	178,724	170,920	248,697	197,746
Median (Dollars)	140,000	129,000	130,000	180,000	150,000
Home Equity Value					
Percent > 0	47.8	29.6	43.3	68.5	55.7
Mean Value (Dollars)	142,360	120,372	134,389	200,231	144,003
Median (Dollars)	98,700	75,000	94,000	140,000	100,000
Rental Property Equity Value					
Percent > 0	2.4	0.7	1.6	6.2	3.2
Mean Value (Dollars)	217,351	235,077	184,537	287,565	211,434
Median (Dollars)	100,000	110,000	100,000	150,000	92,000
Weighted Total (000s)	61,009	12,915	14,260	2,638	31,196
Sample Size	20,751	4,515	4,983	833	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

TABLE D4

**HOME VALUE BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS WITH HOME VALUE
(Percentages, Means, and Medians)**

Units with Positive Home Value	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Home Value					
Total	100.0	100.0	100.0	100.0	100.0
\$1 - \$24,999	1.8	3.5	2.4	0.6	1.3
\$25,000 - \$49,999	5.6	8.2	7.6	4.0	4.5
\$50,000 - \$99,999	23.4	26.3	27.8	15.6	21.9
\$100,000 - \$199,999	33.3	30.0	30.9	32.4	34.9
\$200,000 - \$299,999	15.7	13.5	15.0	15.2	16.5
\$300,000 - \$399,999	8.2	7.9	7.1	10.8	8.3
\$400,000 - \$499,999	4.7	3.8	3.6	4.9	5.2
\$500,000+	7.5	6.8	5.5	16.5	7.4
Mean Home Value (Dollars)	192,708	178,724	170,920	248,697	197,746
Median Home Value (Dollars)	140,000	129,000	130,000	180,000	150,000
Weighted Total (000s)	30,010	3,954	6,319	1,836	17,901
Sample Size	10,280	1,414	2,219	573	6,074

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

TABLE GROUP E

DEMOGRAPHIC, INCOME, AND EMPLOYMENT CHARACTERISTICS

Tables E1–E7 show demographic, income, and employment characteristics of low-income households by SNAP eligibility status. The demographic characteristics include household composition; household size; and the marital status, sex, age, educational attainment, and race of household heads. Income characteristics include income relative to the poverty guidelines, types of income received, and the mean and median amounts of household income. Employment characteristics include the number of workers and hours worked per week.

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TABLE E1

**SUMMARY DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS
BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS
(Percentages and Means)**

	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Total	100.0	100.0	100.0	100.0	100.0
Demographic Characteristics					
Head Under Age 40	36.1	47.2	33.4	19.7	34.1
Head Married or Living with Partner	42.1	26.3	35.9	42.5	51.4
With Children Age < 18	39.1	49.3	32.8	19.8	39.4
With Elderly Age 60+	32.8	17.9	42.7	51.7	32.9
With Disabled	9.4	22.3	7.1	3.1	5.6
With Noncitizens ^a	9.1	10.2	11.0	5.0	8.1
Nonelderly, Nondisabled Adults Only	24.0	19.6	21.7	27.3	26.6
Head Nonwhite	36.3	50.1	38.8	19.1	30.9
In Non-Metro Area	24.1	24.4	26.4	21.2	23.2
Socioeconomic Characteristics					
Head High School Graduate	83.5	74.7	78.4	89.5	88.9
At Least 1 Full-Time Worker ^b	44.4	20.7	32.2	21.5	61.7
With Earnings ^c	57.5	30.1	52.9	30.4	73.3
With Public Assistance ^d	10.9	31.5	11.6	0.8	2.9
Below Poverty Level	28.5	85.9	33.6	54.2	0.2
Homeowner	56.0	36.7	52.1	73.4	64.2
With Vehicles ^e	74.5	52.6	68.6	85.2	85.4
Mean Unit Size	2.3	2.3	2.0	1.9	2.4
Weighted Total (000s)	61,009	12,915	14,260	2,638	31,196
Sample Size	20,751	4,515	4,983	833	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Noncitizens may be inside or outside the SNAP unit.

^b Units with at least one worker who had a full-time job the whole month.

^c Units with earnings, either wages or salary drawn from self-employment (student earnings not counted).

^d Public Assistance includes receipt of cash TANF, SSI, or General Assistance.

^e Vehicles of everyone in the unit are included (whether counted or not counted in determining SNAP eligibility).

TABLE E2

UNIT COMPOSITION BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
 LOW-INCOME UNITS
 (Percentages)

	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Total	100.0	100.0	100.0	100.0	100.0
With Children Age < 18	39.1	49.3	32.8	19.8	39.4
Single Adult	13.9	29.0	10.8	4.8	9.9
Married Parents or Unmarried Head Living with Partner	20.8	13.9	15.8	13.3	26.6
Other Multiple Adults	2.3	2.6	2.3	0.8	2.3
Other ^a	2.1	3.8	3.9	0.9	0.7
With Disabled (Under age 60)	9.4	22.3	7.1	3.1	5.6
Living Alone	2.7	8.1	2.4	0.8	0.8
Not Alone	6.7	14.3	4.7	2.3	4.8
With Elderly (Age 60+)	32.8	17.9	42.7	51.7	32.9
Living Alone	16.2	9.7	24.4	27.2	14.3
Not Alone	16.6	8.2	18.3	24.5	18.6
With Nonelderly, Nondisabled Adults Only ...	24.0	19.6	21.7	27.3	26.6
Living Alone	11.6	10.5	10.0	13.9	12.7
Not Alone	12.4	9.1	11.7	13.4	14.0
Weighted Total (000s)	61,009	12,915	14,260	2,638	31,196
Sample Size	20,751	4,515	4,983	833	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a Includes mostly child-only units.

TABLE E3

**SELECTED DEMOGRAPHIC CHARACTERISTICS OF HEAD OF UNIT
BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS
(Percentages and Means)**

	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Marital Status of Head					
Total	100.0	100.0	100.0	100.0	100.0
Married or Living with Partner	42.1	26.3	35.9	42.5	51.4
Widowed	14.4	9.7	19.8	23.8	13.1
Divorced/Separated	20.5	28.0	19.8	17.3	18.0
Never Married	23.0	36.0	24.5	16.5	17.5
Sex of Head					
Total	100.0	100.0	100.0	100.0	100.0
Male Head					
Married or Living with Partner	20.7	10.0	17.6	20.2	26.5
Other	19.2	21.8	20.8	16.8	17.6
Female Head					
Married or Living with Partner	21.4	16.4	18.3	22.3	24.9
Other	38.7	51.8	43.3	40.6	31.0
Age of Head					
Total	100.0	100.0	100.0	100.0	100.0
Under 20	2.9	5.5	5.0	1.5	1.0
20-29	15.5	21.2	14.9	6.9	14.0
30-39	17.7	20.5	13.4	11.4	19.1
40-49	18.5	18.4	14.6	12.5	20.8
50-59	14.3	17.1	11.0	18.0	14.4
60 and Older	31.1	17.3	41.0	49.9	30.7
Mean Age of Head	49.0	42.9	51.3	58.4	49.7
Weighted Total (000s)	61,009	12,915	14,260	2,638	31,196
Sample Size	20,751	4,515	4,983	833	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

TABLE E4

**UNIT SIZE BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS
(Percentages and Means)**

	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
SNAP Unit Size					
Total	100.0	100.0	100.0	100.0	100.0
1 person	41.0	44.0	50.5	49.9	34.6
2 persons	25.6	19.8	25.2	30.6	27.7
3 persons	12.8	15.4	7.5	8.3	14.4
4 persons	11.5	11.0	9.1	5.7	13.4
5 persons	6.0	6.0	4.7	3.2	6.8
6 persons	2.2	2.8	1.6	1.5	2.2
7 or More persons	1.0	1.1	1.4	0.9	0.9
Mean Number Per Unit					
Persons	2.3	2.3	2.0	1.9	2.4
Children (Age 17 and Under)	0.8	1.1	0.7	0.4	0.8
Children (Age 5 and Under)	0.3	0.4	0.2	0.2	0.2
Children (Age 6-17)	0.5	0.6	0.4	0.3	0.5
Adults (Age 18-59)	1.1	1.0	0.8	0.8	1.2
Elderly Persons (Age 60+)	0.4	0.2	0.5	0.7	0.4
Disabled Persons (Under Age 60)	0.1	0.2	0.1	0.0	0.1
Weighted Total (000s)	61,009	12,915	14,260	2,638	31,196
Sample Size	20,751	4,515	4,983	833	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

TABLE E5

**EDUCATIONAL ATTAINMENT AND RACE OF UNIT HEAD AND POVERTY STATUS
BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS
(Percentages and Means)**

	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Educational Attainment					
Total	100.0	100.0	100.0	100.0	100.0
No Formal Education	2.1	3.4	3.9	1.2	0.8
Less Than High School	6.5	8.6	8.3	4.8	4.9
Some High School	7.9	13.2	9.3	4.5	5.4
High School Graduate	35.9	36.5	39.0	27.9	34.9
Some College	35.2	30.5	31.3	38.2	38.8
4+ Years of College	12.4	7.7	8.2	23.4	15.3
Race/Ethnicity					
Total	100.0	100.0	100.0	100.0	100.0
White, Non-Hispanic	63.7	49.9	61.2	80.9	69.1
African-American, Non-Hispanic	15.7	23.9	16.2	6.4	12.8
Hispanic	15.2	20.4	16.7	6.5	13.2
Asian	2.2	2.3	2.3	4.5	2.0
Other ^a	3.1	3.5	3.6	1.7	2.8
Ratio of Gross Income to Poverty Guideline					
Total	100.0	100.0	100.0	100.0	100.0
No Income	4.5	15.4	3.9	6.8	0.0
<= 50% of Poverty	7.4	25.2	4.6	22.6	0.1
>50% to 100% of Poverty	16.6	45.4	25.1	24.8	0.1
>100% to 130% of Poverty	11.7	11.3	31.0	27.7	1.6
>130% to 185% of Poverty	20.8	2.5	30.0	15.2	24.7
Greater than 185% of Poverty	39.1	0.3	5.4	2.9	73.5
Mean Poverty Ratio	155	58	113	83	220
Weighted Total (000s)	61,009	12,915	14,260	2,638	31,196
Sample Size	20,751	4,515	4,983	833	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a 'Other' includes American Indian or Alaska Native, Native Hawaiian or Pacific Islander, Other, and all combinations.

TABLE E6

**UNIT EMPLOYMENT STATUS AND HOURS WORKED BY PRIMARY WORKER
BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS
(Percentages and Means)**

	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Percentages					
Number of Workers					
Total	100.0	100.0	100.0	100.0	100.0
No Workers	55.6	79.3	67.8	78.5	38.3
One Worker	36.0	19.5	28.9	17.8	47.6
Two Workers	7.7	1.1	3.2	3.7	12.9
Three or More Workers	0.7	0.0	0.1	0.0	1.2
Mean Number of Full-Time Workers					
Per Unit	0.5	0.2	0.4	0.3	0.8
Percentages					
Hours Worked per Week					
Total	100.0	100.0	100.0	100.0	100.0
Zero Hours	45.3	64.8	54.2	63.1	31.6
1 - 20 hours (Part Time)	4.5	5.8	5.6	7.0	3.2
21 - 34 hours (Part Time)	5.3	5.5	7.5	5.8	4.1
35 or More Hours (Full Time)	45.0	23.9	32.6	24.1	61.1
Mean Number of Hours per Week	22.4	13.5	17.7	14.1	28.9
Mean Number of Hours per Week (where Positive)	40.9	38.3	38.7	38.2	42.3
Weighted Total (000s)	61,009	12,915	14,260	2,638	31,196
Sample Size	20,751	4,515	4,983	833	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

TABLE E7

**INCOME SOURCES BY SNAP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS
(Percentages, Means, and Medians)**

Income Source	Total Low-Income Units	SNAP Eligible Units		Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units
		Participating	Eligible Nonparticipating		
Gross Income					
Percent > 0	95.5	84.6	96.1	93.2	100.0
Mean (Dollars)	1,958	811	1,321	957	2,719
Median (Dollars)	1,750	690	1,212	962	2,462
Earnings					
Percent > 0	57.5	30.1	52.9	30.4	73.3
Mean (Dollars)	2,141	968	1,288	1,007	2,661
Median (Dollars)	1,944	909	1,200	901	2,425
Social Security					
Percent > 0	34.4	23.8	42.7	45.9	34.0
Mean (Dollars)	1,093	683	963	869	1,312
Median (Dollars)	1,034	671	941	908	1,241
SSI					
Percent > 0	7.8	24.9	5.9	0.8	2.2
Mean (Dollars)	482	488	433	582	512
Median (Dollars)	579	579	421	579	579
TANF					
Percent > 0	2.9	7.2	5.2	0.2	0.4
Mean (Dollars)	349	353	354	239	290
Median (Dollars)	316	320	316	239	235
Unemployment Insurance					
Percent > 0	1.6	1.5	1.5	1.4	1.7
Mean (Dollars)	897	887	749	710	972
Median (Dollars)	856	800	704	690	1,000
General Assistance					
Percent > 0	0.9	1.9	1.2	0.0	0.4
Mean (Dollars)	340	269	290	0	536
Median (Dollars)	220	229	177	0	350
Other Income^a					
Percent > 0	56.1	33.9	47.3	80.0	67.3
Mean (Dollars)	353	201	249	217	432
Median (Dollars)	92	61	93	55	108
Weighted Total (000s)	61,009	12,915	14,260	2,638	31,196
Sample Size	20,751	4,515	4,983	833	10,420

Source: FY2010 Baseline of the 2005 MATH SIPP+ model (S05P018)

Low-income units are defined as those with income less than or equal to 300 percent of the poverty guideline.

^a 'Other Income' includes Railroad retirement, Veteran's benefits, Workman's compensation, Disability payments, Alimony, Pensions, Other cash income, Child support and pass-thru payments, Interest, Dividends, and Rental income, Other asset income, Cash from relatives and/or friends, and Charity.

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APPENDIX A

STATE VEHICLE ASSET RULES SIMULATED IN THE
2010 BASELINE OF THE 2005 MATH SIPP+ MODEL

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STATE VEHICLE ASSET RULES SIMULATED IN THE 2010 BASELINE OF THE 2005 MATH SIPP+ MODEL

Listed below are state rules for counting the asset value of vehicles used in determining SNAP eligibility in the 2010 Baseline of the 2005 MATH SIPP+ model.¹

1. **Alabama, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Hawaii, Idaho, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Minnesota, Missouri, Montana, Nevada, New Jersey, New Hampshire, New Mexico, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Vermont, Virginia, West Virginia, Washington, and Wisconsin:**² Exclude all vehicles.
2. **Alaska:** Exclude one vehicle per driver. Set the asset value of each remaining vehicle to the greater of the vehicle's equity or the vehicle's FMV less \$4,650.
3. **North Carolina:** Exclude one vehicle per adult. Set the asset value of each remaining vehicle per teen driver to its FMV less \$4,650. Set the asset value of each remaining vehicle to the greater of the vehicle's equity or the vehicle's FMV less \$4,650.
4. **Arkansas, Illinois, Iowa, and South Dakota:** Exclude the highest-valued vehicle. Set the asset value of next vehicles to their FMV less \$4,650, where the number of vehicles valued in this manner is no more than the number of drivers less one. Set the asset value of the remaining vehicles to the greater of the vehicle's equity or the vehicle's FMV less \$4,650.
5. **Florida:** The vehicular assets for Florida are determined by two methods that are applied according to whether the unit contains any working members.
 - a. **If no workers:** Set the asset value of the first vehicle equal to its equity less \$8,500. Set the asset value of the next set of vehicles equal to the lesser of each vehicle's equity or FMV, less \$4,650 where the number of vehicles in this set is equal to the number of drivers less one. Set the asset value of the remaining vehicles to their equity value.
 - b. **If workers:** The total vehicular assets for the unit is set to the sum of the following values:

¹ In the vehicular rules description, three details should be noted. First, a vehicle's asset value is never negative; therefore, when an amount is deducted from the vehicle's value (equity or FMV) that results in a negative amount, the vehicle's asset value is set to zero. Second, all income-producing vehicles are exempt from any processing and are not considered in the vehicular asset calculation. Third, vehicles are processed in descending order of their worth. For instance, if a state excludes one vehicle per driver, then the vehicles excluded are the highest-valued non-work vehicles. If the unit has more vehicles than drivers, then the remaining vehicles are processed by order of their worth. All states, except Nebraska and Wyoming, use the vehicle's equity as the measure of worth. Nebraska and Wyoming use the vehicle's FMV.

² In Maine and New Hampshire, all vehicles are excluded for BBCE households with children under age 18. For households that are not categorically eligible, Maine uses the same vehicle rules as Arkansas, and New Hampshire uses the same vehicle rules as North Carolina. Also note that Florida and North Carolina changed their policies to exclude all vehicles from the asset test after the MATH SIPP+ model was developed. Guam and the Virgin Islands are not included in the SIPP data.

- i. **Workers:** The sum of the equity of the first set of vehicles is computed where the number of vehicles in this set is the lesser of the number of vehicles or the number of working members. Deduct \$8,500 from this amount.
 - ii. **Remaining vehicles per nonworking driver:** The asset value of each vehicle remaining per nonworking driver is set to the vehicle's FMV less \$4,650.
 - iii. **Remaining vehicles:** The asset value of the remaining vehicles is set to the greater of the vehicle's equity or FMV, less \$4,650.
6. **Nebraska:** Set the asset value of the highest-valued vehicle to its FMV less \$12,000. Set the value of the next set of remaining vehicles (up to the number of drivers less one) to the vehicle's FMV less \$4,650. Set the value of each remaining vehicle to the greater of its equity or FMV less \$4,650.
7. **Wyoming:** The vehicular assets for Wyoming are determined by two methods that are applied according to whether the unit contains a married couple.
 - a. **If married couple:** The total vehicular assets for the unit is set to the sum of the following values:
 - i. **Married couple:** The sum of FMV of the first set of vehicles is computed where the number of vehicles is equal to the lesser of the number of vehicles or two. Deduct \$12,000 from this amount.
 - ii. **Remaining vehicles per driver not including the drivers in the previous step:** The asset value of next set of remaining vehicles is set to the vehicle's FMV less \$4,650, where the number of vehicles valued in this manner is at most the number of drivers less two.
 - iii. **Remaining vehicles:** Set the asset value of the remaining vehicles to the greater of the vehicle's equity or FMV, less \$4,650.
 - b. **If no married couple present:** Set the asset value of the highest-valued vehicle to its FMV less \$12,000. Set the asset value of the next set of remaining vehicles to the FMV less \$4,650, where the number of vehicles valued in this manner is at most the number of drivers less one. Set the asset value of the remaining vehicles to the greater the vehicle's equity or FMV, less \$4,650.
8. **Texas:** The state uses an asset test for persons receiving a TANF/MOE-funded service to confer categorical eligibility status. Below is the federal vehicle asset rule for non-categorically eligible SNAP units:
 - a. **Categorical eligibility asset rule:** Set the asset value of the highest-valued vehicle to its FMV less \$15,000. Set the asset value of the next set of remaining vehicles to the FMV less \$4,650, where the number of vehicles in this set is the number of drivers less one. Set the asset value of the remaining vehicles to the greater of equity or FMV, less \$4,650.
 - b. **Federal vehicle rule:** The asset value of a vehicle equals its FMV less \$4,650 for one vehicle per adult and individuals aged 16 or 17, i.e., one vehicle per driver. For remaining vehicles, the asset value equals the higher of the vehicle's equity or its FMV minus \$4,650. Texas is the only state that uses the federal vehicle rules for a unit that does not pass its exemption from federal guidelines test.

APPENDIX B

STATE BROAD-BASED CATEGORICAL ELIGIBILITY (BBCE) POLICIES
SIMULATED IN THE 2010 BASELINE OF THE 2005 MATH SIPP+ MODEL

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STATE BROAD-BASED CATEGORICAL ELIGIBILITY (BBCE) POLICIES AS OF JANUARY 2010
(Simulated in FY 2010 Baseline of 2005 MATH SIPP+ Model)

Criteria for Qualifying For TANF/MOE-Funded Service Used to Confer BBCE in SNAP

State	Population Covered	Asset Test	Gross Income as % of Poverty Guideline		Net Income as % of Poverty Guideline
			No Elderly or Disabled	With Elderly or Disabled	
Alabama					
Alaska					
Arizona	All households	None	<=185	<=185	None
Arkansas					
California	Households with children under age 18	None	<=130	<=200	<=100
Colorado					
Connecticut	All households	None	<=185	<=185	None
Delaware	All households	None	<=200	<= 200	None
District of Columbia					
Florida					
Georgia	All households	None	<= 130	<= 200	None
Guam	All households	None	<= 165	<=165	None
Hawaii					
Idaho	All households	None	<= 130	<= 200	<=100
Illinois					
Indiana					
Iowa					
Kansas					
Kentucky					
Louisiana					
Maine	Households with children and caretaker	None	<= 185	<=185	None
Maryland	Households with children under age 18	None	<= 200	<=200	None
Massachusetts	All households	None	<=200	<= 200	None
Michigan	All households	None	<= 200	<= 200	None
Minnesota	All households	Financial assets < \$7,000	<= 130	<= 200	None
Mississippi					
Missouri					
Montana	All households	None	<= 185	<= 185	<=100
Nebraska					

BBCE Policies (continued)

Criteria for Qualifying For TANF/MOE-Funded Service Used to Confer BBCE In SNAP					
State	Population Covered	Asset Test	Gross Income as % of Poverty Guideline		Net Income as % of Poverty Guideline
			No Elderly or Disabled	With Elderly or Disabled	
Nevada	All households	None	<= 200	<=200	None
New Hampshire	Households with children under age 18	None	<= 185	<=185	None
New Jersey					
New Mexico					
New York	All households	None	<=130	<=200	None
North Carolina					
North Dakota	All households	None	<=200	<=200	None
Ohio	All households	None	<=200	<=200	None
Oklahoma	All households	None	<=200	<=200	None
Oregon	All households	None	<=185	<=185	None
Pennsylvania	All households	None	<=160	<=200	None
Rhode Island	All households	None	<=185	<=200	<=100
South Carolina	All households	None	<=130	<=200	None
South Dakota					
Tennessee					
Texas	All households	Assets < \$5,000 after vehicle exclusions ^a	<=165	<= 165	None
Utah					
Vermont	All households	None	<=185	<=185	None
Virgin Islands	All households	None	<=130	<=200	None
Virginia					
Washington	All households	None	<=200	<=200	None
West Virginia	All households	None	<=130	<=200	None
Wisconsin	All households	None	<=200	<=200	None
Wyoming					

Source: Information on State programs conferring BBCE provided by FNS and State policy manuals posted on State web sites.

Note: The BBCE policies simulated in the 2010 Baseline are based on policies as of January 2010. Eleven additional states that implemented BBCE policies after January 2010 are not simulated in the 2010 Baseline (Alabama, District of Columbia, Florida, Illinois, Kentucky, Louisiana, Maine (expanded to all households), Mississippi, New Jersey, New Mexico, and North Carolina).

^aThe Texas TANF/MOE-funded service has an asset limit of \$5,000 after excluding up to \$15,000 FMV from highest value vehicle. All other vehicles are subject to the federal SNAP vehicle rules with excess values counted towards the \$5,000 asset limit.

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