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MATHEMATICA
Policy Research, Inc.

**Tables Describing the
Asset and Vehicle
Holdings of Low-Income
Households in 2002**

Final Report

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CONTENTS

Chapter		Page
	INTRODUCTION	1
TABLES 1-25	ASSET AND VEHICLE HOLDINGS OF LOW-INCOME HOUSEHOLDS BY FOOD STAMP ELIGIBILITY AND PARTICIPATION STATUS IN 2002.....	4
TABLES 26-30	MODEL SIMULATION RESULTS COMPARING FSP ELIGIBILITY AND PARTICIPATION STATUS UNDER DIFFERENT FSP VEHICLES RULES	31
APPENDIX A	METHODOLOGY AND DATA SOURCES USED TO PRODUCE TABLES DESCRIBING ASSET AND VEHICLE HOLDINGS OF LOW-INCOME HOUSEHOLDS IN 2002	A-1
APPENDIX B	2002 STATE-SPECIFIC FOOD STAMP VEHICLE RULES USED IN THE 2002 MATH SIPP+ MODEL.....	B-1

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TABLES

Table	Page
1 SUMMARY DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS BY ELIGIBILITY AND PARTICIPATION STATUS	5
2 ASSET ELIGIBILITY OF FOOD STAMP INCOME-ELIGIBLE UNITS	6
3 FSP ELIGIBILITY AND PARTICIPATION STATUS OF LOW-INCOME UNITS	7
4 LOW-INCOME UNITS BY “VEHICLE INELIGIBLE” AND “OTHER-ASSET INELIGIBLE” STATUS	8
5 SELECTED FINANCIAL ASSETS BY FSP ELIGIBILITY AND PARTICIPATION STATUS	9
6 UNIT COMPOSITION BY FSP ELIGIBILITY AND PARTICIPATION STATUS	11
7 MARITAL STATUS AND SEX OF HEAD OF UNIT BY FSP ELIGIBILITY AND PARTICIPATION STATUS	12
8 UNIT SIZE BY FSP ELIGIBILITY AND PARTICIPATION STATUS	13
9 EDUCATIONAL ATTAINMENT OF HEAD OF UNIT BY FSP ELIGIBILITY AND PARTICIPATION STATUS	14
10 RACE AND ETHNICITY OF HEAD OF UNIT BY FSP ELIGIBILITY AND PARTICIPATION STATUS	15
11 AGE OF HEAD OF UNIT BY FSP ELIGIBILITY AND PARTICIPATION STATUS	16
12 RESIDENCE IN URBAN OR RURAL AREA BY FSP ELIGIBILITY AND PARTICIPATION STATUS	17
13 UNIT EMPLOYMENT STATUS BY FSP ELIGIBILITY AND PARTICIPATION STATUS	18
14 HOURS WORKED BY PRIMARY WORKER BY FSP ELIGIBILITY AND PARTICIPATION STATUS	19
15 GROSS INCOME LEVEL BY FSP ELIGIBILITY AND PARTICIPATION STATUS	20

TABLES (continued)

Table	Page
16 INCOME SOURCE BY FSP ELIGIBILITY AND PARTICIPATION STATUS	21
17 HOME OWNERSHIP BY FSP ELIGIBILITY AND PARTICIPATION STATUS	22
18 NUMBER OF VEHICLES PER UNIT BY FSP ELIGIBILITY AND PARTICIPATION STATUS	23
19 NUMBER OF VEHICLES PER UNIT MEMBER BY FSP ELIGIBILITY AND PARTICIPATION STATUS	24
20 FAIR MARKET VALUE OF TOTAL VEHICLE HOLDINGS BY FSP ELIGIBILITY AND PARTICIPATION STATUS	25
21 EQUITY IN TOTAL VEHICLE HOLDINGS BY FSP ELIGIBILITY AND PARTICIPATION STATUS	26
22 FAIR MARKET VAUE OF MOST VALUABLE VEHICLE BY FSP ELIGIBILITY AND PARTICIPATION STATUS	27
23 EQUITY IN MOST VALUABLE VEHICLE BY FSP ELIGIBILITY AND PARTICIPATION STATUS	28
24 VALUE OF NON-VEHICLE ASSETS BY FSP ELIGIBILITY AND PARTICIPATION STATUS	29
25 NON-VEHICLE ASSETS OF ELDERLY AND NONELDERLY UNITS BY FSP ELIGIBILITY AND PARTICIPATION STATUS	30
26 ELIGIBILITY USING DIFFERENT VEHICLE ASSET TESTS	32
27 SUMMARY DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS OF ELIGIBLE UNITS	33
28 FSP ELIGIBILITY AND PARTICIPATION STATUS OF LOW-INCOME UNITS	34
29 SUMMARY DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS BY ELIGIBILITY AND PARTICIPATION STATUS (2006 FOOD STAMP PROGRAM RULES).....	35
30 SUMMARY DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS BY ELIGIBILITY AND PARTICIPATION STATUS (EXCLUDE ALL VEHICLES FROM COUNTABLE ASSETS).....	36

LIST OF FIGURES

Figures	Page
2.1 ASSET ELIGIBILITY OF FOOD STAMP INCOME-ELIGIBLE UNITS	6
3.1 FSP ELIGIBILITY AND PARTICIPATION STATUS OF LOW-INCOME UNITS	7
4.1 LOW-INCOME UNITS BY “VEHICLE INELIGIBLE” AND “OTHER-ASSET INELIGIBLE” STATUS	8

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INTRODUCTION

TABLES DESCRIBING ASSET AND VEHICLE HOLDINGS OF LOW-INCOME HOUSEHOLDS IN 2002

This set of tables summarizes the asset and vehicle holdings of low-income households in September 2002 by their food stamp eligibility and participation status. These estimates are based on the 2002 MATH SIPP+ model, which uses Survey of Income and Program Participation (SIPP) data to simulate eligibility and participation in the Food Stamp Program (FSP).

The Food Stamp Program uses an asset limit (also called a resource test) to target food assistance benefits to the most needy households. In 2002, households were permitted up to \$2,000 in countable assets, or \$3,000 in countable assets for households with at least one elderly person (age 60 or older).¹ Countable assets included certain financial and, in many states, vehicular assets. Countable financial assets included cash and assets that could be easily converted into cash (such as money in savings and checking accounts, certificates of deposit, stock and mutual funds, or lump-sum payments). Countable vehicular assets included the value of certain vehicles exceeding a threshold in many states. Certain types of property, such as the principal home, tools of a trade, or business property used to earn income were not counted. The assets of persons receiving Temporary Assistance for Needy Families (TANF) or Supplemental Security Income (SSI) were also not counted towards the food stamp asset limit.

The tables in this report summarize the asset and vehicle holdings of five low-income household groups by their food stamp asset and income eligibility status in September 2002.² The five groups, which are further defined in Appendix A, are:

- **Eligible Participating Food Stamp Households.** Households that are eligible for and participate in the FSP.
- **Eligible Nonparticipating Households.** Households that are eligible for the FSP but do not participate.
- **Income Eligible but Vehicle-Ineligible Households.** Households ineligible for the FSP based solely on the value of their vehicles.

¹ The 2002 Farm Security and Rural Investment Act increased the asset limit to \$3,000 for households with disabled members as well, but this took effect on October 1, 2002, after the period covered in this report.

² In all tables, low-income households are defined as households with total gross income less than or equal to 300 percent of the poverty level.

- Income Eligible but Other Asset-Ineligible Households. Households that pass both the gross and net income tests, fail the asset test, but are not vehicle-ineligible households.
- Income Ineligible Households. Households that fail the net and/or gross income tests (regardless of whether they pass the asset test), or pass the income tests but do not qualify for a positive benefit.

The purpose of the tables is to present information on the total asset and vehicle holdings of low-income households. While only countable assets are used in determining food stamp eligibility status, total assets and vehicles of everyone in the household are included in the tabulations of those assets or vehicles. Thus, financial and vehicular assets of categorically eligible households and of members receiving SSI or TANF benefits are included in the tables even though they are not counted in determining food stamp eligibility.

There are two sets of tables in this report. Tables 1 – 25 compare the distribution of low-income households in 2002 across these five groups by the types and values of asset and vehicle holdings and the demographic and economic characteristics of the households in each group. For example, the tables indicate the percentage of low-income households that pass the food stamp income tests (income-eligible units) but fail the asset test because their total assets exceeded the food stamp asset threshold (20.1 percent in 2002), as shown in Table 2. They also show whether households that fail the asset test are ineligible solely due to the value of their vehicle assets or due to the value of other assets. The tables also show how the household composition, and marital status, education, race, and age of the household head compare across the five groups, and present employment, income, and poverty level information of the households. Tables 26 – 30 present model simulation results that compare the distribution of low-income households under three different scenarios: (1) 2002 food stamp program and vehicle rules; (2) 2006 food stamp program and vehicle rules; and (3) a reform to the 2006 rules that simulates excluding all vehicles from the asset test.

Tables 1 – 25 are based on the September 2002 MATH SIPP+ model (S02P034), which is the latest version of the 2002 MATH SIPP+ model. It uses 2002 food stamp eligibility rules and reported income, asset, and other information in the 2002 SIPP data to simulate FSP eligibility and participation.³ Tables 26 – 30 are based on the 2002 MATH SIPP+ model, the 2006 Baseline of the 2002 MATH SIPP+ model (2006 Baseline),⁴ and simulation results based on the 2006 Baseline model after excluding all vehicles from countable assets. The 2006 Baseline

³ See “Technical Working Paper: Creation of the September 2002 MATH SIPP+ Microsimulation Model and Database,” Smith, June 2006, for information on the creation of the 2002 MATH SIPP+ model. The version used for these tables (S02P034) excludes 401(k) assets from countable financial assets and includes updated 2002 vehicle rules (listed in Appendix B).

⁴ See Memo 338 “Final Documentation of the 2006 Baseline of the 2002 MATH SIPP+ Model” for a description of the 2006 Baseline model and vehicle rules. The version of the 2006 Baseline model used for these tables (S02P035) excludes 401(k) assets from countable financial assets.

models the FSP rules projected to be in place in September 2006. The previous version of these tables used the 1999 MATH SIPP model.⁵

The 2002 tables reflect an expansion in the number of states that excluded or reduced the amount of vehicular assets that were countable towards the food stamp asset limit since 1999. These policy changes were designed to allow more low-income workers to have a vehicle and still receive food stamps. For example, regulations effective in March 2001 excluded from the asset test any vehicles with low equity value (less than \$1,500), and eliminated the equity test for one vehicle per driver in every household (rather than just the first vehicle), and only counted the fair market value exceeding \$4,650 towards the asset limit. Beginning in July 2001, states were permitted to align their FSP vehicle rules with rules in place for other programs, such as TANF or child-care assistance, so long as the rules were more generous than the FSP vehicle rules (2001 Agricultural Appropriations Act).

In response to this increased flexibility, states gradually changed their vehicle rules, with an increasing number excluding the value of all or most vehicles from the food stamp asset test. In 2002, only 11 states still used the federal FSP vehicle rules, 19 states (including the District of Columbia) excluded all vehicles from the asset test, and 21 states used other more generous rules, such as higher thresholds for countable vehicles, than the FSP vehicle rules. The percentage of low-income households that were ineligible for food stamps due solely to the value of their vehicles in 2002 was only 0.2 percent (Table 3), compared with 3 percent in 1999.

Appendix A describes the methodology used to produce the 2002 tables, including the data, unit of analysis, universe, and definitions of the low-income groups presented in the tables. It also describes key policy, modeling, or definitional changes that occurred between the latest 1999 tables and the 2002 tables. Finally, it describes the tables that show the impact on low-income households from simulating a reform to exclude all vehicles from countable assets. Appendix B describes the state food stamp vehicle rules modeled in the 2002 MATH SIPP+ model.

⁵ See “Tables Describing the Asset and Vehicle Holdings of Low-Income Households in 1999,” Rosso, September 2003.

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TABLES 1-25

**ASSET AND VEHICLE HOLDINGS OF LOW-INCOME HOUSEHOLDS BY
FOOD STAMP ELIGIBILITY AND PARTICIPATION STATUS IN 2002**

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TABLE 1

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

	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible	
Percentages						
Demographic Characteristics						
Head Under Age 40	38.2	52.0	38.3	42.7	18.5	37.5
Head Married	39.4	18.5	27.8	47.3	42.2	48.0
With Children Age < 18	39.0	53.9	32.2	48.5	23.4	39.5
With Elderly Age 60+	33.2	18.4	37.6	25.0	54.9	32.5
With Disabled	8.5	21.3	10.9	9.0	3.1	5.1
Nonelderly, Nondisabled Adults Only	24.3	16.0	23.9	22.2	21.2	27.0
Head Nonwhite	32.7	54.8	41.7	24.8	12.4	27.0
In Rural	26.9	26.5	28.9	30.4	25.5	26.6
Socioeconomic Characteristics						
Head High School Graduate	74.0	58.1	61.9	77.4	80.9	80.9
At least 1 Worker	45.9	16.1	29.0	37.0	26.2	61.8
With Earnings ^b	57.8	28.5	48.1	46.2	32.1	72.1
With Public Assistance ^c	10.6	44.0	12.0	2.4	1.1	3.0
Below Poverty Level	28.5	88.2	58.7	65.9	52.5	0.0
Homeowner	57.8	33.6	45.5	73.1	74.7	65.6
With Vehicles ^d	73.8	46.1	60.3	100.0	82.1	84.0
Mean Unit Size	2.3	2.3	2.0	2.5	2.0	2.4
Mean Number of Vehicles ^d	1.2	0.6	0.8	2.1	1.3	1.5
Mean Age of Newest Vehicled	7.9	10.3	10.0	3.2	7.7	7.2
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198
Sample Size	16,660	4,962	5,951	147	1,755	11,423

Source: 2002 MATH SIPP+ model (S02P034)

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

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

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

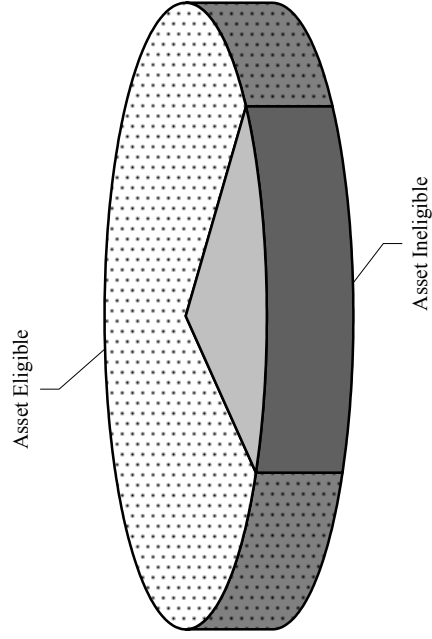
^c Public Assistance includes receipt of TANF, SSI, or General Assistance.

^d Vehicles of everyone in the unit (whether counted or not counted in determining food stamp eligibility) are included in the tabulations of the number and value of vehicles in each unit.

TABLE 2
ASSET ELIGIBILITY OF FOOD STAMP INCOME-ELIGIBLE UNITS
LOW-INCOME UNITS ONLY

	Total Food Stamp Income-Eligible Units		
	Total	Asset Eligible	Asset Ineligible
Total (000s)	23,996	19,167	4,829
Percent	100.0	79.9	20.1
Sample Size	7,960	6,321	1,899

FIGURE 2.1
ASSET ELIGIBILITY OF FOOD STAMP INCOME-ELIGIBLE UNITS
LOW-INCOME UNITS ONLY



Source: 2002 MATH SIPP+ model (S02P034)
 Low-income units are defined as those within 300 percent of poverty.

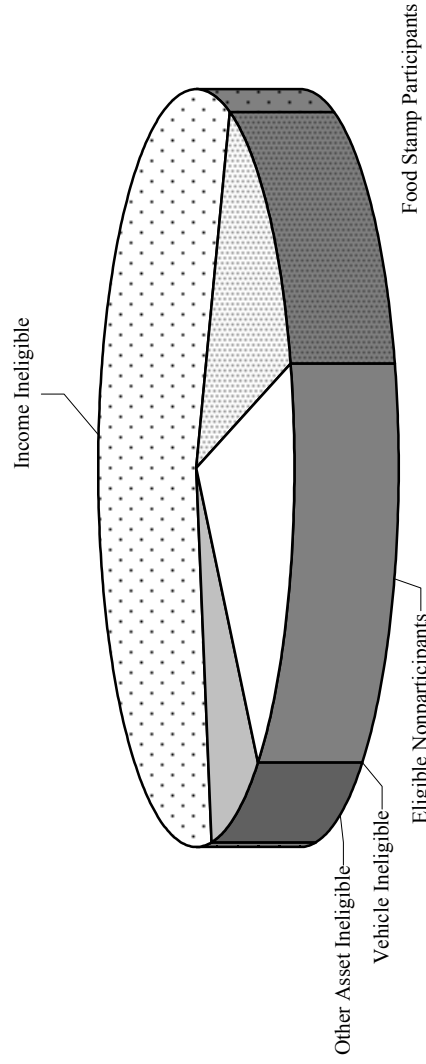
TABLE 3

FSP ELIGIBILITY AND PARTICIPATION STATUS OF LOW-INCOME UNITS

Units	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units			Income-Ineligible Units
		Total	Food Stamp Participants	Eligible Nonparticipants	Total	Vehicle Ineligible	
Total (000s)	57,194	19,167	8,564	10,603	4,829	4,715	33,198
Percent	100.0	33.5	15.0	18.5	8.4	8.2	58.0
Sample Size	16,660	6,321	4,962	5,951	1,899	1,755	11,423

FIGURE 3.1

FSP ELIGIBILITY AND PARTICIPATION STATUS OF LOW-INCOME UNITS



Source: 2002 MATH SIPP+ model (S02P034)
 Low-income units are defined as those within 300 percent of poverty.

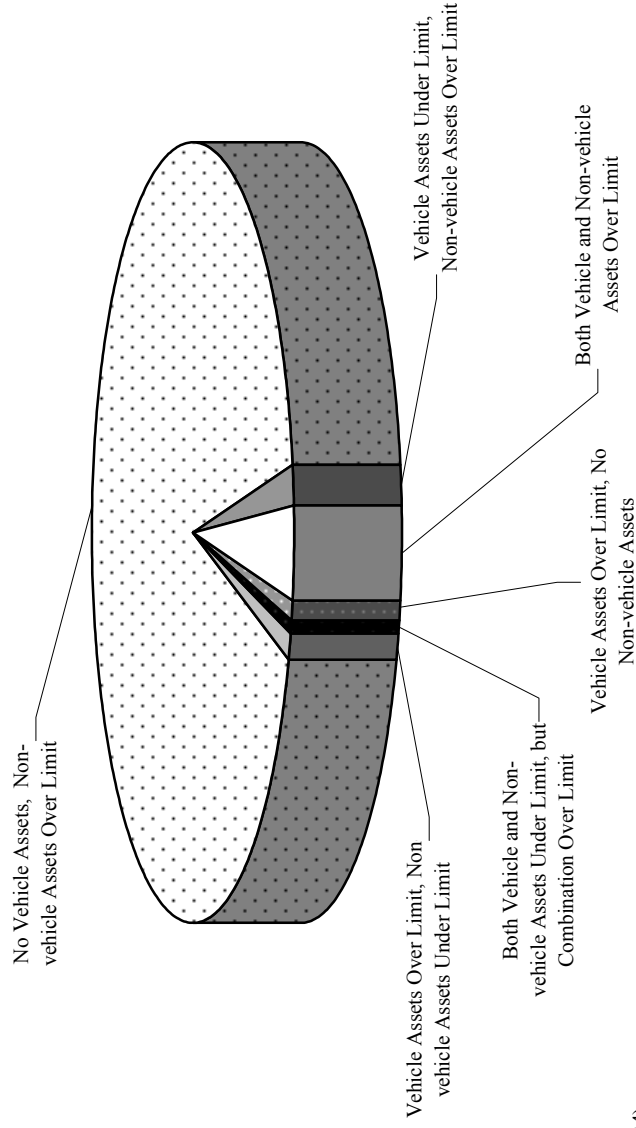
TABLE 4

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

Units	Vehicle Ineligible			Other-Asset Ineligible			
	Vehicle Assets Over Limit, No Non-vehicle Assets	Both Vehicle and Non-vehicle Assets Under Limit, but Combination Over Limit	Vehicle Assets Over Limit, Non-vehicle Assets Under Limit	Total	No Vehicle Assets, but Non-vehicle Assets Over Limit	Vehicle Assets Under Limit, Non-vehicle Assets Over Limit	Both Vehicle and Non-vehicle Assets Over Limit
Total (000s)	115	17	53	4,715	4,446	85	184
Percent	100.0	14.6	46.2	100.0	94.3	1.8	3.9
Sample Size	147	35	65	1,755	1,749	202	203

FIGURE 4.1

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



Source: 2002 MATH SIPP+ model (S02P034)
 Low-income units are defined as those within 300 percent of poverty.

TABLE 5

**SELECTED FINANCIAL ASSETS BY FSP ELIGIBILITY AND PARTICIPATION STATUS
BY TYPE OF ASSET
LOW-INCOME UNITS ONLY
(Percentages, Means, and Medians)**

Type of Asset ^{a,b}	Total Low-Income Units		Eligible Units			Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
	Percent > 0	Mean Value (Dollars)	Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible		
Checking Accounts								
Percent > 0	28.0		15.0	23.3	30.6	33.9	32.0	
Mean Value (Dollars)	948		345	423	555	1,607	1,046	
Median (Dollars)	400		150	200	300	826	500	
Interest-Bearing Accounts								
Percent > 0	47.7		15.5	22.9	36.0	90.7	57.9	
Mean Value (Dollars)	80,715		1,041	989	865	179,799	74,407	
Median (Dollars)	3,000		300	400	800	14,000	3,500	
Savings Bonds								
Percent > 0	6.7		1.0	1.1	1.7	13.7	9.0	
Mean Value (Dollars)	3,293		331	369	394	4,248	3,290	
Median (Dollars)	500		200	100	500	750	500	
Keogh or IRA								
Percent > 0	12.1		0.3	0.7	1.8	34.1	15.8	
Mean Value (Dollars)	36,379		2,233	1,401	1,619	41,368	35,531	
Median (Dollars)	14,399		719	1,079	1,619	17,099	14,399	
Lump Sum Payments								
Percent > 0	0.1		0.0	0.1	0.0	0.1	0.1	
Mean Value (Dollars)	1,739		150	150	0	150	2,505	
Median (Dollars)	150		150	150	0	150	150	
Severance Pay								
Percent > 0	0.0		0.0	0.0	0.0	0.1	0.0	
Mean Value (Dollars)	3,155		0	1,568	0	350	4,549	
Median (Dollars)	1,568		0	1,568	0	350	7,000	
Weighted Total (000s)	57,194		8,564	10,603	115	4,715	33,198	
Sample Size	16,660		4,962	5,951	147	1,755	11,423	

Source: 2002 MATH SIPP+ model (S02P034)

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

^a Financial assets of everyone in the unit (whether counted or not counted in determining food stamp eligibility) are included in the tabulations of the number with and value of assets in each unit.
^b Means and Medians exclude the value of zero and negative values.

TABLE 5 Continued

**SELECTED FINANCIAL ASSETS BY FSP ELIGIBILITY AND PARTICIPATION STATUS
BY TYPE OF ASSET
LOW-INCOME UNITS ONLY
(Percentages, Means, and Medians)**

Type of Asset ^{a,b}	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units			Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible		
Rental Property							
Percent > 0	2.4	0.3	0.6	7.1	6.2	3.0	
Mean Value (Dollars)	176,154	199,924	133,564	160,006	190,343	174,271	
Median (Dollars)	100,000	235,000	100,000	110,000	115,000	86,000	
Life Insurance							
Percent > 0	46.6	17.4	30.6	40.9	49.7	58.9	
Mean Value (Dollars)	98,322	62,634	52,195	214,757	104,956	107,619	
Median (Dollars)	30,000	15,000	11,000	100,000	25,000	45,000	
401(k)							
Percent > 0	13.8	2.8	3.1	8.7	14.5	19.9	
Mean Value (Dollars)	21,660	16,134	14,947	10,017	44,292	19,874	
Median (Dollars)	7,199	6,209	5,849	8,999	13,499	7,199	
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198	
Sample Size	16,660	4,962	5,951	147	1,755	11,423	

Source: 2002 MATH SIPP+ model (S02P034)

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

^a Financial assets of everyone in the unit (whether counted or not counted in determining food stamp eligibility) are included in the tabulations of the number with and value of assets in each unit.

^b Means and Medians exclude the value of zero and negative values.

TABLE 6
UNIT COMPOSITION BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS ONLY
(Percentages)

Units	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units			Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible		
Percentages							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
With Children Age < 18	39.0	53.9	32.2	48.5	23.4	39.5	
Single Adult	13.7	33.5	10.9	12.0	4.9	10.8	
Married Parents	18.7	9.7	12.8	27.6	14.9	23.4	
Other Multiple Adults	3.5	4.2	3.4	2.2	1.4	3.7	
Other	3.0	6.5	5.1	6.6	2.1	1.5	
With Disabled (Under age 60)	8.5	21.3	10.9	9.0	3.1	5.1	
Living Alone	2.2	8.0	3.3	1.3	0.7	0.5	
Not Alone	6.3	13.3	7.6	7.8	2.4	4.6	
With Elderly (Age 60+)	33.2	18.4	37.6	25.0	54.9	32.5	
Living Alone	16.5	10.6	23.3	8.3	31.5	13.9	
Not Alone	16.6	7.8	14.4	16.7	23.4	18.7	
With Nonelderly, Nondisabled Adults Only	24.3	16.0	23.9	22.2	21.2	27.0	
Living Alone	11.5	7.1	11.3	9.2	11.3	12.8	
Not Alone	12.7	8.9	12.5	13.0	9.9	14.2	
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198	
Sample Size	16,660	4,962	5,951	147	1,755	11,423	

Source: 2002 MATH SIPP+ model (S02P034)

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

TABLE 7

**MARITAL STATUS AND SEX OF HEAD OF UNIT BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS ONLY
(Percentages)**

	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible	
Percentages						
Marital Status						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Married	39.4	18.5	27.8	47.3	42.2	48.0
Widowed	15.8	11.6	20.5	10.2	26.4	14.0
Divorced/Separated	20.8	29.3	22.1	23.6	16.2	18.9
Never Married	23.9	40.6	29.6	18.9	15.1	19.1
Sex of Head of Unit						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Male Head						
Married	24.2	8.4	15.8	27.6	29.0	30.2
Not Married	19.4	21.2	22.5	22.9	17.2	18.3
Female Head						
Married	15.2	10.1	12.0	19.7	13.3	17.8
Not Married	41.2	60.3	49.7	29.8	40.6	33.7
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198
Sample Size	16,660	4,962	5,951	147	1,755	11,423

Source: 2002 MATH SIPP+ model (S02P034)

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

TABLE 8

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

	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units			Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible		
Percentages							
FSP Unit Size							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1 person	40.8	43.1	54.5	32.3	51.4	34.4	34.4
2 persons	26.4	19.9	20.5	27.9	27.7	29.7	29.7
3 persons	12.6	16.2	9.5	13.5	7.1	13.5	13.5
4 persons	11.3	11.1	8.0	15.8	7.0	13.1	13.1
5 persons	5.9	5.9	4.7	7.9	4.3	6.4	6.4
6 persons	1.9	2.5	1.9	1.9	1.5	1.8	1.8
7 or More persons	1.0	1.3	1.0	0.6	1.0	1.0	1.0
Mean Number Per Unit							
Persons	2.3	2.3	2.0	2.5	2.0	2.4	2.4
Children (Age 17 and Under)	0.8	1.1	0.7	0.9	0.5	0.8	0.8
Children (Age 5 and Under)	0.3	0.4	0.2	0.4	0.2	0.3	0.3
Children (Age 6-17)	0.5	0.7	0.4	0.6	0.3	0.5	0.5
Adults (Age 18-59)	1.0	1.0	0.9	1.2	0.7	1.2	1.2
Elderly Persons (Age 60+)	0.4	0.2	0.4	0.3	0.7	0.5	0.5
Disabled Persons (Under Age 60)	0.1	0.2	0.1	0.1	0.0	0.1	0.1
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198	33,198
Sample Size	16,660	4,962	5,951	147	1,755	11,423	11,423

Source: 2002 MATH SIPP+ model (S02P034)

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

TABLE 9
EDUCATIONAL ATTAINMENT OF HEAD OF UNIT BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS ONLY
(Percentages)

	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units			Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible		
Percentages							
Educational Attainment							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No Formal Education	3.0	6.6	5.5	2.9	1.7	1.4	1.4
Less Than High School	8.5	12.2	13.8	6.7	6.8	6.1	6.1
Some High School	14.5	23.1	18.8	13.0	10.6	11.5	11.5
High School Graduate	33.8	31.3	32.5	35.0	29.6	35.4	35.4
Some College	27.9	22.0	22.9	27.0	26.3	31.2	31.2
4+ Years of College	12.3	4.8	6.4	15.5	25.1	14.3	14.3
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198	33,198
Sample Size	16,660	4,962	5,951	147	1,755	11,423	11,423

Source: 2002 MATH SIPP+ model (S02P034)

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

TABLE 10
RACE AND ETHNICITY OF HEAD OF UNIT BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS ONLY
(Percentages)

Percentages	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible	
Race/Ethnicity						
Total	100.0	100.0	100.0	100.0	100.0	100.0
White, Non-Hispanic	67.3	45.2	58.3	75.2	87.6	73.0
African-American, Non-Hispanic	15.7	30.3	19.6	9.0	3.8	12.3
Hispanic	13.2	19.8	18.6	10.5	5.2	10.9
Asian	2.6	2.8	2.3	3.4	2.8	2.7
Other	1.1	1.9	1.3	2.0	0.5	1.0
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198
Sample Size	16,660	4,962	5,951	147	1,755	11,423

Source: 2002 MATH SIPP+ model (S02P034)

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

TABLE 11
AGE OF HEAD OF UNIT BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS ONLY
(Percentages and Means)

	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible	
Percentages						
Age of Head						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Under 20	4.0	8.5	6.9	7.0	2.4	2.2
20-29	15.5	22.5	16.5	11.7	5.4	14.8
30-39	18.7	21.0	14.9	24.1	10.7	20.5
40-49	17.8	17.8	14.4	19.3	14.2	19.3
50-59	12.4	12.5	11.6	13.7	13.9	12.4
60 and Older	31.6	17.7	35.8	24.2	53.5	30.8
Mean Age of Head	48.7	41.3	49.0	44.2	59.0	49.0
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198
Sample Size	16,660	4,962	5,951	147	1,755	11,423

Source: 2002 MATH SIPP+ model (S02F034)

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

TABLE 12
RESIDENCE IN URBAN OR RURAL AREA BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS ONLY
(Percentages)

	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units			Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible		
Percentages							
Location							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban Residence	73.1	73.5	71.1	69.6	74.5	73.4	73.4
Rural Residence	26.9	26.5	28.9	30.4	25.5	26.6	26.6
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198	33,198
Sample Size	16,660	4,962	5,951	147	1,755	11,423	11,423

Source: 2002 MATH SIPP+ model (S02P034)

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

TABLE 13

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

	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units			Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible		
Percentages							
Number of Workers							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No Workers	54.1	83.9	71.0	63.0	73.8	38.2	38.2
One Worker	37.1	15.1	26.3	31.4	21.9	48.4	48.4
With Teen Worker ^a	0.1	0.1	0.1	0.0	0.0	0.0	0.0
With Adult Worker ^b	35.0	14.7	24.8	27.5	19.3	45.7	45.7
With Elderly Worker ^c	2.1	0.2	1.5	3.9	2.6	2.6	2.6
Two Workers	8.4	0.9	2.6	5.6	4.2	12.7	12.7
With Teen Worker ^a	0.2	0.1	0.1	0.0	0.1	0.2	0.2
With Adult Worker ^b	8.1	0.8	2.4	5.4	3.8	12.4	12.4
With Elderly Worker ^c	0.1	0.0	0.1	0.2	0.2	0.1	0.1
Three or More Workers	0.4	0.1	0.1	0.0	0.1	0.6	0.6
With Teen Worker ^a	0.1	0.1	0.0	0.0	0.0	0.1	0.1
With Adult Worker ^b	0.3	0.0	0.1	0.0	0.1	0.5	0.5
With Elderly Worker ^c	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mean Full-Time Workers Per Unit	0.6	0.2	0.3	0.4	0.3	0.8	0.8
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198	33,198
Sample Size	16,660	4,962	5,951	147	1,755	11,423	11,423

Source: 2002 MATH SIPP+ model (S02P034)

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

^a At least one full-time worker in the unit is under 18 years of age.

^b At least one full-time worker in the unit is age 18-59.

^c At least one full-time worker in the unit is age 60 or older.

TABLE 14

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

	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible	
Percentages						
Hours Worked per Week						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Zero Hours	41.5	67.4	52.6	48.4	60.7	28.5
1 - 20 hours (Part Time)	5.6	6.6	7.7	6.5	7.8	4.4
21 - 34 hours (Part Time)	5.9	6.5	8.8	7.4	4.9	5.1
35 or More Hours (Full Time)	46.9	19.5	30.9	37.7	26.5	62.1
Mean Number of Hours per Week	23.9	11.7	17.5	21.6	15.4	30.3
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198
Sample Size	16,660	4,962	5,951	147	1,755	11,423

Source: 2002 MATH SIPP+ model (S02P034)

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

TABLE 15

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

	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units			Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible		
Percentages							
Ratio of Gross Income to Poverty Line							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No Income	4.1	12.0	10.9	15.3	3.7	0.0	0.0
<= 50% of Poverty	7.0	24.4	9.2	18.3	19.3	0.0	0.0
>50% to 100% of Poverty	17.4	51.9	38.8	32.3	29.4	0.0	0.0
>100% to 130% of Poverty	11.0	10.9	32.5	31.3	27.5	1.7	1.7
>130% to 185% of Poverty	20.9	0.7	7.5	1.8	16.0	31.2	31.2
Greater than 185% of Poverty	39.5	0.2	1.2	1.0	4.1	67.1	67.1
Mean Poverty Ratio	156	61	84	69	92	214	
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198	
Sample Size	16,660	4,962	5,951	147	1,755	11,423	

Source: 2002 MATH SIPP+ model (S02P034)

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

TABLE 16

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

Income Source ^a	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units			Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible		
Gross Income							
Percent > 0	95.9	88.0	89.1	84.7	96.3	100.0	
Mean (Dollars)	1,709	711	914	899	894	2,276	
Median (Dollars)	1,548	600	808	849	855	2,048	
Earnings							
Percent > 0	57.8	28.5	48.1	46.2	32.1	72.1	
Mean (Dollars)	1,856	789	919	958	903	2,227	
Median (Dollars)	1,680	748	840	957	800	2,000	
TANF							
Percent > 0	3.0	17.3	1.2	0.1	0.1	0.3	
Mean (Dollars)	327	325	305	209	541	358	
Median (Dollars)	305	305	265	155	469	319	
General Assistance							
Percent > 0	0.8	3.5	0.3	0.0	0.4	0.3	
Mean (Dollars)	287	283	232	0	247	317	
Median (Dollars)	236	221	150	0	345	267	
SSI							
Percent > 0	7.6	28.1	10.8	2.3	0.6	2.4	
Mean (Dollars)	444	452	392	734	432	494	
Median (Dollars)	545	545	425	576	545	545	
Social Security							
Percent > 0	34.1	23.7	36.9	20.9	49.0	33.9	
Mean (Dollars)	893	532	694	739	780	1,051	
Median (Dollars)	838	518	678	734	779	1,000	
Unemployment Insurance							
Percent > 0	2.2	2.4	1.1	6.7	1.2	2.6	
Mean (Dollars)	840	593	504	877	719	953	
Median (Dollars)	752	548	424	816	556	928	
Other Income							
Percent > 0	54.9	28.1	33.1	38.3	85.3	64.4	
Mean (Dollars)	360	239	197	231	205	429	
Median (Dollars)	136	130	85	121	74	200	
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198	
Sample Size	16,660	4,962	5,951	147	1,755	11,423	

Source: 2002 MATH SIPP+ model (S02P034)

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

^a Means and Medians exclude the value of zero and negative values.

TABLE 17
HOME OWNERSHIP BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS ONLY
(Percentages)

	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units			Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible		
Percentages							
Home Ownership							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Own	57.8	33.6	45.5	73.1	74.7	65.6	65.6
Rent	37.9	61.0	47.6	19.2	21.8	31.2	31.2
Noncash Rent	4.3	5.4	6.9	7.7	3.4	3.2	3.2
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198	33,198
Sample Size	16,660	4,962	5,951	147	1,755	11,423	11,423

Source: 2002 MATH SIPP+ model (S02P034)

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

TABLE 18

**NUMBER OF VEHICLES PER UNIT BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS ONLY
(Percentages and Means)**

	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible	
Percentages						
Number of Vehicles^a						
Total	100.0	100.0	100.0	100.0	100.0	100.0
No Vehicles	26.2	39.7	39.7	0.0	17.9	16.0
1 Vehicle	40.5	34.9	42.3	25.4	46.6	40.5
2 Vehicles	22.5	8.6	13.6	44.6	22.6	28.9
3 Vehicle	8.6	2.4	3.7	21.0	9.7	11.6
4+ Vehicle	2.2	0.2	0.7	8.9	3.1	3.0
Mean Number of Vehicles ^a	1.2	0.6	0.8	2.1	1.3	1.5
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198
Sample Size	16,660	4,962	5,951	147	1,755	11,423

Source: 2002 MATH SIPP+ model (S02P034)

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

^a Vehicles of everyone in the unit (whether counted or not counted in determining food stamp eligibility) are included in the tabulations of the number and value of vehicles in each unit.

TABLE 19
NUMBER OF VEHICLES PER UNIT MEMBER BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS ONLY^a
(Means)

	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible	
Vehicles per Person	0.6	0.3	0.5	1.1	0.8	0.7
Vehicles per Adult (18+)	0.8	0.5	0.6	1.5	0.9	0.9
Vehicles per Non-Elderly Adult	0.9	0.5	0.7	1.5	1.1	1.0
Vehicles per Employed Worker	1.2	0.8	0.9	2.0	1.4	1.2
Vehicles per Adult Worker	1.3	1.0	1.1	2.1	1.6	1.4
Vehicles per Full-Time Worker	1.3	0.9	1.0	2.1	1.6	1.4
Vehicles per Part-Time Worker	1.4	0.8	0.9	2.1	1.5	1.7
Weighted Total (000s)	57,194	8,564	10,603	115	4,715	33,198
Sample Size	16,660	4,962	5,951	147	1,755	11,423

Source: 2002 MATH SIPP+ model (S02P034)

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

^a Vehicles of everyone in the unit (whether counted or not counted in determining food stamp eligibility) are included in the tabulations of the number and value of vehicles in each unit.

TABLE 20

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

Units with Vehicles Only ^a	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible	
Percentages						
Fair Market Value (FMV)						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Less than or equal to \$1,000	18.5	34.8	32.5	0.0	18.0	13.1
\$1,001 - \$1,500	4.7	6.7	6.9	0.0	3.7	4.1
\$1,501 - \$2,500	11.8	15.6	14.8	0.0	11.2	10.7
\$2,501 - \$4,000	18.6	21.6	18.3	0.0	16.3	18.6
\$4,001 - \$6,000	13.9	9.4	12.6	2.0	14.1	14.9
\$6,001 - \$9,000	13.5	6.3	7.7	16.4	12.4	16.0
\$9,001 - \$13,000	9.7	3.4	4.5	25.0	10.2	11.6
\$13,001 - \$17,000	4.2	1.0	1.4	18.0	5.6	5.1
More than \$17,000	5.1	1.3	1.3	38.6	8.4	5.9
Mean Total FMV	5,629	2,993	3,310	16,715	6,625	6,351
Median Total FMV	3,667	2,302	2,302	14,278	4,118	4,418
Weighted Total (000s)	42,225	3,949	6,393	115	3,869	27,900
Sample Size	13,137	2,786	3,583	147	1,460	9,832

Source: 2002 MATH SIPP+ model (S02P034)

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

^a Vehicles of everyone in the unit (whether counted or not counted in determining food stamp eligibility) are included in the tabulations of the number and value of vehicles in each unit.

TABLE 21

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

Units with Vehicles Only ^a	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible	
Percentages						
Equity in Vehicle Holdings						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Negative Equity	21.1	16.2	16.8	1.7	10.6	24.3
\$0 - \$1,000	20.3	35.9	33.2	0.0	19.8	15.3
\$1,001 - \$1,500	5.5	6.6	7.2	0.0	4.3	5.1
\$1,501 - \$2,500	12.1	14.7	14.2	1.8	12.0	11.4
\$2,501 - \$4,000	15.3	16.0	14.3	1.8	15.5	15.5
\$4,001 - \$6,000	9.7	5.6	8.4	8.1	11.3	10.3
\$6,001 - \$9,000	7.1	2.7	3.4	16.4	9.6	8.2
\$9,001 - \$13,000	4.4	1.4	1.4	24.9	7.0	5.1
\$13,001 - \$17,000	1.8	0.4	0.7	19.0	3.7	2.0
More than \$17,000	2.7	0.5	0.5	26.3	6.2	2.9
Mean Equity Value	2,080	1,093	1,108	14,144	4,397	2,071
Median Equity Value	1,755	932	1,014	12,221	2,939	1,957
Mean Percentage Equity ^b	36.9	36.5	33.5	84.6	66.4	32.6
Weighted Total (0000s)	42,225	3,949	6,393	115	3,869	27,900
Sample Size	13,137	2,786	3,583	147	1,460	9,832

Source: 2002 MATH SIPP+ model (S02P034)

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

^a Vehicles of everyone in the unit (whether counted or not counted in determining food stamp eligibility) are included in the tabulations of the number and value of vehicles in each unit.

^b Mean Percentage Equity = Equity/FMV * 100

TABLE 22

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

Units with Vehicles Only ^a	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible	
Percentages						
Fair Market Value of Most Valuable Vehicle						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Less than or equal to \$1,000	20.1	36.5	34.6	0.0	19.0	14.7
\$1,001 - \$1,500	5.0	6.2	6.4	0.0	5.0	4.5
\$1,501 - \$2,500	14.5	17.8	16.8	0.0	12.9	13.8
\$2,501 - \$4,000	21.9	22.0	20.8	3.6	19.1	22.6
\$4,001 - \$6,000	13.4	8.2	10.1	2.7	14.0	14.9
\$6,001 - \$9,000	12.9	5.6	6.0	27.5	12.9	15.5
\$9,001 - \$13,000	8.5	2.9	4.3	36.7	9.5	9.9
\$13,001 - \$17,000	1.7	0.3	0.5	12.8	4.1	1.7
More than \$17,000	2.1	0.5	0.5	16.7	3.4	2.4
Mean FMV	4,403	2,604	2,832	12,058	5,149	4,883
Median FMV	3,213	1,755	2,302	10,646	3,667	3,667
Weighted Total (000s)	42,225	3,949	6,393	115	3,869	27,900
Sample Size	13,137	2,786	3,583	147	1,460	9,832

Source: 2002 MATH SIPP+ model (S02P034)

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

^a Vehicles of everyone in the unit (whether counted or not counted in determining food stamp eligibility) are included in the tabulations of the number and value of vehicles in each unit.

TABLE 23

**EQUITY IN MOST VALUABLE VEHICLE BY FSP ELIGIBILITY AND PARTICIPATION STATUS
LOW-INCOME UNITS WITH VEHICLES ONLY
(Percentages, Means, and Medians)**

Units with Vehicles Only ^a	Total Low-Income Units	Eligible Units		Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible	
Percentages						
Equity in Most Valuable Vehicle	100.0	100.0	100.0	100.0	100.0	100.0
Total						
Negative Equity	22.0	16.0	16.6	0.3	11.9	25.5
\$0 - \$1,000	21.7	37.3	34.9	0.0	20.0	16.7
\$1,001 - \$1,500	5.6	6.3	7.0	0.0	5.1	5.3
\$1,501 - \$2,500	13.9	16.3	15.6	8.3	13.7	13.2
\$2,501 - \$4,000	17.3	16.2	16.2	6.7	17.7	17.7
\$4,001 - \$6,000	7.6	4.1	5.4	5.5	10.4	8.3
\$6,001 - \$9,000	6.1	2.3	2.5	25.2	9.2	7.0
\$9,001 - \$13,000	3.5	1.0	1.4	30.0	6.2	3.8
\$13,001 - \$17,000	1.0	0.3	0.3	9.3	3.2	0.9
More than \$17,000	1.3	0.3	0.2	14.6	2.6	1.5
Mean Equity Value	1,390	898	852	10,472	3,280	1,283
Median Equity Value	1,690	932	932	10,020	2,335	1,755
Mean Percentage Equity ^b	31.6	34.5	30.1	86.8	63.7	26.3
Weighted Total (000s)	42,225	3,949	6,393	115	3,869	27,900
Sample Size	13,137	2,786	3,583	147	1,460	9,832

Source: 2002 MATH SIPP+ model (S02P034)

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

^a Vehicles of everyone in the unit (whether counted or not counted in determining food stamp eligibility) are included in the tabulations of the number and value of vehicles in each unit.

^b Mean Percentage Equity = Equity/FMV * 100

TABLE 24

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

Units with Countable Financial Assets ^a	Total Low-Income Units		Eligible Units		Income-Eligible but Asset-Ineligible Units			Income-Ineligible Units
	Food Stamp Participating	Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible	Income-Eligible but Asset-Ineligible Units	Income-Ineligible Units		
Percentages								
Countable Assets (Non-Vehicle)								
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1 - \$500	24.5	62.5	58.2	38.8	38.8	0.0	19.2	19.2
\$501 - \$1,000	8.2	15.7	16.0	12.0	12.0	0.0	7.5	7.5
\$1,001 - \$2,000	8.3	12.6	15.3	34.6	34.6	0.0	8.1	8.1
\$2,001 - \$4,000	8.6	3.3	6.1	3.5	3.5	8.4	9.6	9.6
\$4,001 - \$6,000	5.0	0.6	0.6	0.1	0.1	9.9	5.4	5.4
\$6,001 - \$8,000	3.1	0.6	0.4	2.1	2.1	4.8	3.6	3.6
\$8,001 - \$10,000	3.2	0.9	0.6	2.5	2.5	4.0	3.7	3.7
More than \$10,000	39.0	3.9	2.8	6.5	6.5	72.9	42.8	42.8
Mean Assets (Dollars)	75,774	2,317	1,873	2,198	2,198	194,980	74,397	74,397
Median Assets (Dollars)	4,139	300	400	1,000	1,000	25,700	6,050	6,050
Weighted Total (000s)	36,967	2,514	4,566	72	72	4,715	25,099	25,099
Sample Size	11,525	1,835	2,486	83	83	1,755	8,841	8,841

Source: 2002 MATH SIPP+ model (S02P034)

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

^a Financial assets of everyone in the unit (whether counted or not counted in determining food stamp eligibility) are included in the tabulations of the number with and value of assets in each unit.

TABLE 25

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

Units with Countable Financial Assets ^a	Total Low-Income Units	Eligible Units			Income-Eligible but Asset-Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset-Ineligible		
With Elderly (Age 60+) Percentages							
Countable Assets (Non-Vehicle)							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1 - \$500	17.4	60.5	55.5	38.5	0.0	10.6	10.6
\$501 - \$1,000	6.2	16.3	15.2	10.6	0.0	5.2	5.2
\$1,001 - \$2,000	7.4	14.1	17.1	39.2	0.0	6.8	6.8
\$2,001 - \$4,000	7.3	6.9	10.9	5.8	4.2	7.3	7.3
\$4,001 - \$6,000	4.0	0.0	0.2	0.5	10.3	3.3	3.3
\$6,001 - \$8,000	2.4	0.0	0.0	0.0	4.5	2.5	2.5
\$8,001 - \$10,000	3.0	0.5	0.4	5.5	4.3	3.3	3.3
More than \$10,000	52.3	1.8	0.7	0.0	76.8	60.9	60.9
Mean Assets (Dollars)	117,939	1,881	1,485	1,571	288,585	103,948	103,948
Median Assets (Dollars)	12,000	300	500	1,494	31,600	22,250	22,250
With Nonelderly Only Percentages							
Countable Assets (Non-Vehicle)							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1 - \$500	29.0	63.1	60.4	38.8	0.0	23.9	23.9
\$501 - \$1,000	9.4	15.6	16.7	12.4	0.0	8.9	8.9
\$1,001 - \$2,000	8.9	12.1	13.8	33.1	0.0	8.9	8.9
\$2,001 - \$4,000	9.4	2.2	1.9	2.8	13.6	10.9	10.9
\$4,001 - \$6,000	5.7	0.8	1.0	0.0	9.5	6.5	6.5
\$6,001 - \$8,000	3.6	0.8	0.8	2.8	5.2	4.2	4.2
\$8,001 - \$10,000	3.3	1.0	0.7	1.5	3.6	3.9	3.9
More than \$10,000	30.6	4.5	4.6	8.5	68.1	32.8	32.8
Mean Assets (Dollars)	49,351	2,446	2,212	2,394	81,009	58,076	58,076
Median Assets (Dollars)	2,500	300	350	800	23,000	3,541	3,541
Weighted Total (000s)	36,967	2,514	4,566	72	4,715	25,099	25,099
Sample Size	11,525	1,835	2,486	83	1,755	8,841	8,841

Source: 2002 MATH SIPP+ model (S02P034)

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

^a Financial assets of everyone in the unit (whether counted or not counted in determining food stamp eligibility) are included in the tabulations of the number with and value of assets in each unit.

TABLES 26-30

MODEL SIMULATION RESULTS COMPARING FSP ELIGIBILITY AND PARTICIPATION STATUS UNDER DIFFERENT FSP VEHICLES RULES

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TABLE 26

**ELIGIBILITY USING DIFFERENT VEHICLE ASSET TESTS
LOW-INCOME UNITS ONLY
(Percentages and Means)**

	2002 Program Rules ^a	2006 Program Rules ^b	Exclude All Vehicles ^c
Eligible Units (000s)	19,167	20,443	20,495
Eligible Persons (000s)	40,769	44,555	44,683
Eligible Units with Children (000s)	8,032	8,454	8,477
Eligible Units with Elderly (000s)	5,565	5,974	5,992
Average Benefit per Eligible Unit	144	143	143
Total Benefit Cost (\$000s)	2,753,190	2,917,477	2,927,417
Weighted Total (000s)	57,194	57,421	57,421
Sample Size	16,660	16,491	16,491

^a Source: 2002 MATH SIPP+ model -- 2002 FSP rules (S02P034)

^b Source: 2006 Baseline of the 2002 MATH SIPP+ model -- 2006 FSP rules (S02P035)

^c Source: 2006 Baseline of the 2002 MATH SIPP+ model -- Exclude all vehicles (S02P036)

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

TABLE 27

**SUMMARY DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS OF ELIGIBLE UNITS
LOW-INCOME UNITS ONLY
(Numbers, Percentages and Means)**

	Eligible Units		
	2002 Program Rules ^a	2006 Program Rules ^b	Exclude All Vehicles ^c
Eligible Units (000s)	19,167	20,443	20,495
Benefit Cost (\$000s)	2,753,190	2,917,477	2,927,417
Percentages			
Demographic Characteristics			
Head Under Age 40	44.4	43.2	43.1
Head Married	23.6	26.5	26.6
With Children Age < 18	41.9	41.4	41.4
With Elderly Age 60+	29.0	29.2	29.2
With Disabled	15.5	14.9	14.8
Nonelderly, Nondisabled Adults Only	20.4	21.2	21.2
Head Nonwhite	47.6	46.9	46.9
In Rural	27.8	27.6	27.6
Socioeconomic Characteristics			
Head High School Graduate	60.2	62.0	62.0
At least 1 Worker	23.2	26.4	26.4
With Earnings ^e	39.4	40.1	40.2
With Public Assistance ^f	26.3	24.8	24.7
Below Poverty Level	71.9	68.2	68.2
Homeowner	40.2	41.5	41.6
With Vehicles ^g	54.0	54.8	54.9
Mean Unit Size	2.1	2.2	2.2
Mean Number of Vehicles ^g	0.7	0.8	0.8
Mean Age of Newest Vehicle ^g	10.1	9.9	9.8
Weighted Total (000s)	19,167	20,443	20,495
Sample Size	6,321	8,547	8,547

^a Source: 2002 MATH SIPP+ model -- 2002 FSP rules (S02P034)

^b Source: 2006 Baseline of the 2002 MATH SIPP+ model -- 2006 FSP rules (S02P035)

^c Source: 2006 Baseline of the 2002 MATH SIPP+ model -- Exclude all vehicles (S02P036)

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

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

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

^g Vehicles of everyone in the unit (whether counted or not counted in determining food stamp eligibility) are included in the tabulations of the number and value of vehicles in each unit.

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

TABLE 28

FSP ELIGIBILITY AND PARTICIPATION STATUS OF LOW-INCOME UNITS

	Total Low Income Units	Eligible Units			Income Eligible/Asset Ineligible Units			Income-Ineligible Units
		Total	Food Stamp Participating	Eligible Nonparticipating	Total	Vehicle Ineligible	Other Asset Ineligible	
Percentages								
2002 Program Rules ^a	100.0	33.5	15.0	18.5	8.4	0.2	8.2	58.0
2006 Program Rules ^b	100.0	35.6	19.5	16.1	7.6	0.1	7.6	56.8
Exclude All Vehicles ^c	100.0	35.7	19.6	16.1	7.6	0.0	7.6	56.8
Weighted Total (000s)								
2002 Program Rules ^a	57,194	19,167	8,564	10,603	4,829	115	4,715	33,198
2006 Program Rules ^b	57,421	20,443	11,219	9,224	4,387	47	4,340	32,591
Exclude All Vehicles ^c	57,421	20,495	11,250	9,244	4,337	0	4,337	32,589
Sample Size								
2002 Program Rules ^a	16,660	6,321	4,962	5,951	1,899	147	1,755	11,423
2006 Program Rules ^b	16,491	8,547	5,294	7,863	1,903	124	1,780	11,336
Exclude All Vehicles ^c	16,491	8,547	5,298	7,865	1,780	0	1,780	11,336

^a Source: 2002 MATH SIPP+ model -- 2002 FSP rules (S02P034)

^b Source: 2006 Baseline of the 2002 MATH SIPP+ model -- 2006 FSP rules (S02P035)

^c Source: 2006 Baseline of the 2002 MATH SIPP+ model -- Exclude all vehicles (S02P036)

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

TABLE 29
SUMMARY DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS BY ELIGIBILITY AND PARTICIPATION STATUS
2006 FOOD STAMP PROGRAM RULES
LOW-INCOME UNITS ONLY
(Percentages and Means)

	Total Low Income Units	Eligible Units		Income Eligible/Asset Ineligible Units			Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset Ineligible		
Percentages							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Demographic Characteristics							
Head Under Age 40	37.7	51.5	33.0	36.5	17.1	37.1	37.1
Head Married	40.2	21.2	33.0	50.2	41.4	48.5	48.5
With Children Age < 18	38.7	50.7	30.0	43.7	21.3	39.3	39.3
With Elderly Age 60+	33.1	17.9	43.0	34.4	56.3	32.4	32.4
With Disabled	8.4	17.1	12.1	2.5	2.7	5.0	5.0
Nonelderly, Nondisabled Adults Only	24.8	22.0	20.3	20.5	22.2	27.4	27.4
Head Nonwhite	33.6	52.4	40.3	14.7	13.1	28.0	28.0
In Rural	26.6	25.9	29.6	30.6	24.9	26.3	26.3
Socioeconomic Characteristics							
Head High School Graduate	74.1	62.3	61.6	79.6	81.4	80.7	80.7
At least 1 Worker	47.3	21.7	32.0	37.0	26.1	63.3	63.3
With Earnings	57.7	34.8	46.6	42.7	30.6	72.3	72.3
With Public Assistance	10.6	33.2	14.4	1.5	1.3	3.1	3.1
Below Poverty Level	28.3	84.0	48.9	68.1	52.2	0.0	0.0
Homeowner	57.2	34.3	50.2	73.7	73.3	64.8	64.8
With Vehicles	73.4	49.3	61.5	100.0	81.4	84.0	84.0
Mean Unit Size	2.3	2.3	2.0	2.4	1.9	2.4	2.4
Mean Number of Vehicles	1.2	0.7	0.9	2.3	1.3	1.4	1.4
Mean Age of Newest Vehicle	7.9	10.1	9.7	3.4	7.8	7.2	7.2
Weighted Total (000s)	57,421	11,219	9,224	47	4,340	32,591	32,591
Sample Size	16,491	5,294	7,863	124	1,780	11,336	11,336

Source: 2006 Baseline of the 2002 MATH SIPP+ model -- 2006 FSP rules (S02P035)

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

TABLE 30

**SUMMARY DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS BY ELIGIBILITY AND PARTICIPATION STATUS
EXCLUDE ALL VEHICLES FROM COUNTABLE ASSETS
LOW-INCOME UNITS ONLY
(Percentages and Means)**

	Total Low Income Units	Eligible Units		Income Eligible/Asset Ineligible Units		Income-Ineligible Units
		Food Stamp Participating	Eligible Nonparticipating	Vehicle Ineligible	Other Asset Ineligible	
Percentages						
Total	100.0	100.0	100.0	0.0	100.0	100.0
Demographic Characteristics						
Head Under Age 40	37.7	51.5	33.0	0.0	17.1	37.1
Head Married	40.2	21.3	33.0	0.0	41.4	48.5
With Children Age < 18	38.7	50.7	30.0	0.0	21.2	39.3
With Elderly Age 60+	33.1	17.9	43.0	0.0	56.3	32.4
With Disabled	8.4	17.1	12.1	0.0	2.7	5.0
Nonelderly, Nondisabled Adults Only	24.8	22.0	20.3	0.0	22.2	27.4
Head Nonwhite	33.6	52.3	40.2	0.0	13.0	28.0
In Rural	26.6	25.9	29.6	0.0	24.9	26.3
Socioeconomic Characteristics						
Head High School Graduate	74.1	62.3	61.6	0.0	81.4	80.7
At least 1 Worker	47.3	21.8	32.0	0.0	26.1	63.3
With Earnings	57.7	34.8	46.7	0.0	30.6	72.3
With Public Assistance	10.6	33.2	14.4	0.0	1.3	3.1
Below Poverty Level	28.3	84.0	48.9	0.0	52.2	0.0
Homeowner	57.2	34.4	50.3	0.0	73.3	64.8
With Vehicles	73.4	49.5	61.6	0.0	81.4	84.0
Mean Unit Size	2.3	2.3	2.0	0.0	1.9	2.4
Mean Number of Vehicles	1.2	0.7	0.9	0.0	1.3	1.4
Mean Age of Newest Vehicle	7.9	10.0	9.6	0.0	7.8	7.2
Weighted Total (000s)	57,421	11,250	9,244	0	4,337	32,589
Sample Size	16,491	5,298	7,865	0	1,780	11,336

Source: 2006 Baseline of the 2002 MATH SIPP+ model--Exclude all vehicles (S02P036)

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

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APPENDIX A

METHODOLOGY AND DATA SOURCES USED TO PRODUCE TABLES DESCRIBING ASSET AND VEHICLE HOLDINGS OF LOW-INCOME HOUSEHOLDS IN 2002

This appendix describes the methodology used to produce the tables describing asset and vehicle holdings of low-income households in 2002. It describes the data, unit of analysis, universe, and definitions of categories used in the tables. It also describes key policy, modeling, or definitional changes that occurred between the 1999 and 2002 tables. Finally, it describes the tables that assess the impact on low-income households from simulating a reform to exclude all vehicles from countable assets.

DATA

Tables 1 – 25 are based on the 2002 MATH SIPP+ model (S02P034), which simulates FSP eligibility and participation in September 2002.¹ The 2002 MATH SIPP+ model was developed using data from the 2001 Panel of the Survey of Income and Program Participation (SIPP), specifically the core and topical module files from Wave 6 for households interviewed in September 2002. In the model, a household's eligibility for the FSP is determined based on the 2002 food stamp eligibility rules and the income, asset, and other information reported in the 2002 SIPP data. FSP participation is simulated in the model to match target controls in the Food Stamp Program Quality Control (FSPQC) data.

Tables 26 – 30 are based on the 2002 MATH SIPP+ model (S02P034), the 2006 Baseline of the 2002 MATH SIPP+ model (S02P035), and model output from the 2006 Baseline after simulating the impact of excluding all vehicles from the asset test (S02P036). The 2006 Baseline models the FSP rules projected to be in place in September 2006.²

UNIT OF ANALYSIS

Although the term “household” is used in some places in this report, all tables use the food stamp unit as the unit of analysis. The food stamp unit is the group of persons in a household who customarily purchase and prepare food together. In most cases, the food stamp unit includes all members of the household. In some cases, however, people may form a separate food stamp unit from other members of the household, as long as they purchase and prepare food

¹ See “Technical Working Paper: Creation of the September 2002 MATH SIPP+ Microsimulation Model and Database,” Smith, June 2006, for information on the creation of the 2002 MATH SIPP+ model. The version used for these tables (S02P034) excludes 401(k) assets from countable financial assets and includes updated 2002 vehicle rules (listed in Appendix B).

² See Memo 338, “Final Documentation of the 2006 Baseline of the 2002 MATH SIPP+ Model,” Trippe, August 2006. The version used for these tables (S02P035) excludes 401(k) assets from countable financial assets.

separately, and conform to the food stamp unit formation rules (e.g., parents and their children under age 22 must apply together, even if the children have a spouse or child of their own). All persons in the 2002 MATH SIPP+ model are classified into food stamp units in order to determine their food stamp eligibility. Persons in food stamp units may or may not be receiving food stamps.

For persons not receiving food stamps, food stamp units are formed based on information in the 2002 SIPP data on the sharing of food expenses by household members. For persons receiving food stamps, SIPP data identifies which persons are in the food stamp unit.

UNIVERSE AND SUBGROUPS IN THE TABLES

The universe for the tables is the 57 million low-income food stamp units based on the 2002 MATH SIPP+ model. Low-income units have total gross income less than or equal to 300 percent of poverty. These units are further divided into five different mutually exclusive subgroups based on their food stamp eligibility status as defined below:

- **Eligible and Participating Food Stamp Units.** Units eligible for and participating in the FSP.
- **Eligible Nonparticipating Units.** Units eligible for the FSP but not participating.
- **Income Eligible but Vehicle-Ineligible Units.** Units ineligible for food stamps based solely on the value of their vehicles. That is, units that pass both the gross and net income tests, have financial assets less than the asset limit, and have vehicular assets that, when added to financial assets, put the unit over the asset limit. Vehicle ineligible units include those with:
 - Vehicle assets over limit, no non-vehicle assets
 - Both vehicle and non-vehicle assets under limit, but combination over limit
 - Vehicle assets over limit and non-vehicle assets under limit
- **Income Eligible but Other Asset-Ineligible Units.** Units that pass both the gross and net income tests, fail the asset test, but are not vehicle ineligible units. Other asset ineligible units include those with:
 - No vehicle assets, but non-vehicle assets over limit
 - Vehicle assets under limit, non-vehicle assets over limit
 - Both vehicle assets and non-vehicle assets over limit
- **Income Ineligible Units.** Units that fail the net and/or gross income tests (regardless of whether they pass the asset test) and whose income is below 300 percent of poverty. This group also includes units that pass the income tests but are eligible for a zero benefit.

The total number of eligible and participating food stamp units in the tables is slightly lower than the number in the 2002 MATH SIPP+ model because the model includes a small number of eligible and participating units with income over 300 percent of poverty.

COUNTING FINANCIAL ASSETS AND VEHICLES

FSP regulations explain which unit members' assets are counted when determining FSP eligibility. The financial and vehicular assets of individuals who receive TANF or SSI are not counted when determining food stamp eligibility. However, the financial and vehicular assets of ineligible noncitizens and nonelderly-nondisabled-childless-adults who are excluded from the food stamp unit are included in the unit's countable assets (except in states that do not count any vehicles towards the asset limit).

KEY DIFFERENCES BETWEEN 1999 AND 2002 TABLES

We previously produced these asset and vehicle tables using the 1999 MATH SIPP model.³ The 2002 MATH SIPP+ model includes changes in food stamp eligibility rules that were made since 1999 and includes some model enhancements that are reflected in the 2002 tables. The 2002 tables also include changes in how some of the terms in the tables are defined. Below we describe the key changes in food stamp asset policies since 1999 and the major model changes that were implemented in the 2002 MATH SIPP+ model. We also identify key changes in table definitions.

Key Changes in FSP Asset Policy Since 1999

Two significant changes in FSP asset policy were implemented between 1999 and 2002 to make it easier for low-income workers to keep a vehicle and still receive food stamps:

1. **Excluded low-equity and certain other vehicles from the asset test.** New regulations implemented in March 2001 excluded from the food stamp asset test the value of vehicles with equity less than \$1,500, and exempted from the equity test one vehicle per driver. For vehicles exempted from the equity test but not excluded entirely from the asset test, the amount of the fair market value exceeding \$4,650 was counted toward the asset limit. For any remaining vehicles, the higher of either the fair market value in excess of \$4,650 or any equity was counted.
2. **Excluded the value of some or all vehicles.** Legislation implemented in July 2001 (2001 Agricultural Appropriations Act) allowed states to use their TANF or child care assistance vehicle rules in place of food stamp rules if the TANF or child care

³ See "Tables Describing the Asset and Vehicle Holdings of Low-Income Households in 1999," Rosso, September 2003. Later versions of the tables include reform results and statistical significance tests for the tables (see Memo 676, dated October 2003, and Memo 690, dated December 2003).

rules were more generous.⁴ As a result of this increased flexibility, many states chose to enact their own rules to determine the amount of vehicular assets counted towards the asset test. Many states excluded the value of some or all vehicles from the asset test, and only eleven states still used the federal FSP vehicle rules in 2002. The state-specific food stamp vehicle rules modeled in the 2002 MATH SIPP+ model are listed in Appendix B.⁵ In the 1999 MATH SIPP model, all states used the federal FSP vehicle rules.

Other Food Stamp Policy Changes Since 1999

In addition to the expansions in the food stamp vehicle rules since 1999, there were also other changes in food stamp policy. In particular, the FY 2001 Agricultural Appropriations Act increased the maximum shelter deduction cap to \$340 in fiscal year 2001 and then indexed the cap to changes in the Consumer Price Index beginning in fiscal year 2002.

The Farm Security and Rural Investment Act of 2002 also made numerous changes to the FSP, including increasing the asset limit for households with a disabled member from \$2,000 to \$3,000 and restoring benefits to many legal immigrants. However, these changes took effect in fiscal year 2003 or later so are not reflected in the 2002 MATH SIPP+ model.

Model Enhancements Made in the 2002 MATH SIPP+ Model

In addition to updating the food stamp eligibility rules in the 2002 MATH SIPP+ model, we made three changes in the 2002 MATH SIPP+ model to enhance its capabilities over the 1999 MATH SIPP model.

1. **Improved unit composition algorithm.** We modified the food stamp unit composition algorithm in the 2002 MATH SIPP+ model to take advantage of newly available information in the SIPP on sharing of food expenses among household members.⁶ This expense-sharing information is used to model which persons do and do not customarily “purchase and prepare” food together (for those not reporting food stamp receipt). The 1999 MATH SIPP model uses target split rates derived

⁴ A broader interpretation of categorical eligibility rules was implemented in late 2000 that allowed states to confer categorical eligibility on families receiving or certified to receive benefits or services funded by TANF or Maintenance of Effort (MOE) funds and do not have to meet the food stamp asset test in order to receive benefits. The 2002 MATH SIPP+ model only partially models this expanded categorical eligibility policy. While it excludes all vehicles from countable assets in five states that broadly confer categorical eligibility, it continues to subject units to the FSP federal asset, gross, and net income test.

⁵ The state vehicle asset rules used in these tables are included in the revised 2002 MATH SIPP+ baseline, which was simulated as S02P034. We revised the baseline for these tables because the older original version of the 2002 MATH SIPP+ baseline included some vehicle rules that were not implemented until after 2002.

⁶ See Memo 397, “Analysis of The Impact of the New Unit Formation Process in the MATH SIPP+ Model-Final Memo,” Trippe, December 2006.

from FSPQC data to guide a random selection of households not reporting food stamp receipt to split into multiple units (following FSP guidelines for forming units). The new algorithm used in the 2002 MATH SIPP+ model leads to a larger number of simulated eligible and participating food stamp units and persons than the unit formation algorithm used in previous SIPP-based models.

2. **Simulated SSI and TANF eligibility and participation.** In the 2002 MATH SIPP+ model, we simulate SSI and TANF eligibility and participation to account for underreporting of SSI and TANF in the SIPP data. In the 1999 MATH SIPP model, TANF and SSI participation is based on reported receipt of these benefits, and is underreported in the SIPP data by nearly 40 percent (TANF) and 3 percent (SSI). Simulating TANF and SSI corrects for this underreporting.
3. **Created state weights.** In the 2002 MATH SIPP+ model, we created 51 different state weights per household in order to be able to simulate food stamp program outcomes by state using every household in the dataset. The creation of state weights has no effect on the national results of the model, but provides a method to conduct state-specific reforms.

Changes in Table Definitions

Finally, in cooperation with FNS, we made changes in the definition of some characteristics and terms used in the 2002 tables:

1. **Include financial and vehicle assets of TANF and SSI members of the food stamp unit.** The 2002 tables include the vehicle and financial assets of members receiving TANF or SSI even though the assets of these members are not counted in determining food stamp eligibility. The 1999 and previous tables did not include the assets of TANF and SSI recipients.⁷ These changes do not affect any of the “column” totals, but do affect some of the “row” percentages. For example, in Table 1, the percentage of low-income units with vehicles is 73.8 percent. If the assets of TANF or SSI recipients were not included (as in the 1999 tables), the percentage of low-income units with vehicles in 2002 would be 71.1 percent. The effect of counting the assets of these additional persons is to slightly increase the percentage of units with assets, but, for many types of asset holdings, slightly lowers the average value of assets because TANF and SSI recipients tend to own fewer and lower-value assets than other persons.
2. **Exclude the value of 401(k) retirement accounts from countable financial assets.** Based on a clarification of the FSP rules for countable financial assets, the 2002 tables (and 2002 MATH SIPP+ model) exclude the value of 401(k) retirement accounts from countable financial assets for determining food stamp eligibility. The

⁷ Note that both the 2002 tables and previous tables (such as 1999 tables) include the value of all vehicles, not just countable vehicles, and include assets of categorically eligible (Pure PA) units. Including the value of all financial and vehicular assets in the tabulations (including those not counted in determining food stamp eligibility) results in some food stamp eligible units showing very high asset values.

1999 and previous MATH SIPP models inadvertently included 401(k) retirement accounts as countable assets.

3. Use the *highest value vehicle in the unit*. The 2002 tables use the highest value vehicle in the unit when tabulating the fair market value or equity value of a single vehicle. The 1999 tables use the newest vehicle of the head of the unit.

Other Changes

- In Table 6 of the 2002 tables, units with persons (e.g., Elderly) “Living Alone” have no other persons in the household (not just in the unit). In the 1999 tables, units with persons “Living Alone” had no other persons in the unit but could have had other persons living outside the unit in the household.
- In Table 7 of the 2002 tables, we changed “Sex of Head of Unit” to show male head (married/unmarried) and female head (married/unmarried). The 1999 tables did not show the sex of the head of married-couple units.
- In Table 1 and Tables 16 and 19 of the 2002 tables, we included self-employment earnings in addition to wages when calculating earnings. The 1999 tables did not include self-employment earnings.

These differences should be kept in mind if comparing tables from 1999 and 2002.

REFORM TABLES

Tables 26 - 30 compare the eligibility and demographic characteristics of low-income units under three scenarios: (1) the baseline run of the 2002 MATH SIPP+ model (S02P034), (2) the baseline run of the 2006 Baseline of the 2002 MATH SIPP+ model (S02P035); and (3) a reform run that simulates excluding all vehicles from countable assets using the 2006 Baseline model (S02P036). The 2006 Baseline model incorporates new vehicle rules implemented in 2006 as well as key changes to the FSP enacted in the 2002 Farm Security and Rural Investment Act, as summarized below:⁸

- Updated FSP eligibility parameter values to reflect FY 2006 values deflated to 2002 dollars
- Updated the eligibility of nondisabled nonelderly childless adults subject to work registration using the most recent information available at the time (FY 2005 data)
- Updated noncitizen eligibility rules to reflect the 2002 Farm Bill provisions that went into effect after 2002

⁸ See memo 338 for more details on the 2006 Baseline.

- Modeled expanded categorical eligibility in 11 states that confer categorical eligibility to a large portion of non-pure public assistance (PA) units
- Updated state vehicle rules used in valuing vehicles for the FSP asset test to 2006
- Re-calibrated the selection of FSP participating units to match the characteristics of the caseload based on the latest available FSPQC data (FY 2005)

Note that the estimates in Tables 26 - 30 do not exactly match model output from the 2002 MATH SIPP+ model or the 2006 Baseline because the population in the tables is restricted to units with income below 300 percent of poverty.

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APPENDIX B

2002 STATE-SPECIFIC FOOD STAMP VEHICLE RULES USED IN THE 2002 MATH SIPP+ MODEL

The 2001 Agricultural Appropriations Act introduced legislation that gave states increased flexibility to set their food stamp vehicle policies in ways that best meet their needs. Many states used this increased flexibility to exclude the value of some or all vehicles from the asset test. Below, we describe the 2002 state food stamp vehicle rules as documented by the Center on Budget and Policy Priorities (CBPP) and modeled in the 2002 MATH SIPP+ model (S02P034) used for this report.¹ In 2002, eleven states still used the federal FSP vehicle rules and nineteen states excluded all vehicles from the asset test. The determination of a unit's vehicular assets in the other states is a function of the number of drivers in the unit, the characteristics of the drivers (e.g., age, whether working), and other factors used to value each vehicle. We divided the state vehicle rules into twelve categories based on the approach used to value vehicles in determining food stamp eligibility in 2002.

1. **Federal FSP vehicle rules:** In addition to vehicles excluded from the asset test because they were used primarily for income-producing purposes (such as taxi cabs), used as a home, or needed to transport a disabled member, the value of vehicles with equity less than \$1,500 were excluded from the asset test, and one vehicle per driver (defined as persons age 18 or over (adult), or age 16 – 17 with a job, looking for a job, or enrolled in school full or part time (teen driver)) was exempted from the equity test. For vehicles exempted from the equity test but not excluded entirely from the asset test, the amount of the fair market value exceeding \$4,650 was counted toward the asset limit. For any remaining vehicles, the higher of either the fair market value in excess of \$4,650 or any equity was counted. The following states used the federal FSP vehicle rules in 2002: Arizona, California, Georgia, Idaho, Iowa, Minnesota, Mississippi, Rhode Island, Tennessee, Virginia, and Washington.
2. **Exclude all vehicles:** The following states did not include vehicles in the assets of a food stamp unit: Alabama, Delaware, District of Columbia, Hawaii, Indiana, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Missouri, New Mexico, North Dakota, Ohio, Oregon, South Carolina, West Virginia, Wisconsin.
3. **Exclude one vehicle per driver,** then apply Federal FSP vehicle rules for the remaining vehicles: Alaska.
4. **Exclude one vehicle per driver,** then count each remaining vehicle at an amount equal to its equity less the equity threshold of the state: Illinois and New York.

¹ The CBPP conducts periodic surveys of states to document their vehicle rules used in determining food stamp eligibility. The 2002 MATH SIPP+ baseline (S02P034) uses the state food stamp vehicle rules published by CBPP as of February 12, 2002 based on the document "States' Vehicle Asset Policies In The Food Stamp Program" by Stacy Dean and Ray Horng. In addition, the revised baseline includes vehicle rules for three states (Connecticut, Hawaii, and New York) that were implemented after February 2002 but before February 2003 (the rules for these states were implemented by September 2002).

5. **Exclude one vehicle per adult;** apply Federal FSP rules for one vehicle per teen; for each remaining vehicle, the asset value equal is the greater of the equity of the vehicle or its value less its FMV: New Hampshire, North Carolina, and Vermont.
6. **Exclude the first vehicle;** for one vehicle per driver the asset value equals the minimum of the equity or the value less the FMV threshold; for all remaining vehicles the asset value is the equity less the equity threshold of the state: Montana.
7. **Exclude one vehicle per unit,** then apply Federal FSP rules for each remaining vehicle: Arkansas, Nevada, Pennsylvania, South Dakota, and Colorado.
8. **Use a higher equity threshold for the first vehicle;** For the first vehicle, the asset value is its equity less the equity threshold of the state (\$9,500 for Connecticut, \$5,000 for Oklahoma); for one vehicle per driver the asset value equals its FMV less \$4,650; for all remaining vehicles, the asset value is the greater of its equity or its FMV less \$4,650: Connecticut and Oklahoma.
9. **Use a higher fair market value threshold for one vehicle;** For one vehicle, count the fair market value minus the state fair market value threshold; then apply Federal FSP rules for remaining vehicles: Nebraska (\$12,000), New Jersey (\$9,500), Texas (\$15,000), and Utah (\$8,000).
10. **Use a higher fair market value threshold, which varies by marital status;** If the unit contains a married couple, count the combined FMV of two vehicles minus \$12,000, and then apply the Federal FSP rules for remaining vehicles. If not, count the FMV of one vehicle minus \$12,000, and then apply FSP rules for remaining vehicles: Wyoming.
11. **Use a higher equity threshold, which varies by work status;** If the unit contains a worker or someone who is required to participate in work activities, count the combined equity of all vehicles minus \$8,500 (or apply FSP rules if doing so results in a lower countable vehicle value). If not, count the equity minus \$8,500 of one vehicle, and then apply FSP rules for remaining vehicles: Florida.
12. **Exclude all vehicles if unit contains a child;** If the unit contains a child and a parent or adult caregiver, then exclude all vehicles. If not, exclude one vehicle, and then apply FSP rules for remaining vehicles: Maine.