
CHARACTERISTICS OF FOOD STAMP HOUSEHOLDS: FISCAL YEAR 1995 (Advance Report)

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The Food Stamp Program is the nation's largest food assistance program. In fiscal year 1995, the Food Stamp Program served an average of 26.6 million people per month. Almost \$22.8 billion were paid out in food stamps that year.

Food stamps are made available to virtually all low-income households with few resources to supplement their food purchases and help them maintain a healthy diet. In fiscal year 1995, food stamps were approximately one-fourth of a participating household's total monthly income. If the value of food stamps were counted as gross income, the addition of food stamps to cash would move approximately one-quarter of food stamp households from below to above half the poverty line (Figure 1).

In fiscal year 1995, slightly over half of all food stamp participants were children (Figure 2), most of whom lived in single-parent households. The remaining participants were nonelderly adults (41.2 percent) or elderly adults, age 60 or more (7.1 percent).

I. Characteristics of Food Stamp Households

In fiscal year 1995, the majority of food stamp households contained children (Table 1). Of these households, over two-thirds (70.0 percent) were single-parent homes, approximately one-quarter (24.9 percent) were multiple-adult homes, and the remaining households contained no members over the age of 17. Households with children received an average monthly food stamp benefit of \$233, reflecting their relatively large average size (3.4 persons). Single-parent homes (3.1 persons on average) received an average of \$226 in food stamps, and multiple-adult homes with children (4.5 persons on average) received an average of \$267.

Households containing elderly persons represented 16.0 percent of all food stamp households. About three-quarters of households containing an elderly person were single-person homes, which received an average benefit of \$49. Households containing elderly and other persons received an average benefit of \$125. A substantial proportion of food stamp households contained disabled persons (18.9 percent); these households received an average benefit of \$105.

This brief was prepared by Suzanne Smolkin and Joe Burton of Mathematica Policy Research, Inc. Programming support was provided by Mark Brinkley. The information presented in this brief is based on data collected by the Food and Consumer Service for quality control purposes for fiscal year 1995. Although previous reports in this series have been based on summer (July and August) data, the information in this report is based on fiscal year data. Using data from the full year increases the sample size considerably, which improves the accuracy of the estimates.

II. Characteristics of Food Stamp Participants

Among adult participants (age 18 or more), women outnumbered men by over two to one (Table 2). Of the children participating, 36.7 percent were of preschool age (0 to 4), and 63.3 percent were of school age (5 to 17).

The largest proportion of food stamp participants were white, non-Hispanic (40.6 percent); about one-third were African-American, non-Hispanic (34.5 percent); and approximately one-fifth were Hispanic (18.4 percent). The remaining participants were Asian, Native American, or of another race or ethnicity (Table 3).

III. Benefits and Income of Food Stamp Households

The average monthly food stamp benefit in fiscal year 1995 was \$172. The majority (73.2 percent) of food stamp households received monthly benefits of over \$100--37.9 percent received over \$200 (Table 4). In fiscal year 1995, 80.7 percent of all benefits went to households with children and 6.3 percent of all benefits went to households with elderly members.

Food stamp households' average monthly gross income was \$514 (Table 5). The majority of households (86.8 percent) received assistance payments from one or more of the following sources: Aid to Families with Dependent Children (AFDC), General Assistance (GA), Social Security, Supplemental Security Income (SSI), Unemployment Compensation, or some other payment such as veterans benefits or educational loans. About one-fifth of all households had earned income. Nearly one-fifth of all households (18.6 percent) received Social Security payments. A substantial proportion (9.7 percent) had zero gross income.

IV. Characteristics of Food Stamp Households by State

In fiscal year 1995, slightly over half of all food stamp households were located in eight States: California, Florida, Illinois, Michigan, New York, Ohio, Pennsylvania, and Texas (Table 6). The average monthly food stamp benefit varied by State, reflecting differences in income, expenses, and household size and composition. Average monthly benefits were largest in Alaska, Hawaii, Guam, and the Virgin Islands because the maximum allotment is set higher in those areas to accommodate higher costs of living. Within the contiguous United States, food stamp benefits were relatively high (greater than \$190) in Arizona, Louisiana, and Texas, States with below average gross household incomes and above average household sizes. Average monthly food stamp benefits were lowest (less than \$150) in Connecticut, Minnesota, New Hampshire, and Vermont, States with above-average gross household incomes and below-average household sizes.

V. Change in Participation Over Time

The number of persons participating in the Food Stamp Program has changed significantly since 1989, as has the number of unemployed persons and the number of persons living in poverty (Figure 3). The number of food stamp participants grew from 18.9 million persons in 1989 to a record high of 28.0 million in March 1994, and then decreased to 25.1 million in June 1996. The changes in Food Stamp Program participation have been accompanied by changes in the composition of the caseload (Table 7). Although households with children remained a large proportion of the caseload, that proportion dropped slightly from 61.1 percent in 1994 to 59.7 percent in 1995. The proportion of households with an elderly member decreased substantially between 1989 and 1992, from 19.3 percent to 15.4

FIGURE 1

**POVERTY STATUS OF FOOD STAMP HOUSEHOLDS
WITH AND WITHOUT FOOD STAMPS, 1995**

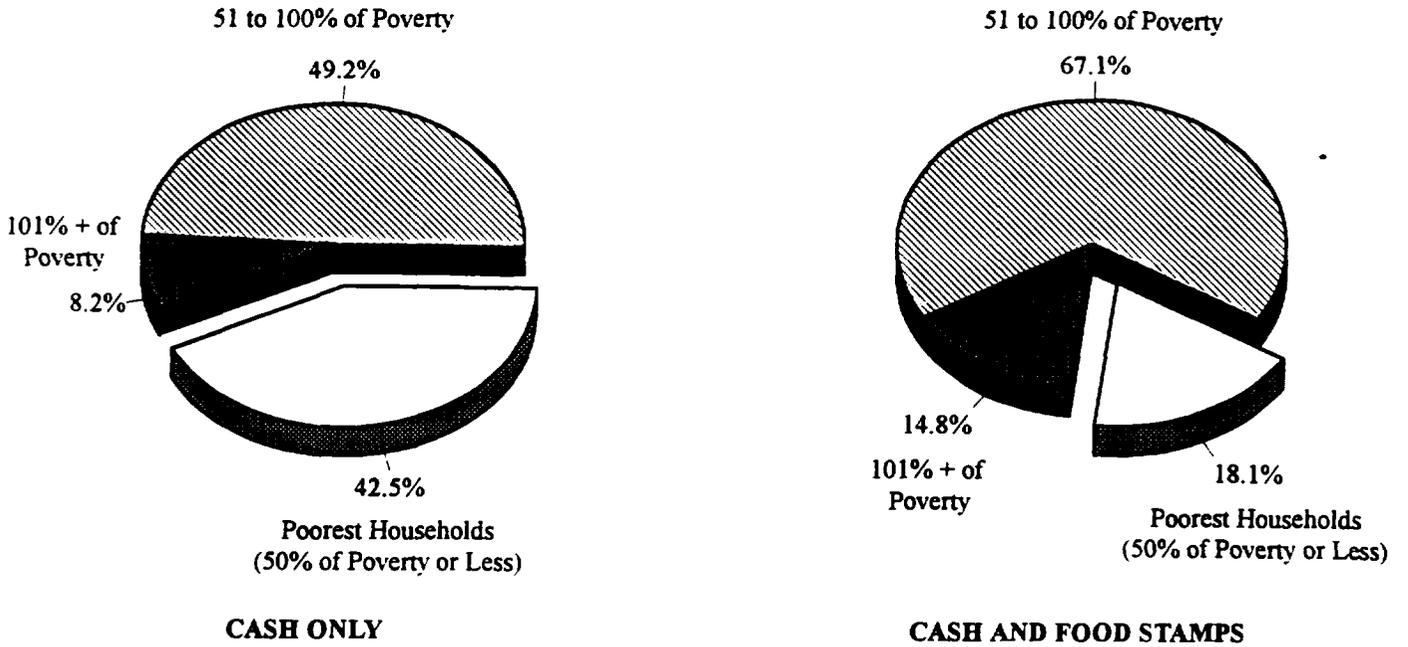
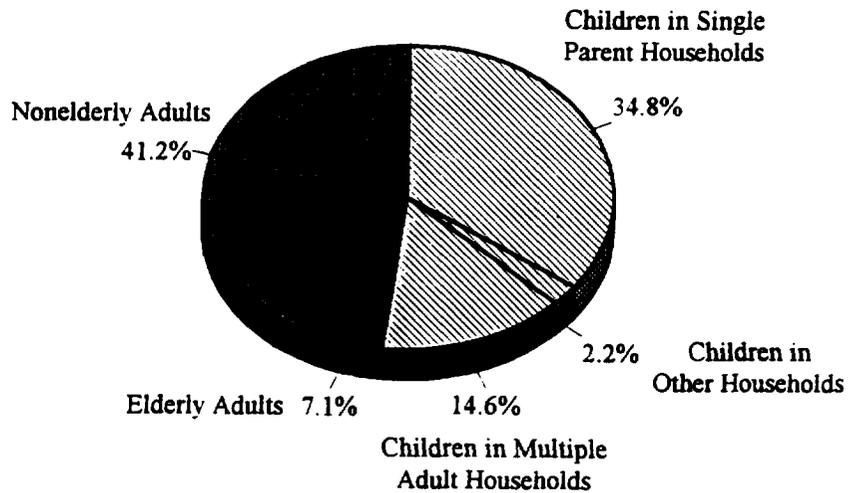


FIGURE 2

DISTRIBUTION OF FOOD STAMP PARTICIPANTS, 1995



percent, then increased slightly to 16.0 percent in 1995.

VI. Description of and Participation in the Food Stamp Program

The Food Stamp Program is unique among income maintenance programs in two important ways. First, it offers assistance to nearly all financially needy households, imposing few nonfinancial categorical criteria. Second, instead of cash, it provides benefits in the form of coupons, which can be redeemed for food in any of over 200,000 authorized stores across the nation. The cost of providing food stamps to needy persons is funded fully by the Federal Government. Administrative costs are shared by Federal, State and local governments.

Eligibility. To be eligible for food stamps, a household's assets, gross income, and net income, which is based on gross income less deductions permitted under the Food Stamp Program, must not exceed specified levels that vary by household size, composition, and location. In addition, able-bodied members of the food stamp unit are required to register for work, and some are then required to participate in an employment and training program as a condition for receiving food stamps.

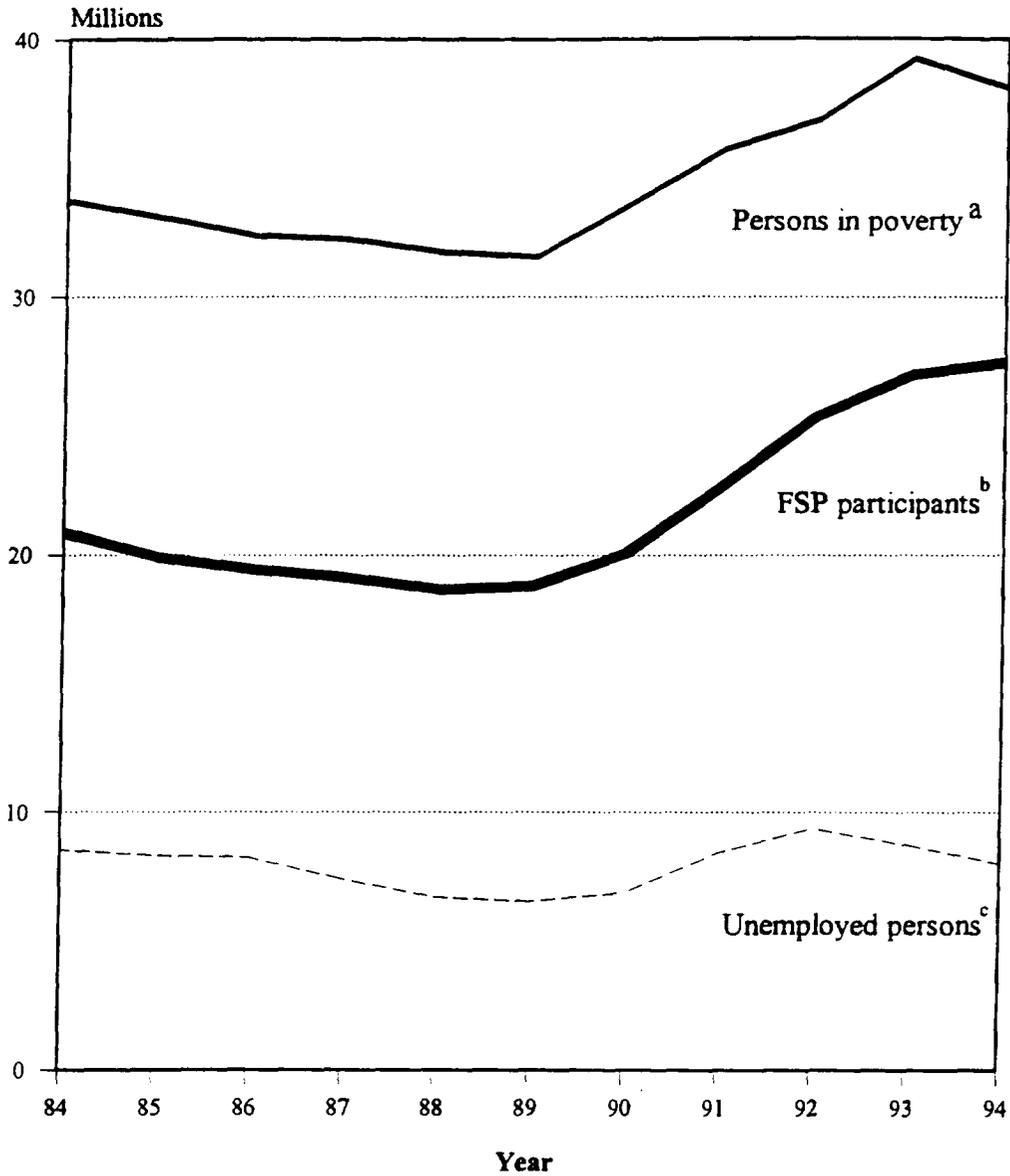
Food Stamp Benefit Computation and Issuance. Benefits are computed by subtracting 30 percent of a household's net income from the maximum benefit amount, which is based on 103 percent of the June cost of the Thrifty Food Plan (TFP) for a family of four, adjusted for household size and location. The TFP is based on the cost of a market basket of food that provides an economical and nutritious diet. In fiscal year 1995, the maximum benefit for a family of four in the contiguous United States was \$386 per month. Food Stamp Program participants receive their monthly benefits through the mail, directly from the local office, or through an electronic benefit transfer (which is similar to a bank card).

VI. Data

The estimates presented here are based on data extracted from the Integrated Quality Control System, which is an ongoing review of food stamp households designed to measure the accuracy with which eligibility and benefit amount determinations are made. All estimates are based on a full year sample of 51,229 households.

Based on Food and Consumer Service administrative records, the Food Stamp Program served 26.6 million persons in fiscal year 1995 and food stamp households received an average benefit of \$175 per month. The figures in the attached tables of 27.0 million participants with an average household benefit of \$172 vary from the administrative figures because they are estimates from the Food Stamp Quality Control sample, which weights data by households rather than persons or benefits.

FIGURE 3
FOOD STAMP PROGRAM PARTICIPANTS,
UNEMPLOYED PERSONS, AND POOR PERSONS



^aSource: Bureau of the Census, Poverty in the United States, Series P60

^bAverage monthly value. Source: Food and Consumer Service, FSP Participants and Issuance

^cAverage monthly value. Source: Economic Report of the President, February 1995, Table B-33

Table 1 -- Selected Characteristics of Participating Food Stamp Households, 1995

Household type	Participating households		Average monthly values (dollars)			Average household size (persons)
	Number (thousands)	Percent	Food stamp benefit	Gross income	Net income	
Total	10,883	100.0	172	514	265	2.5
Children	6,492	59.7	233	600	326	3.4
Single-parent households	4,544	41.8	226	531	264	3.1
Multiple-adult households	1,616	14.9	267	852	538	4.5
Other	331	3.0	149	328	141	1.8
Elderly	1,741	16.0	68	545	288	1.4
Living alone	1,321	12.1	49	493	237	1.0
Not living alone	420	3.9	125	711	449	2.5
Disabled^a	2,052	18.9	105	655	392	2.2
Living alone	1,066	9.8	52	500	227	1.0
Not living alone	986	9.1	163	823	570	3.4
Other	1,722	15.8	116	174	40	1.1
Single-person	1,529	14.0	108	149	27	1.0
Multiple-person	193	1.8	180	377	146	2.1

^a In 1995, disabled households are defined as households with at least one member under age 65 who received SSI, or at least one member age 18 to 61 who received Social Security, veterans benefits, or other government benefits as a result of a disability. For years prior to 1995, disabled households are defined as households with SSI but no members over age 59. Using the previous definition only 1,451 households (13.3 percent) contained a disabled member in fiscal year 1995, and the average benefit, gross income, net income, and household size of these households were \$115, \$662, \$401, and 2.3 persons, respectively.

Source: 1995 Food Stamp Quality Control sample.

Table 2 -- Gender and Age of Food Stamp Participants, 1995

Age	All participants		Female		Male	
	Number (thousands)	Percent	Number (thousands)	Percent	Number (thousands)	Percent
Total	26,955	100.0	16,025	100.0	10,926	100.0
Children (0-17)	13,883	51.5	6,927	43.2	6,952	63.6
0-4	5,098	18.9	2,543	15.9	2,554	23.4
5-17	8,784	32.6	4,383	27.4	4,399	40.3
Adults (18 or more)	13,041	48.4	9,083	56.7	3,957	36.2
18-35	6,668	24.7	4,920	30.7	1,748	16.0
36-59	4,450	16.5	2,794	17.4	1,656	15.2
60 or more	1,923	7.1	1,369	8.5	554	5.1
Unknown	32	0.1	15	0.1	16	0.1

Source: 1995 Food Stamp Quality Control sample.

Table 3 -- Race/Ethnicity of Food Stamp Participants, 1995

Race	Participants	
	Number (thousands)	Percent
Total	26,955	100.0
White, Non-Hispanic	10,956	40.6
African-American, Non-Hispanic	9,292	34.5
Hispanic	4,960	18.4
Asian	878	3.3
Native American	372	1.4
Other	498	1.8

Source: 1995 Food Stamp Quality Control sample.

Table 4 – Monthly Food Stamp Benefits of Participating Food Stamp Households, 1995

Monthly food stamp benefit	Participating households	
	Number (thousands)	Percent
Total	10,883	100.0
\$0-50	1,635	15.0
\$51-100	1,276	11.7
\$101-150	2,619	24.1
\$151-200	1,218	11.2
\$201-250	1,569	14.4
\$251-300	868	8.0
\$301 +	1,698	15.6

Source: 1995 Food Stamp Quality Control sample.

Table 5 – Selected Economic Characteristics of Participating Food Stamp Households, 1995

Income source	Participating households		Persons in households with source		Average income (dollars)		Average food stamp benefit (dollars)	Average household size (persons)
	Number (thousands)	Percent	Number (thousands)	Percent	Gross	From source		
Total	10,883	100.0	26,955	100.0	513	(n/a)	172	2.5
Earned income	2,303	21.2	7,678	28.5	846	687	187	3.3
Wages and salaries	2,128	19.6	7,189	26.7	870	713	186	3.4
Self-employment	141	1.3	440	1.6	598	319	217	3.1
Other earned income	58	0.5	144	0.5	651	350	148	2.5
Unearned income	9,392	86.3	24,062	89.3	565	425	172	2.6
Aid to Families with Dependent Children	4,039	37.1	13,328	49.4	530	379	242	3.3
General Assistance	786	7.2	1,130	4.2	350	237	123	1.4
Supplemental Security Income	2,461	22.6	4,725	17.5	612	358	94	1.9
Social Security	2,019	18.6	3,476	12.9	612	458	81	1.7
Unemployment	199	1.8	644	2.4	721	504	181	3.2
Other unearned income	2,714	24.9	8,042	29.8	678	137	186	3.0
No Income	1,119	10.3	1,747	6.5	0	0	167	1.6

Source: 1995 Food Stamp Quality Control sample.

Table 6 -- Selected Characteristics of Participating Food Stamp Households by State, 1995

State	Total (thousands)	Percent of all households	Average monthly amount					Average house- hold size (persons)
			Food stamp benefit (dollars)	Gross income (dollars)	Net income (dollars)	Total deduction (dollars)	Countable assets (dollars)	
Total	10,883	100.0	172	513	264	283	83	2.5
Alabama	209	1.9	184	482	251	277	69	2.6
Alaska	15	0.1	261	890	570	368	92	3.0
Arizona	178	1.6	202	512	267	287	54	2.9
Arkansas	107	1.0	163	537	311	258	153	2.5
California	1,176	10.8	177	581	333	279	89	2.8
Colorado	103	0.9	171	508	244	301	41	2.4
Connecticut	100	0.9	141	627	351	286	111	2.4
Delaware	21	0.2	187	448	208	280	78	2.5
Dist. of Col.	43	0.4	172	400	205	221	27	2.3
Florida	588	5.4	178	485	222	305	127	2.4
Georgia	329	3.0	174	491	248	283	79	2.5
Guam	5	>0	371	478	202	378	123	3.0
Hawaii	55	0.5	281	663	382	304	205	2.4
Idaho	30	0.3	169	569	320	289	176	2.6
Illinois	488	4.5	172	418	212	243	59	2.3
Indiana	183	1.7	171	523	283	278	100	2.5
Iowa	75	0.7	154	582	322	284	86	2.5
Kansas	75	0.7	167	559	303	284	110	2.6
Kentucky	187	1.7	167	511	317	226	90	2.6
Louisiana	267	2.5	191	483	264	256	46	2.7
Maine	60	0.6	152	547	228	357	110	2.1
Maryland	169	1.6	188	418	194	259	41	2.4
Massachusetts	178	1.6	152	601	312	305	81	2.4
Michigan	418	3.8	165	519	248	305	57	2.4
Minnesota	131	1.2	149	576	316	285	185	2.4
Mississippi	185	1.7	174	517	302	250	105	2.6
Missouri	237	2.2	172	501	266	272	104	2.5
Montana	28	0.3	162	556	303	280	204	2.5
Nebraska	43	0.4	150	580	327	277	220	2.4
Nevada	46	0.4	179	461	212	302	66	2.4
New Hampshire	25	0.2	126	595	368	250	173	2.3
New Jersey	234	2.2	180	479	206	303	45	2.4
New Mexico	87	0.8	181	532	316	245	105	2.8
New York	1,027	9.4	155	526	203	355	26	2.1
North Carolina	258	2.4	159	500	278	252	129	2.4
North Dakota	17	0.2	150	620	317	331	364	2.4
Ohio	506	4.6	155	496	270	252	70	2.3
Oklahoma	153	1.4	170	518	278	276	78	2.5
Oregon	132	1.2	155	499	257	285	146	2.3
Pennsylvania	516	4.7	159	498	242	292	94	2.3
Rhode Island	40	0.4	160	529	273	278	104	2.3
South Carolina	140	1.3	181	508	293	247	105	2.7
South Dakota	19	0.2	181	599	322	306	217	2.8
Tennessee	281	2.6	160	497	271	266	124	2.4
Texas	948	8.7	201	461	242	271	57	2.8
Utah	44	0.4	173	586	336	282	170	2.8
Vermont	27	0.2	146	616	321	328	168	2.4
Virgin Islands	7	0.1	335	443	254	214	69	3.3
Virginia	235	2.2	163	494	267	262	98	2.4
Washington	204	1.9	173	516	244	300	56	2.4
West Virginia	123	1.1	162	496	289	237	84	2.5
Wisconsin	119	1.1	161	650	392	277	115	2.8
Wyoming	13	0.1	182	576	316	288	139	2.8

Source: 1995 Food Stamp Quality Control sample.

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**Table 7 – Selected Characteristics of Food Stamp Households Over Time
Fiscal Year 1989-Fiscal Year 1995**

Fiscal Year ^a	Total		Children		Elderly		Disabled ^c
	Participants (thousands)	Households (thousands)	Children (percent of all participants)	Households with children (percent of all)	Elderly (percent of all participants)	Households with elderly (percent of all)	Households with disabled (percent of all)
1995	26,955	10,883	51.5	59.7	7.1	16.0	18.9
1994	28,009	11,091	51.4	61.1	7.0	15.8	12.5
1993	27,595	10,791	51.5	62.1	6.8	15.5	10.7
1992 ^b	25,743	10,049	51.9	62.2	6.6	15.4	9.5
1991 ^b	22,963	8,855	52.0	60.4	7.0	16.4	9.0
1990 ^b	20,411	7,803	49.6	60.3	7.7	18.1	8.9
1989 ^{ab}	18,925	7,209	49.8	60.4	8.2	19.3	9.1

^aFull year analysis files were not developed for the years prior to 1989.

^bPrior to fiscal year 1993, food stamp cases from Guam and the Virgin Islands were excluded from the analysis files.

^cIn 1995, disabled households are defined as households with at least one member under age 65 who received SSI, or at least one member age 18 to 61 who received Social Security, veterans benefits, or other government benefits as a result of a disability. For years prior to 1995, disabled households are defined as households with SSI but no members over age 59. The substantial increase in the percentage of households with a disabled member between 1994 and 1995 is due in part to the change in the definition of disabled households. Using the previous definition, 13.3 percent of households contained a disabled member in fiscal year 1995.

Source: Food Stamp Quality Control samples.

**Table 8--Selected Characteristics of Food Stamp Households Over Time
Summer 1985-Summer 1995**

Year	Total		Children		Elderly		Disabled ^b
	Participants (thousands)	Households (thousands)	Children (percent of all participants)	Households with children (percent of all)	Elderly (percent of all participants)	Households with elderly (percent of all)	Households with disabled (percent of all)
Summer 1995	26,014	10,665	50.9	59.5	6.8	15.1	19.9
Summer 1994	27,552	11,022	50.7	60.8	7.1	15.9	10.8
Summer 1993	28,183	10,910	51.4	62.1	7.0	15.9	10.8
Summer 1992 ^a	26,091	10,238	51.8	61.6	6.6	15.4	10.1
Summer 1991 ^a	24,157	9,204	52.2	61.4	7.1	16.6	9.2
Summer 1990 ^a	20,737	7,973	49.4	61.0	7.5	17.5	9.1
Summer 1989 ^a	18,652	7,213	49.2	60.1	8.4	19.5	9.2
Summer 1988 ^a	18,545	7,015	50.3	60.9	8.1	19.1	8.4
Winter 1988 ^a	19,063	7,071	50.9	61.3	8.3	20.3	8.7
Summer 1987 ^a	18,748	6,881	51.2	61.2	8.3	20.5	8.4
Summer 1986 ^a	19,385	7,101	50.8	61.2	8.4	20.2	7.1
Summer 1985 ^a	19,040	7,121	49.5	59.2	8.9	21.4	6.4

^aPrior to summer 1993, food stamp cases from Guam and the Virgin Islands were excluded from the analysis files.

^bIn 1995, disabled households are defined as households with at least one member under age 65 who received SSI, or at least one member age 18 to 61 who received Social Security, veterans benefits, or other government benefits as a result of a disability. For years prior to 1995, disabled households are defined as households with SSI but no members over age 59. The substantial increase in the percentage of households with a disabled member between 1994 and 1995 is due in part to the change in the definition of disabled households. Using the previous definition, 13.9 percent of households contained a disabled member in summer 1995.

Source: Food Stamp Quality Control samples.