

GAO

Report to the Ranking Minority Member,
Subcommittee on Children and Families,
Committee on Labor and Human
Resources, U.S. Senate

May 1997

FOOD STAMP PROGRAM

Characteristics of Households Affected by Limit on the Shelter Deduction





United States
General Accounting Office
Washington, D.C. 20548

**Resources, Community, and
Economic Development Division**

B-276578

May 14, 1997

The Honorable Christopher J. Dodd
Ranking Minority Member
Subcommittee on Children and Families
Committee on Labor and Human Resources
United States Senate

Dear Senator Dodd:

The Food Stamp Program, the nation's largest food assistance program, provided almost \$22.5 billion in benefits to a monthly average of more than 25 million low-income participants in fiscal year 1996. In 1996, the Congress made changes in the Food Stamp Program that, according to the Congressional Budget Office, will reduce program expenditures by a projected total of \$23.1 billion for the 6-year period from fiscal year 1997 through 2002. These changes were mandated by the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (P.L. 104-193, Aug. 22, 1996), which overhauled the nation's welfare system.

One provision of this act affects how the income of a household that receives food stamps is considered in determining the dollar value of the household's monthly food stamp benefit. Under the Food Stamp Program, the net monthly income of a household is one of the factors used to calculate the food stamp benefit. Net monthly income is determined by subtracting a number of approved deductions from the household's gross monthly income. One of these deductions is for shelter expenses that exceed 50 percent of a household's income after other allowable deductions have been taken. This deduction is known as the excess shelter expense deduction. Included among deductible shelter expenses are rent, mortgage payments, utility bills, property taxes, and insurance. The purpose of the excess shelter expense deduction is to take into consideration the effect of higher-than-average shelter costs on a low-income household's ability to purchase an adequate amount of food.

The welfare reform act retained an existing limit, or cap, on the amount of excess shelter expenses that can be deducted from income for households receiving food stamps without elderly or disabled members.¹ In fiscal year 1995, the cap on excess shelter expenses that could be deducted from

¹Elderly and disabled are defined in 7 CFR section 271.2.

gross income was \$231 a month.² Under previous legislation, the cap was scheduled to be removed on January 1, 1997.³ With the cap maintained, some households without elderly or disabled members will receive a smaller food stamp benefit than they would have received if the cap had been removed. This is because these households are not allowed to deduct all of their excess shelter expenses from their income used to calculate their monthly food stamp benefit.

In October 1996, you asked us to study several issues related to the impact of welfare reform on the Food Stamp Program. This report is the first in a series addressing the legislative changes to the Food Stamp Program mandated by the 1996 welfare reform act. In this report, we describe, for fiscal year 1995, the (1) characteristics of households whose food stamp benefits were limited because of the cap on their deduction for excess shelter expenses and (2) extent to which food stamp benefits would have been higher for these households if there had not been a cap.

To analyze the characteristics of households whose food stamp benefits were limited by the cap, we used the U.S. Department of Agriculture's (USDA) database on the characteristics of food stamp households for fiscal year 1995, the most current year for which data are available. Appendix II contains a description of the USDA database used in our analysis, information on sampling errors (margins of error), and further details on our methodology.

Results in Brief

In fiscal year 1995, households whose food stamp benefits were limited because of the cap on the deduction for excess shelter expenses differed in several key respects from households not affected by this cap. Nearly all households affected by the cap had children, while only slightly more than half of households not affected by the cap had children. Moreover, households affected by the cap were more likely to (1) be headed by a single female, (2) have noncitizen members, (3) have earned income, and (4) live in urban areas. Affected households also typically had more household members and received more in food stamp benefits than those not affected by the cap. Finally, households affected by the cap tended to be located in the Northeast and West, while households not affected by the cap tended to be located in the South.

²The cap was \$231 a month in the 48 contiguous states and the District of Columbia, \$402 in Alaska, \$330 in Hawaii, \$280 in Guam, and \$171 in the Virgin Islands.

³Omnibus Budget Reconciliation Act of 1993 (P.L. 103-66, Aug. 10, 1993).

In the absence of the cap on the excess shelter expense deduction in fiscal year 1995, the average monthly food stamp benefit for affected households would have been about 12 percent, or \$31, higher. Total federal food stamp expenditures would have increased by 1.9 percent, for a total of \$417 million in fiscal year 1995. The largest increase would have been for households in the Northeast, where average shelter costs are the highest. Nationwide, households in urban areas would have received larger increases than those in rural areas. Households in New York and California would have received almost half of these additional benefits.

Background

The Food Stamp Program helps low-income individuals and families obtain a more nutritious diet by supplementing the funds they have to spend on food with food stamp benefits. In fiscal year 1995, the average monthly food stamp benefit was \$172 per household. These benefits are generally provided through coupons or electronically on debit cards (similar to a bank card) that may be used to purchase food at authorized stores.

The Food Stamp Program is a federal-state partnership, with the federal government paying the full cost of the food stamp benefits and approximately half of the states' administrative costs. USDA's Food and Consumer Service administers the program at the federal level. States' responsibilities include certifying eligible households, calculating benefit amounts, and issuing benefits to participants who meet the income and asset standards set by the Congress.

After a household is certified as being eligible for food stamps, the household's monthly food stamp benefit is computed on the basis of several factors, including the household's net monthly income. A household's net monthly income is computed by subtracting six allowable deductions from the household's gross monthly income: a standard deduction, an earned income deduction, a dependent care deduction, a medical deduction,⁴ a child support deduction, and an excess shelter expense deduction. A household's monthly food stamp benefit is computed by subtracting 30 percent of the household's net income from the maximum allowable food stamp benefit for the household's size.⁵ This

⁴The medical deduction allows households that contain elderly or disabled members to deduct all medical costs incurred by the elderly or disabled person that exceed \$35 per month if these expenses are not paid by insurance or someone else.

⁵In fiscal year 1995, the maximum food stamp benefit ranged from \$115 for a household of one to \$695 for a household of eight. For each additional household member after eight, the benefit increased by \$87 in the contiguous United States.

last step is based on two assumptions. First, the maximum food stamp benefit represents the amount a household with zero net income would need to purchase food for nutritious but inexpensive meals each month. Second, a household is expected to spend 30 percent of its net income to buy enough food for a month. See appendix I for an example of how the net monthly income and food stamp benefit were calculated for a single female-headed household with three children in fiscal year 1995.

In fiscal year 1995, about two-thirds, or about 7.2 million, of the almost 10.9 million food stamp households took the deduction for excess shelter expenses. Of the households taking the deduction, about 2.3 million were not subject to the deduction cap because they contained an elderly or disabled person. Of the remaining households taking the excess shelter expense deduction and subject to the cap, about 1.1 million households would have received more in food stamp benefits in the absence of the cap. These 1.1 million affected households, which represent about 10 percent of all food stamp households, would have received more in food stamp benefits in the absence of the cap because they (1) had excess shelter expenses they could not deduct from their income and (2) were not receiving the maximum allowable food stamp benefit. In contrast, about 90 percent, or about 9.8 million households, were not affected by the cap on the excess shelter expense deduction in fiscal year 1995 because (1) they did not take the deduction, (2) they had household members who were elderly or disabled, (3) their excess shelter expenses were lower than the cap, or (4) they were already receiving the maximum allowable food stamp benefit even though they had excess shelter expenses that were greater than the \$231 cap. Table 1 shows the number and percentage of households taking the excess shelter expense deduction, and table 2 shows the number and percentage of households affected and not affected by the cap on the excess shelter expense deduction in fiscal year 1995.

Table 1: Number and Percentage of Households Taking the Excess Shelter Expense Deduction in Fiscal Year 1995

Type of household	Number of households	Percent of households
All food stamp households	10,882,782	100.0
Did not take excess shelter expense deduction	3,636,530	33.4
Took excess shelter expense deduction	7,246,252	66.6

Table 2: Number and Percentage of Households Affected and Not Affected by the Cap on the Deduction for Excess Shelter Expenses, Fiscal Year 1995

Type of household	Number of households	Percent of households
Benefits affected by cap on excess shelter expense deduction	1,115,583	10.3
Benefits not affected by the cap on excess shelter expense deduction	9,767,199 ^a	89.7
Did not take shelter deduction	3,636,530	33.4
Not subject to cap because of elderly and disabled members	2,316,844	21.3
Not affected by the \$231 cap because households' excess shelter expense deduction was less than the cap	3,049,980	28.0
Not affected by the \$231 cap because household was receiving maximum benefit	763,845	7.0

^a9,767,199=3,636,530+2,316,844+3,049,980+763,845

Characteristics of Households and Participants Affected by the Cap on Excess Shelter Expense Deduction

In fiscal year 1995, the 1.1 million households affected by the cap on the deduction for excess shelter expenses differed in several aspects from households not affected by the cap. Appendix III provides more detailed information on the characteristics of affected households. Below is a description of the characteristics of households affected by the cap in terms of their composition, income, shelter expenses, geographic location, and level of food stamp benefits.

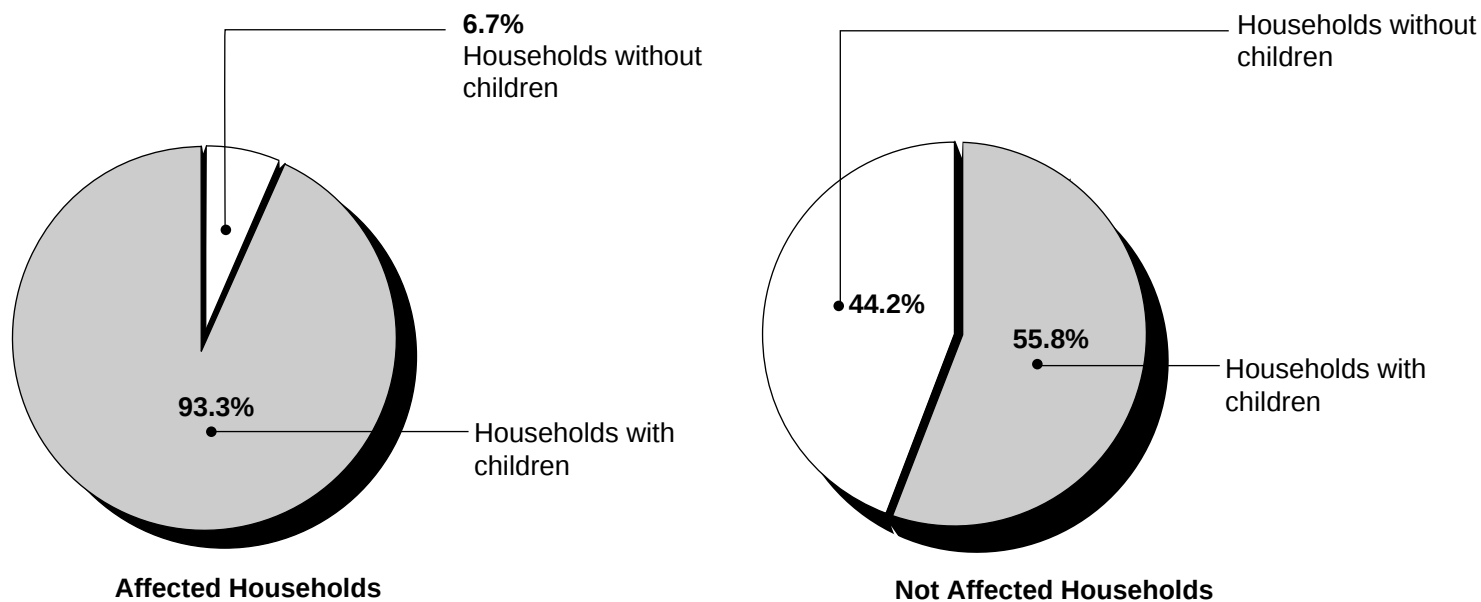
Household Composition

In fiscal year 1995, households affected by the excess shelter cap were more likely than households not affected to (1) contain children, (2) be headed by a single female,⁶ (3) have more members, and (4) have more noncitizen members.⁷

Children were members of about 93 percent of the 1.1 million food stamp households affected by the excess shelter cap. In contrast, children were members of about 56 percent of the food stamp households not affected by the cap. See figure 1.

⁶By definition, a single female-headed household has one adult female age 18 or older plus one or more children.

⁷A noncitizen (alien) is anyone not born in the United States or not a naturalized citizen.

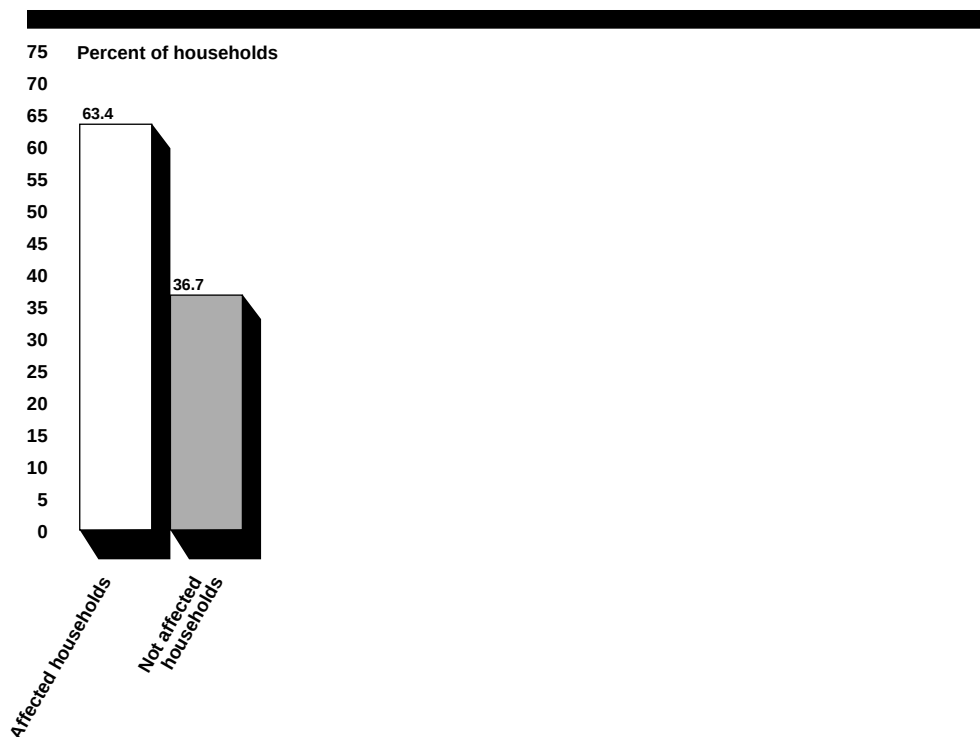
Figure 1: Percent of Affected and Not Affected Households With Children

In total, affected households contained about 2.3 million children under the age of 18. These children represented about 17 percent of all children receiving food stamp benefits in fiscal year 1995. Moreover, slightly more than half of the affected households, 51.4 percent, contained preschool children, while about one-third, 32.2 percent, of households not affected by the cap on the excess shelter expense deduction contained preschool children.⁸

Single females headed almost two-thirds of the food stamp households affected by the excess shelter cap in fiscal year 1995. In contrast, slightly more than one-third of the households not affected by the cap were headed by single females. (See fig. 2.)

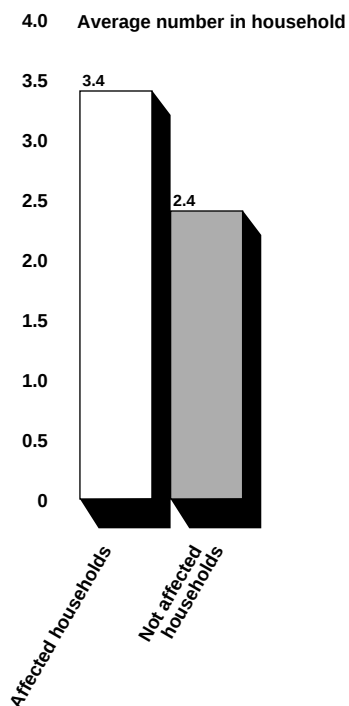
⁸Households with children less than 5 years old.

Figure 2: Percent of Affected and Not Affected Households Headed by a Single Female

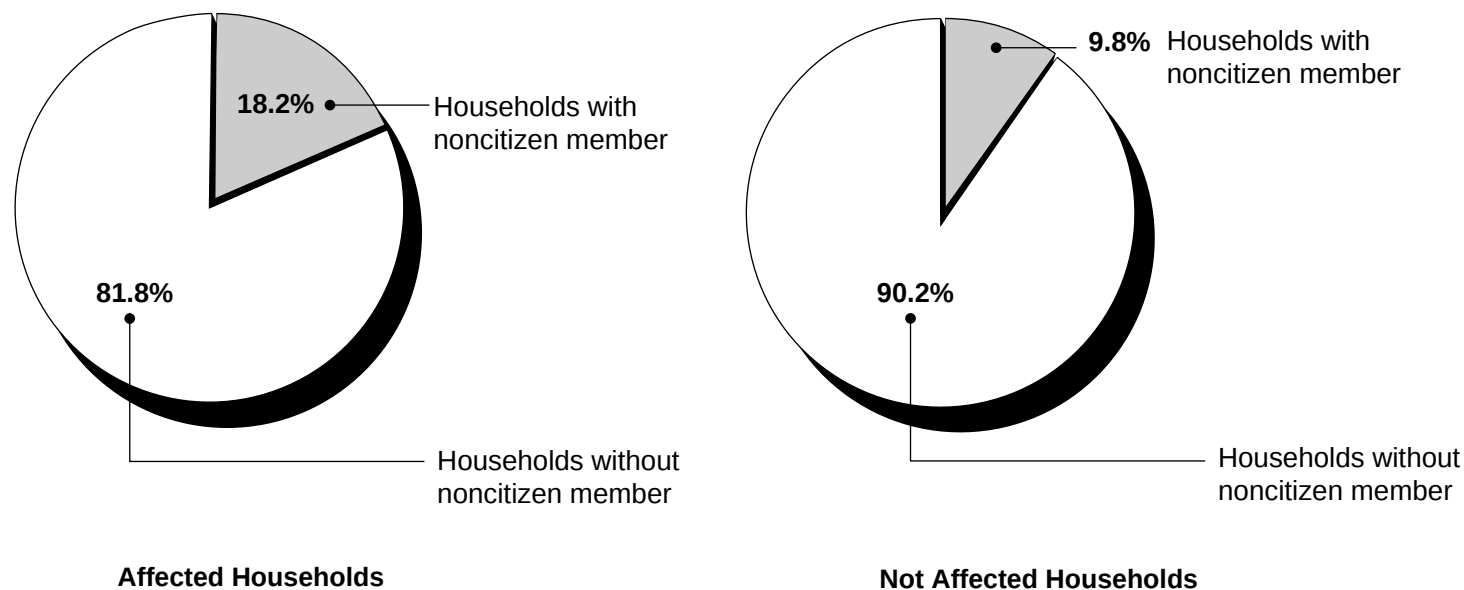


The average size of affected households was larger than not affected households, 3.4 and 2.4 members, respectively (see fig. 3). The difference was primarily due to the fact that a greater percentage of affected households had children.

Figure 3: Average Size of Affected and Not Affected Households



A higher percent of affected households, 18.2 percent, contained a noncitizen compared with 9.8 percent of not affected households (see fig. 4). Under the 1996 welfare reform act, many noncitizens will no longer receive food stamp benefits.

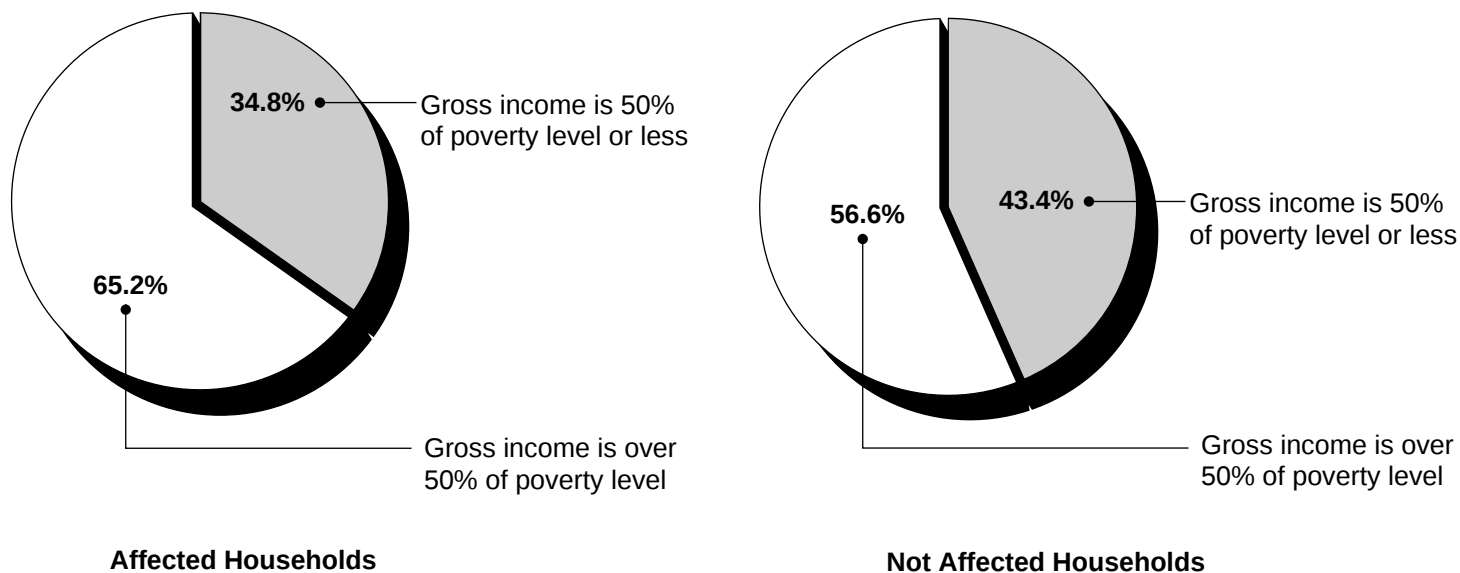
Figure 4 : Percent of Affected and Not Affected Households Containing Noncitizens

Income

Households affected by the cap tended to have more income than households not affected by the cap.⁹ In fiscal year 1995, a smaller percentage of affected households had gross monthly incomes equal to or below 50 percent of the poverty level than did not affected households, 34.8 percent and 43.4 percent, respectively. Figure 5 shows these differences.

⁹All affected households had gross income. However, 10.8 percent (+ or - .8%) of not affected households had no gross income.

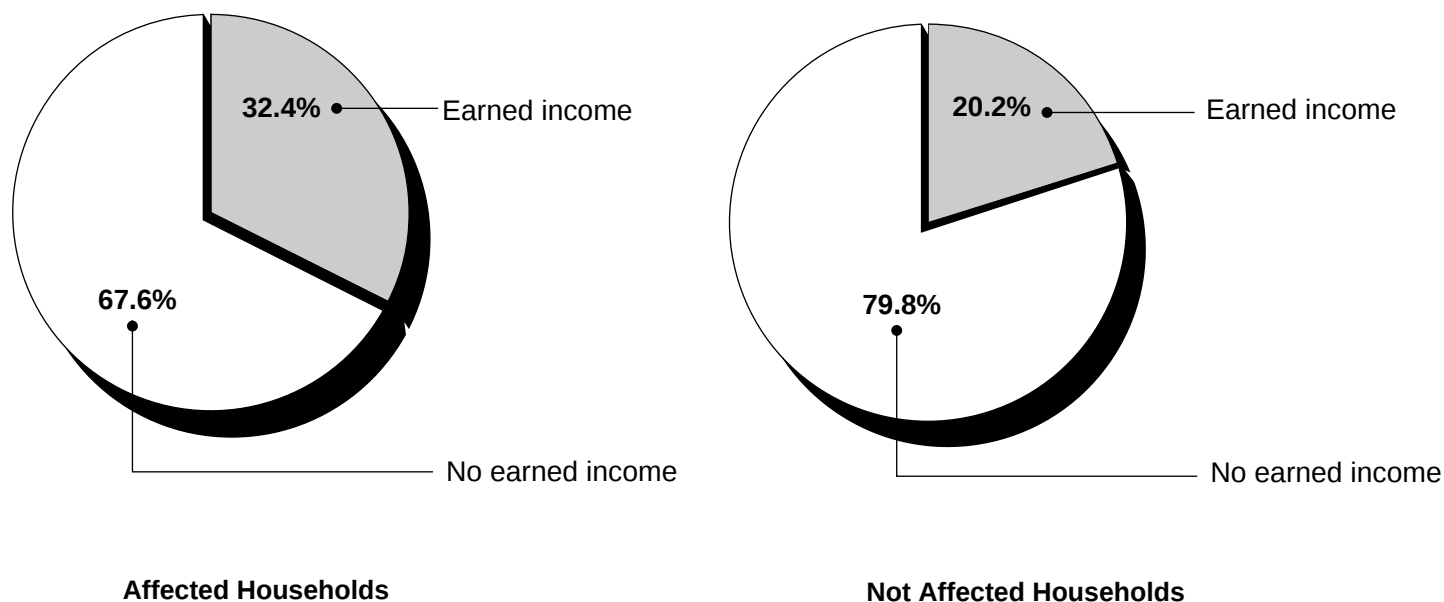
Figure 5: Percent of Affected and Not Affected Households in Relationship to the Poverty Level



Households affected by the cap had higher average gross monthly incomes than households not affected by the cap, \$643 and \$500, respectively. Gross income can include both earned and unearned income. The sources of unearned income came from public assistance programs, such as Aid to Families With Dependent Children (AFDC),¹⁰ General Assistance, Supplemental Security Income, and Social Security. A greater percentage of affected households—about one-third—had earned income than not affected households—about one-fifth. (See fig. 6.)

¹⁰P.L. 104-193 terminated AFDC and replaced it with block grants for temporary assistance for needy families (known as TANF).

Figure 6: Percent of Affected and Not Affected Households With and Without Earned Income



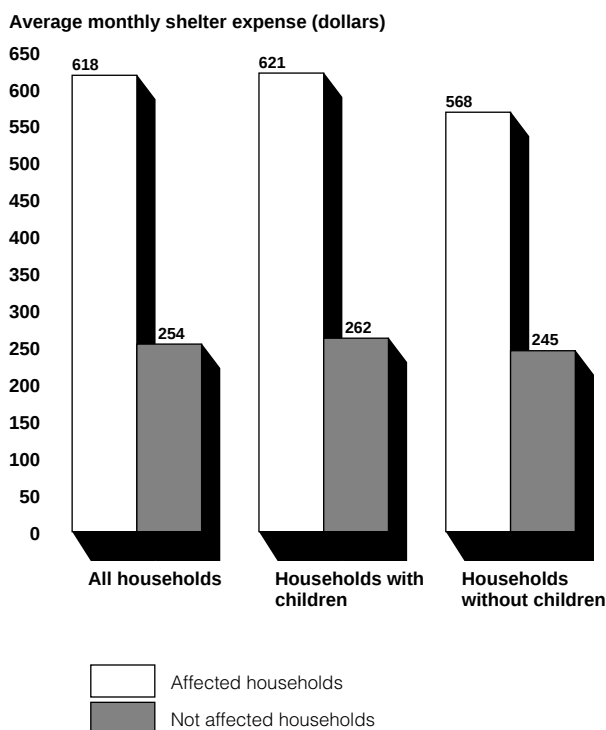
The percent of households with children having earned income was comparable for affected and not affected households, 31.3 percent and 29.8 percent, respectively.¹¹

Shelter Expenses

Affected households had average shelter expenses more than twice as high as not affected households, \$618 and \$254, respectively. Affected households with children had average monthly shelter expenses of \$621 compared with \$262 for not affected households with children. Figure 7 shows the average monthly shelter expenses for affected and not affected households with and without children.

¹¹There is not a significant difference between the reported comparison of earned income for affected and not affected households.

Figure 7: Average Monthly Shelter Expenses for Affected and Not Affected Households With and Without Children



Geographic Location

Households affected by the cap tended to be located in different parts of the nation than those not affected by the cap. Affected households tended to be concentrated in the Northeast, 37.5 percent, and West, 27.9 percent, while not affected households tended to be located in the South, 41.5 percent. However, both affected and not affected households, 88.8 and 76.4 percent, respectively, tended to be located in urban areas. Table 3 shows the differences and similarities in the location of these households.

Table 3: Percent of Affected and Not Affected Households by Location

Location^a	Percent of affected households	Percent of not affected households
Northeast	37.5	18.3
Midwest ^b	18.0	21.6
South	16.5	41.5
West	27.9	18.5
Total^c	100.0	100.0
Urban	88.8	76.4
Rural	11.2	23.6
Total	100.0	100.0

^aThe Northeast includes Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont. The Midwest includes Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin. The South includes Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia. The West includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming. A household is considered to be located in an urban area if the county in which its local food stamp agency is located is in a Metropolitan Statistical Area as defined by the Census Bureau. A household is considered to be located in a rural area if the county in which its local food stamp agency is located is not in a Metropolitan Statistical Area as defined by the Census Bureau.

^bThere is not a significant difference between the reported comparison of affected and not affected households in the Midwest.

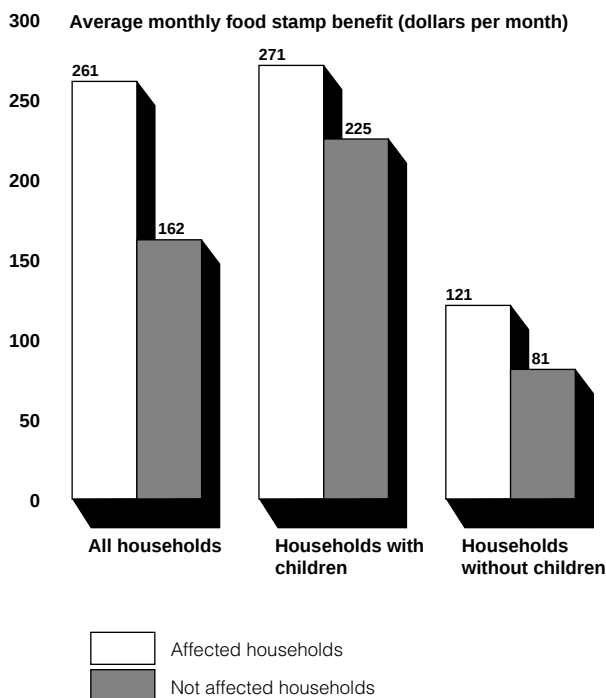
^cTotals do not add up to 100 percent due to rounding.

Over half, 53.9 percent, of food stamp households affected by the cap, were located in four states—California, Michigan, New York, and Pennsylvania. In comparison 26 percent of households not affected by the cap were located in these four states.

Food Stamp Benefit Amounts

Affected households had larger monthly food stamp benefits than not affected households. The average monthly food stamp benefit for affected households was \$261 compared with an average monthly food stamp benefit for not affected households of \$162. This was also true for affected households with children compared with not affected households with children; \$271 and \$225 per month in food stamp benefits, respectively. Figure 8 shows the average monthly food stamp benefit for affected and not affected households with and without children.

Figure 8: Average Monthly Food Stamp Benefits for Affected and Not Affected Households With and Without Children



In fiscal year 1995, almost 70 percent of affected households were receiving more than 75 percent but less than 100 percent of the allowable maximum food stamp benefit.

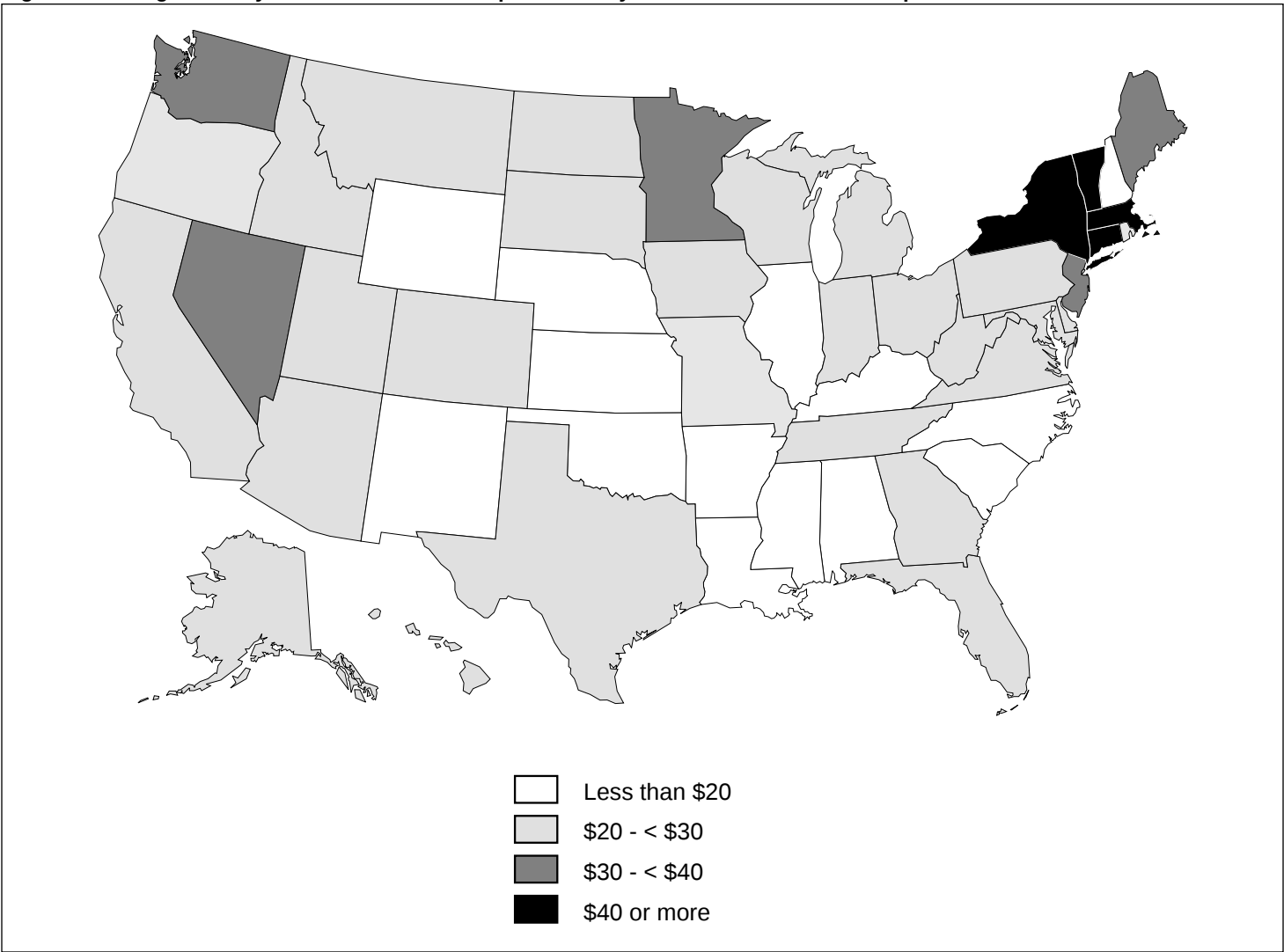
Food Stamp Benefit Increases in Absence of a Cap

Food stamp benefits for the 1.1 million households affected by the cap would have increased by about 12 percent, on average, or about \$31 per month, in absence of the cap in fiscal year 1995. Appendix III contains detailed information on the characteristics of food stamp households that would have received increases in benefits in the absence of a cap.

As a result of the increased benefit, an affected household's average monthly food stamp benefit would have increased from \$261 to \$292 in fiscal year 1995. Food stamp benefits for affected households with children would have increased from \$271 to \$303.

By geographic location, affected households in the Northeast, where average shelter costs for households receiving food stamps were the highest at \$688, would have received the largest average monthly increase, \$41. Households in urban areas would have received larger average monthly increases, \$32, than in rural areas, \$25. Figure 9 shows the average monthly increase in food stamp benefits by state in absence of a cap on the excess shelter expense deduction in fiscal year 1995.

Figure 9: Average Monthly Increase in Food Stamp Benefits by State in Absence of the Cap in Fiscal Year 1995



In the absence of the cap, total federal food stamp expenditures would have increased by approximately 1.9 percent, or \$34.7 million monthly, for a total of \$417 million, in fiscal year 1995. More than 95 percent, or \$400 million, of the total increase would have gone to households with children. Almost 80 percent of all additional benefits would have gone to households in 10 states. Of these 10 states, California and New York would have received almost half of these additional benefits. Table 4 shows the 10 states that would have received the largest percentage share of the increases in benefits in absence of the cap in fiscal year 1995 and the percentage of food stamp benefits provided to those states in that fiscal year.

Table 4: The 10 States With the Largest Percentage Share of the Increase in Benefits in the Absence of the Cap on the Excess Shelter Expense Deduction, Compared to States' Share of Total Fiscal Year 1995 Benefits

State	Percent of total increase in benefits in absence of the cap	Percent of total food stamp benefits received in fiscal year 1995
New York	32.3	8.5
California	17.2	11.1
Michigan	5.4	3.7
Massachusetts	4.7	1.5
Pennsylvania	4.2	4.4
Washington	3.9	1.9
Texas	3.3	10.2
New Jersey	3.2	2.2
Florida	3.1	5.6
Connecticut	2.7	0.8

Agency Comments

We provided copies of this report to USDA for its review and comment. We met with officials of the Department, including the Director of Family Programs Staff, Office of Analysis and Evaluation, Food and Consumer Service, who agreed with the data as presented in this report.

We conducted our review from December 1996 through April 1997 under generally accepted government auditing standards. However, we not did verify the accuracy and reliability of the data from USDA's database on households receiving food stamps in fiscal year 1995.

As arranged with your office, unless you publicly announce its contents earlier, we plan no further distribution of this report until 7 days from the

date of this letter. At that time, we will send copies of this report to the Senate Committee on Agriculture, Nutrition, and Forestry; the House Committee on Agriculture; other interested congressional committees; and the Secretary of Agriculture. We will also make copies available upon request.

If you have any questions about this report, I can be reached at (202) 512-5138. Major contributors to this report are listed in appendix IV.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Robert A. Robinson". The signature is fluid and cursive, with a large initial "R" and a distinct "A" and "R" in the middle.

Robert A. Robinson
Director, Food and
Agriculture Issues

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Abbreviations

AFDC	Aid to Families With Dependent Children
FCS	Food and Consumer Service
GAO	General Accounting Office
IQCS	Integrated Quality Control System
USDA	U.S. Department of Agriculture

Example of Calculation of Food Stamp Benefit

The following illustrates how the food stamp benefit was calculated in fiscal year 1995 for a single female-headed household with three children with monthly shelter expenses of \$668. This household had a (1) gross monthly income of \$1,168 per month (of which \$1,115 was earned income), (2) standard deduction of \$134, (3) dependent care deduction of \$131, (4) earned income deduction of \$223, and (5) shelter deduction of \$231. This household was subject to the cap on the excess shelter expense deduction because none of the household members was disabled or elderly.

Appendix I
Example of Calculation of Food Stamp
Benefit

Table I.1: Example of Calculation of Food Stamp Benefit

Type of factor considered	Resulting amount
Step 1: Determine adjusted gross monthly income before excess shelter expense deduction	
Monthly income, including \$1,115 in earned income	\$1,168
Standard deduction, available to all households	-134
Dependent care deduction for expenses incurred in caring for children while household member worked	-131
Earned income deduction equal to 20% of household's monthly earnings (.20 x \$1,115 = \$223)	-223
Adjusted gross monthly income before excess shelter expense deduction	\$680
Step 2: Determine excess shelter expense deduction	
Household's monthly shelter expenses, including rent and utilities	\$668
Less 50% of adjusted gross monthly income from step 1 (.50 x \$680 = \$340)	-340
Shelter expenses in excess of 50% of adjusted gross monthly income that would qualify for deduction in absence of the cap	\$328
Step 3: Determine household's net monthly income	
Adjusted gross monthly income from step 1	\$680
Capped allowable excess shelter expense deduction. This deduction is less than the excess shelter expense calculated in step 2 because of the cap.	-231
Household's net monthly income counted in determining food stamp benefit	\$449
Step 4: Calculate monthly food stamp benefit on the basis of net income	
Maximum monthly food stamp benefit for household of 4 in 1995	\$386
Amount of household's income available for food. Based on 30% of net monthly income (\$449 x .30 = \$135)	-135
Household's monthly food stamp benefit	\$251

Methodology

This appendix presents information on the database we used to identify the characteristics of households receiving food stamps whose benefits were limited because of the cap on the deduction for excess shelter expenses. This appendix also provides information on the methodology we used to develop estimates.

USDA's Database on Households Receiving Food Stamps

To analyze the characteristics of households whose food stamp benefits were limited by the cap on the deduction for excess shelter expenses, we used the U.S. Department of Agriculture's (USDA) database on the characteristics of food stamp households for fiscal year 1995, the most current year for which data are available. The USDA database we used contains a representative sample of more than 50,000 food stamp households nationwide. Therefore, the estimates presented in this report, which are based on USDA's data, are representative of the approximately 10.9 million participating food stamp households in an average month in fiscal year 1995. For our analyses, we compared the characteristics of households whose benefits were limited by the cap with those households whose benefits were not affected by the cap. All reported differences (except where noted) between households whose benefits were affected by the cap and households not affected by the cap are statistically significant.¹ To determine the extent to which food stamp benefits would have been higher in the absence of the cap, we recalculated the benefits that affected food stamp households would have received with no cap in place. We conducted our review between December 1996 and April 1997 under generally accepted government auditing standards; however, we did not verify the accuracy of the USDA's data.

Overview of Universe

To track changes in the characteristics and level of food stamp participation, USDA's Food and Consumer Service (FCS) relies on data from the Food Stamp Program's Integrated Quality Control System (IQCS) database. The IQCS database contains a nationally representative sample of over 50,000 food stamp units² and is used to assess the accuracy of eligibility determinations and benefit calculations for a state's caseload for the Food Stamp Program.

¹A statistically significant difference means that the difference between households affected by the cap and those not affected by the cap are too large to be attributed to chance. We applied a standard t-test at the $p = .05$ level for all comparisons.

²A food stamp unit refers to the persons in a household who together are certified for and receive food stamps; for purposes of this report, a food stamp unit is a household that receives food stamps.

Weighting and Sampling Design

The database is a national sample of participating units and is stratified by month and by the 50 states and the District of Columbia, Guam, and the U.S. Virgin Islands. All results are based on weighted analyses, which take into account the fact that individual food stamp units are sampled with a known non-zero and unequal probability of selection. These weights allow us to make inferences to the entire universe of active food stamp units. Certain active cases are excluded from being sampled. These include cases in which participants died or moved outside the state, received benefits by a disaster certification authorized by the FCS, received benefits under a 60-day continuation of certification, were under investigation for Food Stamp Program fraud, were appealing a notice of adverse action and the review date falls within the period covered by the continued participation pending a hearing, or received restored benefits in accordance with the FCS-approved state manual but were otherwise ineligible.

Estimating Benefits in Absence of the Cap on the Excess Shelter Expense Deduction

We used the following procedure to identify those sampled households whose benefits were affected by the cap and calculate what their monthly food stamp benefit would have been in the absence of the cap. First, we identified those households in the database that met two criteria: The household (1) had deductible monthly excess shelter expenses that exceeded the cap and (2) was not already receiving the maximum monthly food stamp benefit. Second, for each of these households, we recalculated the household's monthly net income using the household's actual excess shelter expense deduction instead of the \$231 cap. Third, for each selected household, we recalculated the household's monthly food stamp benefit using the adjusted net income. In performing the second and third steps, we used existing USDA formulas.

Sampling Errors

Because we used a sample of 51,229 food stamp units to develop our estimates, each estimate has a measurable precision, or sampling error, that may be expressed as a plus or minus figure. A sampling error indicates how closely we can reproduce from a sample the results that we would obtain if we were to take a complete count of the universe using the same measurement methods. By adding the sampling error to and subtracting it from the estimate, we can develop upper and lower bounds for each estimate. This range is called a confidence interval. Sampling errors and confidence intervals are stated at a certain confidence level—in this case, 95 percent. For example, at the 95-percent confidence level, in 95 out of 100 instances, the sampling procedure we used would produce a

confidence interval containing the universe values we are estimating. Standard formulas for the standard errors of estimates based on a simple random sample do not necessarily apply to estimates derived from more complex samples, such as the stratified sample of the IQCS. To adjust for the complex sampling design of the IQCS, we used an adjustment factor, also known as a design effect, that inflates the sampling error by a factor of two. The factor of two was based on the maximum design effect presented by FCS in its technical appendix.³

Tables II.1 to II.4 show the sampling errors for the numbers presented in this report.

Table II.1: Sampling Errors for Number and Percent by Type of Household

Type of household	Reported in	Number of households	Sampling error	Percent of food stamp households	Sampling error
Did not take excess shelter expense deduction	Tables 1 and 2	3,636,530	81,421	33.4%	.8%
Took excess shelter expense deduction	Table 1	7,246,252	90,721	66.6%	.8%
Benefits affected by cap on excess shelter expense deduction	Table 2	1,115,583	58,337	10.3%	.5%
Benefits not affected by cap on excess shelter expense deduction	Table 2	9,767,199	58,377	89.7%	.5%
Not subject to cap because of elderly and disabled members	Table 2	2,316,844	70,660	21.3%	.7%
Benefits not affected by the cap because households' excess shelter expense deduction was less than \$231 cap	Table 2	3,049,980	77,525	28.0%	.8%
Benefits not affected by the \$231 cap because household was receiving maximum benefit	Table 2	763,845	44,097	7.0%	.5%

³Characteristics of Food Stamp Households Summer 1994, Apr. 29, 1996, Mathematica Policy Research, Inc.

Table II.2: Sampling Errors for Estimates Reported Concerning Affected and Not Affected Households

		Households affected by the cap		Households not affected by the cap	
Measure	Reported in	Value	Sampling error	Value	Sampling error
Children					
Percent of households with children	Fig. 1	93.3%	1.5%	55.8%	.9%
Percent of households without children	Fig. 1	6.7%	1.5%	44.2%	.9%
Number of children in households	Text	2,330,041	89,247	11,552,633	390,688
Percent of households with preschool children	Text	51.4%	3.0%	32.2%	.9%
Head of household					
Percent of households with children and single female head	Fig. 2	63.4%	2.9%	36.7%	.09%
Average household size	Fig. 3	3.4	.08	2.4	.04
Citizenship					
Percent of households with noncitizen member	Fig. 4	18.2%	2.3%	9.8%	<.5%
Percent of households without noncitizen member	Fig. 4	81.8%	2.3%	90.2%	<.5%
Income					
Percent of households with gross income 50% of poverty level or less	Fig. 5	34.8%	2.8%	43.4%	<.9%
Percent of households with gross income over 50% of poverty level	Fig. 5	65.2%	2.8%	56.6%	<.9%
Average monthly gross income	Text	\$643	\$13.30	\$500	\$6.56
Percent of households with earned income	Fig. 6	32.4%	2.8%	20.2%	<.7%
Percent of households without earned income	Fig. 6	67.6%	2.8%	79.8%	<.7%
Percent of households with earned income with children	Text	31.3%	2.8%	29.8%	1.1%
Shelter expenses					
Average monthly shelter expense	Fig. 7	\$618	\$8.56	\$254	\$3.56
Average monthly shelter expense—households with children	Fig. 7	\$621	\$8.88	\$262	\$4.56
Average monthly shelter expense—households without children	Fig. 7	\$568	\$30.40	\$245	\$5.68
Average monthly shelter costs—Northeast	Text	\$688	\$16.16	a	a
Geographic location					
Northeast	Table 3	37.5%	2.9%	18.3%	<1%
Midwest	Table 3	18.0%	2.3%	21.6%	<1%
South	Table 3	16.5%	2.2%	41.5%	<1%
West	Table 3	27.9%	2.7%	18.5%	<1%
Urban	Table 3	88.8%	1.9%	76.4%	<1%

(continued)

**Appendix II
Methodology**

Measure	Reported in	Households affected by the cap		Households not affected by the cap	
		Value	Sampling error	Value	Sampling error
Rural	Table 3	11.2%	1.9%	23.6%	<1%
Food stamp benefit—amount					
Average monthly benefit	Fig. 8	\$261	\$5.88	\$162	\$2.12
Average monthly benefit— households with children	Fig. 8	\$271	\$5.72	\$225	\$2.68
Average monthly benefit— households without children	Fig. 8	\$121	\$14.32	\$81	\$1.48
Food stamp benefit—level					
Percent of households receiving more than 75% of maximum benefit but less than 100%	Text	69.0%	2.7%	^a	^a

^aNot applicable.

Table II.3: Sampling Errors for Estimates of Reported Food Stamp Benefit Increases in the Absence of the Cap

Measure of benefit increase	Reported in	Value	Sampling error
Average percent of monthly increase in benefits for affected households in absence of cap	Text	11.9%	1.2%
Average monthly increase in food stamp benefit for affected households in absence of cap	Text	\$31	\$6.12
Average monthly food stamp benefit in absence of cap for affected households	Text	\$292	\$6.12
Average monthly food stamp benefit in absence of cap for affected households with children	Text	\$303	\$5.92
Average monthly food stamp benefit in absence of cap for affected households without children	Text	\$140	\$14.64
Average monthly increase in food stamp benefit in the absence of the cap for affected households in the Northeast	Text	\$41	\$3.28
Average monthly increase in food stamp benefits in the absence of the cap for affected urban households	Text	\$32	\$1.76
Average monthly increase in food stamp benefits in the absence of the cap for affected rural households	Text	\$25	\$2.84
Percent of affected food stamp households located in four states—California, Michigan, New York, and Pennsylvania	Text	53.9%	4.4%
Percent of food stamp households not affected by the cap in four states—California, Michigan, New York, and Pennsylvania	Text	26.0%	1.6%
Average monthly increase in food stamp benefits in the absence of cap for affected households by state	Fig. 9	See app. III	See app. III
Average percent increase in total food stamp benefits for fiscal year 1995 in absence of the cap	Text	1.9%	.4%
Average monthly increase in total value of food stamp benefits for fiscal year 1995 in absence of the cap	Text	\$34.7 million	\$6.8 million
Total increase in value of food stamp benefit for fiscal year 1995 in absence of the cap	Text	\$417 million	\$81.6 million
Increase in value of food stamp benefit for fiscal year 1995 in absence of the cap for households with children	Text	\$400 million	\$1.66 million
Percent increase to affected households with children	Text	95.9%	2.0%
Percent of additional benefits that would have gone to 10 states	Text	80.0%	3.2%
Percent of additional benefits going to each of 10 states with largest share of increase in benefits in absence of cap			
New York	Table 4	32.3%	7.6%
California	Table 4	17.2%	6.0%
Michigan	Table 4	5.4%	1.6%
Massachusetts	Table 4	4.7%	1.6%
Pennsylvania	Table 4	4.2%	2.0%

(continued)

**Appendix II
Methodology**

Measure of benefit increase	Reported in	Value	Sampling error
Washington	Table 4	3.9%	1.2%
Texas	Table 4	3.3%	2.4%
New Jersey	Table 4	3.2%	1.2%
Florida	Table 4	3.1%	1.6%
Connecticut	Table 4	2.7%	0.8%

Table II.4: Sampling Errors for Other Reported Estimates

Measure	Reported in	Estimate	Sampling error
Average monthly food stamp benefit	Text	\$172	\$2.00
Percent of all children receiving food stamps living in households affected by the excess shelter expense deduction cap	Text	17.0%	1.6%

Percent of total food stamp benefits provided in each of 10 states in table 4

New York	Table 4	8.5%	1.2%
California	Table 4	11.1%	1.6%
Michigan	Table 4	3.7%	0.4%
Massachusetts	Table 4	1.5%	0.4%
Pennsylvania	Table 4	4.4%	0.8%
Washington	Table 4	1.9%	0.4%
Texas	Table 4	10.2%	1.2%
New Jersey	Table 4	2.2%	0.4%
Florida	Table 4	5.6%	0.8%
Connecticut	Table 4	0.8%	<0.1%

Detailed Information on Households Receiving Food Stamps Affected by the Cap on Excess Shelter Expense Deduction

Table III.1: Characteristics of All Affected Households, Fiscal Year 1995

Type of household	Number of households	Percent of households	Average monthly gross income	Average monthly net income
All	1,115,583	100.0	\$643	\$225
With children	1,041,022	93.3	\$651	\$233
With children under age 5	572,957	51.4	\$653	\$235
Headed by single female with children	707,497	63.4	\$616	\$204
One member	50,848	4.6	\$506	\$92
Two members	267,139	23.9	\$548	\$139
Three members	330,347	29.6	\$617	\$200
Four members	266,613	23.9	\$691	\$269
Five or more members	200,636	18.0	\$784	\$355
With noncitizens	203,158	18.2	\$711	\$292
With earned income	361,623	32.4	\$813	\$286
With gross income	1,115,583	100.0	\$643	\$225
With net income	1,115,583	100.0	\$643	\$225
Geographic location				
Northeast	418,346	37.5	\$613	\$215
Midwest	201,254	18.0	\$604	\$181
South	184,173	16.5	\$720	\$231
West	311,811	28.0	\$664	\$263
Rural	124,883	11.2	\$629	\$191
Urban	990,419	88.8	\$645	\$229
Unknown urban/rural	282	0.0	\$672	\$228
Benefit level				
25% or less than maximum	2,680	0.2	\$1,096	\$653
25% to 50% of maximum	53,028	4.8	\$1,035	\$519
50% to 75% of maximum	281,674	25.2	\$845	\$394
Above 75% of maximum	778,202	69.8	\$542	\$142
Gross income as percentage of poverty				
25% or less of poverty level	2,220	0.2	\$427	\$51
25% to 50% of poverty level	386,170	34.6	\$510	\$132
50% to 75% of poverty level	518,676	46.5	\$631	\$234
Above 75% of poverty level	208,517	18.7	\$922	\$377

Appendix III
Detailed Information on Households
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Average monthly earned income	Average monthly shelter cost	Average monthly food stamp benefit	Average monthly food stamp benefit if no cap	Average monthly increase if no cap	Total monthly increase if no cap
\$219	\$618	\$261	\$292	\$31	\$34,756,405
\$214	\$621	\$271	\$303	\$32	\$33,353,695
\$207	\$615	\$280	\$311	\$31	\$17,907,630
\$168	\$608	\$256	\$287	\$31	\$22,231,131
\$249	\$574	\$88	\$104	\$17	\$843,637
\$175	\$587	\$170	\$195	\$25	\$6,633,540
\$202	\$606	\$245	\$276	\$31	\$10,316,071
\$226	\$635	\$306	\$342	\$36	\$9,594,907
\$291	\$668	\$394	\$431	\$37	\$7,368,250
\$238	\$678	\$273	\$314	\$40	\$8,220,108
\$677	\$617	\$245	\$274	\$29	\$10,590,368
\$219	\$618	\$261	\$292	\$31	\$34,756,405
\$219	\$618	\$261	\$292	\$31	\$34,756,405
\$146	\$688	\$243	\$284	\$41	\$17,296,018
\$218	\$556	\$286	\$309	\$23	\$4,553,028
\$514	\$566	\$286	\$309	\$23	\$4,250,349
\$144	\$595	\$255	\$283	\$28	\$8,657,010
\$301	\$565	\$280	\$305	\$25	\$3,149,607
\$209	\$624	\$259	\$291	\$32	\$31,596,511
\$347	\$596	\$301	\$338	\$36	\$10,287
\$388	\$870	\$48	\$104	\$55	\$147,943
\$725	\$739	\$113	\$151	\$38	\$2,004,789
\$367	\$687	\$241	\$281	\$40	\$11,334,275
\$131	\$584	\$279	\$307	\$27	\$21,269,397
\$60	\$422	\$602	\$609	\$7	\$15,684
\$64	\$577	\$337	\$364	\$26	\$10,127,107
\$142	\$628	\$241	\$274	\$33	\$17,302,894
\$701	\$669	\$167	\$202	\$35	\$7,310,719

Appendix III
Detailed Information on Households
Receiving Food Stamps Affected by the Cap
on Excess Shelter Expense Deduction

Table III.2: Characteristics of All Affected Households With Children, Fiscal Year 1995

Type of household	Number of households	Percent of households	Average monthly gross income	Average monthly net income
All	1,041,022	100.0	\$651	\$233
With children under age 5	572,957	55.0	\$653	\$235
Headed by single female with children	707,497	67.9	\$616	\$204
One member	4,582	0.4	\$499	\$118
Two members	242,128	23.3	\$544	\$138
Three members	327,063	31.4	\$617	\$200
Four members	266,613	25.6	\$691	\$269
Five or more members	200,636	19.3	\$784	\$355
With noncitizen	193,656	18.6	\$719	\$301
With earned income	326,046	31.3	\$832	\$300
With gross income	1,041,022	100.0	\$651	\$233
With net income	1,041,022	100.0	\$651	\$233
Geographic location				
Northeast	379,729	36.5	\$626	\$228
Midwest	192,910	18.5	\$605	\$183
South	169,535	16.3	\$729	\$237
West	298,848	28.7	\$667	\$269
Rural	115,887	11.1	\$632	\$195
Urban	924,853	88.8	\$653	\$238
Unknown urban/rural	282	0.0	\$672	\$228
Benefit level				
25% or less than maximum	2,680	0.3	\$1,096	\$653
25% to 50% of maximum	43,549	4.2	\$1,084	\$568
50% to 75% of maximum	264,590	25.4	\$860	\$408
Above 75% of maximum	730,202	70.1	\$547	\$148
Gross income as percentage of poverty				
25% or less of poverty level	2,220	0.2	\$427	\$51
25% to 50% of poverty level	381,968	36.7	\$511	\$133
50% to 75% of poverty level	483,690	46.5	\$644	\$246
Above 75% of poverty level	173,144	16.6	\$979	\$418

Appendix III
Detailed Information on Households
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Average monthly earned income	Average monthly shelter cost	Average monthly food stamp benefit	Average monthly food stamp benefit if no cap	Average monthly increase if no cap	Total monthly increase if no cap
\$214	\$621	\$271	\$303	\$32	\$33,353,695
\$207	\$615	\$280	\$311	\$31	\$17,907,630
\$168	\$608	\$256	\$287	\$31	\$22,231,131
\$92	\$626	\$82	\$103	\$20	\$92,041
\$160	\$588	\$171	\$196	\$25	\$6,041,468
\$199	\$607	\$244	\$276	\$31	\$10,257,030
\$226	\$635	\$306	\$342	\$36	\$9,594,907
\$291	\$668	\$394	\$431	\$37	\$7,368,250
\$234	\$684	\$279	\$320	\$41	\$8,026,132
\$684	\$625	\$259	\$289	\$30	\$9,836,745
\$214	\$621	\$271	\$303	\$32	\$33,353,695
\$214	\$621	\$271	\$303	\$32	\$33,353,695
\$144	\$695	\$255	\$299	\$44	\$16,613,212
\$210	\$558	\$293	\$316	\$23	\$4,382,935
\$524	\$569	\$300	\$324	\$23	\$3,973,650
\$130	\$599	\$261	\$289	\$28	\$8,383,898
\$292	\$568	\$293	\$318	\$26	\$2,964,570
\$204	\$628	\$269	\$301	\$33	\$30,378,839
\$347	\$596	\$301	\$338	\$36	\$10,287
\$388	\$870	\$48	\$104	\$55	\$147,943
\$722	\$772	\$124	\$165	\$41	\$1,766,731
\$367	\$696	\$250	\$292	\$41	\$10,892,036
\$128	\$585	\$288	\$316	\$28	\$20,546,985
\$60	\$422	\$602	\$609	\$7	\$15,684
\$65	\$579	\$339	\$365	\$26	\$10,077,374
\$145	\$630	\$248	\$283	\$35	\$16,757,229
\$740	\$693	\$183	\$220	\$38	\$6,503,408

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Detailed Information on Households
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Table III.3: Characteristics of All Affected Households, by State, Fiscal Year 1995

State	Number of households	Percent of households	Number of individuals	Average household size	Number of children	Number of children under age 5	Average monthly gross income	Average monthly net income
All	1,115,583	100.0	3,744,572	3.4	2,330,041	797,274	\$643	\$225
Alabama	6,148	0.6	22,678	3.7	14,717	4,326	\$757	\$228
Alaska	632	0.1	1,749	2.8	1,017	441	\$871	\$227
Arizona	11,536	1.0	48,033	4.2	32,496	11,206	\$669	\$214
Arkansas	2,132	0.2	6,865	3.2	3,922	972	\$676	\$169
California	214,685	19.2	710,751	3.3	450,100	144,775	\$667	\$284
Colorado	9,743	0.9	36,231	3.7	23,716	8,035	\$749	\$251
Connecticut	21,598	1.9	64,749	3.0	41,451	15,816	\$665	\$279
Delaware	1,517	0.1	5,872	3.9	3,830	1,206	\$723	\$258
District of Columbia	1,834	0.2	6,633	3.6	4,563	2,483	\$551	\$176
Florida	41,296	3.7	152,809	3.7	95,653	27,229	\$762	\$270
Georgia	19,446	1.7	65,262	3.4	41,045	13,148	\$648	\$200
Guam	80	0.0	368	4.6	256	62	\$1,121	\$363
Hawaii	2,472	0.2	8,281	3.3	5,053	1,958	\$831	\$263
Idaho	2,109	0.2	7,296	3.5	4,400	1,234	\$657	\$198
Illinois	21,225	1.9	84,466	4.0	57,443	14,807	\$574	\$162
Indiana	7,895	0.7	32,969	4.2	21,706	7,216	\$729	\$202
Iowa	6,100	0.5	19,793	3.2	11,974	3,837	\$621	\$182
Kansas	6,527	0.6	24,403	3.7	15,783	5,233	\$580	\$156
Kentucky	2,312	0.2	9,085	3.9	5,102	1,411	\$575	\$143
Louisiana	7,064	0.6	25,199	3.6	15,444	4,441	\$644	\$187
Maine	9,461	0.8	30,836	3.3	18,227	5,864	\$656	\$225
Maryland	10,966	1.0	41,928	3.8	27,178	7,942	\$592	\$162
Massachusetts	36,209	3.2	113,366	3.1	73,129	30,839	\$643	\$255
Michigan	84,502	7.6	271,395	3.2	169,763	62,802	\$584	\$173
Minnesota	18,648	1.7	61,289	3.3	39,433	13,987	\$669	\$241
Mississippi	3,278	0.3	9,833	3.0	5,773	2,174	\$704	\$162
Missouri	9,507	0.9	33,806	3.6	21,026	7,089	\$645	\$175
Montana	2,470	0.2	8,792	3.6	5,183	1,400	\$636	\$206
Nebraska	2,337	0.2	8,125	3.5	5,040	1,581	\$600	\$151
Nevada	3,648	0.3	13,670	3.7	8,657	3,508	\$767	\$275
New Hampshire	2,281	0.2	6,988	3.1	4,248	1,507	\$585	\$189
New Jersey	32,913	3.0	125,570	3.8	81,947	22,760	\$602	\$188

**Appendix III
Detailed Information on Households
Receiving Food Stamps Affected by the Cap
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Average monthly earned income	Average monthly shelter cost	Average monthly shelter deduction	Average monthly food stamp benefit	Total monthly food stamp benefit	Average monthly food stamp benefit if no cap	Average monthly increase if no cap	Total monthly increase if no cap
\$219	\$618	\$231	\$261	\$291,397,717	\$292	\$31	\$34,756,405
\$625	\$533	\$231	\$289	\$1,776,184	\$305	\$16	\$98,620
\$65	\$802	\$402	\$289	\$182,990	\$309	\$20	\$12,551
\$403	\$581	\$231	\$331	\$3,815,751	\$354	\$23	\$267,245
\$554	\$506	\$231	\$268	\$572,201	\$284	\$15	\$32,629
\$75	\$592	\$231	\$239	\$51,324,086	\$267	\$28	\$5,986,991
\$546	\$609	\$231	\$285	\$2,778,736	\$313	\$28	\$270,914
\$98	\$667	\$231	\$216	\$4,656,798	\$258	\$43	\$923,053
\$478	\$626	\$231	\$293	\$444,547	\$320	\$27	\$41,331
\$51	\$514	\$231	\$296	\$543,223	\$315	\$19	\$33,974
\$533	\$603	\$231	\$275	\$11,348,593	\$301	\$26	\$1,083,373
\$337	\$551	\$231	\$268	\$5,206,482	\$291	\$23	\$446,423
\$841	\$798	\$280	\$525	\$41,930	\$577	\$53	\$4,207
\$244	\$745	\$330	\$471	\$1,164,905	\$501	\$29	\$72,700
\$407	\$538	\$231	\$276	\$582,037	\$297	\$21	\$43,299
\$243	\$550	\$231	\$332	\$7,048,842	\$351	\$19	\$395,348
\$493	\$565	\$231	\$335	\$2,644,983	\$360	\$25	\$194,940
\$278	\$530	\$231	\$266	\$1,621,420	\$285	\$20	\$119,371
\$269	\$523	\$231	\$314	\$2,050,159	\$333	\$18	\$120,390
\$337	\$471	\$231	\$334	\$771,179	\$349	\$16	\$35,949
\$405	\$543	\$231	\$291	\$2,052,433	\$309	\$18	\$130,323
\$274	\$649	\$231	\$253	\$2,396,657	\$292	\$39	\$367,614
\$265	\$547	\$231	\$319	\$3,499,573	\$341	\$22	\$236,749
\$103	\$679	\$231	\$234	\$8,471,913	\$279	\$45	\$1,635,446
\$156	\$557	\$231	\$265	\$22,361,451	\$287	\$22	\$1,866,148
\$224	\$593	\$231	\$250	\$4,659,329	\$280	\$30	\$561,812
\$514	\$496	\$231	\$251	\$821,125	\$268	\$17	\$57,299
\$434	\$537	\$231	\$291	\$2,762,213	\$311	\$20	\$192,840
\$249	\$546	\$231	\$282	\$697,605	\$305	\$23	\$56,027
\$318	\$508	\$231	\$295	\$689,384	\$314	\$19	\$43,328
\$472	\$654	\$231	\$278	\$1,014,321	\$312	\$34	\$124,862
\$159	\$514	\$231	\$247	\$563,713	\$267	\$19	\$44,298
\$232	\$649	\$231	\$311	\$10,250,705	\$345	\$34	\$1,118,531

(continued)

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Detailed Information on Households
Receiving Food Stamps Affected by the Cap
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State	Number of households	Percent of households	Number of individuals	Average household size	Number of children	Number of children under age 5	Average monthly gross income	Average monthly net income
New Mexico	3,457	0.3	12,610	3.6	7,428	2,878	\$614	\$170
New York	247,847	22.2	723,503	2.9	424,153	166,415	\$607	\$214
North Carolina	6,043	0.5	21,702	3.6	12,131	5,300	\$682	\$217
North Dakota	1,559	0.1	5,758	3.7	3,491	1,312	\$767	\$276
Ohio	23,887	2.1	99,336	4.2	67,432	16,749	\$562	\$151
Oklahoma	7,049	0.6	25,198	3.6	15,123	4,677	\$646	\$178
Oregon	10,384	0.9	37,105	3.6	21,989	8,500	\$712	\$254
Pennsylvania	54,343	4.9	192,104	3.5	116,720	39,785	\$596	\$179
Rhode Island	7,280	0.7	23,004	3.2	14,661	5,715	\$561	\$168
South Carolina	2,815	0.3	9,487	3.4	5,745	1,383	\$670	\$185
South Dakota	1,120	0.1	3,724	3.3	2,359	930	\$733	\$234
Tennessee	13,785	1.2	49,784	3.6	32,149	10,703	\$721	\$226
Texas	45,632	4.1	179,847	3.9	111,378	32,526	\$784	\$259
Utah	4,168	0.4	16,003	3.8	9,974	3,768	\$745	\$272
Vermont	6,415	0.6	19,828	3.1	11,315	4,432	\$709	\$300
U.S. Virgin Islands	453	0.0	1,653	3.7	1,002	453	\$786	\$317
Virginia	10,730	1.0	38,333	3.6	23,558	6,670	\$739	\$244
Washington	45,098	4.0	155,623	3.5	94,625	36,926	\$592	\$197
West Virginia	2,124	0.2	7,384	3.5	4,449	622	\$670	\$202
Wisconsin	17,946	1.6	60,320	3.4	39,007	15,519	\$632	\$216
Wyoming	876	0.1	3,178	3.6	2,075	716	\$691	\$210

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Average monthly earned income	Average monthly shelter cost	Average monthly shelter deduction	Average monthly food stamp benefit	Total monthly food stamp benefit	Average monthly food stamp benefit if no cap	Average monthly increase if no cap	Total monthly increase if no cap
\$331	\$533	\$231	\$304	\$1,049,517	\$322	\$18	\$63,829
\$122	\$725	\$231	\$227	\$56,191,311	\$272	\$45	\$11,233,878
\$495	\$548	\$231	\$285	\$1,721,418	\$302	\$18	\$106,296
\$639	\$594	\$231	\$272	\$423,696	\$300	\$29	\$44,497
\$191	\$544	\$231	\$348	\$8,324,503	\$371	\$22	\$528,494
\$418	\$504	\$231	\$294	\$2,075,047	\$309	\$15	\$102,269
\$428	\$591	\$231	\$270	\$2,804,815	\$294	\$24	\$252,894
\$223	\$583	\$231	\$289	\$15,725,088	\$316	\$27	\$1,471,359
\$110	\$591	\$231	\$262	\$1,910,511	\$292	\$29	\$214,254
\$535	\$503	\$231	\$273	\$767,435	\$289	\$16	\$45,676
\$516	\$578	\$231	\$255	\$285,194	\$280	\$26	\$28,640
\$473	\$550	\$231	\$283	\$3,897,302	\$305	\$23	\$312,550
\$688	\$577	\$231	\$299	\$13,634,542	\$324	\$25	\$1,142,593
\$482	\$591	\$231	\$288	\$1,199,443	\$314	\$26	\$109,534
\$216	\$673	\$231	\$217	\$1,389,066	\$261	\$45	\$287,584
\$640	\$526	\$171	\$360	\$162,892	\$390	\$31	\$13,853
\$530	\$600	\$231	\$272	\$2,915,693	\$299	\$28	\$295,927
\$148	\$606	\$231	\$278	\$12,517,278	\$308	\$30	\$1,361,459
\$494	\$546	\$231	\$277	\$588,843	\$300	\$23	\$48,368
\$173	\$562	\$231	\$264	\$4,746,181	\$290	\$25	\$457,221
\$475	\$533	\$231	\$288	\$252,475	\$307	\$19	\$16,645

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Table III.4: Characteristics of All Affected Households With Children, by State, Fiscal Year 1995

State	Number of households	Percent of households	Number of individuals	Average household size	Number of children	Number of children under age 5	Average monthly gross income	Average monthly net income
All	1,041,022	100.0	3,638,431	3.5	2,330,041	797,274	\$651	\$233
Alabama	6,148	0.6	22,678	3.7	14,717	4,326	\$757	\$228
Alaska	632	0.1	1,749	2.8	1,017	441	\$871	\$227
Arizona	11,238	1.1	47,593	4.2	32,496	11,206	\$670	\$216
Arkansas	1,958	0.2	6,516	3.3	3,922	972	\$675	\$162
California	205,694	19.8	697,920	3.4	450,100	144,775	\$671	\$291
Colorado	9,608	0.9	35,961	3.7	23,716	8,035	\$750	\$252
Connecticut	21,296	2.1	64,340	3.0	41,451	15,816	\$666	\$281
Delaware	1,395	0.1	5,628	4.0	3,830	1,206	\$720	\$260
District of Columbia	1,511	0.2	6,177	4.1	4,563	2,483	\$557	\$192
Florida	37,021	3.6	147,305	4.0	95,653	27,229	\$788	\$288
Georgia	16,794	1.6	61,819	3.7	41,045	13,148	\$652	\$203
Guam	80	0.0	368	4.6	256	62	\$1,121	\$363
Hawaii	2,359	0.2	8,055	3.4	5,053	1,958	\$827	\$264
Idaho	1,901	0.2	7,089	3.7	4,400	1,234	\$672	\$211
Illinois	20,938	2.0	83,894	4.0	57,443	14,807	\$573	\$163
Indiana	7,719	0.7	32,793	4.2	21,706	7,216	\$729	\$202
Iowa	5,577	0.4	19,010	3.4	11,974	3,837	\$624	\$187
Kansas	6,203	0.6	24,011	3.9	15,783	5,233	\$577	\$156
Kentucky	2,312	0.2	9,085	3.9	5,102	1,411	\$575	\$143
Louisiana	6,174	0.6	23,630	3.8	15,444	4,441	\$664	\$202
Maine	8,637	0.8	29,562	3.4	18,227	5,864	\$661	\$230
Maryland	10,278	1.0	40,552	3.9	27,178	7,942	\$591	\$159
Massachusetts	35,844	3.4	112,816	3.1	73,129	30,839	\$645	\$256
Michigan	82,389	7.9	266,867	3.2	169,763	62,802	\$585	\$174
Minnesota	18,256	1.8	60,640	3.3	39,433	13,987	\$667	\$241
Mississippi	2,803	0.3	9,200	3.3	5,773	2,174	\$734	\$175
Missouri	7,895	0.8	31,981	4.1	21,026	7,089	\$662	\$191
Montana	2,421	0.2	8,693	3.6	5,183	1,400	\$637	\$208
Nebraska	2,190	0.2	7,878	3.6	5,040	1,581	\$602	\$151
Nevada	3,367	0.3	13,317	4.0	8,657	3,508	\$776	\$281
New Hampshire	2,223	0.2	6,931	3.1	4,248	1,507	\$588	\$191
New Jersey	32,265	3.1	124,716	3.9	81,947	22,760	\$601	\$188

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Average monthly earned income	Average monthly shelter cost	Average monthly shelter deduction	Average monthly food stamp benefit	Total monthly food stamp benefit	Average monthly benefit if no cap	Average monthly increase if no cap	Total monthly increase if no cap
\$214	\$621	\$231	\$271	\$282,351,404	\$303	\$32	\$33,353,695
\$625	\$533	\$231	\$289	\$1,776,184	\$305	\$16	\$98,620
\$65	\$802	\$402	\$289	\$182,990	\$309	\$20	\$12,551
\$397	\$581	\$231	\$336	\$3,780,609	\$360	\$23	\$261,609
\$568	\$508	\$231	\$280	\$548,226	\$296	\$16	\$31,846
\$60	\$597	\$231	\$244	\$50,243,381	\$272	\$28	\$5,805,267
\$544	\$609	\$231	\$287	\$2,757,318	\$315	\$28	\$265,391
\$99	\$667	\$231	\$217	\$4,628,330	\$260	\$43	\$912,440
\$454	\$634	\$231	\$306	\$427,501	\$334	\$28	\$38,888
\$0	\$521	\$231	\$333	\$503,058	\$353	\$20	\$30,723
\$563	\$611	\$231	\$294	\$10,885,674	\$321	\$27	\$1,003,661
\$325	\$555	\$231	\$296	\$4,966,461	\$319	\$23	\$384,233
\$841	\$798	\$280	\$525	\$41,930	\$577	\$53	\$4,207
\$222	\$744	\$330	\$480	\$1,132,964	\$510	\$29	\$69,450
\$403	\$550	\$231	\$296	\$562,636	\$317	\$21	\$40,822
\$240	\$551	\$231	\$334	\$7,000,169	\$353	\$19	\$392,771
\$488	\$565	\$231	\$341	\$2,635,123	\$366	\$24	\$188,602
\$254	\$536	\$231	\$279	\$1,554,764	\$299	\$20	\$112,211
\$248	\$524	\$231	\$326	\$2,020,946	\$344	\$18	\$112,695
\$337	\$471	\$231	\$334	\$771,179	\$349	\$16	\$35,949
\$421	\$542	\$231	\$309	\$1,905,874	\$327	\$18	\$110,867
\$264	\$652	\$231	\$266	\$2,299,925	\$306	\$40	\$343,143
\$269	\$546	\$231	\$330	\$3,396,126	\$352	\$21	\$220,269
\$104	\$679	\$231	\$235	\$8,426,272	\$280	\$45	\$1,621,235
\$156	\$558	\$231	\$267	\$21,976,708	\$289	\$22	\$1,811,955
\$213	\$594	\$231	\$253	\$4,617,413	\$283	\$30	\$552,330
\$536	\$507	\$231	\$273	\$764,212	\$291	\$18	\$51,443
\$421	\$549	\$231	\$330	\$2,603,343	\$352	\$23	\$178,039
\$243	\$543	\$231	\$284	\$688,603	\$307	\$23	\$54,543
\$322	\$509	\$231	\$306	\$669,111	\$324	\$18	\$39,743
\$473	\$660	\$231	\$295	\$992,168	\$328	\$34	\$113,804
\$164	\$511	\$231	\$251	\$558,938	\$270	\$19	\$42,457
\$228	\$646	\$231	\$316	\$10,189,816	\$349	\$34	\$1,085,007

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State	Number of households	Percent of households	Number of individuals	Average household size	Number of children	Number of children under age 5	Average monthly gross income	Average monthly net income
New Mexico	3,025	0.3	11,747	3.9	7,428	2,878	\$622	\$182
New York	216,690	20.8	682,551	3.1	424,153	166,415	\$629	\$235
North Carolina	5,793	0.6	21,202	3.7	12,131	5,300	\$691	\$225
North Dakota	1,441	0.1	5,605	3.9	3,491	1,312	\$772	\$278
Ohio	21,898	2.0	96,385	4.4	67,432	16,749	\$558	\$152
Oklahoma	6,545	0.6	24,075	3.7	15,123	4,677	\$650	\$179
Oregon	9,179	0.9	35,510	3.9	21,989	8,500	\$717	\$263
Pennsylvania	49,793	4.8	186,055	3.7	116,720	39,785	\$591	\$180
Rhode Island	7,070	0.7	22,794	3.2	14,661	5,715	\$562	\$167
South Carolina	2,292	0.2	8,689	3.8	5,745	1,383	\$678	\$195
South Dakota	1,074	0.1	3,678	3.4	2,359	930	\$738	\$239
Tennessee	12,554	1.2	47,927	3.8	32,149	10,703	\$724	\$225
Texas	44,417	4.3	176,762	4.0	111,378	32,526	\$783	\$257
Utah	3,997	0.4	15,775	3.9	9,974	3,768	\$749	\$276
Vermont	5,911	0.6	19,046	3.2	11,315	4,432	\$726	\$317
U.S. Virgin Islands	426	0.0	1,573	3.7	1,002	453	\$800	\$327
Virginia	9,560	0.9	36,695	3.8	23,558	6,670	\$742	\$249
Washington	44,073	4.2	153,833	3.5	94,625	36,926	\$592	\$198
West Virginia	1,978	0.2	7,238	3.7	4,449	622	\$678	\$211
Wisconsin	17,331	1.7	59,368	3.4	39,007	15,519	\$634	\$218
Wyoming	846	0.1	3,148	3.7	2,075	716	\$694	\$213

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Average monthly earned income	Average monthly shelter cost	Average monthly shelter deduction	Average monthly food stamp benefit	Total monthly food stamp benefit	Average monthly benefit if no cap	Average monthly increase if no cap	Total monthly increase if no cap
\$299	\$544	\$231	\$320	\$969,369	\$339	\$19	\$57,456
\$125	\$740	\$231	\$241	\$52,290,706	\$291	\$50	\$10,761,978
\$496	\$552	\$231	\$288	\$1,670,619	\$306	\$18	\$104,044
\$652	\$596	\$231	\$288	\$415,377	\$317	\$28	\$40,817
\$166	\$545	\$231	\$369	\$8,088,932	\$391	\$22	\$475,087
\$425	\$506	\$231	\$303	\$1,983,393	\$317	\$14	\$93,923
\$407	\$599	\$231	\$294	\$2,697,522	\$319	\$25	\$228,392
\$193	\$586	\$231	\$307	\$15,291,657	\$334	\$27	\$1,363,036
\$113	\$589	\$231	\$268	\$1,897,543	\$297	\$29	\$202,978
\$513	\$505	\$231	\$307	\$703,073	\$323	\$16	\$37,267
\$512	\$582	\$231	\$262	\$281,636	\$288	\$26	\$27,751
\$476	\$552	\$231	\$301	\$3,782,846	\$324	\$23	\$290,602
\$690	\$577	\$231	\$303	\$13,437,650	\$328	\$25	\$1,122,915
\$480	\$596	\$231	\$296	\$1,183,590	\$323	\$27	\$107,535
\$208	\$685	\$231	\$223	\$1,318,345	\$271	\$48	\$280,940
\$645	\$537	\$171	\$361	\$153,731	\$393	\$32	\$13,746
\$508	\$605	\$231	\$294	\$2,808,825	\$322	\$28	\$271,498
\$140	\$605	\$231	\$281	\$12,368,256	\$311	\$30	\$1,332,868
\$489	\$555	\$231	\$291	\$575,651	\$315	\$24	\$46,902
\$172	\$565	\$231	\$270	\$4,674,521	\$296	\$26	\$450,935
\$470	\$536	\$231	\$296	\$250,210	\$315	\$19	\$16,258

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Table III.5: Sampling Errors for Selected Monetary Amounts Presented in Table III.1 for All Affected Households, Fiscal Year 1995

Type of household	Average monthly gross income	Average monthly net income	Average monthly earned income	Average monthly shelter cost	Average monthly food stamp benefit	Average monthly food stamp benefit if no cap
All	13.32	10.32	21.96	8.56	5.88	6.12
With children	13.80	10.68	22.68	8.88	5.72	5.92
With children under age 5	18.44	14.08	30.36	11.88	7.76	8.04
Headed by single female with children	14.44	10.72	23.56	10.56	6.24	6.40
One member	42.48	27.56	106.36	37.96	7.88	6.80
Two members	20.36	14.12	38.48	18.24	4.32	3.60
Three members	20.32	14.04	37.12	14.52	4.36	4.28
Four members	27.56	20.88	46.36	16.84	6.44	6.60
Five or more members	35.92	29.12	61.64	20.72	11.24	11.56
With noncitizens	44.28	35.20	74.56	28.84	18.00	18.80
With earned income	24.56	19.40	32.60	13.52	10.24	10.44
With gross income	13.32	10.32	21.96	8.56	5.88	6.12
With net income	13.32	10.32	21.96	8.56	5.88	6.12
Geographic location						
Northeast	22.60	18.00	34.88	16.16	9.92	10.88
Midwest	24.96	17.92	39.44	12.64	11.08	11.40
South	39.44	28.28	64.88	19.32	17.84	18.04
West	24.20	20.40	36.56	14.56	10.40	11.12
Rural	28.44	20.00	50.68	16.72	14.20	14.44
Urban	14.96	11.68	24.36	9.64	6.48	6.80
Unknown urban/rural	366.48	261.60	825.28	222.04	139.04	162.12
Benefit level						
25% or less than maximum	279.72	255.64	399.48	150.80	24.96	60.88
25% to 50% of maximum	73.48	57.64	145.40	39.96	12.72	14.84
50% to 75% of maximum	24.76	18.16	57.76	16.72	10.68	11.56
Above 75% of maximum	9.16	6.64	18.24	9.28	6.64	7.04
Gross income as percentage of poverty						
25% or less of poverty level	58.28	47.08	162.04	75.12	96.88	99.64

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Type of household	Average monthly gross income	Average monthly net income	Average monthly earned income	Average monthly shelter cost	Average monthly food stamp benefit	Average monthly food stamp benefit if no cap
25% to 50% of poverty level	10.88	10.44	17.08	12.64	7.56	8.24
50% to 75% of poverty level	16.00	14.36	27.16	13.32	6.88	7.88
Above 75% of poverty level	33.24	27.32	56.00	19.92	9.52	10.24

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Table III.6: Sampling Errors for Selected Monetary Amounts Presented in Table III.2 for All Affected Households With Children, Fiscal Year 1995

Type of household	Average monthly gross income	Average monthly net income	Average monthly earned income	Average monthly shelter cost	Average monthly food stamp benefit	Average monthly food stamp benefit if no cap
All	13.80	10.68	22.68	8.88	5.72	5.92
With children under age 5	18.44	14.08	30.36	11.88	7.76	8.04
Headed by single female with children	14.44	10.72	23.56	10.56	6.24	6.40
One member	175.32	154.36	347.64	133.48	34.00	33.64
Two members	21.32	14.76	39.44	19.40	4.52	3.68
Three members	20.36	14.04	37.08	14.56	4.36	4.28
Four members	27.56	20.88	46.36	16.84	6.44	6.60
Five or more members	35.92	29.12	61.64	20.72	11.24	11.56
With noncitizens	45.52	35.92	76.96	29.24	18.00	18.60
With earned income	25.96	20.52	35.32	14.28	10.12	10.24
With gross income	13.80	10.68	22.68	8.88	5.72	5.92
With net income	13.80	10.68	22.68	8.88	5.72	5.92
Geographic location						
Northeast	23.44	18.56	36.36	16.72	9.56	10.24
Midwest	25.88	18.56	40.24	13.04	10.80	11.12
South	41.68	29.92	68.24	20.48	17.44	17.60
West	25.04	20.96	36.64	14.88	10.16	10.88
Rural	30.08	21.04	52.76	17.28	13.60	13.80
Urban	15.48	12.04	25.12	9.96	6.28	6.56
Unknown urban/rural	366.48	261.60	825.28	222.04	139.04	162.12
Benefit level						
25% or less than maximum	279.72	255.64	399.48	150.80	24.96	60.88
25% to 50% of maximum	79.64	58.04	174.28	39.12	12.32	13.92
50% to 75% of maximum	24.92	17.68	60.72	16.92	10.20	10.96
Above 75% of maximum	9.40	6.76	18.64	9.56	6.44	6.80
Gross income as percentage of poverty						
25% or less of poverty level	58.28	47.08	162.04	75.12	96.88	99.64

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Type of household	Average monthly gross income	Average monthly net income	Average monthly earned income	Average monthly shelter cost	Average monthly food stamp benefit	Average monthly food stamp benefit if no cap
25% to 50% of poverty level	10.96	10.48	17.24	12.68	7.52	8.20
50% to 75% of poverty level	16.16	14.48	28.32	13.72	6.64	7.60
Above 75% of poverty	32.80	28.16	62.28	21.16	9.60	10.08

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Table III.7: Sampling Errors for Selected Monetary Amounts of All Affected Households, by State, Presented in Table III.3, Fiscal Year 1995

State	Average monthly gross income	Average monthly net income	Average monthly earned income	Average monthly shelter cost	Average monthly food stamp benefit if no cap
All	13.32	10.32	21.96	8.56	5.88
Alabama	190.28	127.84	295.20	67.84	91.88
Alaska	105.64	115.92	266.36	85.32	90.80
Arizona	116.36	80.08	202.04	53.88	51.60
Arkansas	168.20	112.80	255.92	69.92	69.72
California	57.96	52.72	68.84	37.80	23.88
Colorado	104.68	71.92	179.52	48.72	38.76
Connecticut	54.12	44.96	73.08	35.92	18.44
Delaware	261.12	192.68	355.80	101.08	92.92
District of Columbia	96.80	108.68	159.60	86.60	119.60
Florida	117.28	82.64	184.80	55.52	51.68
Georgia	107.12	76.04	183.20	57.08	56.84
Guam	507.00	287.44	899.52	245.64	142.76
Hawaii	130.84	100.76	261.56	83.36	66.04
Idaho	134.68	107.64	214.68	66.84	71.88
Illinois	123.80	99.84	194.32	77.60	48.16
Indiana	155.84	81.16	265.88	73.88	75.28
Iowa	88.04	60.84	143.20	40.80	39.64
Kansas	88.28	64.76	149.20	42.12	46.16
Kentucky	125.36	99.40	290.56	81.80	97.68
Louisiana	127.24	118.36	223.88	69.08	73.00
Maine	72.60	51.36	125.80	43.28	31.64
Maryland	118.84	78.64	194.24	61.84	56.48
Massachusetts	50.20	40.96	81.52	39.48	20.40
Michigan	46.60	33.52	67.16	21.48	17.48
Minnesota	77.72	58.28	123.16	38.36	28.00
Mississippi	213.12	104.48	328.56	64.20	94.40
Missouri	153.08	99.60	252.00	72.48	83.84
Montana	116.84	87.80	203.96	66.96	57.76
Nebraska	123.24	63.36	223.16	46.36	47.96
Nevada	171.68	118.96	311.52	75.72	67.36
New Hampshire	67.12	49.12	178.12	49.96	62.92
New Jersey	79.28	56.16	130.84	44.76	32.92

(continued)

Appendix III
Detailed Information on Households
Receiving Food Stamps Affected by the Cap
on Excess Shelter Expense Deduction

State	Average monthly gross income	Average monthly net income	Average monthly earned income	Average monthly shelter cost	Average monthly food stamp benefit if no cap
New Mexico	134.96	99.12	232.00	62.56	71.48
New York	54.56	44.12	79.20	38.08	21.80
North Carolina	216.72	157.60	342.52	108.48	68.68
North Dakota	202.28	139.88	399.04	95.44	89.60
Ohio	123.32	90.44	189.64	72.60	64.60
Oklahoma	129.40	83.96	217.28	51.72	62.76
Oregon	104.72	77.24	165.40	48.32	41.68
Pennsylvania	78.24	60.12	135.92	47.20	40.24
Rhode Island	58.80	46.00	92.64	41.96	32.52
South Carolina	167.60	95.60	297.72	59.56	125.00
South Dakota	237.20	152.40	378.36	121.24	88.92
Tennessee	134.80	91.64	247.60	52.64	63.44
Texas	124.08	95.44	189.92	65.64	53.28
Utah	122.28	89.48	204.64	59.08	50.28
Vermont	84.92	65.40	141.24	50.96	28.80
U.S. Virgin Islands	247.88	191.56	388.16	124.76	110.60
Virginia	151.12	120.84	244.44	79.04	75.04
Washington	46.40	36.84	70.08	28.96	17.68
West Virginia	225.44	192.60	329.08	139.88	119.04
Wisconsin	42.72	31.24	68.04	21.96	17.76
Wyoming	149.20	110.52	266.12	69.72	95.92

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Detailed Information on Households
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Table III.8: Sampling Errors for Selected Monetary Amounts of All Affected Households With Children, by State, Presented in Table III.4, Fiscal Year 1995

State	Average monthly gross income	Average monthly net income	Average monthly earned income	Average monthly shelter cost	Average monthly food stamp benefit if no cap
All	13.80	10.68	22.68	8.88	5.72
Alabama	190.28	127.84	295.20	67.84	91.88
Alaska	105.64	115.92	266.36	85.32	90.80
Arizona	118.88	81.48	206.44	55.32	50.32
Arkansas	182.16	121.32	257.04	76.12	67.32
California	59.96	53.80	65.24	38.60	23.04
Colorado	105.84	72.68	181.48	49.24	38.80
Connecticut	54.40	45.12	74.04	36.32	18.28
Delaware	276.92	203.56	375.16	101.48	92.12
District of Columbia	111.96	111.96	0.00	100.48	99.52
Florida	123.20	87.12	194.84	58.68	51.04
Georgia	121.24	85.68	200.20	63.76	53.00
Guam	507.00	287.44	899.52	245.64	142.76
Hawaii	136.44	104.56	266.48	87.32	63.72
Idaho	145.48	115.76	233.56	69.96	70.12
Illinois	125.56	101.28	196.56	78.48	47.96
Indiana	159.48	83.04	271.36	75.64	72.44
Iowa	94.16	64.36	148.92	42.92	38.00
Kansas	92.68	68.04	152.08	43.76	43.24
Kentucky	125.36	99.40	290.56	81.80	97.68
Louisiana	134.96	130.00	238.08	75.80	72.68
Maine	77.48	54.32	132.64	45.24	30.72
Maryland	124.84	80.04	205.36	64.24	55.04
Massachusetts	50.56	41.20	82.28	39.80	20.32
Michigan	47.64	34.28	68.28	21.92	17.44
Minnesota	78.68	59.00	122.56	38.84	27.64
Mississippi	236.56	117.48	365.12	69.52	94.20
Missouri	181.92	116.84	297.88	81.48	79.68
Montana	119.20	89.20	206.32	67.20	58.36
Nebraska	129.72	66.84	231.56	46.20	43.96
Nevada	183.64	127.36	333.72	75.00	63.80
New Hampshire	67.80	49.64	181.92	50.36	62.20
New Jersey	80.72	57.24	132.64	44.72	31.96

(continued)

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State	Average monthly gross income	Average monthly net income	Average monthly earned income	Average monthly shelter cost	Average monthly food stamp benefit if no cap
New Mexico	153.32	110.88	258.92	68.00	75.32
New York	58.88	46.96	87.72	40.28	21.64
North Carolina	223.72	161.04	357.68	111.56	70.16
North Dakota	215.92	149.64	424.32	102.48	87.40
Ohio	132.92	97.88	193.08	78.92	54.56
Oklahoma	137.92	89.44	227.64	55.44	64.12
Oregon	113.12	83.12	175.84	50.12	37.20
Pennsylvania	83.28	64.64	137.56	49.60	35.76
Rhode Island	60.36	47.16	95.24	42.04	31.12
South Carolina	200.56	109.88	360.48	70.44	131.48
South Dakota	247.12	158.20	395.16	125.40	86.84
Tennessee	141.52	96.84	257.12	55.00	57.12
Texas	124.80	96.44	189.64	67.36	53.56
Utah	125.52	92.00	210.12	60.56	48.44
Vermont	87.52	65.72	148.00	52.68	29.16
U.S. Virgin Islands	256.92	199.48	411.92	124.52	117.44
Virginia	166.40	132.84	269.40	84.76	72.72
Washington	47.28	37.52	70.36	29.48	17.40
West Virginia	239.16	203.24	351.72	145.36	115.16
Wisconsin	43.76	31.88	69.40	22.24	17.04
Wyoming	154.40	114.04	275.24	71.40	94.08

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