WALKING THE LINE: UNDERSTANDING HOW LOW-INCOME FAMILIES COMBINE ASSISTANCE FROM THE PUBLIC AND PRIVATE SAFETY NET IN THE UNITED STATES

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Submitted to the

Faculty of the School of Public Affairs

of American University

in Partial Fulfillment of

the Requirements for the Degree of

Doctor of Philosophy

In

Public Administration

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November 10, 2014
Date

2014
American University
Washington, D.C. 20016

To my family who loves me.

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ABSTRACT

This study examines the safety net for low-income families in the United States. It expands the definition of the safety net beyond assistance available from government programs to include assistance from community base non-profit organizations (CBOs), family, and friends. It investigates how low-income families combine public assistance and private assistance from these sources to meet their basic needs. The model of the safety net presented in this project provides a more comprehensive framework for researchers to examine the sources of assistance available to low-income families and how families access this assistance.

Empirical evidence that families combine public and private assistance is presented. This project uses previously under-examined questions in the Survey of Income and Program Participation (SIPP) that ask families about the source of their of food, clothing, housing, and cash assistance. It provides quantitative evidence that government programs are not the only point-of-contact to the safety net for low-income families. Families can and do access assistance from CBOs, family, and friends at a significant rate and families combine assistance from these sources to meet basic needs.

ACKNOWLEDGMENTS

Thank you to my dissertation committee for all of their guidance during this process. Especially to my co-chair Laura Langbein, Ph.D. for her patience, encouragement, and willingness to read countless drafts of this research project.

Thank you to my family and for their love and support through this process. Especially my mother Mary Lind Crowe, Ph.D. and father Joseph P. Crowe, M.D. as well as my sister Katherine B. Crowe and brother J. Patrick Crowe for their never ending love and encouragement. I could not have completed this project without their assistance and willingness to read drafts. Thank you to my roommate Samantha Levine and my writing partner Megan Fasules, Ph.D.C. who patiently listed to my daily struggles and encouraged me to keep writing.

Thank you to the American University Library and the selection committee for the Vincenza and W. Donald Bowles Endowment Award for the Study of Productivity, Income and Poverty in the United States for supporting this project. The endowment was established in 2013 by Professor Emeritus Donald Bowles to support an undergraduate or graduate student conducting research or other scholarly or artistic efforts to understand the relationships between productivity, income, and poverty in the United States. I am proud to be the first recipient.

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INTRODUCTION

Raphael's […] monthly allotment of $290 in [SNAP] food assistance had been reduced to $246. She already had spent the entire balance on two carts of groceries at Save a Lot. There were 22 days left until the 8th. "Mama's version of the hunger games," was how she sometimes explained the predicament to her six children, five of whom still lived with her, ranging in age from 11 to 22.

[Raphael] walked into Bread for the City [in Washington, DC], where 40 people were crowded into the waiting room, and where the food line was a steady procession toward disappointment. "No more deer meat," read one sign.

- Eli Saslow, *Waiting for the 8th*

Life below the poverty line is difficult for families. Eli Saslow's Washington Post editorial *Waiting for the 8th* profiles Raphael Richmond, a 41 year old mother of six who lives in Washington, DC. Richmond is one of several million Americans living below the poverty line and accessing safety net assistance to feed her family. In families such as Richmond's, safety net programs and services provide cash and in-kind assistance when the family does not have sufficient food, clothing, housing, or cash to meet basic needs. This project examines how low-income families combine public assistance from government programs and private assistance from community based non-profit organizations (CBOs), family, and friends.

Statement of the Problem

Low-income families experiencing socio-economic crises turn to the safety net for support. Safety net programs and services provide cash and in-kind assistance to help families when they do not have sufficient food, clothing, housing, or cash to meet basic needs. This assistance does not come from one single program or one single source (Allard, 2008; Bertrand, Luttmer, & Mullainathan, 2000; Guo, 2012; Lowe, 2012; Marwell & McQuarrie, 2013; Offer, 2010; Smith, 2010). Rather, families patch together assistance from a disjointed set of services

provided by both public and private programs. It is poorly understood how families combine available assistance form both public and private sources within the safety net to meet basic needs (Allard & Small, 2013).

Economists and policy researchers typically define the safety net as cash and in-kind assistance from government programs including cash welfare assistance from the Temporary Assistance for Needy Families (TANF) program, food assistance from the Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps, and housing assistance from the Section 8 housing program or other housing voucher programs. While economists acknowledge the importance of nonlabor income in the standard neoclassical model, income from non-governmental sources is rarely examined by reseachers. Private transfer programs are often understudied for practical reasons: there is little or idiosyncratic availability of data about non-government programs, and the policy salience of public assistance may crowd out consideration of the practical importance of non-government supports.

However, the topic is not entirely neglected. The disciplines of social work and sociology identify and study the private safety net for low-income families including food, clothing, housing, and cash assistance from community based non-profit organizations (CBOs), family, and friends (Allard, 2008; Guo, 2012; Hacker, 2002). Allard (2008) estimates that CBOs provide at least $150 billion annually in cash, food, clothing, housing, and support services. This is a potentially significant portion of the low-income consumer's budget and is not well understood.

This project is grounded in the disciplines of economics, public policy, social work, and sociology. The literatures of these disciplines acknowledge that families receive assistance from a multitude of sources; however no literature examines these sources together. This project

addresses the need for research that better understands the systems, institutions, and organizations that comprise the safety net and how low-income families access services provided by the safety net (Allard & Small, 2013; Rayman & Bookman, 1999). Specifically, this project examines how low-income families combine assistance from government programs, CBOs, family and/or friends to meet basic needs.

This project begins to fill this gap by recognizing that the real safety net for low-income families is comprised of distinct but overlapping institutions, each with separate missions, roles, and capacities to provide assistance. It recognizes that the safety net for low-income families is broader than assistance provided by government programs; instead the safety net for low-income families is comprised of assistance provided by government programs, CBOs, family, and friends. This project uses the Survey of Income and Program Participation (SIPP) to examine how low-income families combine public assistance from government programs and private assistance from CBOs, family, and friends to meet basic needs.

Research Questions and Methodology

This project addresses the need for research that better understands the systems, institutions, and organizations that comprise the safety net for low-income families (Allard & Small, 2013). It argues that the real safety net for low-income families is comprised of distinct but overlapping institutions, each with separate missions, roles, and differing capacities to provide assistance. Government programs, CBOs, family, and friends are all important sources of assistance that help low-income families meet basic needs.

This research project is grounded in the disciplines of economics, public policy, social work, and sociology. All of these literatures acknowledge that families receive assistance from a multitude of sources, however no literature uses survey data to examine these sources together.

This project uses under-examined questions found in the Survey of Income and Program Participation (SIPP) to provide empirical evidence that low-income families combine public assistance and private assistance to meet basic needs.

This project is divided into eight chapters, each that examine a different aspect of how low-income families access assistance from the safety net.

Chapter 2 reviews of the current literature and presents a comprehensive model of the safety net. The model includes assistance from government programs, CBOs, family, and friends.

Chapter 3 outlines the variables of interest found in the SIPP and examines the strength of these variables compared to other variables in the SIPP.

Chapter 4 examines the self-reported use of safety net services by families living in poverty and estimates the characteristics of low-income families who access assistance from each source. Two questions are answered:

1. *From which safety net providers (government programs, CBOs, family/friends, other sources) do low income families report receiving assistance?*
2. *What are the characteristics of low-income families that are associated with receipt of assistance from each source: government programs, CBOs, family and/or friends, and other sources?*

Chapter 5 examines whether receipt of assistance from one source is complementary with receipt of assistance from the other available sources. The Survey of Income and Program Participation (SIPP) is used to examine two questions: *Do low-income families utilizing safety net services combine assistance from multiple sources?*

Chapter 6 examines the characteristics of families associated with combinations of each specific source of assistance. The Survey of Income and Program Participation (SIPP) is used to examine the question: *What are the characteristics of low-income families that are associated with differences in the specific source of assistance they access: government programs, CBOs, family and/or friends, other sources, or a combination thereof?*

Chapter 7 focuses specifically on food assistance. It compares the findings in chapters 4 and 5, which examine responses to the a question regarding the receipt of food assistance from government programs, to a separate question regarding receipt of assistance from the specifically named Food Stamp program. This acts as a robustness check of the results. The results imply that framing this question in two ways affects the results.

Chapter 8 provides a comprehensive overview of this research project and the overall findings, but it does not change the basic conclusion that the use of food assistance from one non-governmental source complements the receipt of food assistance (or SNAP specifically) from the government, no matter how that question is framed.

Significance

This research will provide an understanding of how low-income families patch together assistance from a disjointed set of safety net services. The Survey of Income and Program Participation (SIPP) is used to examine how low-income families combine public assistance from government programs and private assistance from CBOs, family, and friends to meet basic needs. The findings of this research will be significant for researchers, policy makers, and frontline workers delivering services to low-income families.

For researchers, the findings in this work will build on existing scholarship that examines how low-income families meet basic needs. This project expands the definition of the safety net

beyond public assistance from government programs to include private assistance from CBOs, family, and friends. It addresses the need for research that better understands the systems, institutions, and organizations that comprise the safety net for low-income families and how families interact with these bodies (Allard & Small, 2013; Rayman & Bookman, 1999). By expanding the definition, this work provides a more comprehensive framework for researchers to examine the sources of assistance available to low-income families and how families access this assistance. This framework will help to ground future research as it explores how low-income families meet basic needs.

This project relies on responses to previously under-examined questions in the SIPP that ask families about the type and source of assistance they access. These questions have not been previously examined in the literature and are not available in other large data sets. By identifying the responses to these questions, this project provides a baseline for future research to examine how low-income mothers access assistance from the broader safety net. For example, future research could use the information in these questions to examine the broader safety net in the context of the scholarship on the lack of social connections among low-income mothers and between this group and safety net services, their material hardship, and extreme poverty in the United States.

For policy makers and frontline workers, this research will provide a roadmap for better coordination of safety net services. A comprehensive framework that better reflects the choices made by low-income families will provide policy makers the information needed to understand the decision making of low-income families. By understanding how low-income families choose to access assistance, policy makers can work to improve coordination among all organizations

and institutions in the safety net. This can also help policy makers target funding to at-risk groups and create programs that better meet the needs of the populations they serve.

As the point of service delivery, frontline workers know anecdotally that low-income families access assistance from multiple sources (Saslow, 2013). A comprehensive framework will provide a context for frontline workers to lobby for better coordination among services and funding for programming.

For these reasons, this is a research project with the potential to foster multidisciplinary collaboration by bringing the knowledge created through academic research to both policy and to the points of service support for low-income families.

CHAPTER 2

MODEL OF THE SAFETY NET

Sources of Safety Net Assistance

While there is no single definition of the safety net, economic and policy researchers have historically characterized the safety net as the array of "federal and state programs that support families through cash, food, housing assistance, and tax credits" (Wheaton, Giannarelli, Schiferl, & Zedlewski, 2011, p. 1). However, government programs are not the only source of assistance available to low-income families. Community based non-profit organizations (CBOs) like local food banks and community centers, family, and friends provide additional assistance beyond what is available from government programs (Allard, 2008; Bertrand et al., 2000; Guo, 2012; Lowe, 2012; Offer, 2010; Smith, 2010). In many instances families must patch together assistance from this disjointed set of available services (Saslow, 2013).

This project expands the definition of the safety net to include assistance received from community based non-profit organizations (CBOs), family, and friends as well as government programs. The three sources of assistance available to low-income families are described below.

Government Programs

The Safety Net Almanac at the Urban Institute lists ten key government programs as primary safety net programs designed to support low-income families and individuals (Urban Institute, 2014): Supplemental Nutrition Assistance Program (SNAP), formerly the Food Stamp Program; Temporary Assistance for Needy Families (TANF); Earned Income Tax Credit (EITC) and Child Tax Credit (CTC); Supplemental Security Income (SSI); Unemployment Insurance

(UI)[1]; Medicaid and Children's Health Insurance Program (CHIP); child care assistance; and Section 8 housing and other housing assistance programs

These are generally federally funded, state administered, locally implemented programs that provide subsistence support for eligible low-income families. Combined federal and state spending on these programs in 2009 totaled approximately $719 billion.[2] Per program spending is described in Table 1.1.

Spending by government programs includes money provided directly to families/individuals; money used to purchase goods and services provided directly to families/individuals; and money used to cover administrative costs associated with overseeing each program. Spending varies significantly based on the size of the program as well as the services provided by the program. Per-program spending and overall spending on government programs has increased over time. Increases in program expenditures during this period are aligned with increases in federal expenditures on public assistance programs as a result of the 2009 recession. Increases in expenditures vary significantly from program to program (Moffitt, 2013).

Table 2.1 includes enrollment counts by individuals and families as well as the number of claims filed for government programs (Urban Institute, 2014). Enrollment in each program varies by program. This is due in part because enrollment is based on eligibility thresholds and requirements for participation as defined by each individual program. For some programs (i.e. TANF, Medicaid, CHIP, and Housing Vouchers) requirements vary by state[3], meaning not all

[1] UI is usually classified as a social insurance program, not an anti-poverty or safety net program. However, it is included here because the years addressed by this study include the extended and emergency unemployment insurance assistance provided to families who lost employment after the Great Recession.
[2] 2009 is used as the base year to estimate spending because it is the first full year in the data sample. Estimates of total spending are calculated by adding total federal/state costs.
[3] There are state EITC programs that vary by state. However, the federal EITC program is consistent across all states.

equally low-income families are eligible for assistance through all programs or will receive the same dollar amount of benefit. However, 78 percent of low-income families are eligible for and receive assistance from at least one of these programs (Edelstein, Pergamit, & Ratcliffe, 2014).

Table 2.1. Government Assistance: Expenditures and Enrollment by Program (2009)

Program	Expenditures (billions)	Enrollment (millions)	
Supplemental Nutrition Assistance Program (SNAP)	$53.622[1]	Individuals Households	33.48 14.98
Temporary Assistance for Needy Families (TANF)	$30.578[2]	Individuals Households	1.80 4.25
Earned Income Tax Credit (EITC)	$59.697[3]	Claims	27.19
Supplemental Security Income (SSI)	$46.592	Individuals	6.42
Medicaid	$378.6	Individuals	50.80
Children's Health Insurance Program (CHIP)	$10.631[4]		
Child care assistance	$9.079[5]	Families Children	0.96 1.64
Housing Assistance	Not available[6]	Choice Vouch. Public House	2.10 1.05
Unemployment Insurance (UI)	$130.224[7]	Regular Emergency Extended	14.7 6.57 1.58

Notes: Information collected from the Safety Net Almanac at the Urban Institute (Urban Institute, 2014).

[1] Estimate of SNAP total cost includes administrative costs and money spent in US territories
[2] Estimate of TANF costs include total federal TANF costs plus state maintenance-of-effort (MOE) TANF costs
[3] Estimate is of total amount of Earned Income Credit (EIC) claimed
[4] Estimate includes federal and state expenditures and money spent in US territories.
[5] 2009 includes spending from ARRA.
[6] Expenditures on housing assistance are listed on a per-unit basis in the Safety Net Almanac, not totaled for the entire country. To avoid error, housing assistance is not included in the table.
[7] Estimate of UI total costs includes the sum of regular, extended, and emergency benefits paid.

Government assistance programs are not mutually exclusive programs meaning that low-income families can receive assistance from multiple programs. Among all low-income families, approximately 21 percent receive assistance from one program; approximately 20 percent receive assistance from two programs; and approximately 36 percent receive assistance from at least three programs. The remaining 22 percent of low-income families receive assistance from

no programs (Edelstein et al., 2014). However, many low-income families do not receive assistance from all of the programs for which they are eligible (Waters-Boots, 2010; Zedlewski, Adams, Dubay, & Kenney, 2006).

For the purposes of this project, assistance provided by government programs is defined as cash or in-kind assistance provided by established programs that are funded by the state or federal governments. This includes food, housing and/or cash assistance from the set of government programs listed above.

Community Based Non-Profit Organizations (CBOs)

Non-profit community based organizations (CBOs) work in low-income communities to provide food, clothing, and housing assistance as well as counseling services to low-income individuals and families (Allard, 2008; Guo, 2012). CBOs are characterized as formal, private, non-profit-distributing, self-governing, voluntary organizations that provide assistance to low-income individuals and families (Salamon & Anheier, 1992). They serve specific neighborhoods and individuals within communities (Marwell, 2004). The number and type of organizations differ from community to community based on the needs of the community and the resources available to the CBO.

The social work literature classifies the group of organizations with these characteristics as the *human services sector*, identified by both the type of services they provide as well as their IRS tax filing status as tax-exempt 501(c)(3) organizations (Allard, 2008; Berry, 2005). In 2010[4], there were approximately 124,360 public charities that registered as human service organizations with the IRS. They comprised 34% of the entire non-profit sector and reported

[4] Statistic provided for the most recent year available.

$189.9 billion in expenses in 2010 (Blackwood, Roeger, & Pettijohn, 2012).[5] Reported expenses are undifferentiated and include salaries, operational expenses, and distributions to the needy. Allard (2008) estimates that CBOs provide at least $150 billion annually in cash, food, clothing, housing, and support services.[6]

Assistance provided by CBOs is designed to meet the short-term, non-recurring needs of the community or to meet localized community that can not be adequately addressed by state or federal policies (Edin & Lein, 1997; Hacker, 2004). For example, local food banks are an example of a CBO. Food banks provide bags of groceries, meals, or vouchers to individuals/families and/or food to other CBOs such as homeless shelters and area community kitchens. This assistance meets the immediate needs of the community and the extent of the assistance differs from community to community. In this way, CBOs act as a vehicle for delivery of social welfare services that both supplement and complement and may substitute for the services available in the public sector.

CBOs are a conduit for community involvement. Through the CBO, individuals in the community can volunteer and/or provide donations to support low-income families. The collection of holiday gifts by a worship community to be distributed at a local homeless shelter is an example of community support facilitated by a CBO.

There is no national population count of individuals/families that receive assistance from CBOs. Counts of the number of persons who access services from a given organization may be kept by the individual organization for bookkeeping and grant making purposes, but they are not collected in a central repository and are often not published or publicly available. No existing

[5] Human Services Organizations had approximately $196.4 billion in revenue and $297.3 billion in assets.
[6] Allard does not provide a clear explanation of how this statistic is calculated.

studies estimate the population that access assistance from CBOs using a random national sample.

For the purposes of this project, assistance provided by CBOs is defined as food, clothing, housing and/or cash assistance from community based non-profit organizations and/or religious institutions. These include shelters, charities, food banks, feeding centers, and community centers.

Family and Friends

Networks of family and/or friends are an important source of assistance for low-income families (Bertrand et al., 2000; Edin & Lein, 1997; Lowe, 2012; Magnuson & Smeeding, 2005; Offer, 2010, 2010; Parish, Hao, & Hogan, 1991; Smith, 2010; Wu & Keegan Eamon, 2007). Sharing of cash, in-kind, and information resources among networks of family and friends are a significant source of support for many low-income families, especially families who are not attached to the labor force or have experienced a reduction in their public assistance benefits (Haider & McGarry, 2005). These inter- and intra-family/friend transfers help low-income families meet basic needs (Magnuson & Smeeding, 2005). Examples of assistance include: cohabitation of several families, especially because they cannot afford to reside independently; meals provided by parents, grandparents, or other relatives; money for utilities or other housing expenses because the family cannot afford them independently; or information about how and where to receive assistance from government programs and CBOs.

In addition to cash and in-kind benefits, networks of family and/or friends inform low-income families about government programs and CBOs that provide needed assistance (Dominguez & Watkins, 2003). This word-of-mouth referral not only helps families know where to get needed assistance but also how to navigate complexities in the safety net system.

Family and friends can provide caution about burdensome requirements; provide reminders about program requirements such as job-training programs and meetings with caseworks; and help think about ways to maximize benefits by accessing assistance from multiple sources.

Availability of assistance from family and/or friends depends on the network of the person seeking assistance (Dantzer, 2012). A family with a broad network of relatives and/or a close community of friends may have access to greater support than a family without these connections (Dominguez & Watkins, 2003). Organizations such as church groups, child care centers, and beauty salons facilitate social networks that help low-income families find assistance (Delgado, 1997; McRoberts, 2005; Small, 2006).

Resources from family and/or friends are not exhaustive and can vary based on the resources of families. Individuals living in close proximity to family and/or friends tend to receive more in-kind support such as childcare or meals. Individuals whose family and/or friends are employed are more likely to receive financial support (Parish et al., 1991). The extent and the duration of support depend on the individual and their network (Hogan, Hao, & Parish, 1990).

Assistance from family and/or friends is difficult to track in surveys. While surveys track resources and need of families and households, surveys do not adequately reflect if or how cohabitants of a household share of food, clothing, or cash resources (Warner, 2007). Assistance from family and friends can be informal and unrecognized; recipients may not consider advice or cohabitation to be a form of assistance (Turney & Kao, 2009). This undervaluation of the sharing of resources among family and/or friends makes it difficult to value need in surveys and can diminish estimates of demand for services from government programs and CBOs (Short & Smeeding, 2005).

For the purposes of this project, assistance provided by family and/or friends is defined as food, clothing, housing, and/or cash assistance received from family and/or friends.

Functioning of the Safety Net

Government programs, community based non-profit organizations (CBOs), family, and friends comprise the safety net. They form a complex network of disjointed, intertwining programs and organizations that coexist and interact with each other. As such, no individual source of assistance comprises the safety net as a whole (Marwell & McQuarrie, 2013). In every community the safety net takes a different form according to the presence of agencies and the demand for assistance by the community.

Government programs, CBOs, family, and friends function differently in the safety net. While each provides assistance and services to meet the disparate needs of low-income families, the role of the service providers and the delivery of assistance vary. Government programs provide consistent, reliable benefits to families that meet eligibility and program requirements; CBOs bridge the gap by offering services not provided by government programs and help meet immediate needs of families; family and friends provide flexible, short term assistance but the duration and amount of assistance is limited. The function of each source of assistance in the safety net, the characteristics of the safety net, and the choice to access assistance from the safety net are described below.

Function of each source of assistance

Government programs form the cornerstone of the safety net system. They are established programs with set benefits and requirements. Benefits are reliable and consistent, allowing families to count on them as a source of income. However, programs offer

standardized assistance across the state or county meaning that government programs cannot tailor assistance to the specific needs of a family or a community (Marwell, 2004).

The application process for government assistance is very slow. To receive benefits, low-income families must file formal applications, meet with caseworkers, pass eligibility tests, and comply with program requirements. The time lag between application for services and receipt of aid means that government programs generally cannot meet episodic or emergency needs. For example, government programs cannot provide immediate bags of groceries or clothing.

CBOs work to meet the emergent and urgent needs of low-income families. They offer immediate help[7] such as a bag of groceries, short-term housing, and winter coats. Many of these organizations are religious or social justice mission-centered groups that provide specific services based on their mission statements (Littlefield, 2010). For example, local food banks offer food and toiletries; shelters focus on housing and housing related issues; and *Dress for Success* provides work appropriate clothing and services to help women find and maintain employment. CBOs rely on donations, grants, and volunteers to provide this assistance. As a result, assistance is often limited.

Despite the broad range of services available from CBOs, assistance from CBOs can be difficult to find and access. Services offered, times they are available, and eligibility rules are varied and can depend on the agency/organization that funds the assistance. For example, students who receive food provided after school as part of a weekend meals backpack program must show that they are needy, often by establishing their eligibility reduced price school lunches. These requirements may be imposed by the distributing organization as a way to ensure

[7] Some CBOs receive federal or state funding to administer programs. As a condition of this funding, the CBO must subject all recipients of assistance to a means testing requirement that will delay receipt of immediate assistance.

they give food to the most needy students, or it may be a condition imposed by funding organizations like Feeding America or the USDA, which provide resources to the CBO to operate the program. These requirements may differ from those of a shelter serving women and children who are victims of domestic violence. Rules about what constitutes domestic violence, how the case workers respond to the women in the shelter, and how the violence is reported to police are governed by state or federal laws, and the rules may also affect the determination of eligibility for safety-net assistance.

Unlike government programs, CBOs can provide assistance above and beyond that provided by funding organizations or mandated by laws. For example, food banks that receive food and/or resources from the USDA can feed at-risk families that don't meet SNAP eligibility requirements with food provided by private donations from restaurants or holiday food drives.

Assistance from family and/or friends, where there are no formal rules of eligibility, helps families meet immediate, emergent, or emergency needs. It can help families avoid government assistance or bridge the gap between application and receipt of government assistance (Guo, 2012). The duration and amount of cash assistance provided by family and/or friends is limited. However, family and/or friends provide a significant amount of in-kind support such as babysitting and advice about how to navigate safety net programs.

Characteristics of the Safety Net

In each community, safety net services vary depending on existing needs and available resources. As a result, the number of organizations, location of organizations, and services offered by organizations vary from community to community. The safety net in Atlanta, Georgia is very different from the safety nets in Youngstown, Ohio or Santa Barbara, California. The safety net in each of these communities differs because the needs of the communities differ and

the resources available to provide services for low-income families differ. For example, in Atlanta and Youngstown the safety nets support predominantly African American communities; in Atlanta, 25.8% of all people live below the poverty level while in Youngstown, 38.9% of all people live below the poverty level (US Census Bureau, 2012). However, Atlanta is a robust southern city with 66.2% of the population in the labor force and a median household income of $46,466 per year; Youngstown is a Midwestern rustbelt community with 48.5% of the population in the labor force and a median household income of $23,009 per year (US Census Bureau, 2012). While Atlanta is a larger city than Youngstown, it has a smaller percentage of residents in poverty and residents have more resources. The safety nets in these cities are significantly different because the history of the city and needs of the communities are different. Santa Barbara, on the other hand, is a wealthy city with 67.1% of the population in the labor force and a median household income of $64,766 per year. The safety net in Santa Barbara supports a very small low-income population, with 12.0% of all people living below the poverty level (US Census Bureau, 2012). While the community has the resources to support a robust safety net, it is likely not needed in Santa Barbara, unlike Atlanta or Youngstown.

The number of safety net providers within each community tends to be stable, although the demand for services may fluctuate seasonally or with the economy (Allard, 2008; Billis & Glennerster, 1998). Generally there are an established number of homeless shelters, food banks, welfare offices, and churches. These organizations try to cooperate rather than compete. For example, the North Eastern Ohio Coalition for the Homeless (NEOCH) publishes a Street Card annually (included in Appendix A). The Street Card acts as an advertisement for available services as well as a guide for caseworkers and individuals to locate appropriate services. It lists up-to-date names, locations, hours of operation, phone numbers, and directions for many of the

government programs and CBOs that provide meals, housing, health care, and counseling services ("Street Card - NEOCH," 2013).

Despite advertising efforts by organizations like the NEOCH, the safety net system is disjointed, lacking coordination of service delivery. Many organizations provide meals, housing, health care, and counseling services. These organizations do not coordinate services. They have limited hours, provide only specific services, and are spread across large geographic areas requiring transportation to access them. Excessive costs may result from poorly timed, overlapping services. As a result, low-income families have difficulty accessing all available assistance; they must work and carefully plan to access safety net services from government programs and CBOs.

Choice to Access Assistance

Low-income families choose to interact with each part of the safety net and combine services and benefits from any of the three providers to meet basic needs (Kissane, 2003). No family uses the same resources in the same proportions as another family. For example, families can choose to access cash and housing assistance from government programs and food from the local area food bank. In this way, families can, in theory, act to maximize benefits and individualize services from the safety net.

However, the safety net is very porous. Families can access the safety net at any point and they are not required to move through the system linearly. Likewise, they can opt-in and out of the system. Once families are in the system, they may be referred to the services in one program by other parts of the system. For example, family and/or friends or caseworkers at a CBO may help a low-income family register for SNAP by helping them fill out paperwork or providing transportation to the local welfare office to meet with caseworkers. Similarly,

caseworkers at the welfare office may suggest shelters operated by CBOs as sources of temporary housing for low-income families who are evicted and are waiting to receive public housing assistance.

Choices by low-income families to receive assistance are dynamic. Families can choose to access more or less assistance over time, depending on the type of assistance required by the family or the availability of assistance. For example, a family may only choose to receive bags of groceries from the local food bank in the summer when their children are home from school and not receiving free and reduced price lunches or breakfasts. Free coat giveaways by local homeless shelters are held at the beginning of winter. Construction workers laid off due to lack of winter work can sign up for SNAP benefits.

Take-up of Assistance

The choice to interact with the safety net and receive assistance from government programs, CBOs, family, and friends is examined in the literature on take-up of public and private programs. Take-up is defined as new enrollment in a public program by eligible individuals who were previously un-enrolled (Currie, 2004; Moffitt, 2007). Take-up rates are calculated as the ratio of persons enrolled in the program to the number of persons eligible to receive benefits from the program.

The literature on take-up is expansive and detailed. It focuses on why families do not access all available benefits. Research indicates that fewer families choose to access available assistance from both means tested and non-means tested programs than are eligible to receive assistance. The literature points to the administrative burdens and transaction costs associated with receipt of government programs; stigma associated with participation; and lack of

information about how and where to enroll (Currie, 2004).[8] The literature on take-up of assistance from CBOs is less defined, though it points to similar factors that limit take-up (Kissane, 2003). There is no established literature on the take-up of assistance from family and friends though scholarship does examine how support from kin aids low-income families.

This section reviews the literature on take up of assistance from government assistance, including administrative burdens and transaction costs associated with receipt of government programs, stigma associated with participation, and lack of information about how and where to enroll. It also explains the limited literatures on take-up of assistance from CBOs, family, and friends.

Take-up of Government Programs

Take-up of government programs varies significantly by program. Estimates for take-up of US public assistance programs in 2009 are described in Table 1.2. It is clear from Table 2.2 that take-up of assistance for programs like EITC, Medicaid, and SNAP is relatively high. These are well known programs that have low participation requirements and provide desired benefits. EITC and SNAP are nationally administered programs meaning benefits are generally consistent across all states.[9]

Table 2.2. Government Assistance: Expenditures by Program (2009)

Program	Take-Up Rate	Source
Supplemental Nutrition Assistance Program (SNAP)	69 – 87%	Ganong & Liebman (2013)
Temporary Assistance for Needy Families (TANF)	33.7%	Loprest (2012)
Earned Income Tax Credit	86%	Plueger (2009); Scholz (1994)

[8] Factors limiting take-up of assistance are different for program eligible foreign-born or non-citizens. The literature does not address this thoroughly. It is touched on as part of administrative burdens and transaction costs (non ESL families have a harder time knowing how to enroll) as well as stigma (fear/negative association with asking questions). However, it is not addressed as a separate topic nor is there an independent literature examining this topic.

[9] SNAP and EITC both have state and local ad-ons to the program that result in some variation across states.

(EITC)		
Medicaid	73%	Gruber (2003)
Children's Health Insurance Program (CHIP)	9 – 10%	Bansak & Raphael (2007); Lo Sasso & Buchmueller (2004)
Child Care Assistance	40%	Witte & Queralt (2002)
Housing Assistance	< 50%	Moffitt (2007); Olsen (2003)
Unemployment Insurance (UI)	< 40%	Krueger & Meyer (2002)

Note: SSI is excluded because recent numbers estimating take-up only of low-income families and children, not low-income elderly, are not available.

However, take-up for TANF and CHIP appear low. Low take-up of assistance from TANF is attributed to time limits and work requirements imposed on recipients. These can be burdensome for families, especially if the dollar amount of the benefit is very low (Loprest & Nichols, 2011; Loprest, 2012; Zedlewski, 2002), and if the time limit is seen as binding. CHIP is a fill-the-gap program that expands Medicaid coverage for children in middle-income families. It is not a well-known program and families may not be aware that they are eligible or may cycle in and out of eligibility over time (Bansak & Raphael, 2007; Lo Sasso & Buchmueller, 2004). Both programs are state implemented programs that vary significantly across states.

There are three overarching factors that affect take-up of assistance from public programs by low-income families: administrative burdens and transaction costs of participation; stigma associated with participation; and lack of information or knowledge about assistance programs (Craig, 1991; Currie, 2004). The literature on take up of assistance from public programs has revolved around these themes.

Administrative Burdens and Transaction Costs of Participation

High administrative transaction costs include paperwork to enroll or continue enrollment, required meetings with caseworkers, work requirements, and time limits for participation. These requirements make application for the program and participation in the program time consuming and burdensome. Families cite these high administration transaction costs as reasons for not

enrolling in or for leaving government programs. As such, the costs of participation are identified as barriers to take-up (Aizer, 2007; Craig, 1991; Currie, 2004; Jacknowitz & Tiehen, 2010; Remler, Rachlin, & Glied, 2001; Sommers, 2005).

Lessening the administrative burden through automatic enrollment in programs, elimination of asset tests, and establishing policies of continuous eligibility are associated with increased enrollment in public assistance programs (Bansak & Raphael, 2007; Madrian & Shea, 2001). However, reducing application burdens alone may not be enough to increased program participation (Ebenstein & Stange, 2010). Further incentives such as increased benefit levels are positively associated with increased in take up of public assistance and provide greater incentive for low-income families to overcome the cost associated with participation and seek public assistance (Dahan & Nisan, 2010; Moffitt, 1983; Skinner, 2011).

Stigma

Stigma, associated with receipt of assistance from public programs, is a deterrent to participation. This stigma comes from the feeling that "begging is humiliating" and that families do not want to seem needy, even if the benefits available through government programs are significant enough to change the family circumstance (Edin & Lein, 1997, p.190). By receiving assistance from public programs, recipients are publicly identified as unable to support themselves and feel shame as a result.

Besley and Coate (1992) explored a second dimension of stigma. They reported that welfare recipients were viewed by society as lazy, dishonest, and undeserving. By receiving public assistance, recipients were taking benefits they had not earned. The negative perceptions that recipients of government assistance did not work hard enough, and therefore did not earn the

assistance they received, deterred some eligible persons from seeking assistance (Blumkin, Margalioth, & Sadka, 2008).

Both of these types of stigma are determined endogenously, thus the level and type of stigma are determined within the community. The level of stigma depends community or neighborhood characteristics (Phillips, Miller, Cantor, & Gaboda, 2004); the number of eligible persons in the community who also take-up public assistance (Wodon, Ewoudou, & Tsimpo, 2009); the level of benefits available (Moffitt, 1983); and family characteristics including size and type of family, age of children, mothers education (Sommers, 2005). There is less stigma in a community where program participation is prevalent, as compared to a community where a few individual or families access benefits.

Stigma is reduced by anonymity. Advancements such as the implementation of the Electronic Benefit Transfer (EBT) card make recipients of public assistance less apparent to the general public. Benefits are transferred directly to cards, rather than offered as paper checks or vouchers. Although this has reduced stigma associated with receiving assistance, the EBT cards do not appear to have a significant effect on take-up of SNAP benefits (Bednar, 2011). This suggests that stigma is only one component determining take-up of public assistance.

Networks and Information

Networks of low-income families provide information to the members about what assistance is available from public programs and how to access it. Assistance provided through family and friends in social networks can help a family meet their basic needs, allowing them to side step the processes for obtaining assistance with high administrative and transaction costs. This is especially true for programs like TANF that establish work requirements and time limits as a condition of participation (Harvey, 2011). Low-income mothers with high levels of social

capital who feel they have support from their social networks are less likely to access assistance from government agencies. Offer (2010) concluded that this is because they are able to access assistance from other sources available through their social network.

Networks are especially important for families that do not speak English as a first language. For these families, the information costs associated with learning about benefits available through government programs and CBOs can be very high (Bertrand et al., 2000; Heckman & Smith, 1999; Phillips et al., 2004). As a result, language isolated communities often rely on assistance found within their own language-based communities, rather than reaching outside their own social network to obtain assistance from government programs. Assistance available through CBOs, family, and friends can be tailored to language isolated communities and provide specific assistance (Offer, 2010; Wu & Keegan Eamon, 2007).

Information about available benefits is provided through marketing and advertising of programs. Advertising and outreach efforts by state welfare agencies have a positive effect on program take-up (Aizer, 2007; Bansak & Raphael, 2007; Lo Sasso & Buchmueller, 2004). Increased information about a program decreases the information costs associated with participation (Wolfe & Scrivner, 2005). In a randomized field experiment conducted in collaboration with the IRS, Bhargava and Manoli (2011) find that the way information is communicated and the complexity with which it is presented substantively alter the likelihood that a low-income family will claim their earned EITC benefit.

Marketing and advertising of public assistance is important for the growing number of low-income families who are socially isolated from their networks (Edin & Lein, 1997; Offer, 2010; Wu & Keegan Eamon, 2007). Frequent relocation and migratory moves for employment separate individuals and families, this makes it more difficult to learn about available assistance.

Without key sources of information about available assistance from government programs as well as potential assistance from CBOs or family and friends, low-income families have formidable barriers to accessing assistance.

Community Based Non-Profit Organizations (CBOs)

Factors inhibiting take-up of assistance from CBOs include stigma associated with receipt of assistance, lack of information about how to obtain assistance, practical predicaments such as agency hours, and perceived need (Kissane, 2003). These are similar to the factors limiting take-up of assistance from government programs. However, they have not been examined by the literature. The literature examining access to assistance from CBOs focuses on why people choose to take-up assistance from CBOs, rather then why people choose not to take-up assistance.

Hacker (2004) argues that low-income families seek assistance from CBOs because the protection from risk once offered by public assistance programs has eroded, causing families to turn to CBOs for assistance rather than rely solely on government assistance as a safety net. He points out that cash assistance benefits are no longer guaranteed under TANF and the real value of other cash and in-kind assistance has declined. Therefore, families must look elsewhere to bolster support once guaranteed by public assistance programs. If government programs are not able to provide sufficient assistance or if social networks are not strong enough for low-income families to get assistance from family and/or friends, low-income families may supplement governmental assistance from one agency with assistance from a CBO.

Assistance from CBOs is especially important for low-income families in which the parents are foreign-born, illegal immigrants, or non-native English speakers. Many of these families are not eligible for public assistance. Families who are eligible may be afraid to enroll

because they are afraid of being deported or have difficulty navigating complicated immigration restrictions. CBOs do not maintain the same strict citizenship and immigration requirements. In this way, receipt of assistance from CBOs is less risky than receipt of assistance from government programs for these families.

For some low-income families assistance from CBOs may be preferred over assistance from government programs because of the stigma associated with receipt of government assistance or the shame of asking family and/or friends for help. Low-income families seek assistance from CBOs to "maximize their consumption utility when there are barriers to public assistance or assistance from family and/or friends" (Guo 2012, p.168). In this way, low-income families substitute one type of assistance for another (Guo, 2012).

National or state estimates of take-up of assistance from CBOs are not available.

Family and Friends

While studies have examined the role of networks and social capital in determining the well-being of families, and find it is an important component in maintaining family well-being (Bertrand et al., 2000; Moffitt, 1983; Parisi, McLaughlin, Grice, Taquino, & Gill, 2003; Smith, 2010), however none have estimated at what rate or under what circumstances low-income families take-up assistance from family and/or friends. Moreover, none have empirically addressed whether families access assistance from family and/or friends as an alternative to assistance from government programs or CBOs.

Theoretical Model of the Safety Net

Low-income families may opt to receive assistance from a combination of sources, rather than any single source of assistance (Guo, 2012; Hacker, 2002, 2004; Litt, Gaddis, Fletcher, &

Winter, 2000; Offer, 2010). Government programs, CBOs, family, and friends each provide assistance to low-income families and together comprise the safety net for low-income families.

The safety net and use of safety net services by low-income families can be conceptualized as a dynamic, open, self-regulating system through which low-income families choose to access assistance from government programs, CBOs, family, and friends. The points of access as well as the interactions among these three sources of assistance are depicted in the *Model of the Safety Net*, a model constructed for this dissertation project, shown in Figure 2.1.

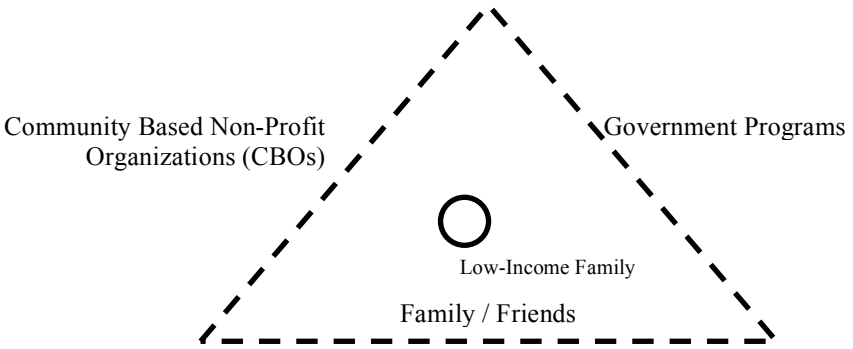


Figure 2.1. The Model of the Safety Net.

The *Model of the Safety Net* is a systems model comprised of three sources of assistance that form a triangular shaped plane. On each side of the triangular plane is one source of assistance: *government programs*; *CBOs*; and *family/friends*. The interactions between the sources of assistance are depicted by the bold, dotted line in Figure 2.1.

In this way, the *Model of the Safety Net* is an open model meaning that families can move in or out of the safety net system when they require assistance or when assistance is available. The openness of the safety net system is indicted by dotted, rather than solid, lines that connect the three sources of assistance.

Low-income families access the system by choosing a combination of assistances from government programs, CBOs, and family and/or friends (Edin & Lein, 1997; Zippay, 2002). For example, a family may receive TANF cash assistance, SNAP (formerly Food Stamps), Section 8

housing assistance, food from the local food pantry, coats and school supplies from the local homeless shelter, and cash from a close relative such as a grandmother. Zippay (2002) terms this process of combining assistance from multiple sources to form one family income as "income packing."[10] Low-income families choose what sources of assistance and what combinations of assistance they will access. This is especially true for mothers whose incomes put them at the margin of being eligible for government assistance, and who are able to supplement work for welfare benefits and vice versa (Edin & Lein, 1997).

The number, amount, and type of assistance available to low-income families vary based on the needs of the family. This can be shown in the model by the size of the safety net triangle.

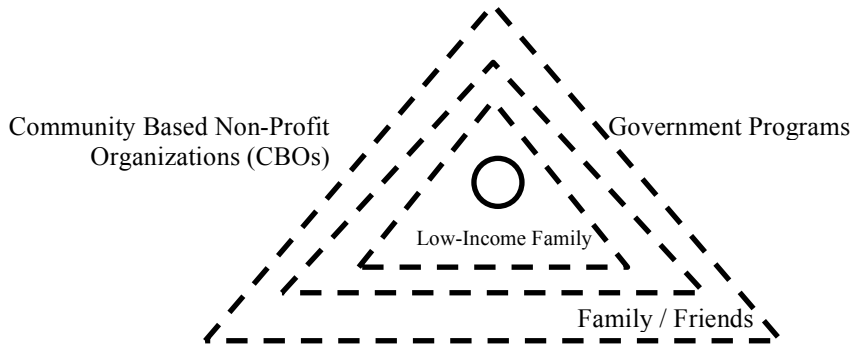


Figure 2.2. The Model of the Safety Net with Income.

A low-income family with very little income and few resources outside of the safety net will have a larger safety net available to them, depicted by the largest triangle in Figure 2.2. As income and resources outside of the safety net increase, the size of the safety net available to low-income families will decrease. This is depicted by the smaller triangles in Figure 2.2. At a point, family income and resources outside of the safety net will exceed the threshold for assistance from the safety net, and the safety net triangle will shrink to nothing.

[10] Also referred to as income packaging. It includes earnings and off the books payments.

CHAPTER 3

PATTERNS OF RECEIPT OF PUBLIC AND PRIVATE BENEFTS

The Survey of Income and Program Participation

The data used in this study come from the Survey of Income and Program Participation (SIPP).[11] The SIPP is a nationally representative,[12] multi-year, longitudinal survey that re-starts every 4 years. The US Census Bureau conducts the survey. This study uses data from the 2008-2013 SIPP. As part of the survey, households in the United States are interviewed every four months about their activity in the previous four months between August 2008 and March 2013. Responses are recorded for each month and divided into 14 waves[13] that identify each four-month interview period.

Respondents are interviewed on a rotating schedule, meaning that every household is interviewed every 4 months. The sample is divided into 4 major groups. Group 1 started their interview in August 2008 and is interviewed every 4 months after that. When they are interviewed, the unit is asked questions about activities in the previous 4 months. Thus, Group 1 is asked about activity in May, June, July, and August 2008. These responses are recorded in Wave 1. Group 1 respondents are interviewed again in December 2008 about activities in September, October, November, and December 2008. These responses are recorded in Wave 2. Similarly, Group 2 started their interview in September 2008 and is asked about activities in June, July, August, and September 2008. These responses are recorded in Wave 1. Group 2

[11] *Website:* http://www.census.gov/sipp/ and http://nber.org/data/survey-of-income-and-program-participation-sipp-data.html.
[12] While the SIPP is nationally representative, it is not necessarily representative of the population in any one state or region (US Census Bureau, 2014).
[13] The 2008 SIPP panel will include 16 core waves. At the time of writing only waves 1 – 14 are publically available.

respondents are interviewed again in January 2009 about activities in October, November, December 2008, and January 2009. These responses are recorded in Wave 2.

Table 3.1 shows the rotation groups and reference (interview) months for Waves 1 and 2 of the 2008-2013 SIPP (US Census Bureau, 2014). Bolded text indicates the month in which respondents were interviewed. Non-bolded text indicates months about which respondents are interviewed and information is collected and recorded in the SIPP. However, respondents are not interviewed in these months. Responses for reference month 4 (bolded) are used in this study.

Table 3.1. Example of 2008 SIPP Panel Rotation Groups, Waves (W) 1 and 2 for all reference months

	Rotation Group			
Reference Month	1	2	3	4
May 2008	W1, Month 1			
June 2008	W1, Month 2	W1, Month 1		
July 2008	W1, Month 3	W1, Month 2	W1, Month 1	
Aug. 2008	**W1, Month 4**	W1, Month 3	W1, Month 2	W1, Month 1
Sept. 2008	W2, Month 1	**W1, Month 4**	W1, Month 3	W1, Month 2
Oct. 2008	W2, Month 2	W2, Month 1	**W1, Month 4**	W1, Month 3
Nov. 2008	W2, Month 3	W2, Month 2	W2, Month 1	**W1, Month 4**
Dec. 2008	**W2, Month 4**	W2, Month 3	W2, Month 2	W2, Month 1
Jan. 2009		**W2, Month 4**	W2, Month 3	W2, Month 2
Feb. 2009			**W2, Month 4**	W2, Month 3
March 2009				**W2, Month 4**

Notes: The cell entry W1, Month 1 represents Wave 1, reference month 1. The last (4th) reference month of each wave is in boldface type to identify the responses that are used in this study.

SIPP data is coded at the individual level for each member of the family unit, with group indicators denoting the family and household. First wave data for the SIPP is collected from a telephone interview during which all members of the household age 15 years and older are interviewed.[14] Interviewers then follow up at each wave with the identified head of each

[14] All members age 15 years or older who are not present or are unable to speak for themselves may be spoken for via a proxy interviewer.

household to update information about the activities, income, and other characteristics of the respondent and their household.

Missing data in the SIPP are imputed. Information about data correction procedures including imputation processes is included in the Appendix C.

Response Rate and Seam Bias

The SIPP is subject to non-response bias across the panel and within each wave. The response rate in the SIPP is highest at the first time of interview (wave 1, reference month 4) and subsequently decreases across the data panel. This non-response bias results because respondents cannot be found for interviews or decline to continue to participate.

In addition to changing across waves, responses differ within each wave of the data panel. Within each wave, the largest amount of information and the most correct information for each household is collected for the month of interview (reference month 4). Information for reference months 1, 2, and 3 is less accurate and less frequently reported because respondents are asked to recall past events. Respondents have a more difficult time recalling nuanced details like how many hours they worked in a given week three months ago (reference month 1) than they do for the current month (reference month 4).

A year in the life of a respondent consists of three waves or twelve reference months. To track an individual across time, SIPP waves must be appended. To append waves, monthly responses for each respondent are stacked such that a year in a respondents life is identified by months 1, 2, 3 and 4 of wave 1; months 1, 2, 3, 4 of wave 2; and months 1, 2, 3, 4, of wave 3.

The break between the 4^{th} reference month of a given wave and the 1^{st} reference month of the subsequent wave creates a seam in the data that can result in seam bias. Seam bias is the tendency of measurements in a survey to change at the seam between interview periods (Moore,

2008). In the SIPP, seam bias occurs because responses are more accurate for the 4th reference month of current wave than the 1st reference month of the subsequent wave. Seam bias in the 2008 SIPP is less significant than in previous SIPP panels, but still present.

An example of seam bias in the SIPP occurs when respondents are asked about employment. A respondent may indicate that they were employed in reference month 4 of Wave 2. At some point during wave 3 the respondent becomes unemployed. If the respondent has difficulty recalling which week or month they became unemployed during the interview for Wave 3, it will likely be recorded that the respondent was unemployed for all months in Wave 3. This creates a seam between Wave 2 and Wave 3. It is not always clear if the respondent became unemployed in Month 1 of Wave 3, or if the non-response bias in Wave 3 resulted in a seam.

Seam bias is addressed in this study because only information from the 4th reference month is included in the data sample. Ham, Li, and Shore-Sheppard's (2007)[15] identify this as an appropriate solution to address seam bias for when estimating discrete variable models for data that does not vary within each wave. This study uses a discrete variable model in which the questions of interest are asked of respondents once per wave and the responses do not vary within the wave. Therefore, only responses from the fourth reference month are kept in the data sample in this study.

Information about respondents including age, marital status, education, race/ethnicity, citizenship status, and number of children under 18 years of age in the family are also limited to the 4th reference month. Financial information including income and poverty thresholds for each family and household are averaged across the four months in each wave.

[15] Ham, Li, and Shore-Sheppard's (2007) present several solutions to the, depending on the type of analysis conducted by the researcher. See the paper for additional solutions to the SIPP seam bias problem for different types of analyses.

Sample

For this study, the SIPP is restricted to a sample of low-income families with at least one child under age 18 years who resides at home. In the SIPP, family is defined as a group of two or more persons (one of whom is the householder) related by birth, marriage, or adoption and residing together (US Census Bureau, 2014). In this analysis, I include all low-income households with at least one dependent child under age 18 that resides at home. The number of households included in the sample is described in Table 3.2.

Table 3.2. Number of respondents with household earned income below 200% of FPL by wave

Wave	Frequency	Percent of Sample
1	4,386.76	7.21 %
2	4,291.10	7.05
3	4,475.67	7.35
4	4,419.62	7.26
5	4,447.49	7.31
6	4,444.73	7.30
7	4,396.93	7.22
8	4,370.29	7.18
9	4,406.15	7.24
10	4,331.30	7.12
11	4,276.67	7.03
12	4,261.25	7.00
13	4,208.91	6.91
14	4,152.13	6.82
Total	60,869	100 %

Notes. Percent are calculated for all heads of household in each wave with total household income below 200% Tabulations are weighted using person level weights [wpfinwgt].

The head of household, who serves are the primary reference person in the SIPP, identifies households. Heads of household include both men and women who range in age from 18 to 60 years and have at least one dependent child under age 18 years range. The mean age for all respondents with income below 200% of the Poverty Level (FPL) at the first time of interview (wave 1, reference month 4) is 36.79 years. Approximately 69.81% of the sample is

female; 71.58% of the respondents are white and 21.37% of the respondents are black; 31.56% speak a language other than English in the home; 49.04% of the sample is married with spouse present; 15.00% of the sample is divorced; and 25.46% of the sample has never been married.

All families have average household earned income at or below 200% of the FPL during the wave. A threshold of 200% of the FPL was chosen because it captures respondents who are eligible for assistance from federal programs such as SNAP, Section 8 housing assistance, and TANF. The threshold is low enough to include families in need but high enough to capture most program eligibility.

Household income is the average income for all members in the household across each wave.[16] In the SIPP, household earned income is calculated by totaling the earned income for all members identified as part of the household, including all members of the core family and related sub families. Average total household earned income creates the best estimates of income over the wave as well as smooths the income for the period.[17] Smoothing minimizes income shocks, or sudden fluctuations in the family income from wave to wave that maybe caused by seasonal work or the availability of other temporary work (Loprest & Nichols, 2011).

Household earned income was chosen over family earned income to identify the poverty threshold for the family because it better captures the resources available to the family. For single-family households, family and household incomes are the same. If a family cohabits, household earned income captures resources for all families in the unit. Cohabiting households share income and resources such as food or toiletries purchased for the household.

[16] It is appropreate to average income in the wave because the relevant dependent variables indicating source of assistance received are asked only once per wave. Averaging the total household income over the wave also serves to smooth the income for the period, minimizing sudden fluctuations in income that maybe caused by seasonal work or availability of temporary work (Loprest & Nichols, 2011).

[17] In the core data file the SIPP includes measures of total family and household income, property income, and other income. Total household earned income provides the broadest appropriate eligibility threshold and captures the largest sample.

Variables Measuring Receipt of Assistance

The questions of interest in this chapter focus on the type of assistance (food, clothing, housing, cash) and source of assistance (government programs, CBOs, family/friends) that a family accessed during the reference period. Respondents were asked if they received food, clothing, housing, or cash assistance at each wave. If respondents indicated that they received one or more types of assistance, they were asked a series of follow up questions about the source of that assistance.

Food Assistance Variables

If the respondent answered yes, indicating they received food assistance, the respondent was asked if the type of assistance received was money/vouchers for food, bags of groceries, meals from a shelter/charity, or other. These are not mutually exclusive categories, meaning the

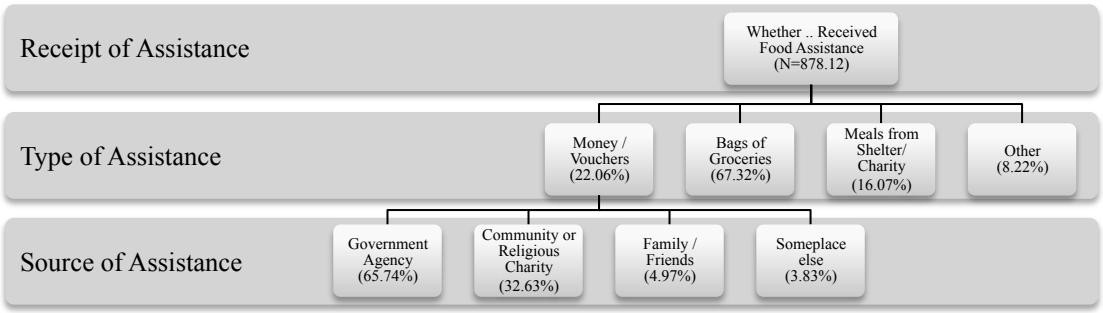


Chart 3.1: Questions asked to respondents about receipt of food assistance[18]

respondent could indicate that they received assistance from any or all of these types. If the respondent answered yes, indicating they received money/vouchers for food, the respondent was then asked if the source of the assistance was a government agency, a community or religious charity, family/friends or someplace else. Again, these are not mutually exclusive categories,

[18] Tabulations show the average percentage of respondents receiving assistance from each source/type of assistance. Percent are calculated for all heads of household in each wave with total household earned income below 200% of the FPL. Tabulations are weighted using person level weights [wpfinwgt].

meaning the respondent could indicate they received assistance from any or all of these sources. The order of these questions is described in Chart 3.1.

A weighted total of 878.12 respondents with total household earned income below 200% of the Federal Poverty Level (FPL) indicated that they received food assistance.[19] Among those who received food assistance, the largest percentage received food assistance in the form of bags of groceries (67.32%), followed by those who received money and/or vouchers (22.06%) and meals from a shelter or charity (16.07%). Of those indicating that they received money and/or vouchers, the largest percentage received assistance from a government agency (65.74%) followed by receipt of money/vouchers from a community or religious charity (32.63%).

This project focuses on questions about source of assistance.

Clothing Assistance Variables

If the respondent answered yes, indicating that they received clothing assistance, respondents were asked if the type of assistance was clothes, money/vouchers, or both clothes and money/vouchers. These are mutually exclusive categories. If the respondent answered yes indicating they received clothes as the type of assistance, respondents were asked if the source of the assistance was a government agency, a community or religious charity, family and/or friends, their employers, or someplace else. These are not mutually exclusive categories, meaning the respondent could indicate they received assistance from any or all of these sources. The order of these questions is described in Chart 3.2.

Questions about receipt of clothing assistance are vague. The SIPP codebook is unclear about what constitutes clothes from a government agency. This assistance is likely subsidies for work uniforms provided under programs like TANF. This is included in the analysis for

[19] This weighted total is 1.44% of the total number of respondents in the larger SIPP sample.

consistency with the analyses of food, housing and cash assistance; however, results are interpreted cautiously.

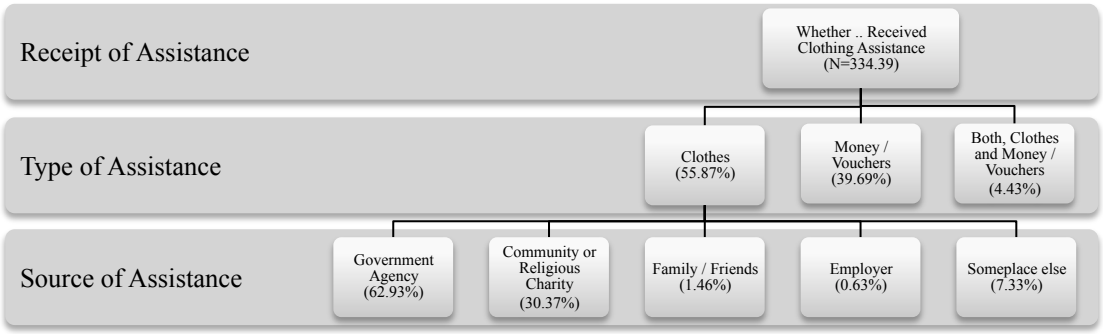


Chart 3.2: Questions asked to respondents about receipt of clothing assistance[20]

A weighted total of 334.39 respondents with total household earned income below 200% of the FPL indicated that they received clothing assistance.[21] Of those indicating that they received clothing assistance, the largest percentage (55.87%) indicated that they received clothes rather than money and/or vouchers. Only 4.43% indicated that they received both, clothes and money and/or vouchers. Of those indicating that they received clothing assistance, the largest percentage responded that they received clothes from a government agency (62.93%). The remainder responded that they received clothes from a community or religious charity (30.37%).

This project focuses on questions about source of assistance.

Housing Assistance Variables

If the respondent indicated that they received housing assistance, the respondent was asked if the type of assistance was Section 8 housing, other rental assistance, assistance from another housing program, or not sure/don't know. These are mutually exclusive categories. If the respondent answered yes indicating that they received Section 8 housing, they were asked if

[20] Tabulations show the average percentage of respondents receiving assistance from each source/type of assistance. Percent are calculated for all heads of household in each wave with total household earned income below 200% of the FPL. Tabulations are weighted using person level weights [wpfinwgt].
[21] This weighted total is 0.55% of the total number of respondents in the larger SIPP sample.

the source of the housing assistance was a government agency, a housing authority, a community or religious charity, or someplace else.[22] These are not mutually exclusive categories, meaning the respondent could indicate they received assistance from any or all of these sources. The order of these questions is described in Chart 3.3.

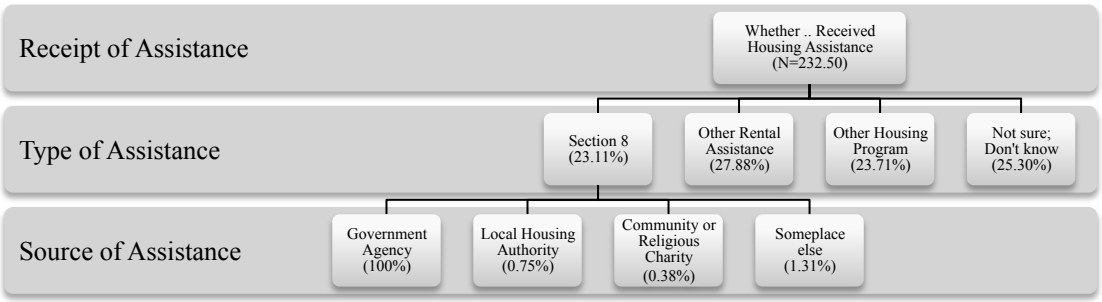


Chart 3.3: Questions asked to respondents about receipt of housing assistance[23]

A weighted total of 232.50 respondents with total household earned income below 200% of the FPL indicated that they received housing assistance. Of those receiving housing assistance, the respondents were nearly equally divided on the type of assistance they received: Section 8 housing (23.11%); other rental assistance (27.88%); assistance from other housing program (23.71%); and not sure or don't know what kind of housing assistance they received (25.30%). Of those receiving Section 8 housing, 100% indicated that they received housing assistance from a government agency. This makes sense because Section 8 housing is ultimately a government housing assistance program, even though local housing authorities, community or religious charities, or other similar organizations can provide vouchers for Section 8 housing assistance.

This project focuses on questions about source of assistance.

[22] Section 8 is the federal housing voucher program. Vouchers are provided to local housing authorities, community or religious charities, or other similar organizations. The agency that receives the voucher is responsible for finding housing for the person receiving assistance.

[23] Tabulations show the average percentage of respondents receiving assistance from each source/type of assistance. Percent are calculated for all heads of household in each wave with total household earned income below 200% Tabulations are weighted using person level weights [wpfinwgt].

Cash Assistance Variables

Respondents were asked whether they received cash assistance, general assistance, or short-term cash assistance. The SIPP categorizes these as mutually exclusive categories however respondents may not be able to receive multiple types of cash assistance because of program restrictions that vary across states. If the respondent answered yes indicating that they received short-term cash assistance, the respondent was asked if the source of the assistance was a government agency, a community or religious charity, family/friends, or someplace else. The source of a respondent's assistance can be characterized as government programs, CBOs, family/friends, and other sources. These are not mutually exclusive categories, meaning the respondent could indicate they received assistance from any or all of these sources. The order of these questions is described in Chart 3.4.

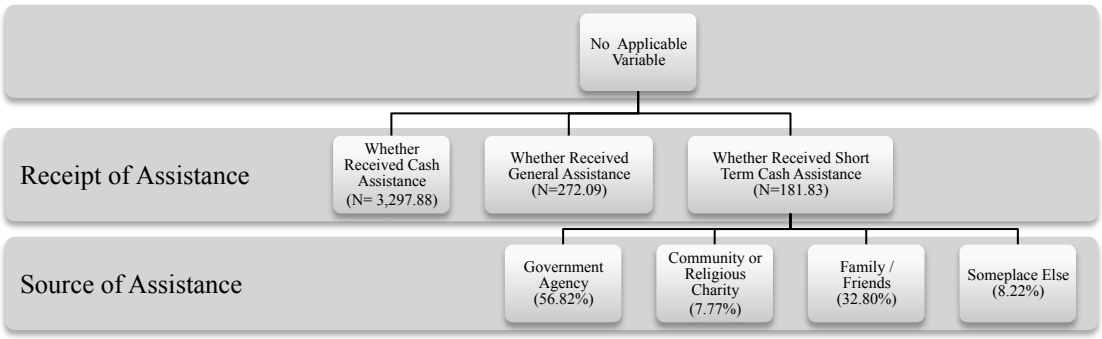


Chart 3.4: Questions asked to respondents about receipt of cash assistance[24]

Questions about receipt of short-term cash assistance are limited. The SIPP Codebook is not expressly clear about what constitutes short-term cash assistance; it does not specify the programs or agencies from which low-income families accessed short-term cash assistance. This is not an imputed question, so responses are not based on other SIPP questions about receipt of assistance from a specific program/agency. Cross-referencing this question with responses about

[24] Tabulations show the average percentage of respondents receiving assistance from each source/type of assistance. Percent are calculated for all heads of household in each wave with total household earned income below 200% Tabulations are weighted using person level weights [wpfinwgt].

receipt of assistance from specific cash assistance programs (EITC, TANF/AFDC, etc.) does not clearly indicate what constitutes short-term cash assistance.

A weighted total of 3,297.88 respondents with total household earned income below 200% of the FPL indicated that they received cash assistance; 272.09 respondents indicated that they received general assistance; and 181.82 respondents indicated that they received short-term cash assistance. This project focuses only on those receiving short-term cash assistance because questions about the source of assistance families accessed are only asked of families who indicated that they received short term cash assistance. Questions about source of assistance are not asked of respondents who indicated that they received cash assistance or general assistance. Among those receiving short-term cash assistance, the largest percentage of respondents received assistance from a government agency (56.82%) followed by family and friends (32.80%).

This project focuses on questions about source of assistance.

Reported Receipt of Assistance Across Waves

The average number of respondents accessing food, clothing, housing, and cash from each source (government programs, CBOs, family/friends, other sources) of assistance fluctuates from wave to wave. These trends are examined for each type of assistance below.

Reported Receipt of Food Assistance

Of those who received food assistance in the form of money and/or vouchers, the vast majority indicated that they received food assistance from government programs. In almost all waves of the SIPP, the largest percentage of respondents reported that they received food assistance from government programs. CBOs appear to be a significant source of food assistance in the form of money and/or vouchers for low-income families as well. Family and/or

friends and other sources do not appear to be significant sources of money/vouchers for food assistance.

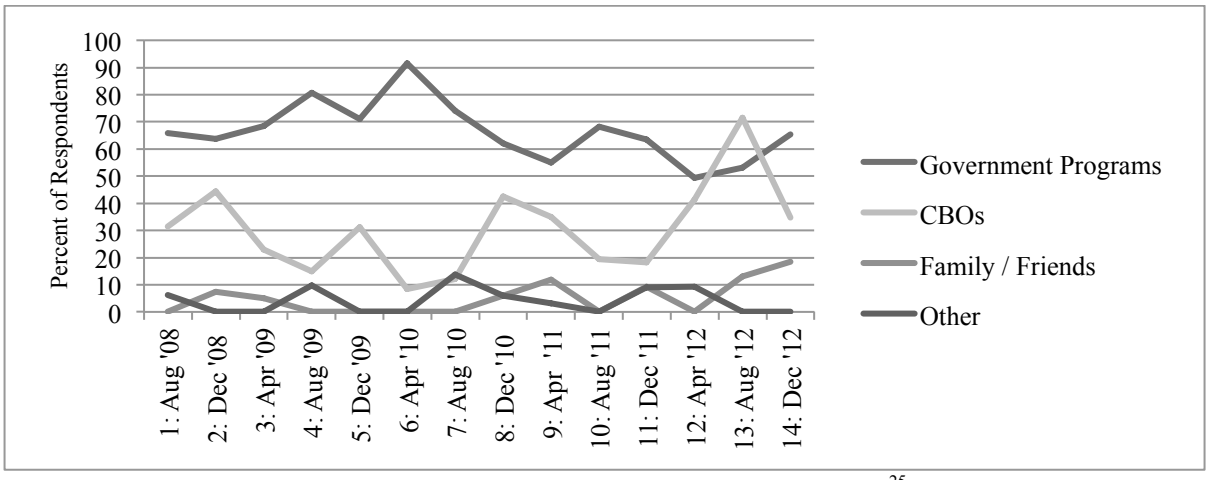


Chart 3.5. Receipt of Food Assistance by Source, percent of respondents per wave[25]

There is no strong pattern about receipt of assistance across the data panel, although receipt of food assistance from government programs appears to decrease somewhat across the SIPP data panel while receipt of food assistance from CBOs appears to increase somewhat across the panel. This change may be due, in part, to the economic recovery and changes in demand for food assistance or it may be the result of changes in the availability of food assistance from CBOs changes as the economy improves.

Reported Receipt of Clothing Assistance

Unlike receipt of food assistance, receipt of clothing assistance from government programs, CBOs, family and friends, and other sources fluctuates significantly across waves of the SIPP. In almost all waves, the largest percentage of low-income families report receiving clothing assistance from government programs. As is stated previously, it is unclear what

[25] Tabulations are weighted using person level weights [wpfinwgt]. Dates indicate the first month of the four month wave. Table of tabulations can be found in the Appendix B, Table A.2.

constitutes clothing assistance from government programs. However, this assistance is likely to be subsidies for work uniforms provided under programs like TANF.

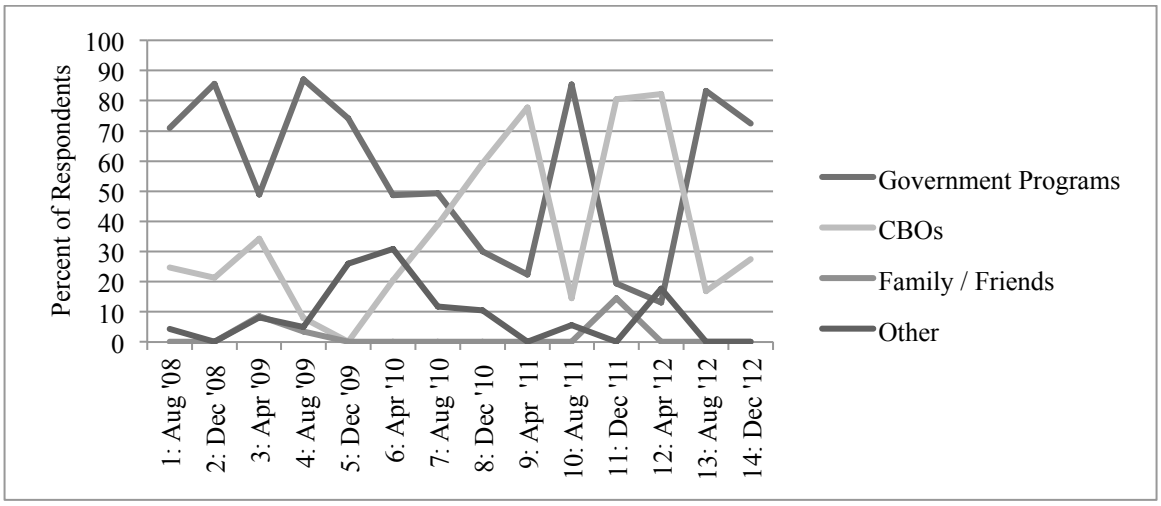


Chart 3.6. Receipt of Clothing Assistance by Source, percent of respondents per wave[26]

CBOs are also a significant source of clothing assistance for low-income families. This is likely to be clothing from homeless shelters or programs like *Dress for Success*. Family and friends and other sources are not identified as major suppliers of clothing assistance. In general, there is no clear pattern about the receipt of clothing assistance from government programs, CBOs, family and friends, and other sources.

Reported Receipt of Housing Assistance

Across all waves, 100% of respondents receiving housing assistance received Section 8 housing assistance from government programs. This makes sense because housing assistance is fundamentally a government program. However, housing vouchers can be provided to local housing authorities, community or religious charities, or other similar organizations. The agency that receives the voucher is responsible for finding housing for the person receiving assistance.

[26] Tabulations are weighted using person level weights [wpfinwgt]. Dates indicate the first month of the four month wave. Table of tabulations can be found in the Appendix B, Table A.3.

The respondents who indicated receiving housing assistance from family and/or friends and other sources either accessed their housing voucher through these sources or received housing assistance from these sources before accessing only housing assistance from government programs.

Receipt of housing assistance from family and friends is not shown on the chart. This is because receipt of housing assistance from family and friends was not an option for available sources of housing assistance for low-income families and, therefore, was beyond the scope of this analysis.

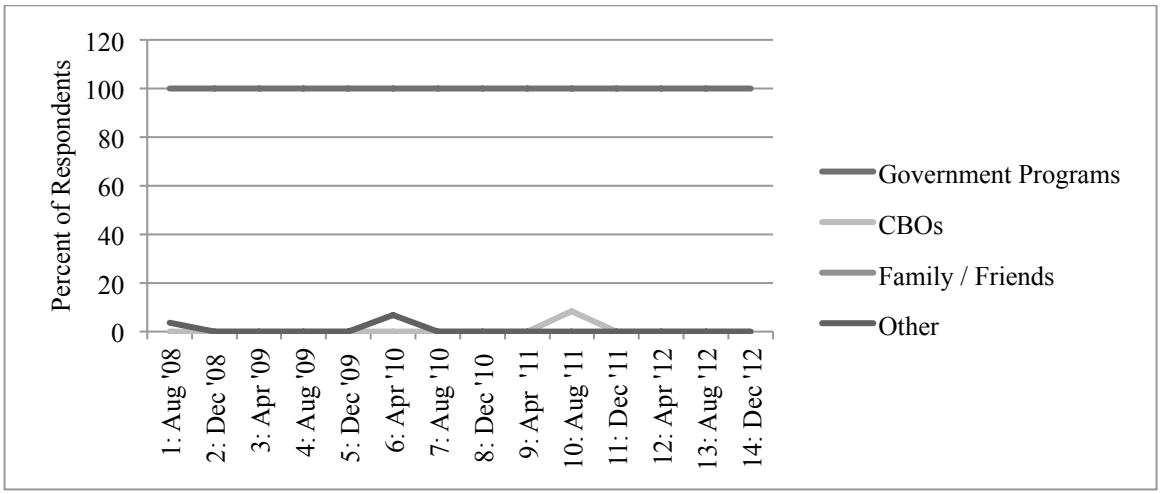


Chart 3.7. Receipt of Housing Assistance by Source, percent of respondents per wave[27]

Reported Receipt of Cash Assistance

The largest percentage of low-income families reported receiving short-term cash assistance from government programs. Government programs are the largest source of cash assistance for low-income families because they are the most prominent programs. The second largest source of short-term cash assistance for low-income families was family and/or friends. It is unclear how much cash assistance was provided to families or how the cash assistance was used.

[27] Tabulations are weighted using person level weights [wpfinwgt]. Dates indicate the first month of the four month wave. Table of tabulations can be found in the Appendix B, Table A.4.

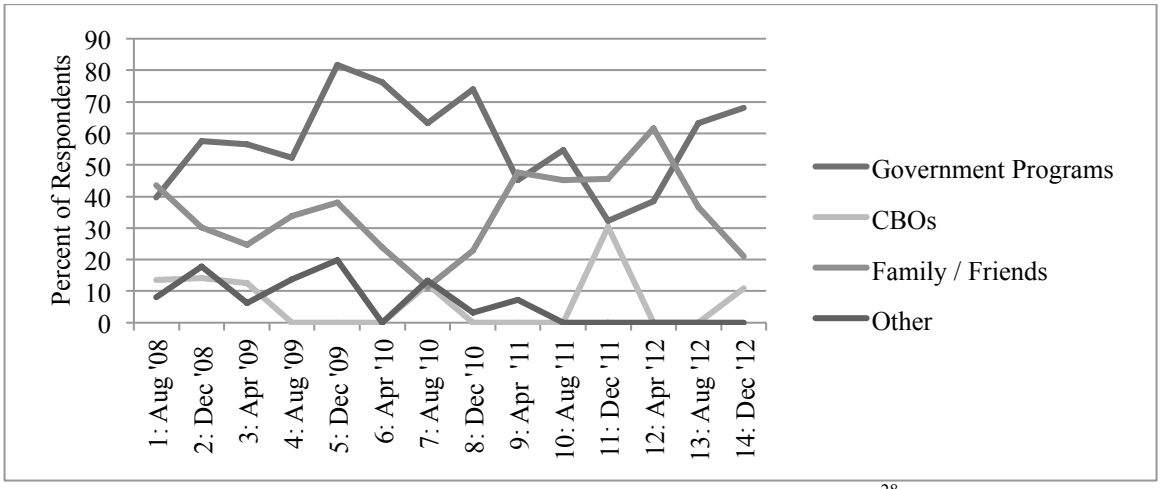


Chart 3.8. Receipt of Cash Assistance by Source, percent of respondents per wave[28]

CBOs rarely provide cash assistance. The results suggest that some low-income families received short-term cash assistance from CBOs however; this does not appear to be a major or consistent source of cash assistance across the waves.

Comparison of Variables to Reported Program Receipt

Government Assistance and Reported Program Receipt

The questions asked in the SIPP are not explicitly clear about what government programs, agencies, or organizations provide assistance and services to low-income families. They are not clear about what federal, state, and local programs provide services as well as what agency enrolled the individual in the government program. It is also unclear if a respondent accesses food assistance from multiple government programs.

For example, the Supplemental Nutrition Assistance Program (SNAP), aka Food Stamps, is the largest government program that provides food assistance to low-income individuals and families. However, SNAP is not the only source for food assistance for low-income families.

[28] Tabulations are weighted using person level weights [wpfinwgt]. Dates indicate the first month of the four month wave. Table of tabulations can be found in the Appendix B, Table A.5.

Most notably, WIC offers food assistance for mothers with young children and school lunch programs provide meals to children at school.

The following set of tabulations indicates the percentage of respondents who indicated accessing assistance from government programs, CBOs, and family and/or friends also indicated that they accessed assistance from specific government programs.

Of the respondents who indicated that they accessed food assistance from government programs, 100% reported that they accessed SNAP and WIC; 80.64% reported that they received a hot school lunch. These tabulations are shown in Table 3.3.

Table 3.3. Federal program receipt and food assistance variables

	SNAP	WIC	School Lunch
Government Programs	100 % (N=69.62)	100 (N=48.46)	80.64 (N=82.28)
CBOs	97.42 (N=53.01)	100 (N=19.17)	89.82 (N=52.16)
Family/Friends	100 (N=6.99)	100 (N=4.59)	100 (N=8.48)

Notes. Tabulations are weighted using person level weights [wpfinwgt] and include only respondents with total family earned income below 200% of the FPL.

Of the respondents who indicated that they accessed housing assistance in the form of Section 8 housing from government programs, none indicated that they reside in a public

Table 3.4. Federal program receipt and housing assistance variables

	Residence in Public Housing Prohect
Government Programs	0.00 % (N=0)
CBOs	0.00 (N=0)
Family/Friends	0.00 (N=0)

Notes. Tabulations are weighted using person level weights [wpfinwgt] and include only respondents with total family earned income below 200% of the FPL.

housing project. This indicates that respondents who accessed Section 8 housing from government programs received vouchers or subsidized rent to reside in mixed-income housing units. These tabulations are shown in Table 3.4.

Of the respondents who reported that they accessed short-term cash assistance from government programs, 67.84% reported that they received assistance from the Temporary Assistance for Needy Families (TANF) program, commonly known as welfare. Similarly, 89.28% reported that they accessed assistance from the Supplemental Security Income (SSI) for adults. These tabulations are shown in Table 3.5.

Table 3.5. Federal program receipt and cash assistance variables

	TANF	SSI
Government Programs	67.84 % (N=28.22)	89.28 (N=8.36)
CBOs	90.69 (N=4.53)	100 (N=3.99)
Family/Friends	70.93 (N=4.87)	100 (N=3.25)

Notes. Tabulations are weighted using person level weights [wpfinwgt] and include only respondents with total family earned income below 200% of the FPL.

These tabulations are imperfect. Questions about receipt of assistance from specific programs were asked in a different series of questions in the SIPP from the questions of interest in this study. Many of these questions have different sampling universes, meaning that respondents who were asked about SNAP were not necessarily asked about whether they received food assistance in the form of money and/or vouchers, and vice versa.

These questions have different sampling universes because they are designed to understand different information. Questions about receipt of specific government programs such as SNAP or TANF are designed to identify program receipt. They are asked of respondents who qualify to receive assistance from that specific program. The questions used in this study are designed to identify the source of assistance accessed. They are asked of respondents who

indicated whether they received food, clothing, housing, and cash assistance. These questions are not designed to identify whether a respondent receive assistance from a specific program.

Private Assistance and Reported Program Receipt

Low-income families report accessing assistance from CBOs, family, friends, and other sources. Among of the respondents that report accessing food assistance, 87.57% report accessing food assistance from private sources of assistance. Similarly, among low-income families that report accessing clothing and housing assistance, respectively, 17.22% report accessing clothing assistance from private sources and 52.29% report accessing housing assistance from private sources. Only 2.58% report accessing clothing assistance from private sources, among low-income families that report accessing cash assistance.

Table 3.6. Percent of respondents reporting private assistance

	Percent	Number of Households (millions)
Food	87.57 %	43.5
Clothing	17.22	8.5
Housing	52.29	26.0
Cash	2.58	1.3

Notes. Tabulations are weighted using person level weights [wpfinwgt] and include only respondents with total family earned income below 200% of the FPL. Estimates of total number of households are calculated as the percent of households with income below $40,000 in the US or 49.7 million households.

Food Assistance

Low-income families who report accessing assistance from SNAP, formerly Food Stamps, report accessing assistance from additional sources. Of the respondents who reported accessing food assistance, 90.80% of low-income families that accessed SNAP also accessed assistance from private sources. Similarly, 81.59% of low-income families that accessed WIC

also accessed assistance from private sources and 89.86% of low-income families that accessed food from the School Lunch program also accessed assistance from private sources.

Table 3.7. Reported receipt of private assistance and food assistance from specific federal programs

	Food Stamps	WIC	School Lunch
Bags of Groceries	69.73 % (N=473.56)	59.31 % (N=132.38)	70.90 % (N=540.36)
Meals from a Shelter/Charity	18.27 (N=124.08)	15.25 (N=34.05)	17.34 (N=132.18)
Other	7.41 (N=50.31)	11.35 (N=25.28)	7.25 (N=55.26)
Money/Vouchers Private sources only	9.52 (N=64.64)	9.72 (N=21.68)	8.18 (N=62.38)
All Private Sources	90.80 (N=616.66)	81.59 (N=182.11)	89.86 (N=691.14)

Notes. Tabulations are weighted using person level weights [wpfinwgt] and include only respondents with total family earned income below 200% of the FPL.

The most prominent sources of private assistance were bags of groceries. Among those who accessed food stamps, 69.73% of respondents who accessed food stamps reported accessing bags of groceries. Similarly, 59.31% of low-income families who reported accessing WIC accessed bags of groceries and 70.90% of respondents who reported accessing school lunch reported accessing bags of groceries.

Housing Assistance

Of the respondents who reported accessing housing assistance, none who resided in a public housing project accessed housing assistance from private sources. This is consistent with the findings in Table 3.4 that report that no low-income families who report accessing housing assistance from government programs reside in public housing projects.

Table 3.8. Reported receipt of private assistance and housing assistance from specific federal programs

	Residence in Public Housing Project
Other Rental Assistance	0.00 % (N=0)
Other Housing Program	0.00 (N=0)
Not Sure/Don't know	0.00 (N=0)
Section 8 Private and other sources only	0.00 (N=0)
All Private Sources	0.00 (N=0)

Notes. Tabulations are weighted using person level weights [wpfinwgt] and include only respondents with total family earned income below 200% of the FPL.

Cash Assistance

A small percentage of respondents who accessed cash assistance from TANF or SSI reported also accessing assistance from private sources. Of the respondents who reported accessing short-term cash assistance, 8.44% of low-income families that accessed assistance from TANF also accessed cash assistance from private sources. Similarly, 6.51% of low-income families that accessed SSI also accessed cash assistance from private sources.

Table 3.9. Reported receipt of private assistance and cash assistance from specific federal programs

	TANF	SSI
Community or Religious Charity	12.01 % (N=4.53)	23.50 % (N= 3.99)
Family / Friends	12.92 (N=4.87)	19.16 (N=3.26)
Someplace Else	6.11 (N=2.30)	19.24 (N= 3.27)
All Private Sources	8.44 (N=3.37)	6.51 (N=1.37)

Notes. Tabulations are weighted using person level weights [wpfinwgt] and include only respondents with total family earned income below 200% of the FPL.

Discussion

Low-income families access food, clothing, housing, and cash assistance from government programs, CBOs, family, and friends to meet basic needs. They accessed seven basic combinations of assistance: government programs; CBOs; government and CBOs; family and/or friends and other sources; government programs, family and/or friends, and other sources; CBOs, family and/or friends, and other sources; and all four sources. Low-income families always access assistance from family and/or friends and other sources in combination.

Findings of this study illuminate the difficulty in describing the use of safety net resources by low-income families. The difficulties in doing so are both methodological as well as practical. Methodologically, questions asked in the SIPP are limited in their scope of inquiry; questions are unclear about what constitutes food, clothing, housing, and cash assistance from each source; and they are asked narrowly. Practical difficulties include non-responses and inaccurate responses by those surveyed.

The questions asked of low-income families in the SIPP are limited in their scope of inquiry. The questions do not specify the nature of the assistance, the amount of assistance, or the duration of receipt. The questions do not describe the conditions under which low-income families access assistance or the reason the low-income family choose to access assistance from a particular source. The findings do not show a pattern or an order in which families tap safety net providers. For example, it does not show whether low-income families access assistance from government programs then CBOs, then family and friends; or whether families access assistance from family and friends, then government programs, then CBOs.

The questions in the SIPP are not clear about what constitutes food, clothing, housing, or cash assistance from each source. For example, the largest percentage of families (63.81%) who reported the source of their clothing assistance reported that they received the assistance from

government programs. It is not clear what government program provides clothing assistance. This assistance is likely clothing assistance from programs like TANF that provide money and/or vouchers for the purchase of work uniforms, but nowhere in the documentation for the SIPP is this expressly stated.

Additionally, questions about sources of assistance are asked narrowly. For example, questions about the source of food assistance only focus on receipt of money/vouchers. This excludes information about receipt of bags of groceries and meals from a shelter or charity. While it seems clear that both of these types of assistance could be from a CBO, the SIPP does not identify the CBO as a source of this assistance. Questions about receipt of clothing assistance focus only on clothes as the form of assistance, excluding families who access money and/or vouchers or both clothes and money and/or vouchers.

Given the structure of the questions asked in the SIPP, information that does not expressly identify the sources of the assistance is not included in the analyses presented in this project. This makes it difficult to compare these questions to the established literature on take-up assistance or enrollment in any given program, though findings suggest that these estimates are complementary.

Practical difficulties in collecting this data include measurement error, problems of recall, and problems of non-response, all of which are related to the instability of this population. For example, a very small percentage of survey respondents indicated that they accessed food, clothing, housing, or short-term cash assistance. It is unclear if this is because respondents did not understand the questions when asked, were unable to answer the question, or were untruthful in their answers. This non-response leads to biased estimates of the number of disadvantaged persons and the need for assistance (Meyer & Goerge, 2011).

Additionally it is important to recognize that the safety net is highly variable as it differs from community to community. This makes it makes it difficult to measure in any standardized manner. This is a significant weakness in both the question and the data as a whole. Estimates derived from these questions should be interpreted cautiously.

Despite the limitations of the data, the findings show that receipt of assistance from a given source is complementary with receipt of assistance from other available sources. Low-income families can and do combine assistance from multiple available sources. Most notably, across all sources of assistance, receipt of assistance from government programs is associated with receipt of assistance from CBOs. Empirical evidence presented in this chapter shows that families can and do access assistance from multiple sources.

CHAPTER 4

CHARACTERISTICS PREDICTING RECEIPT OF ASSISTANCE

Introduction

It is poorly understood how families utilize the different types safety net programs to secure needed resources or how they combine assistance from public and private programs to meet basic needs (Allard & Small, 2013). This chapter examines the characteristics of families who access assistance from each source described in the SIPP. The Survey of Income and Program Participation (SIPP) is used to answer two questions:

1. *From which safety net provider (government programs, CBOs, family/friends, other sources) do low income families report receiving assistance?*
2. *What are the characteristics of low-income families that are associated with receipt of assistance from each source: government programs, CBOs, family and/or friends, and other sources?*

Sources of Assistance

The variables (described above) identifying receipt of food, clothing, housing, and cash assistance from each source are re-grouped into a sourcing structure so that the source of assistance can be described as government programs, CBOs, family, and friends. The sourcing structure is described in Table 4.1.

There is no explicit variable for receipt of housing assistance from family and/or friends. In the SIPP, it is possible to tabulate the number of respondents who cohabitate. However, it is not clear whether respondents cohabitate because they need assistance, if the family shares resources, or how they share resources when cohabitating. Additionally, family and friends could provide housing assistance by allowing kin to reside in housing units they own and/or by

subsidizing rent or utilities, which would not be captured by a tally of the number of families who cohabitate. As a result, no variable is estimated for housing assistance from family and/or friends.

Table 4.1. Number of Respondents indicating receipt of assistance by source of assistance

	Food	*Clothing*	*Housing*	*Cash*
Government Agency/ Program	Food assistance source: *Government agency* [N=133.45]	Clothing assistance source: *Government agency* [N=106.97]	Housing assistance source: *Government agency* [N=191] Housing assistance source: *Housing authority* [N=1.43]	Short-term cash assistance source: *Government agency* [N=107.40]
Community/ Religious Charity (CBO)	Food assistance source: *Community / religious charity* [N=66.23]	Clothing assistance source: *Community / religious charity* [N=51.63]	Housing assistance source: *Community / Religious charity* [N=0.72]	Short-term cash assistance source: *Community / Religious charity* [N=14.68]
Family/ Friends	Food assistance source: *Family / friends* [N=10.08]	Clothing assistance source: *Family / friends* [N=2.49]		Short-term cash assistance source: *Family / friends* [N=61.98]
Other	Food assistance source: *Someplace else* [N=7.77]	Clothing assistance source: *Someplace else* [N=12.46] Clothing assistance source: *Employer* [N=1.08]	Housing assistance source: *Someplace else* [N=2.49]	Short-term cash assistance source: *Someplace else* [N=15.52]
Total	N=203	N=170	N=191	N=189

Notes: Tabulations show the average percentage of respondents receiving assistance from each source/type of assistance. Tabulations are calculated for all heads of household in each wave with total household income below 200% of the FPL. Tabulations are weighted using person level weights [wpfinwgt].

Characteristics of Families

The characteristics of families who utilize safety net programs to secure needed resources are diverse. Wu and Keegan Eamon (2007) identify eleven characteristics of low-income families who access assistance from public and private sources. These include: age, marital status, education, race/ethnicity, citizenship status, number of children under 18 years of age, whether the family resides in a metropolitan area, if the respondent has ever received welfare assistance, and employment status.[29] This project focuses on these characteristics as the primary characteristics examined; all characteristics are measured in the SIPP.

Included in this estimate is also a measure of job loss, or a change in the number of paid jobs held by the respondent between reference waves. Job loss is defined as a decrease in the number of paid jobs reported by the respondent from one wave to the next. An employed person who held at least one paid job(s) in the original wave and held one fewer paid job(s) in the subsequent wave is defined as having lost a job. This includes respondents who decreased from three paid jobs to two paid jobs, two paid jobs to one paid job, and one paid job to no paid jobs.[30] Descriptive statistics and analytics for this created variable are included in Appendix D.

Methods

To answer the first question, tabulations are calculated to identify the percent of respondents that report accessing assistance from each source (government programs, CBOs, family/friends, other sources) for food, clothing, housing, and cash assistance. Tabulations are based on the sourcing structure described in Table 4.1.

[29] Wu & Keegan Eamon (2007) also include level of poverty for the family, ownership of a house, and ownership of a car. All families have total household earned income below 200% of the FPL, so no threshold for level of poverty was included. Owndership of a house and pwnership of a car are not included in the core SIPP data files, meaning the information is not available at all waves. As a result, these are not included in the analysis.

[30] For the purposes of this analysis, a contingent worker employed through a work-training program and is not paid and loses their job is not considered to have lost their job.

To answer the second question, logit regressions are estimated for each type (food, clothing, housing, cash) of assistance to indicate which characteristics predict whether low-income families will access assistance from each source. The model estimates the significance of factors that predict whether low-income mothers will access assistance from each source. The models are defined as:

$$y_{aij} = \beta_0 + \beta_1 x_i + \beta_2 z_{it} + \varepsilon_i$$

This model is estimated across all waves of the SIPP; waves are treated as repeated cross-sections (a = type of assistance (food, clothing, housing, cash); i = individual; t = wave; j = source of assistance). Fixed effect dummy controls are added for each wave. Standard errors are clustered for whether the respondent does or does not reside in a metropolitan area to appropriately calculate standard errors for respondents who have access to differently types of assistance in metropolitan and non-metropolitan area. Estimates are weighted using person level weights.

The dependent variable (y_{ij}) in each regression is a binary indicator of each sources of assistance: government programs, CBOs, family and/or friends, and other sources. The independent variable (x_i) is a vector of characteristics of the recipient. These characteristics include: age, marital status, high school gradation, race, if the respondent is a women, Hispanic origin, citizenship status, number of children under 18 years of age, if the respondent resides in a metropolitan area, if the respondent has a paid job, if the respondent experiences job loss, and family income.

Age is measured as age of the respondent. Marital status is a binary indicator for respondents who are married with a spouse present (=1). Respondents who are married with a spouse absent, widowed, divorced, separated, or never married, are coded as not married.

Education is a binary indicator for whether the respondent is a high school graduate (=1). Race is a binary indicator for whether the respondent is black (=1). Female is a binary indicator for whether the respondent is a woman. Origin is a binary indicator measuring whether the respondent is of Spanish, Hispanic, or Latino origin (=1). Citizenship status is a binary indicator measuring whether the respondent is a U.S. citizen (=1). Number of children under 18 years of age is the number of children under 18 years living in the same household as the head of household. Metropolitan status is a binary indicator for whether the family resides in a metropolitan area (=1). Paid job is a binary indicator for whether or not the respondent is employed (=1). Job loss is defined as a decrease in the number of paid jobs that the respondent holds from one wave to the next (=1). An employed person who held at least one paid job(s) in the original wave and held one fewer paid job(s) in the subsequent wave is said to have lost a job. This includes respondents who decreased from three paid jobs to two paid jobs, two paid jobs to one paid job, and one paid job to no paid jobs.[31]

The dependent variable (z_{it}) is a vector of dummy variables for each wave. These variables act as fixed effects for each cross-sectional panel in the data. Dummy variables are included for all 14 waves; wave 1 is the reference.

Findings

From which safety net provider (government programs, CBOs, family/friends, other sources) do low income families report receiving assistance?

The largest reported sources of food assistance in the form of money and/or vouchers as well as clothing assistance are government programs and CBOs. All respondents reported that the source of their Section 8 housing assistance is government programs. The largest reported

[31] For the purposes of this analysis, a contingent worker employed through a work-training program and is not paid and loses their job is not considered to have lost their job.

sources of short-term cash assistance are government programs and family and/or friends. Chart 4.1 shows these tabulations.

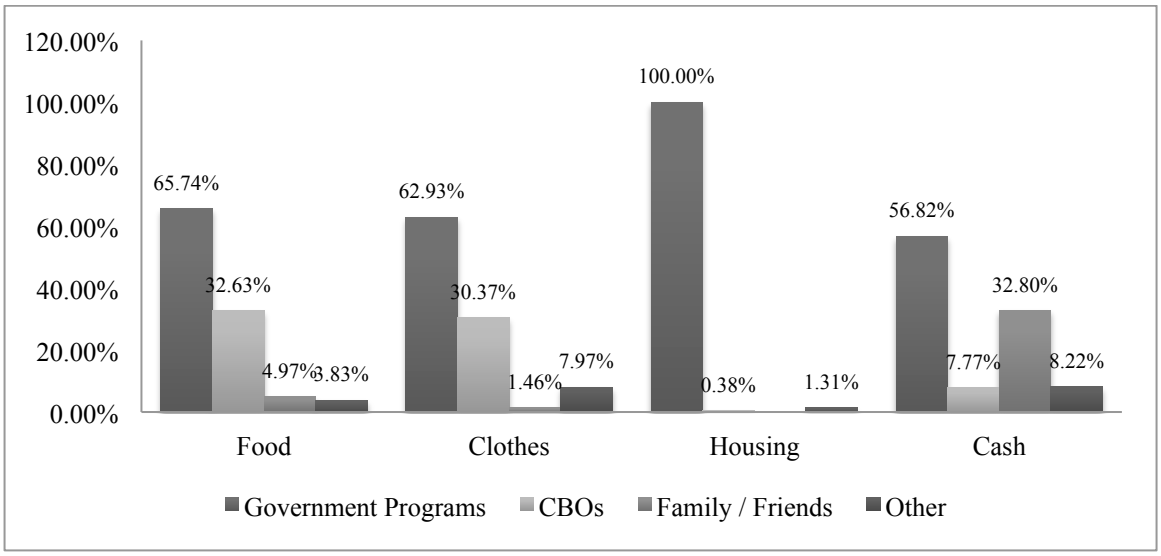


Chart 4.1. Percent of respondents that access assistance from government programs, CBOs, family/friends, and other sources by type of assistance, averaged across all waves[32]

The percent of respondents reporting that they access food, clothing, housing, and cash assistance from government programs are similar to existing estimates of program take-up. Ganong and Liebman (2013) estimate that take-up of the SNAP program, the largest food assistance program, is between 69 and 87%. The tabulation here is slightly more conservative, though similar, with 65.74% of respondents indicating that they accessed food assistance from government programs.

There is no specific government program that provides clothing assistance to low-income families and, therefore, there is no estimate of take-up to use for comparison.

The tabulations here indicate that 100% of respondents indicated that they accessed Section 8 housing from government programs. This is not an adequate basis for comparison to take-up estimates of housing assistance. However, as Chart 3.3 shows, 23.11% of respondents

[32] Tabulations show the average percentage of respondents receiving assistance from each source/type of assistance. Percents are calculated for all respondents in each wave with total household earned income below 200% of the FPL. Tabulations are weighted using person level weights [wpfinwgt].

indicated that they accessed housing assistance in the form of Section 8 housing. This is similar to Moffitt (2007) and Olsen's (2003) estimates that less than 50% of low-income families take-up housing assistance.

These estimates show that more than 56.82% of respondents report that they accessed short-term cash assistance from government programs. This is greater than national estimates for take-up of assistance from safety net programs including the TANF program (33.7%) and Unemployment Insurance (<40%) (Krueger & Meyer, 2002; Loprest, 2012). However, these estimates may be more comparable when also considering other government cash assistance programs.

What are the characteristics of low-income families that are associated with receipt of assistance from each source: government programs, CBOs, family and/or friends, and other sources?

This section reports the results of logit regressions and subsequent tables of odds ratios that estimate the characteristics of low-income families who accessed each source (government programs, CBOs, family/friends, and other) within each type (food, clothing, housing, cash) of assistance. The regression includes fixed effect dummy variables for each state and standard errors are clustered for whether or not the respondent resides in a metropolitan area. Estimates are weighted using person level weights. Findings are shown for each type of assistance.

Food Assistance

The logit regressions presented in Table 4.1 indicate the significance of characteristics for receipt of food assistance from each source of assistance.

Table 4.1. Logit regression estimating characteristics for receipt of food assistance by source of assistance

	1 Government Programs	2 CBOs	3 Family/Friends	4 Other Sources
Married	0.333	-0.249	2.162***	-0.00946
	(-0.8)	(-0.44)	(-7)	(-0.02)
HS Graduation	0.87	-0.754	0.408	
	(-1.45)	(-1.06)	(-0.47)	
Race: Black	0.239	-0.145	4.504*	0.521
	(-1.19)	(-1.71)	(-2.05)	(-0.53)
Female	-0.74	0.347	1.913**	
	(-0.99)	(-0.41)	(-3.21)	
Hispanic Origin	-1.855***	1.178***	1.225	0.549
	(-6.97)	(-4.77)	(-0.41)	(-1.13)
Citizen	-1.030***	1.051***		
	(-10.26)	(-6.19)		
Number of Kids	0.00906	0.038	0.248	-0.305
	(-0.15)	(-0.29)	(-1.14)	(-1.70)
Metropolitian Area	1.052***	-1.595***	-3.865**	0.00948
	(-40.13)	(-17.74)	(-2.75)	(-0.02)
Paid Job	1.167***	-0.690***	1.875	-0.579
	(-21.14)	(-13.13)	(-1.68)	(-0.53)
Job Loss	1.154**	-1.335***		
	(-3.13)	(-3.53)		
Constant	0.871*	-0.486	-24.91***	-1.74
	-2.37	(-1.63)	(-7.22)	(-1.15)
N	203	203	93	70
Psuedo R-squared	0.1925	0.1876	0.4144	0.0587

*Notes: T-Statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001 Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.*

Odds ratios for the logit regressions presented in Table 4.1 are presented in Table 4.2. In all regressions, age was dropped because of colinearity.

Table 4.2. Odds ratios for logit regressions estimating characteristics for receipt of food assistance by source of assistance

	1 Government Programs	2 CBOs	3 Family/ Friends	4 Other Sources
Married	1.395	0.780	**8.689**	0.991
HS Graduation	2.387	0.471		1.504
Race: Black	1.270	0.865	**90.338**	1.684
Female	0.477	1.415	**6.776**	
Hispanic Origin	**0.157**	**3.248**	3.405	1.731
Citizen	**0.357**	**2.861**		
Number of Kids	1.009	1.039	1.281	0.737
Metropolitian Area	**2.864**	**0.203**	**0.021**	1.010
Paid Job	**0.991**	**0.502**	6.519	0.560
Job Loss	**1.504**	**0.263**		
N	203	203	93	70

Notes: Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.

If the head of household is of Hispanic origin, is a citizen, resides in a metropolitan area, has a paid job, and experiences acute job loss are significant predictors of whether a respondent access food assistance in the form of money and/or vouchers from government programs and CBOs. Low-income families in which the head of household is of Hispanic origin have a 0.157 to 1 odds of accessing assistance from government programs while they have a 3.248 to 1 odds of accessing food assistance from CBOs. Households in that reside in metropolitan areas have a 2.864 to 1 odds of accessing assistance from government programs while they have a 0.203 to 1 odds of accessing food assistance from CBOs.

Low-income families in which the head of household has a paid job have a 0.991 odds of accessing assistance from government programs and a 0.502 odds of accessing food assistance from CBOs. Similarly, low-income families in which the head of household experiences acute job loss have a 1.504 odds of accessing food assistance from government programs while they have a 0.263 odds of accessing assistance from CBOs.

If the head of household is married, is black, and is a female have a higher odds of accessing assistance from family and/or friends. If the household resides in a metropolitan area, they have a lower odds of accessing assistance from family and/or friends.

Clothing Assistance

The logit regressions presented in Table 4.3 indicate the significance of characteristics for receipt of clothing assistance from each source of assistance.

Table 4.3. Logit regression estimating characteristics for receipt of clothing assistance by source of assistance

	1 Government Programs	2 CBOs	3 Family/Friends	4 Other Sources
Married	-1.021*** (-14.75)	1.332** (-2.99)	-0.381 (-0.38)	
HS Graduation	0.251 (-0.86)	0.131 (-0.36)	-0.112 (-1.47)	
Race: Black	0.198 (-0.55)	0.0571 (-0.21)	0.0205 (-0.03)	
Female	-1.095*** (-30.99)	0.501*** (-44.07)	1.435*** (-8.01)	
Hispanic Origin	-0.452 (-0.44)	0.618 (-0.54)	-0.0507 (-0.09)	
Citizen	3.861** (-2.69)	-3.183*** (-7.92)		
Number of Kids	0.0261 (-0.85)	0.043 (-0.82)	-37.23 .	-0.170*** (-3.81)
Metropolitian Area	-1.400*** (-66.48)	1.578*** (-6.35)	-74.46 .	0.318*** (-5.86)
Paid Job	0.771 (-1.56)	-1.353*** (-9.33)	0.738 (-0.78)	
Job Loss	2.567 (-1.64)	-3.381 (-1.90)	74.46 .	
Constant	-1.194 (-1.25)	0.221 (-0.47)	55.97 .	-4.493*** (-43.91)
N	170	165	6	125
Psuedo R-squared	0.3045	0.3223	1.000	0.1274

*Notes: T-Statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001 Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.*

Odds ratios for the logit regressions presented in Table 4.3 are presented in Table 4.4. In all regressions, age was dropped because of colinearity.

Table 4.4. Odds ratios for logit regressions estimating characteristics for receipt of clothing assistance by source of assistance

	1 Government Programs	2 CBOs	3 Family/ Friends	4 Other Sources
Married	**0.360**	**3.790**		0.683
HS Graduation	1.285	1.140		0.894
Race: Black	1.219	1.059		1.021
Female	**0.335**	**1.650**		4.200
Hispanic Origin	0.636	1.856		0.951
Citizen	**47.498**	**0.041**		
Number of Kids	1.026	1.044	0.000	**0.844**
Metropolitian Area	**0.247**	**4.844**	0.000	**1.375**
Paid Job	2.162	**0.258**		2.092
Job Loss	13.030	0.034	$2.17*10^{32}$	
N	203	203	93	70

Notes: Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.

If the head of household is married, is a female, is a citizen, and if the family resides in a metropolitan area are significant predictors of whether the low-income family will access clothing assistance from government programs and CBOs. Low-income families in which the head of household is married have a 0.360 to 1 odds of accessing assistance from government programs, while they have a 3.709 to 1 odds of accessing clothing assistance from a CBO. Similarly, low-income families in which the head of household is a woman have a 0.335 to 1 odds of accessing clothing assistance from a government programs, while they have a 1.650 to 1 odds of accessing clothing assistance from a CBO.

Low-income families in which the head of household is a citizen have a 47.491 to 1 odds of accessing clothing assistance from government programs, but they have a 0.041 to 1 odds of accessing assistance from CBOs. Conversely, low-income families that reside in a metropolitan

area have a 0.247 to 1 odds of accessing clothing assistance from government programs and a 4.844 to 1 odds of accessing assistance from CBOs.

Low-income families in which the head of household has a paid job have a 0.258 odds of access clothing assistance from CBOs.

Table 4.5. Logit regressions estimating characteristics for receipt of cash assistance by source of assistance

	1 Government Programs	2 CBOs	3 Family/Friends	4 Other sources
Married	-0.907	0.542***	0.308	1.192
	(-1.00)	(-10.42)	(-0.26)	(-1.57)
HS Graduation	-1.974***	0.293	2.111***	-0.0893
	(-8.53)	(-0.59)	(-5.91)	(-0.69)
Race: Black	0.61	-0.522*	-0.792	-0.166
	(-1.84)	(-2.00)	(-0.87)	(-0.24)
Female	-0.56	0.793	0.476	0.382
	(-0.44)	(-0.6)	(-0.66)	(-0.23)
Hispanic Origin	0.962	-2.142***	-2.454	1.450**
	(-1.76)	(-8.83)	(-1.50)	(-2.71)
Citizen	-0.279	1.603*	-1.310*	
	(-1.04)	(-2.08)	(-2.20)	
Number of Kids	-0.679***	0.0515	0.461***	0.56
	(-6.68)	(-0.82)	(-8.82)	(-1.51)
Metropolitian Area	2.124***	-0.206	-1.756***	-0.582***
	(-38.86)	(-0.80)	(-6.96)	(-11.92)
Paid Job	-1.588***	0.171	1.312***	1.778
	(-3.66)	(-0.16)	(-4.06)	(-1.16)
Job Loss	-2.121	3.905***	5.286***	
	(-1.91)	(-3.48)	(-16.19)	
Constant	2.314*	-4.069***	-1.137	-5.370***
	(-2.03)	(-4.31)	(-0.58)	(-3.32)
N	188	103	188	125
Psuedo R-squared	0.2733	0.1164	0.3059	0.2697

*Notes: T-Statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001 Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.*

Housing Assistance

Estimates for receipt of housing assistance could not be calculated because 100% of respondents indicated that they accessed housing assistance from government programs, meaning that the outcome does not vary.

Cash Assistance

The logit regressions presented in Table 4.3 indicate the significance of characteristics for receipt of clothing assistance from each source of assistance.

Odds ratios for the logit regressions presented in Table 4.5 are presented in Table 4.6. In all regressions, age was dropped because of colinearity.

Table 4.6. Odds ratios for the logit regressions estimating characteristics for receipt of cash assistance by source of assistance

	1 Government Programs	2 CBOs	3 Family/Friends	4 Other sources
Married	0.404	**1.720**	1.360	3.295
HS Graduation	**0.139**	1.341	**8.257**	0.915
Race: Black	1.841	0.593	0.453	0.847
Female	0.571	2.210	1.610	1.465
Hispanic Origin	2.616	**0.117**	0.086	4.264
Citizen	0.756	4.970	**0.270**	
Number of Kids	**0.507**	1.053	**1.586**	1.751
Metropolitian Area	**8.363**	0.814	**0.173**	**0.559**
Paid Job	**0.204**	1.187	**3.715**	5.917
Job Loss	0.120		**49.659**	197.517
N	188	103	188	125

Notes: Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.

Low-income families in which the head of household is a high school graduate have a 0.139 to 1 odds of accessing cash assistance from a government programs while they have a 8.275 to 1 odds of accessing cash assistance from family and/or friends. Similarly, families with

more children have a 0.507 to 1 odds of accessing cash assistance from government programs, while they have a 1.587 to 1 odds of accessing cash assistance from family and/or friends.

Low-income families in which the head of household has a paid job have a 0.204 to 1 odds of accessing cash assistance from government programs, while they have a 3.175 odds of accessing cash assistance from family and/or friends. Low-income families experiencing job loss have a 49.659 to 1 odds of accessing cash assistance from family and/or friends.

Discussion

Several relevant characteristics emerge as important predictors of whether low-income families will access assistance from each source. These include: residence in a metropolitan area, if the head of household has a paid job, and if the head of household experiences job loss.

Residence in a metropolitan area is an important predictor of whether the family will access food and clothing assistance from government programs and CBOs as well as short-term cash assistance from government programs and family and/or friends and other sources. Low-income families have a greater odds of accessing food and cash assistance from government programs. This could be due to the availability of assistance and cost of living is generally higher in metropolitan areas.

If the head of household has a paid job, low-income families have a lower odds of accessing food and cash assistance from government programs. However, they have a greater odds of accessing food and clothing assistance from CBOs. There are several possible explanations. The family may have enough resources to met their needs or paid employment may disqualify the family for assistance from government programs.

Low-income families in which the head of household has a paid job have a greater odds of accessing cash assistance from family and/or friends. There are several possible explanations.

These families may not be eligible for additional cash through government programs or CBOs or they have a wider network from which to tap assistance.

If the head of household experiences job loss, low-income families have a greater odds of accessing food assistance from government programs as well as cash assistance from family and/or friends. These findings make sense conform with findings from the existing literature on job loss (Hardy, 2013; Yeung & Hofferth, 1998). Families experiencing job loss require additional financial support. Oddly, low-income families in which the head of household experiences job loss have a low odds of accessing food assistance from CBOs. It is unclear why this may be the case, however it is possible that families delay seeking food assistance from CBOs, they do not know how to access assistance from CBOs, or are unwilling to admit that they need food assistance. It is also possible that low-income families experiencing job loss are especially vulnerable, and their inability to access assistance from CBO's is simply another indicator of their vulnerability.

CHAPTER 5

ARE SOURCES OF ASSISTANCE COMPLEMENTARY?

Introduction

Receipt of assistance from each source (government programs, CBOs, family/friends, other) is not mutually exclusive. If a family chooses to receive food assistance from a government program, it does not exclude the family from receiving food assistance from CBOs, family, or friends. Similarly if a family choses to receive clothing, housing, or cash assistance from CBOs, family, or friends, it does not necessarily limit the family from receiving the same assistance from a government program.

This chapter examines whether receipt of assistance from one source is complementary with receipt of assistance from other available sources. The Survey of Income and Program Participation (SIPP) is used to examine the question: *Do low-income families utilizing safety net services combine assistance from multiple sources?*

Methods

Logit regressions are estimated to estimate if transfers of food, clothing, housing, and cash assistance are complementary. Four logit models are estimated are estimated, one for each source (government programs, CBOs, family/friends, and other sources) of assistance. Logit regressions are estimated for each type (food, clothing, housing, cash) of assistance to indicate if transfers of food, clothing, housing, and cash assistance are complementary. Four logit models are estimated are estimated, one for each source (government programs, CBOs, family/friends, and other sources) of assistance. The models is defined as:

$$y_{aij} = \beta_0 + \beta_1 x_{1,j} + \beta_2 x_{2,i} + \beta_3 z_{it} + \varepsilon_i$$

This model is estimated across all waves of the SIPP; waves are treated as repeated cross-sections (a = type of assistance (food, clothing, housing, cash); i = individual; j = source of assistance). Fixed effect dummy controls are added for each wave. Standard errors are clustered for whether the respondent does or does not reside in a metropolitan area to appropriately calculate standard errors for respondents who have access to differently types of assistance in metropolitan and non-metropolitan area. Estimates are weighted using person level weights.

The dependent variable (y_{ij}) in each regression is a binary indicator of each sources of assistance: government programs, CBOs, family and/or friends, and other sources. The independent variable (x_{1j}) is a binary indicator of the other available sources of assistance: government programs, CBOs, family and/or friends, and other sources. The sources of assistance used for the independent and dependent variables are defined by the sourcing structure outlined in Table 4.1.

The independent variable (x_{2i}) is a vector of characteristics of the recipient. These characteristics include: age, marital status, high school gradation, race, if the respondent is a woman, Hispanic origin, citizenship status, number of children under 18 years of age, if the respondent resides in a metropolitan area, if the respondent has a paid job, if the respondent experiences job loss, and family income.

Age is measured as age of the respondent. Marital status is a binary indicator for respondents who are married with a spouse present (=1). Respondents who are married with a spouse absent, widowed, divorced, separated, or never married are coded as not married. Education is a binary indicator for whether the respondent is a high school graduate (=1). Race is a binary indicator for whether the respondent is black (=1). Female is a binary indicator for

whether the respondent is a women (=1). Origin is a binary indicator measuring whether the respondent is of Spanish, Hispanic, or Latino origin (=1). Citizenship status is a binary indicator measuring whether the respondent is a U.S. citizen (=1). Number of children under 18 years of age is the number of children under 18 years living in the same household as the head of household. Metropolitan status is a binary indicator for whether the family resides in a metropolitan area (=1). Paid job is a binary indicator for whether or not the respondent is employed (=1). Job loss is whether the respondent reported a decrease in the number of paid jobs that the respondent holds from one wave to the next (=1).

Findings

Do low-income families utilizing safety net services combine assistance from multiple sources?

This section reports the results of logit regressions estimating whether low-income families access assistance from multiple sources in combination. These results are similar to the results presented in Chapter 4. In each regression, however, is included a set of binary indicators for the other available sources of assistance. These indicators are meant to show whether receipt of assistance from one source is associated with receipt of assistance from another source of assistance.

Food Assistance

The logit regressions presented in Table 5.1 indicate that receipt of food assistance from government programs is significantly associated with receipt of food assistance from CBOs.

Table 5.1. Logit regression estimating receipt of food assistance by source of assistance

	1 Government Programs	2 CBOs	3 Family/Friends	4 Other Sources
Government Programs		-5.687*** (-107.00)	0.8 .	-5.174** (-2.63)
CBOs	-6.058*** (-12.54)			-4.922*** (-4.91)
Family/Friends	1.739* (-2.15)			6.981 (-0.98)
Other Sources	-4.453 (-1.30)	-4.618*** (-115.47)	-13.04 .	
Married	-0.244 (-0.83)	-0.517 (-1.06)	-3.361 .	-1.693* (-2.15)
HS Graduation	1.190*** (-10.26)	-0.356 (-1.52)		1.156*** (-11.03)
Race: Black	-0.763*** (-46.28)	-1.7 (-1.84)	49.42 .	0.839 (-1.4)
Female	-1.323*** (-4.95)	-0.298 (-0.61)		
Hispanic Origin	-2.328*** (-5.46)	-0.128 (-0.31)		-0.556 (-0.52)
Citizen	-0.24 (-1.67)	0.635 (-0.86)		
Number of Kids	-0.0476 (-0.27)	-0.0354 (-0.42)	2.523*** (-17.45)	0.0789 (-0.93)
Metropolitian Area	0.0281 (-0.15)	-1.145* (-2.02)	-41.09 .	1.672*** (-5.89)
Paid Job	1.365*** (-4.12)	-0.145 (-0.38)	-36.27*** (-62.71)	0.421 (-0.8)
Job Loss	0.398 (-1.19)	-0.596 (-1.16)		
Constant	5.205*** (-5.33)	4.412** (-3.16)	-35.93 .	-1.049 (-1.02)
N	203	194	22	70
Psuedo R-squared	0.6356	0.6379	0.8800	0.4890

*Notes: T-Statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001 Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.*

The odds ratios for these logit regressions in Table 5.1 are presented in Table 5.2.

Table 5.2. Odds ratios for logit regressions estimating receipt of food assistance by source of assistance

	1 Government Programs	2 CBOs	3 Family/ Friends	4 Other Sources
Government Programs		**0.003**	2.225	**0.006**
CBOs	**0.002**			**0.007**
Family/Friends	**5.692**			1075.749
Other Sources	0.012	**0.010**	0.000	
Married	0.784	0.596	0.035	0.184
HS Graduation	3.288	0.700		3.179
Race: Black	0.466	0.183	$2.90*10^{21}$	2.314
Female	0.266	0.742		
Hispanic Origin	0.097	0.880		0.573
Citizen	0.787	1.888		
Number of Kids	0.954	0.965	12.466	1.082
Metropolitian Area	1.029	0.318	0.000	5.325
Paid Job	3.916	0.865	0.000	1.524
Job Loss	1.489	0.551		
N	203	194	22	70

Notes: Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.

Low-income families who access food assistance from CBOs have a 0.002 to 1 odds of accessing assistance from government programs. Similarly, low-income families who access food assistance from family and/or friends have a 5.692 to 1 odds of accessing food assistance from government programs. Low-income families who access food assistance from government programs have a 0.003 to 1 odds of access food assistance from CBOs.

In all regressions, age was dropped because of colinearity.

Clothing Assistance

The logit regressions presented in Table 5.3 indicate that receipt of clothing assistance from government programs is significantly associated with receipt of food assistance from CBOs.

Table 5.3. Logit regression estimating receipt of clothing assistance by source of assistance

	1 Government Programs	2 CBOs
Government Programs		-148.5***
		(-9.16)
CBOs	-95.78	
	.	
Family/ Friends	-23.95***	-39.6
	(-18.05)	.
Other Sources		-134.1
		.
Married	-23.29	7.623
	.	-0.53
HS Graduate	16.57	55.37***
	.	(-3.49)
Race: Black	11.78	33.66***
	.	(-8.69)
Female	-19.01***	-36.40***
	(-22.75)	(-5.03)
Hispanic Origin	36.02	9.63
	.	.
Citizen	41.07	-19.46
	.	.
Number of Kids	-6.073***	7.337
	(-6.69)	(-1.32)
Metropolitian Area	9.203	7.657
	.	.
Paid Job	-2.085	-40.48*
	.	(-2.28)
Job Loss	-14.66	-11.28
	.	.
Constant	23.18	57.93
	.	.
N	151	165
Psuedo R-squared	1.000	1.000

*Notes: T-Statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001 Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.*

The odds ratios for these logit regressions in Table 5.3 are presented in Table 5.4.

Table 5.4. Odds ratios for logit regressions estimating receipt of clothing assistance by source of assistance

	1 Government Programs	2 CBOs
Government Programs		**0.000**
CBOs	0.000	
Family/ Friends	**0.000**	0.000
Other Sources		0.000
Married	0.000	2043.821
HS Graduate	15700000	$1.11*10^{24}$
Race: Black	130409.6	$4.17*10^{14}$
Female	0.000	0.000
Hispanic Origin	$4.38*10^{15}$	15215.91
Citizen	$6.84*10^{17}$	0.000
Number of Kids	0.002	1535.98
Metropolitian Area	9930.67	2115.62
Paid Job	0.124	0.000
Job Loss	0.000	0.000
N	151	165

Notes: Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.

Low-income families who access clothing assistance from family and/or friends have a 0.000 to 1 odds of accessing assistance from government programs. Similarly, low-income families who access clothing assistance from government programs have a 0.000 to 1 odds of accessing assistance from government programs.

In all regressions, age was dropped because of colinearity. No regression estimates could be estimated for receipt of clothing assistance from family and/or friends and other sources. In the model for family and/or friends, receipt of assistance from government programs predicts success perfectly while receipt of assistance from CBOs and other sources predicts failure perfectly. In the model for receipt of clothing assistance from other sources, receipt of assistance from government programs and family and/or friends predicts failure perfectly while receipt of assistance from CBOs predicts success perfectly.

Table 5.5. Logit regressions estimating receipt of cash assistance by source of assistance

	1 Government Programs	2 CBOs	3 Family/Friends	4 Other sources
Government Programs		-6.746 (-1.38)	-14.68* (-2.51)	-473.1 .
CBOs	-6.224 (-1.21)		-4.618 (-1.39)	-219.8*** (-14.00)
Family/ Friends	-44.24** (-2.82)	-4.693 (-1.52)		-321.0*** (-455.01)
Other Sources	-40.35*** (-4.14)	-3.903 (-1.30)	-9.643*** (-14.35)	
Married	-1.058 (-1.50)	1.256 (-0.61)	1.624 (-1.52)	-45.28*** (-30.22)
HS Graduation	-1.918 (-0.52)	-0.319 (-0.16)	-1.536 (-0.32)	-218.5*** (-44.01)
Race: Black	0.258 (-0.25)	-0.0239 (-0.03)	-2.103 (-0.90)	82.56*** (-18.7)
Female	0.322 (-0.33)	0.760*** (-14.16)	1.940*** (-5.48)	-21.35 .
Hispanic Origin	-0.29 (-1.61)	-2.536 (-1.91)	-2.779 (-1.59)	4.508 .
Citizen	-1.839 (-0.53)	2.036* (-2.12)	-3.320* (-2.44)	
Number of Kids	-0.603 (-0.85)	-0.202* (-2.40)	-0.0985 (-0.19)	45.37*** (-20.3)
Metropolitian Area	-0.478 (-0.99)	0.475 (-0.88)	-1.287*** (-10.42)	-39.08 .
Paid Job	-1.605 (-1.36)	0.311 (-0.16)	0.455 (-0.33)	33.2 .
Job Loss	38.90*** (-3.7)		12.96*** (-8.88)	231.9*** (-92.28)
Constant	9.475 (-0.82)	-0.272 (-0.25)	8.718 (-1.16)	274.0*** (-55)
N	188	103	188	125
Psuedo R-squared	0.8720	0.5419	0.8367	1.000

*Notes: T-Statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001 Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.*

Housing Assistance

Estimates for receipt of housing assistance could not be calculated because 100% of respondents indicated that they accessed housing assistance from government programs, meaning that there is no within-group variation.

Cash Assistance

The logit regressions presented in Table 5.5 indicate that receipt of cash assistance from government programs is significantly associated with receipt of cash assistance from family and/or friends.

The odds ratios for these logit regressions in Table 5.5 are presented in Table 5.6.

Table 5.6. Odds ratios for the logit regressions estimating receipt of cash assistance by source of assistance

	1 Government Programs	2 CBOs	3 Family/Friends	4 Other sources
Government Programs		0.001	**0.000**	0.000
CBOs	0.002		0.010	**0.000**
Family/ Friends	**0.000**	0.009		**0.000**
Other Sources	**0.000**	0.020	**0.000**	
Married	0.347	3.511	5.072	0.000
HS Graduation	0.147	0.727	0.215	0.000
Race: Black	1.294	0.976	0.122	7.19E+35
Female	1.380	2.139	6.956	0.000
Hispanic Origin	0.749	0.079	0.062	90.716
Citizen	0.159	7.656	0.036	
Number of Kids	0.547	0.817	0.906	5.04E+19
Metropolitian Area	0.620	1.608	0.276	0.000
Paid Job	0.201	1.364	1.575	2.63E+14
Job Loss	7.85E+16		424634.700	5.2E+100
N	188	103	188	125

Notes: Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.

Low-income families who access cash assistance from family and/or friends have a 0.000 to 1 odds of accessing cash assistance from government programs. Similarly, low-income

families who access cash assistance from government programs have a 0.000 odds of accessing cash assistance from family and/or friends.

Discussion

The findings in this chapter indicate that receipt of assistance from one source does not predict receipt of assistance from other available sources. For example, receipt of assistance from government programs does not predict whether a low-income family will access assistance from a CBO. This is consistent across all sources of assistance, except food assistance, where, with one exception, receipt of food assistance from one source actually appears to crowd out assistance from other sources..

These are unexpected findings. The literature indicates that low-income families can and do combine assistance from multiple sources (Allard, 2008; Bertrand et al., 2000; Guo, 2012; Lowe, 2012; Offer, 2010; Smith, 2010). Logically, it makes sense that low-income families in need would seek public and private sources of assistance to meet basic needs.

One explanation for the findings in this chapter is that these questions, as asked in the SIPP, are subject to measurement error. When asked about the source of assistance, respondents may not have been aware that they could indicate receipt of assistance from multiple sources or may have been unwilling to report that they accessed assistance from multiple sources for fear of losing government benefits.

The exception to these findings is that low-income families who access food assistance from family and/or friends have high odds of accessing food assistance from government programs. Receipt of food assistance from family and/or friends is a predictor of receipt of assistance from government programs. Family and/or friends provide a limited amount of

assistance over a limited time period. In short, assistance from family and/or friends is a short-term bridge, not a long-term solution. This may explain this predictive relationship.

The primary limitation of this analysis is that it does not indicate the order in which low-income families access assistance; if they access public assistance from government programs first, then CBOs and family/friends; or, maybe they first seek private assistance from CBOs who help them enroll in government programs. Neither the literature nor these findings indicate the order in which low-income families access assistance. Knowing the order in which low-income families seek or tap sources of assistance would be helpful to organize the resource delivery systems, identify those at particularly high risk, and eliminate duplication and redundancies in the safety net.

CHAPTER 6

CHARACTERISTICS PREDICTING COMBINATONS OF ASSISTANCE

Introduction

This chapter builds on the findings in Chapter 5 and further identifies if and how low-income families combine assistance from government programs, CBOs, family, and friends. This chapter examines both the combinations of assistance families' access as well as the characteristics of families who access each combination. The Survey of Income and Program Participation (SIPP) is used to examine the question: *What are the characteristics of low-income families that are associated with differences in the combinations of source of assistance they access: government programs, CBOs, family and/or friends, other sources, or a combination thereof?*

Methods

Three sets of tabulations are estimated for each type (food, clothing, housing, or cash) of assistance from each source (government programs, CBOs, family, and/or friends). First, tabulations estimating the number of sources of assistance (government programs, CBOs, family/friends, other) that a family accesses; second, combinations of receipt of assistance for each type of assistance are estimated; third, receipt of assistance from each source is broken out by type of assistance (food, clothing, housing, cash). In other words, using the sourcing structure above, combinations of the receipt of assistance from each source of assistance (government programs, CBOs, family/friends, other) are estimated for each source of assistance.

Multinomial logit models[33] are estimate which characteristics are the most significant predictors of whether a respondent will access each type (food, clothing, housing, or cash) of assistance from each source (government programs, CBOs, family, and/or friends). The model estimates the significance of factors that predict whether low-income mothers will access assistance from each source. The models are defined as:

$$y_{aij} = \beta_0 + \beta_1 x_i + \beta_2 z_{it} + \varepsilon_i$$

This model is estimated across all waves of the SIPP; waves are treated as repeated cross-sections (a = type of assistance (food, clothing, housing, cash); i = individual; t = wave; j = type of assistance). Fixed effect dummy controls are added for each wave. Standard errors are clustered for whether the respondent does or does not reside in a metropolitan area to appropriately calculate standard errors for respondents who have access to differently types of assistance in metropolitan and non-metropolitan area. Estimates are weighted using person level weights.

The dependent variable in the model (y_{ij}) is a categorical variable that identifies the combinations of types of assistance accessed by low-income families. There are sixteen options for the dependent variable; these are listed in Table 6.1.

The independent variable (x_i) is a vector of characteristics of the recipient. The same predictive characteristics are used here, as are used in the descriptive statistics above. These characteristics include: age, marital status, high school gradation, race, if the respondent is a women, Hispanic origin, citizenship status, number of children under 18 years of age, if the

[33] Multinomial logit models are used when the dependent variable is a categorical variable in which the responses cannot be ordered. Much like a multiple-choice question in which the respondent can choose any combination of responses, the multinomial logit model estimates whether the respondent receives no assistance, any single type of assistance, all types of assistance, or a combination of types of assistance.

respondent resides in a metropolitan area, if the respondent has a paid job, if the respondent experiences job loss, and family income.

Table 6.1. Combination of sources of assistance for the dependent variable in the multinomial logit equation

0	No Assistance (reference)
1	Government, alone
2	CBOs, alone
3	Family/Friends, alone
4	Other sources, alone
5	Government and CBOs
6	Government and Family/Friends
7	Government and Other sources
8	CBOs and Family/Friends
9	CBOs and Other sources
10	Family/Friends and Other sources
11	Government, CBOs, Family/Friends
12	Government, CBOs, Other sources
13	Government, Family/Friends, Other sources
14	CBOs, Family/Friends, and Other sources
15	All four types

Age is measured as age of the respondent. Marital status is a binary indicator for respondents who are married with a spouse present (=1). Respondents who are married with a spouse absent, widowed, divorced, separated, or never married, are coded as not married. Education is a binary indicator for whether the respondent is a high school graduate (=1). Race is a binary indicator for whether the respondent is black (=1). Female is a binary indicator for whether the respondent is a woman. Origin is a binary indicator measuring whether the respondent is of Spanish, Hispanic, or Latino origin (=1). Citizenship status is a binary indicator measuring whether the respondent is a U.S. citizen (=1). Number of children under 18 years of age is the number of children under 18 years living in the same household as the head of household. Metropolitan status is a binary indicator for whether the family resides in a metropolitan area (=1). Paid job is a binary indicator for whether or not the respondent is

employed (=1). Job loss is defined as a decrease in the number of paid jobs that the respondent holds from one wave to the next (=1). An employed person who held at least one paid job(s) in the original wave and held one fewer paid job(s) in the subsequent wave is said to have lost a job. This includes respondents who decreased from three paid jobs to two paid jobs, two paid jobs to one paid job, and one paid job to no paid jobs.[34]

The dependent variable (z_{it}) is a vector of dummy variables for each wave. These variables act as fixed effects for each cross-sectional panel in the data. Dummy variables are included for all 14 waves; wave 1 is the reference.

Findings

What are the characteristics of low-income families that are associated with differences in the combinations of source of assistance they access?

This section reports the multinomial logit regression and subsequent table of relative risk ratios that estimate the characteristics of low-income families who accessed each source (government programs, CBOs, family/friends, and other) within each type (food, clothing, housing, cash) of assistance. The regression includes fixed effect dummy variables for each state and standard errors are clustered for whether or not the respondent resides in a metropolitan area. Estimates are weighted using person level weights. Findings are shown for each type of assistance.

Food Assistance

Low-income families who accessed food assistance in the form of money and/or vouchers reported accessing assistance from six combinations or sources. These combinations are listed in Table 6.2. Included in the table is also the average frequency and percent of

[34] For the purposes of this analysis, a contingent worker employed through a work-training program and is not paid and loses their job is not considered to have lost their job.

respondents that reported accessing assistance from each combination of sources across all waves.

Table 6.2. Combination of types of assistance for food assistance

		Frequency	Percent
0	No Assistance (reference)	791.79	79.50 %
1	Government, alone	132.53	13.31
2	CBOs, alone	52.45	5.27
3	Government and CBOs	8.30	0.83
4	CBOs, Family/Friends, and other	7.32	0.74
5	All four types of assistance	3.59	0.36
Total		996	100

Notes: Frequencies calculated for all persons with income below 200% of the FPL and are weighted using person level weights [wpfinwgt]. Tabulations include only respondents who indicated that they received food assistance [epaothr3=1].

The largest number of respondents accessed no assistance. The second largest number of respondents accessed assistance from government programs alone (1), followed by assistance from CBOs (2). The tabulations show that very few respondents access three or four types of assistance.

The results for the multinomial logit regression estimating the significance of characteristics of low-income families who access food assistance from these six combinations of assistance is reported in Table 6.3. Estimates for state dummy variables are not shown here for the sake of conciseness.

Table 6.3. Multinomial logit regression predicting respondent characteristics for receipt of food assistance

	1 Government	2 CBOs	3 Government & CBOs	4 CBOs, Family/ Friends & Other	5 All four sources
Age	-8.641*** (-22.35)	-8.295*** (-19.92)	-0.491*** (-4.24)	-8.041*** (-17.48)	17.66*** -7.69
Married	0.275* (-2.34)	0.196 (-0.31)	-0.256 (-0.43)	1.082*** (-4.72)	-15.43*** (-9.63)
HS Graduation	0.245 (-1.21)	-0.736 (-1.40)	0.938 (-1.57)	19.63 .	35.71*** (-11.17)
Race: Black	0.153 (-1.69)	-0.206 (-1.51)	-1.515 (-1.72)	2.036*** (-12.59)	37.73*** (-19.01)
Female	-0.624*** (-53.77)	0.0737 (-0.08)	-1.457*** (-13.77)	0.055 (-0.05)	33.87*** (-24.71)
Hispanic Origin	-0.391*** (-4.56)	0.808 (-1.16)	0.573 (-1.29)	1.312*** (-4.61)	-29.56*** (-18.48)
Citizen	-0.482*** (-11.03)	0.451 (-1.03)	0.852* (-2.01)	19.22*** (-11.67)	-17.5 .
Number of Kids	0.205** (-3.26)	0.0167 (-0.33)	0.253** (-2.67)	0.542*** (-3.7)	-0.770* (-2.03)
Metropolitan Area	1.253*** (-260.18)	0.750*** (-9.31)	0.673*** (-10.96)	-0.857*** (-6.88)	0.725 (-0.4)
Paid Job	0.328* (-2.11)	-0.511*** (-16.46)	0.0647 (-0.19)	0.526 (-0.84)	0.00795 (0)
Job Loss	-0.678 (-1.75)	-1.310* (-2.22)	-33.26*** (-33.08)	-33.24*** (-33.19)	-27.60*** (-17.56)
Constant	-2.940*** (-7.44)	-3.23 (-1.54)	-6.444*** (-3.41)	-65.04 .	-109.5 .
N					996
Pseudo R-squared					0.1474

*Notes: 0 is the base outcome. T-Statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001*

Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; wave 1 is the references for the wave. Estimates for wave dummy variables not shown here for the sake of conciseness. State fixed effect dummies were not included because the regression failed to converge.

Relative risk ratios for the multinomial logit regression are reported in Table 6.4. Only estimates with greater than ten respondents (weighted total) across all waves are interpreted. The categories that can be interpreted are shaded in the table in grey. These categories include:

government programs (1) and CBOs (2). Significant results identified in Table 6.3 are bolded in Table 6.4.

Table 6.4. Relative risk ratios for respondent characteristics for receipt of food assistance

	1 Government	2 CBOs	3 Government & CBOs	4 CBOs, Family/ Friends & Other	5 All four sources
Age	**0.000**	**0.000**	0.612	0.000	$4.67*10^{7}$
Married	**1.316**	1.217	0.774	2.949	0.000
HS Graduation	1.278	0.479	2.555	$3.34*10^{8}$	$3.24*10^{15}$
Race: Black	1.165	0.814	0.220	7.657	$2.43*10^{16}$
Female	**0.536**	1.076	0.233	1.057	$5.11*10^{14}$
Hispanic Origin	**0.676**	2.243	1.773	3.715	0.000
Citizen	**0.617**	1.571	2.345	$2.23*10^{8}$	0.000
Number of Kids	**1.227**	1.017	1.287	1.720	0.463
Metropolitan Area	**3.500**	**2.117**	1.960	0.424	2.064
Paid Job	**1.389**	**0.600**	1.067	1.692	1.008
Job Loss	0.508	**0.270**	0.000	0.000	0.000

*Notes: 0 is the base outcome. T-Statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001 Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; wave 1 is the references for the wave. Estimates for wave dummy variables not shown here for the sake of conciseness. State fixed effect dummies were not included because the regression failed to converge.*

Low-income families in which the head of household is a woman, is of Hispanic origin, and is a citizen have a lower probability of accessing assistance compared to other available combinations of sources of assistance. Conversely, low-income families in which the head of household is married and number of children have a greater probability of accessing assistance.

Residence in a metropolitan area is significantly associated with receipt of assistance from government programs alone and CBOs alone. In both instances the relative risk ratios are greater than 1, indicating that the probability of accessing assistance from these sources is large compared to other available combinations of sources of assistance.

Employment is an important determinant of receipt of food assistance. Low-income families in which the head of household has a paid job have a greater probability of accessing assistance from government programs alone and a lower probability of accessing assistance from

CBOs alone. Low-income families experiencing acute job loss have a lower probability of accessing

Clothing Assistance

Low-income families reported accessing clothing assistance in the form of clothes from six combinations of sources. These combinations are listed in Table 6.5. Included in the table is also the average frequency and percent of respondents that reported accessing assistance from each combination of sources across all waves.

The largest number of respondents accessed no assistance. The second largest number of respondents accessed assistance from government programs along, followed by assistance from CBOs alone. The tabulations show that very few respondents access three or four types of assistance.

Table 6.5. Combination of sources of clothing assistance

		Frequency	Percent
0	No Assistance (reference)	220.36	59.24 %
1	Government, alone	100.09	26.91
2	CBOs, alone	46.78	12.57
3	Government and CBOs	2.37	0.64
4	Family/Friends and Other	0.86	0.23
5	Government, Family/Friends, Other	0.84	0.22
6	CBOs, Family/Friends, and other	0.71	0.19
Total		372	100

Notes: Frequencies calculated for all persons with income below 200% of the FPL and are weighted using person level weights [wpfinwgt]. Tabulations include only respondents who indicated that they received clothing assistance [epaothr4=1].

The results for the multinomial logit regression estimating the significance of characteristics of low-income families who access food assistance from these six combinations of assistance is reported in Table 6.6. Only estimates with greater than ten respondents across all waves are interpreted. The categories that can be interpreted are shaded in the table in grey.

These categories include: government programs (1) and CBOs (2). Age was dropped because of colinearity.

Table 6.6. Multinomial logit regression predicting respondent characteristics for receipt of clothing assistance

	1 Government	2 CBOs	3 Government & CBOs	4 Family/Friends & Other	5 Government, Family/Friends & Other	6 CBOs, Family/Friends & Other
Married	-0.437	0.29	3.397	-9.599***	-2.439***	-11.71***
	(-0.96)	(-1.28)	.	(-21.10)	(-14.13)	(-25.25)
HS Graduation	-0.315***	-0.0322	18.31	-9.977***	35.54***	-20.16***
	(-5.39)	(-0.04)	.	(-28.31)	(-26.92)	(-25.58)
Race: Black	-0.162	-0.876***	20.31***	12.41***	32.55***	-5.498***
	(-0.33)	(-11.82)	(-410.28)	(-13.03)	(-21.23)	(-21.49)
Female	-1.15	-0.470**	-41.59***	-2.806***	-32.94***	-10.96***
	(-1.21)	(-3.06)	(-101.85)	(-3.64)	(-31.91)	(-20.66)
Hispanic Origin	-0.837	-0.029	23.9	24.17***	70.55***	7.111***
	(-1.55)	(-0.08)	.	(-19.24)	(-26.38)	(-16.53)
Citizen	3.261***	0.164	2.428	-35.45***	37.12***	-7.851***
	(-3.4)	(-0.39)	.	(-27.84)	(-29.54)	(-31.70)
Number of Kids	0.132	0.194***	-13.77***	-3.811***	-0.0533	1.134***
	(-1.25)	(-3.36)	(-447.20)	(-14.87)	(-0.94)	(-16.75)
Metropolitan Area	-0.806***	0.126*	-4.936	15.79***	-35.88***	11.03***
	(-49.56)	(-2.5)	.	(-9.55)	(-23.95)	(-7.53)
Paid Job	0.598***	-0.268	-28.33	24.46***	-35.65***	1.715***
	(-5.84)	(-0.57)	.	(-21.25)	(-24.49)	(-6.12)
Job Loss	1.492*	-35.99***	-15.04***	66.02***	-3.280***	52.42***
	(-1.99)	(-20.90)	(-7.90)	(-23.44)	(-25.68)	(-22.19)
Constant	-1.937***	-1.398	-22.77	-53.92***	-145.6***	-33.32***
	(-8.25)	(-1.00)	.	(-31.56)	(-25.36)	(-27.84)
N						372
Pseudo R-squared						0.2509

*Notes: 0 is the base outcome. T-Statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001 Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; wave 1 is the references for the wave. Estimates for wave dummy variables not shown here for the sake of conciseness. State fixed effect dummies were not included because the regression failed to converge.*

Relative risk ratios for the multinomial logit regression are reported in Table 6.7.

Table 6.7. Relative risk ratios for respondent characteristics for receipt of clothing assistance by source of assistance

	1 Government	2 CBOs	3 Government & CBOs	4 Family/Friends & Other	5 Government, Family/Friends & Other	6 CBOs, Family/Friends & Other
Married	0.646	1.337	29.866	0.000	0.087	0.000
HS Graduation	**0.730**	0.968	$8.91*10^{7}$	0.000	$2.72*10^{15}$	0.000
Race: Black	0.851	**0.416**	$6.63*10^{8}$	244839.4	$1.36*10^{14}$	0.004
Female	0.317	**0.625**	0.000	0.060	0.000	0.000
Hispanic Origin	0.433	0.971	$2.40*10^{10}$	$3.13*10^{10}$	$4.35*10^{30}$	1225.621
Citizen	**26.088**	1.178	11.339	0.000	$1.32*10^{16}$	0.000
Number of Kids	1.141	**1.214**	0.000	0.022	0.948	3.107
Metropolitan Area	**0.447**	**1.134**	0.007	7.177E+06	0.000	61559.18
Paid Job	**1.819**	0.765	0.000	4.190E+10	0.000	5.556
Job Loss	**4.446**	**0.000**	0.000	4.690E+28	0.038	$5.85*10^{22}$

*Notes: 0 is the base outcome. T-Statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001 Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; wave 1 is the references for the wave. Estimates for wave dummy variables not shown here for the sake of conciseness. State fixed effect dummies were not included because the regression failed to converge.*

Low-income families in which the head of household is a high school graduate have a lower probability of accessing assistance compared to other available combinations of assistance. If the head of household is a citizen and if the head of household has a paid job have a relative risk ratio greater than 1, indicating that low-income families with these characteristics have a greater probability of accessing assistance from government programs compared to other available sources of assistance.

Low-income families in which the head of household is black and is a woman have a lower probability of accessing assistance compared to other available sources of assistance. Low-income families with more children are more likely to access clothing assistance from CBOs, compared to other available sources of assistance.

Residence in a metropolitan area and if the head of household experiences job loss are significantly associated with receipt of assistance from both government programs alone and

CBOs alone. The relative risk ratio for residence in a metropolitan area is less than 1 for government programs alone and greater than 1 for CBOs alone. This indicates that low-income families who reside in metropolitan areas have a lower probability of accessing clothing assist stance from government programs and a greater probability of accessing this assistance from CBOs.

If the head of household experiences job loss is significantly associated with receipt of clothing assistance from government programs alone and CBOs alone. Low-income families in which the head of household experiences job loss have a greater probability of accessing clothing assistance from government sources. Conversely, low-income families in which the head of household experiences job loss have a low probability of accessing clothing assistance from CBOs.

Housing Assistance

Low-income families reported accessing housing assistance in the form of Section 8 housing from three combinations of sources. These combinations are listed in Table 6.8. Included in the table is also the average frequency and percent of respondents that reported accessing assistance from each combination of sources across all waves.

Table 6.8. Combinations of sources of housing assistance

		Frequency	Percent
0	No assistance (reference)	56.62	23.11%
1	Government, alone	186.25	76.02
2	Government and CBOs	1.42	0.58
3	Government, Family/Friends, Other	0.71	0.29
Total		245	100

Notes: Frequencies calculated for all persons with income below 200% of the FPL and are weighted using person level weights [wpfinwgt]. Tabulations include only respondents who indicated that they received clothing assistance [epaothr5=1].

Table 6.9. Multinomial logit regression predicting respondent characteristics for receipt of housing assistance

	1 Government	2 Government & CBOs	3 Government, Family/ Friends & Other
Married	-0.0858 (-0.14)	-80.07*** (-67.46)	9.353*** -14.44
HS Graduation	1.029** (-2.88)	-14.02 .	69.00*** (-24.45)
Race: Black	-0.969 (-1.56)	-39.87*** (-31.89)	-3.524*** (-6.17)
Female	-0.828 (-1.85)	-3.044 .	6.991*** (-14.95)
Hispanic Origin	0.0856 (-0.42)	-55.17*** (-48.70)	3.231*** -16.37
Citizen	-1.563*** (-5.62)	-43.42 .	14.38*** (-48.13)
Number of Kids	-0.0677 (-0.68)	-23.08*** (-53.18)	-68.20*** (-24.57)
Metropolitan Area	-0.316*** (-14.66)	27.18 .	2.786 (-1.42)
Paid Job	-0.416* (-2.34)	23.09*** (-232.84)	-5.067*** (-21.61)
Job Loss	0.206** (-2.72)	25.41*** (-220.4)	1.813*** (-9.41)
Constant	3.901*** (-3.7)	36.15 .	-67.62*** (-64.67)
N			245
Pseudo R-squared			0.2208

*Notes. 0 is the base outcome. T-statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001 Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; wave 1 is the references for the wave. Estimates for wave dummy variables not shown here for the sake of conciseness. State fixed effect dummies were not included because the regression failed to converge.*

The largest number of respondents accessed no assistance. The second largest number of respondents accessed assistance from government programs (1). Of those that access multiple types of housing assistance, all accessed assistance from government programs in combination with the other source of assistance.

A multinomial logit regression estimating the significance of characteristics of low-income families who access food assistance from these three combinations of assistance is

estimated. Findings are reported in Table 6.9. Only estimates with greater than ten respondents across all waves are interpreted. The categories that can be interpreted are shaded in the table in grey. These categories include: government programs (1).

Relative risk ratios for the multinomial logit regression are reported in Table 6.10.

Table 6.10. Relative risk ratios for respondent characteristics for receipt of clothing assistance by source of assistance

	1 Government	2 Government & CBOs	3 Government, Family/ Friends & Other
Married	0.918	0.000	11531.74
HS Graduation	**2.797**	0.000	$9.22*10^{29}$
Race: Black	0.380	0.000	0.029
Female	0.437	0.048	1086.392
Hispanic Origin	1.089	0.000	25.293
Citizen	**0.209**	0.000	1761718.0
Number of Kids	0.935	0.000	0.000
Metropolitan Area	**0.729**	$6.35*10^{11}$	16.224
Paid Job	**0.660**	$1.07*10^{10}$	0.006
Job Loss	**1.229**	$1.09*10^{11}$	6.126

*Notes. 0 is the base outcome. T-statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001. Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; wave 1 is the references for the wave. Estimates for wave dummy variables not shown here for the sake of conciseness. State fixed effect dummies were not included because the regression failed to converge.*

Characteristics including if the head of household is a high school graduate, is a citizen, has a paid job, experiences job loss, and if the family resides in a metropolitan area are significantly associated with receipt of housing assistance from government programs alone. Low-income families in which the head of household is a citizen, has a paid job, and if the family resides in a metropolitan area have a lower probability of accessing housing assistance from government programs compared to other available sources of assistance. Conversely, low-income families in which the head of household is a high school graduate and experiences job loss have a greater probability of accessing assistance.

Cash Assistance

Low-income families reported accessing short-term cash assistance from seven combinations of sources. These combinations are listed in Table 6.11. Included in the table is also the average frequency and percent of respondents that reported accessing assistance from each combination of sources across all waves.

Table 6.11. Combinations of sources of cash assistance

		Frequency	Percent
0	No assistance (reference)	11.63	6.15 %
1	Government, alone	104.04	55.05
2	CBOs, alone	11.35	6.01
3	Family/Friends and Other	56.35	29.81
4	Government, Family/Friends, Other	2.30	1.22
5	CBOs, Family/Friends, and other	2.28	1.21
6	All four sources	1.05	0.56
Total		189	100

Notes: Frequencies calculated for all persons with income below 200% of the FPL and are weighted using person level weights [wpfinwgt]. Tabulations include only respondents who indicated that they received clothing assistance [epacash3=1].

The number of respondents reporting accessing combinations of sources of housing assistance is not consistent across waves. Chart 6.4 illustrates the differences in the number of respondents who reported accessing each type of assistance for selected waves. Within each combination of types of assistance, it is clear that the number of respondents who accessed assistance varies.

A multinomial logit regression estimating the significance of characteristics of low-income families who access food assistance from these seven combinations of assistance is estimated. Findings are reported in Table 6.12.

Only estimates with greater than ten respondents across all waves are interpreted. The categories that can be interpreted are shaded in the table in grey. These categories include: government programs (1), CBOs, (2), and family/friends and other sources (3).

Table 6.12. Multinomial logit regression predicting respondent characteristics for receipt of cash assistance

	1 Government	2 CBOs	3 Family/Friends & Other	4 Government, Family/Friends & Other	5 CBOs, Family/Friends & Other	6 All four sources
Age	35.42	36.27***	-2.665**	244	71.97	182.7
	.	(-21.76)	(-2.61)	.	.	.
Married	-1.337	-0.497**	-0.517	-72.11***	22.34	1.739***
	(-1.89)	(-2.69)	(-0.82)	(-38.17)	.	(-6.97)
HS Graduation	-1.112***	0.373	1.847***	-24.99***	-69.20***	75.26***
	(-6.31)	(-0.53)	(-17.36)	(-39.03)	(-69.03)	(-186.86)
Race: Black	0.824	0.381	0.13	4.832***	-39.29***	-0.536
	(-1.9)	(-0.98)	(-0.11)	(-7.54)	(-17.25)	(-1.77)
Female	-0.0661	1.499	0.553	26.51***	-38.42***	78.55***
	(-0.02)	(-1.43)	(-0.3)	(-12.22)	(-28.78)	(-34.34)
Hispanic Origin	-1.599***	-3.893***	-3.857	-2.762***	-93.30***	-1.259*
	(-5.25)	(-17.15)	(-1.81)	(-5.72)	(-67.71)	(-2.48)
Citizen	-22.98***	-21.76***	-23.78***	-20.72***	-62.82	54.07***
	(-14.57)	(-42.53)	(-29.66)	(-22.33)	.	(-42.34)
Number of Kids	-0.905*	-0.434	-0.236	14.02***	20.67***	-0.749*
	(-2.35)	(-1.15)	(-0.81)	(-28.1)	(-81.56)	(-2.47)
Metropolitan Area	2.081***	0.277	-0.432***	-47.74***	70.25	-80.26***
	(-13.74)	(-0.77)	(-4.28)	(-15.82)	.	(-30.78)
Paid Job	-1.815	-0.969***	-0.233	3.936***	88.42	-3.715***
	(-1.67)	(-4.83)	(-0.29)	(-3.47)	.	(-4.32)
Job Loss	-3.904***	-46.65	-0.0737	49.39***	-21.14	-7.834
	(-109.93)	.	(-0.04)	(-19.73)	.	.
Constant	27.55***	22.74	25.26***	-70.45***	-66.57	-241
	(-17.12)	.	(-148.95)	(-25.97)	.	.
N						189
Pseudo R-squared						0.4338

*Notes. 0 is the base outcome. T-statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001*
Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; wave 1 is the references for the wave. Estimates for wave dummy variables not shown here for the sake of conciseness. State fixed effect dummies were not included because the regression failed to converge.

Relative risk ratios for the multinomial logit regression are reported in Table 6.13.

Table 6.13. Relative risk ratios for respondent characteristics for receipt of short-term cash assistance by source of assistance

	1 Government	2 CBOs	3 Family/ Friends & Other	4 Government, Family/Friends & Other	5 CBOs, Family/Friends & Other	6 All four sources
Age	$2.420*10^{15}$	**$5.62*10^{15}$**	**0.070**	$9.7*10^{105}$	$1.8*10^{31}$	$2.3*10^{79}$
Married	0.263	**0.608**	0.596	0.000	$5.03*10^{9}$	5.692
HS Graduation	**0.329**	1.453	**6.338**	0.000	0.000	$4.85*10^{32}$
Race: Black	2.279	1.464	1.138	125.512	0.000	0.585
Female	0.936	4.478	1.738	$3.25*10^{11}$	0.000	$1.29*10^{34}$
Hispanic Origin	**0.202**	**0.020**	0.021	0.063	0.000	0.284
Citizen	**0.000**	**0.000**	**0.000**	0.000	0.000	$3.02*10^{23}$
Number of Kids	**0.404**	0.648	0.790	1226736.0	$9.47*10^{8}$	0.473
Metropolitan Area	**8.016**	1.319	**0.649**	0.000	$3.22*10^{30}$	0.000
Paid Job	0.163	**0.379**	0.792	51.235	$2.5*10^{38}$	0.024
Job Loss	**0.020**	0.000	0.929	$2.82*10^{21}$	0.000	0.000

*Notes. 0 is the base outcome. T-statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001. Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; wave 1 is the references for the wave. Estimates for wave dummy variables not shown here for the sake of conciseness. State fixed effect dummies were not included because the regression failed to converge.*

If the head of household is a high school graduate and resides in a metropolitan area are significantly associated with receipt of assistance from both government programs alone and family and/or friends and other sources. Low-income families in which the head of household is high school graduate have a greater probability of accessing assistance from family/friends and other sources compared to other available combinations of assistance; low-income families in which the head of household is a high school graduate have a lower probability of accessing assistance from government programs alone. Similarly, low-income families that reside in a metropolitan area have a higher probability of accessing cash assistance from government programs alone and a lower probability of accessing cash assistance from family/friends and other sources compared to other available sources of assistance.

If the head of household is of Hispanic origin, experiences job loss, and the number of children in the household are significantly associated with receipt of cash assistance from

government programs alone. Families with each of these characteristics have a lower probability of accessing cash assistance from government programs alone, compared to other available sources of assistance.

Discussion

This chapter analyzes the respondent characteristics of low-income families who access assistance from multiple sources. The important respondent characteristics identified in Chapter 4 are the same as those identified in this chapter. They are: residence in a metropolitan area; if the head of household has a paid job; and if the head of household experienced job loss.

These characteristics have important economic implications for low-income families. The higher cost of living in most metropolitan areas influences the financial needs of a family. For example, housing and food costs are typically higher in metropolitan areas where low-income families typically rent rather than own their homes.

Life events and life changes such as job losses may trigger changes in the needs and demands of a low-income family for assistance. Seasonal workers, such as lawn crews, stadium workers, and farm workers, who cycle on and off employment are examples. Low-income families that maintain a paid job may find a set-point that balances expenses and income despite the limited resources brought into the family. Assistance from government programs, CBOs, family, and friends is tapped as needed or when anticipated expenses are incurred. For example, low-income families register for back-to-school backpack giveaways in the fall, utilize food banks in the summer when their children do not receive subsidized meals at school, and register for energy assistance programs in the winter.

In conclusion, this study shows that low-income families use available assistance to meet basic needs. They access assistance from government programs, CBOs, family, and friends as

necessary and as available. There does not seem to be one set of respondent characteristics that predicts from where low-income families access assistance.

CHAPTER 7

CHECK OF ROBUSTNESS OF VARIABLES

One overarching concern in this dissertation project is the quality of the particular SIPP questions that ask about "government assistance," used in this study, compared to other questions in SIPP that identify receipt of SNAP, housing, and cash assistance from specific government programs.. In the core files, there are variables for receipt of food, housing, and cash assistance from specific government programs. These clearly identify if a respondent accessed government assistance from a specific program and the amount of assistance they accessed.

However, the questions about receipt of assistance from a specific government program do not provide information about receipt of assistance from other sources of assistance. The questions used in this research project are the only questions in the core SIPP data file that address my central research question: how low-income families combine assistance from public and private sources.

Methods

As a test of the robustness of the results presented in this project, I estimated regressions identical to the regressions presented in column 1 of Table 4.1 and Table 5.1. In the regressions in Table 7.1 below, receipt of food assistance from government programs is replaced with receipt of assistance from SNAP. These comparisons are presented side-by-side in Table 7.1. Column 1 is the original regression presented in this project in Table 4.1. Column 2 is the same regression substituting SNAP for receipt of assistance from government programs. Column 3 is the original regression presented in this project in Table 5.1. Column 4 is the same regression substituting SNAP for receipt of assistance from government programs. Table 7.2 is the odds ratios for the results presented in Table 7.1.

Findings

Table 7.1. Logit regressions replacing receipt of food assistance from government programs with variable indicating receipt of food stamps

	1 Government Programs	2 SNAP	3 Government Programs	4 SNAP
CBOs			-6.058***	1.923***
			(-12.54)	(-5.3)
Family/Friends			1.739*	-1.936
			(-2.15)	(-1.03)
Other Sources			-4.453	0.484
			(-1.30)	(-0.56)
Age		0.109		
		(-1.4)		
Married	0.333	-1.329***	-0.244	-1.260***
	(-0.8)	(-36.36)	(-0.83)	(-7.58)
HS Graduation	0.87	-0.689***	1.190***	-0.773***
	(-1.45)	(-5.29)	(-10.26)	(-4.88)
Race: Black	0.239	0.695***	-0.763***	3.568***
	(-1.19)	(-14.14)	(-46.28)	(-14.22)
Female	-0.74	0.203***	-1.323***	-0.308**
	(-0.99)	(-59.84)	(-4.95)	(-3.21)
Hispanic Origin	-1.855***	0.0896***	-2.328***	-0.195
	(-6.97)	(-13.74)	(-5.46)	(-0.52)
Citizen	-1.030***	0.303*	-0.24	0.431***
	(-10.26)	(-2.45)	(-1.67)	(-124.33)
Number of Kids	0.00906	0.325***	-0.0476	0.107
	(-0.15)	(-22.76)	(-0.27)	(-1.59)
Metropolitan Area	1.052***	-0.230***	0.0281	-0.166
	(-40.13)	(-95.00)	(-0.15)	(-0.90)
Paid Job	1.167***	-0.851***	1.365***	-0.873
	(-21.14)	(-152.68)	(-4.12)	(-1.51)
Job Loss	1.154**	-0.0743*	0.398	
	(-3.13)	(-2.00)	(-1.19)	
Constant	0.871*	-0.268***	5.205***	0.138
	-2.37	(-12.52)	(-5.33)	(-0.29)
N	203	60869	203	199
Psuedo R-squared	0.1925	0.1474	0.6356	0.3671

*Notes: T-Statistics included in parentheses. * p<0.05, ** p<0.01, *** p<0.001 Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.*

Table 7.2. Odds Ratios for logit regressions replacing receipt of food assistance from government programs with variable indicating receipt of food stamps

	1 Government Programs	2 SNAP	3 Government Programs	4 SNAP
Government Programs				
CBOs			**0.002**	**6.841**
Family/Friends			**5.692**	0.144
Other Sources			0.012	1.623
Age		1.115	0.784	
Married	1.395	**0.265**		0.284
HS Graduation	2.387	**0.502**	3.288	0.462
Race: Black	1.270	**2.004**	0.466	35.459
Female	0.477	**1.225**	0.266	0.735
Hispanic Origin	**0.157**	**1.094**	0.097	0.823
Citizen	**0.357**	**1.354**	0.787	1.539
Number of Kids	1.009	**1.384**	0.954	1.113
Metropolitan Area	**2.864**	**0.795**	1.029	0.847
Paid Job	**0.991**	**0.427**	3.916	0.418
Job Loss	**1.504**	**0.928**	1.489	
N	203	60869	203	199

Notes: Regressions were estimated using robust standard errors and clustering for whether the respondent lives in a metropolitan area. Estimates are weighted using person level weights [wpfinwgt]. Wave fixed effects are included in the regression; Wave 1 is the reference. Estimates for wave dummy variables not shown here for the sake of conciseness.

The results in the two columns are different. In most cases, both the magnitude and the direction of the coefficients are different. From column 1 to column 2, if the head of household is married, is a high school graduate, is black, and is a female, the coefficient becomes significant, compared to the results in col. 1, which measures receipt of food assistance. The larger sample size in column 2 indicates that the sampling frames are quite different and it also means that more variables will be statistically significant. Thus, the comparison may not be very informative. However, the differences between column 3 and 4 may be more helpful. From column 3 to column 4, the variable of interest, receipt of assistance from family and/or friends, loses significance. However, both columns suggest that there is complementarity of sources of food assistance, but column 3 suggests that complementarity is between government programs and family/friends, while column 4 suggests that it is between SNAP and CBO's.

Discussion

These differences show that matters of method in framing questions about the use of government programs affect substantive conclusions about those programs, as well as conclusions about other government, CBO and private sources of assistance for the poor. For example, questions about receipt of assistance from SNAP are asked in a series of questions separate from those about receipt of assistance from government programs. As a consequence, the sampling universe for the two questions is not identical. Additionally, while SNAP is the largest provider of food assistance from the government, it is not the only government program that provides food assistance. Programs such as WIC and the school lunch program are significant sources of food assistance. Respondents who accessed food assistance from programs such as WIC and the school lunch program but not SNAP also qualify as accessing food assistance.

These questions elucidate problems of measurement in the SIPP questions. All respondents who access food assistance from any one of the multiple sources of government food assistance should indicate that they accessed food assistance from government programs. The characteristics that predict receipt of assistance from programs like SNAP should be very similar to the characteristics that predict receipt of food assistance from government programs. However, as the regressions above indicate, this is not the case.

Measurement is a problem in most large-N datasets generated from survey response. How questions are asked systematically affects survey responses. This is well documented in survey data (Bound, Brown, & Mathiowetz, 2001; Duncan & Hill, 1985). Surveys like the SIPP (Abowd & Stinson, 2011; Marquis & Moore, 2010), the Current Population Survey (Bollinger, 1998), and the Panel Survey of Income Dynamics (PSID) (Pischke, 1995) are all subject to significant measurement error. In the case of SIPP, the results in this research do not suggest

how to ask the question. But they do point out that how the question is asked affects the results that research produces. In the case of SIPP, survey results from the same research question appear to change depending on how the questions are asked and how the respondents believe they should answer. This is, at best, an uncomfortable question that should be addressed in subsequent research.

CHAPTER 8

CONCLUSIONS

Overview of Findings

This research provides an understanding of how low-income families patch together assistance from available safety net services to meet basic needs. It uses the Survey of Income and Program Participation (SIPP) to examine how families combine public assistance from government programs and private assistance from CBOs, family, and friends. By examining how low-income families combine assistance from public and private sources, a picture of a more dynamic and multi-faceted safety net emerges.

The findings of this research expands the definition of the safety net beyond government programs, to include assistance provided by CBOs, family, and friends. It shows that there are multiple sources of assistance available to low-income families and that families choose to access this assistance. This project shows that the choice to access assistance is not limited to assistance provided by government programs. Rather, families navigate available resources within the safety net and select among the array of available programs and services within the recipients community.

In Chapter 2 is a benchmarking review of the current public policy literature. A conceptual model, *The Model of the Safety Net*, is introduced. It diagrams the combinations of public and private assistance low-income families access. *The Model of the Safety Net* is used as a framework for interpreting the results presented in the subsequent chapters.

Chapter 3 is a descriptive chapter that describes the data available in the SIPP, including the order and structure of questions asked of low-income families in each wave of the survey.

Specifically, it describes the questions about receipt of food, clothing, housing, and cash assistance from government programs, CBOs, family, and friends.

Findings show that low-income families report accessing each type of assistance from all sources (government programs, CBOs, family, friends), suggesting that low-income families are aware of assistance available and tap resources as needed. In this way, government programs, CBOs, family, and friends each provide assistance to low-income families and together comprise the safety net for low-income families.

The findings in Chapter 4 show that low-income families seek food, clothing, housing, and cash assistance from government programs, CBOs, family and/or friends, and other sources to meet basic needs. Logit regressions are used to examine characteristics of families who access assistance from government programs, CBOs, family, and friends within each type of assistance (food, clothing, housing, and cash). Characteristics examined include: age, marital status, education, race/ethnicity, citizenship status, if the family has children under 18 years of age, region of the country the respondent resides in, whether the family resides in a metropolitan area, employment status, and level of poverty for the family. Policy relevant characteristics including whether the head of household has a paid job, experiences job loss, and whether the family resides in a metropolitan area are important predictors of whether the family will access assistance from each source.

Chapter 5 examines whether receipt of assistance from one source is complementary with receipt of assistance from other available sources. Building on the findings in Chapter 4, logit models are used to estimate whether families that access assistance from one source of assistance are likely to access assistance from other sources. The findings are inconclusive.

Chapter 6 further examines the characteristics that predict whether families will access assistance from government programs, CBOs, family and/or friends, and other sources. Multinomial logit models are used to examine the characteristics that predict receipt of specific combinations of sources of assistance. The same characteristics used in Chapter 4 are used here. The findings are limited by the data, however they show that there are different characteristics that predict receipt of each specific combination of sources.

Chapter 7 compares the results from using a general question in SIPP about government assistance from food programs to a specific question in SIPP about receipt of government assistance from SNAP, and finds non-trivial differences. It is not clear how the questions "should" be asked, but it is commonly known that framing questions affects results, and this research confirms that finding.

Limitations of the Findings

The findings of this study begin to elucidate the difficulty in describing the use of safety net resources by low-income families. The difficulties in understanding how low-income families choose to access assistance are both methodological as well as practical.

Methodologically, questions about receipt of assistance from the broader safety net are not available in large, established data sets. The questions about receipt of food, clothing, housing, and cash assistance in the SIPP are the best available questions in a large, nationally representative dataset. This project provides an introduction to the questions in the SIPP that ask families about the type and source of assistance they access. By identifying the questions and examining how responses are structured, this project provides a baseline for future research to examine how low-income mothers access assistance from the broader safety net.

Although the questions in the SIPP are the best available, they are limited. As is described in Chapter 2, the questions do not specify the nature of the assistance, the amount of assistance, or the duration of receipt. Additionally, questions do not describe the conditions under which low-income families accesses assistance or the reason the low-income family chose to access assistance from a particular source. The findings do not show a pattern or an order in which families receive assistance. For example, it does not show whether low-income families access assistance from government programs then CBOs, then family and friends or whether families access assistance from family and friends, then government programs, then CBOs. For the sake of clarity, this research project does not jump to conclusions about the type or nature of this assistance.

From a practical standpoint, receipt of assistance from the broader safety net is difficult capture because the safety net is highly variable; it differs from community to community. The nature and type of assistance available to a family in Youngstown, Ohio is different from the assistance available to a family in Atlanta, Georgia or Santa Barbara, California. As a result, the choices made by low-income families about the type of assistance they access and the orders in which they access assistance vary significantly based on where the family lives and the social network of the family. This speaks to the difficulty of capturing the behavior and decision making of low-income families.

The information available in the SIPP does not to capture the nuances of individual decision-making, especially individual decision-making within the context of a city, community, or individual social network. This information is provided by localized studies that examine the safety net within a specific city or community. However, localized studies are limited because they are not generalizable to the entire US population.

This project is the first generalizable research project that examines the type and source of assistance low-income families access and how they access it. The questions in the SIPP offer a broad, nationally representative information. The findings of this project are evidence that nationally low-income families access multiple types (food, clothing, housing, cash) of assistance from multiple sources (government programs, CBOs, family/friends). Nationally representative, generalizable information is needed to support a comprehensive framework that can help researchers, policy makers, and frontline workers understand the structure of the safety net.

Implications of the Findings

This is a translational research project with the potential to ground multidisciplinary collaboration by bringing the knowledge created through academic research to policy and the structuring of point of service support for low-income families. This research is valuable in understanding what resources are available to low-income families and under what circumstances families choose to access available assistance. The findings of this research are significant for researchers, policy makers, and frontline workers delivering services to low-income families. For researchers, the findings in this work build on existing scholarship that examines how low-income families meet basic needs. For policy makers and frontline workers, this project provides a roadmap for better coordination of safety net services.

This project addresses the need for research that better understands the systems, institutions, and organizations that comprise the broader safety net for low-income families. It expands the definition of the safety net beyond public assistance from government programs to include private assistance from CBOs, family, and friends. In doing so, it provides a

comprehensive framework to examine the sources of assistance available to low-income families and how families access this assistance.

Implications for Research

The Model of the Safety Net is a comprehensive framework that provides a simple organizational structure to understand the sources of assistance available to low-income families and how families interact with these bodies. Evidence from the SIPP shows that the model is relevant; low-income families combine assistance from government programs, CBOs, family, and friends. Researchers should use this framework to define and study the systems, institutions, and organizations that comprise the safety net for low-income families.

Through the model, this project challenges the existing scholarship on take-up of assistance from government programs. This project acknowledges that administrative burdens and transaction costs; stigma; and information and social networks of low-income families are important determinants of take-up of assistance from government programs. However, the current scholarship fails to acknowledge that other sources of assistance help low-income families meet basic needs. Families do not make choices about government assistance in a vacuum and it is naïve to assume that families do not account for assistance from CBOs, family, and friends when they make choices about how to access assistance to meet basic needs. Future research should test whether accessing assistance from these additional sources changes take-up of assistance from government programs and whether availability and access of private assistance is an important factor in the decision to take-up public assistance.

The framework can help ground future research as it explores the choices made by low-income families. Research should examine the importance of each source of assistance in supporting low-income families and how these sources of assistance interact to help families

meet basic needs. Questions about order of resource acquisition by low-income families as well as the variability of services and type of safety net programs and services within and across communities need to be addressed by the literature. Understanding the structure of the broader safety net will help researchers understand what assistance is available, what assistance low-income families accesses, how families come to access assistance from programs, and what incentives families have to remain connected to a program.

Future research should link this framework to existing research about the needs of low-income families. Specifically, research should examine if low-income families access assistance from the broader safety net in the context of the scholarship on disconnection from TANF (Blank & Kovak, 2008, 2009; Blank, 2007; Loprest & Nichols, 2011; Loprest, 2011); material hardship (Brisson & Altschul, 2011; Heflin, London, & Scott, 2011; Pilkauskas, Currie, & Garfinkel, 2012; Schmidt & Danziger, 2012); and extreme poverty in the United States (Shaefer & Edin, 2013).

It is not know how low-income families who are disconnected, experiencing material hardship, or living in extreme poverty combine public and private assistance, or if the broader safety net changes the circumstances of families. Future research should examine if families who are disconnected from public assistance are disconnected from all assistance or if they rely on the private safety net for support. Current research on material hardship illuminates the importance of tangible measures such as heating and telephone access in estimating poverty. Future research should examined how the private safety net changes the material hardship experienced by the family by providing in-kind assistance such as wood for stoves and ovens, diabetes testing strips, or winter coats. Future research should highlight efforts of the private

safety net to locate and assist low-income families living in extreme poverty in the United States. Also, if families living in extreme poverty access in-kind benefits from the broader safety net.

Implications for Policy

This project provides a comprehensive framework that better reflects the choices made by low-income families. This framework will help policy makers and students of public policy better understand the full set of safety net assistance available to low-income families. By understating the set of available assistance and how families access available assistance, policy makers can work to improve coordination of programs and services across the safety net system. Coordination can be achieved through advertising of programs as well as organization of services and service providers. Policy makers should create programs that better meet the needs of the populations they serve and target funding to at-risk groups.

As the point of service delivery personnel, frontline workers know anecdotally that low-income families access assistance from multiple sources. A comprehensive framework will provide a context and evidence for frontline workers to support the work of their institution or organization. This framework is the evidence needed by frontline workers to lobby for better coordination among services and funding for programming.

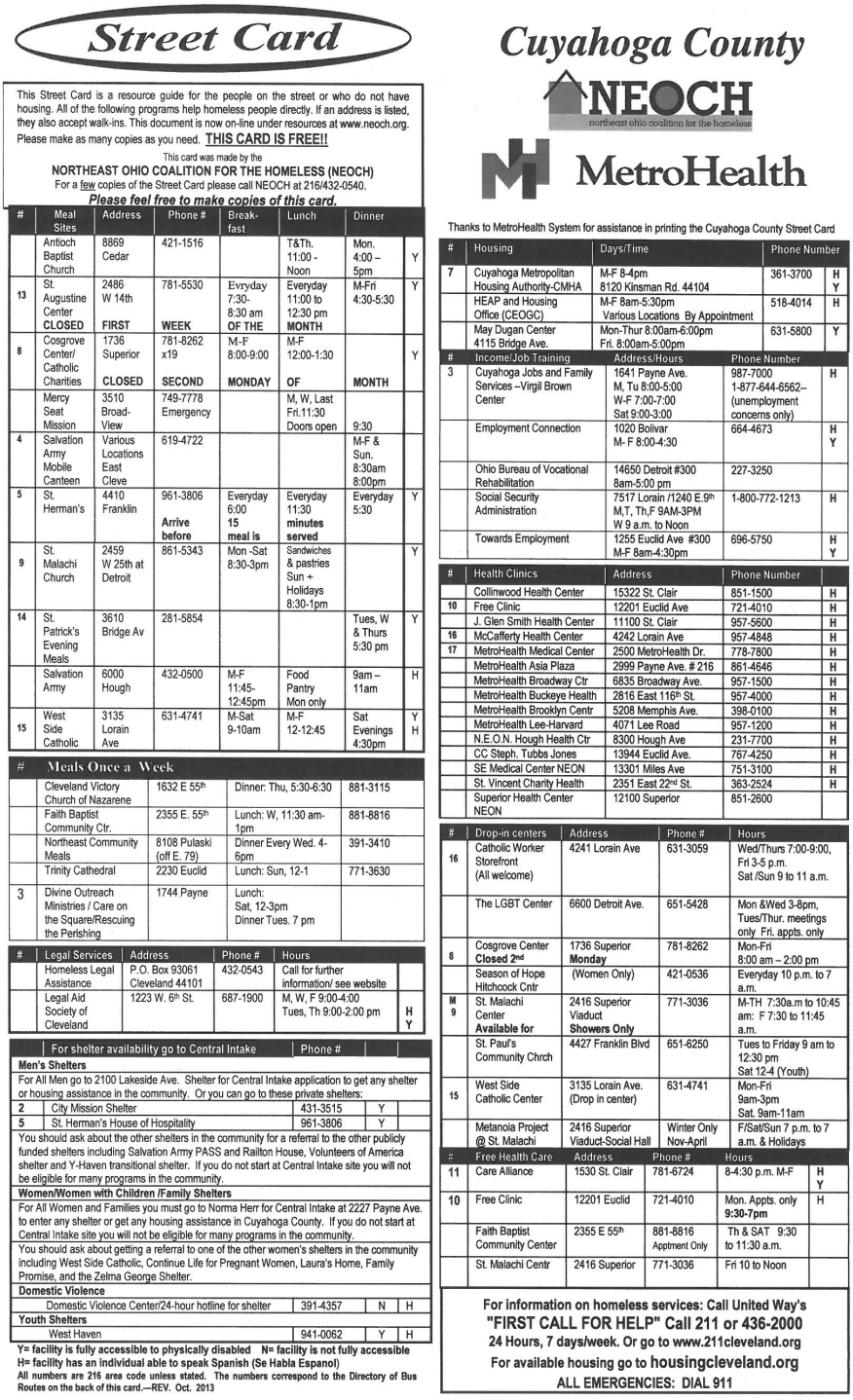
Conclusions

This project provides the first generalizable evidence that low-income families access assistance from a broader safety net. Government programs, community based non-profit organizations (CBOs), family, and friends are important sources of support that help low-income families meet basic needs. *The Model of the Safety Net* elucidates how these systems, institutions, and organizations within the safety net interact. It provides a comprehensive framework to be used by researchers, policy makers, and frontline workers. For researchers, the

findings in this work build on existing scholarship that examines how low-income families meet basic needs. For policy makers and frontline workers, this project provides a roadmap for better coordination of safety net services. This project raises more questions than it answers and future research should continue to examine the public and private safety net.

APPENDIX A

NORTH EASTERN OHIO COALITON FOR THE HOMELESS (NEOCH)
STREET CARD (2013)



Street Card

This Street Card is a resource guide for the people on the street or who do not have housing. All of the following programs help homeless people directly. If an address is listed, they also accept walk-ins. This document is now on-line under resources at www.neoch.org. Please make as many copies as you need. **THIS CARD IS FREE!!**

This card was made by the
NORTHEAST OHIO COALITION FOR THE HOMELESS (NEOCH)
For a few copies of the Street Card please call NEOCH at 216/432-0540.
Please feel free to make copies of this card.

#	Meal Sites	Address	Phone #	Break-fast	Lunch	Dinner	
	Antioch Baptist Church	8869 Cedar	421-1516		T&Th. 11:00 - Noon	Mon. 4:00 – 5pm	Y
13	St. Augustine Center **CLOSED**	2486 W 14th **FIRST**	781-5530 **WEEK**	Evryday 7:30-8:30 am **OF THE**	Everyday 11:00 to 12:30 pm **MONTH**	M-Fri 4:30-5:30	Y
8	Cosgrove Center/ Catholic Charities	1736 Superior **CLOSED**	781-8262 x19 **SECOND**	M-F 8:00-9:00 **MONDAY**	M-F 12:00-1:30 **OF**	**MONTH**	Y
	Mercy Seat Mission	3510 Broad-View	749-7778 Emergency		M, W, Last Fri.11:30 Doors open	9:30	
4	Salvation Army Mobile Canteen	Various Locations East Cleve	619-4722			M-F & Sun. 8:30am 8:00pm	
5	St. Herman's	4410 Franklin	961-3806 **Arrive before**	Everyday 6:00 **15 meal is**	Everyday 11:30 **minutes served**	Everyday 5:30	Y
9	St. Malachi Church	2459 W 25th at Detroit	861-5343	Mon -Sat 8:30-3pm	Sandwiches & pastries Sun + Holidays 8:30-1pm		Y
14	St. Patrick's Evening Meals	3610 Bridge Av	281-5854			Tues, W & Thurs 5:30 pm	Y
	Salvation Army	6000 Hough	432-0500	M-F 11:45-12:45pm	Food Pantry Mon only	9am – 11am	H
15	West Side Catholic	3135 Lorain Ave	631-4741	M-Sat 9-10am	M-F 12-12:45	Sat Evenings 4:30pm	Y H

#	Meals Once a Week			
	Cleveland Victory Church of Nazarene	1632 E 55th	Dinner: Thu, 5:30-6:30	881-3115
	Faith Baptist Community Ctr.	2355 E. 55th	Lunch: W, 11:30 am-1pm	881-8816
	Northeast Community Meals	8108 Pulaski (off E. 79)	Dinner Every Wed. 4-6pm	391-3410
	Trinity Cathedral	2230 Euclid	Lunch: Sun, 12-1	771-3630
3	Divine Outreach Ministries / Care on the Square/Rescuing the Perishing	1744 Payne	Lunch: Sat, 12-3pm Dinner Tues. 7 pm	

#	Legal Services	Address	Phone #	Hours	
	Homeless Legal Assistance	P.O. Box 93061 Cleveland 44101	432-0543	Call for further information/ see website	
	Legal Aid Society of Cleveland	1223 W. 6th St.	687-1900	M, W, F 9:00-4:00 Tues, Th 9:00-2:00 pm	H Y

For shelter availability go to Central Intake		Phone #		
Men's Shelters				
For All Men go to 2100 Lakeside Ave. Shelter for Central Intake application to get any shelter or housing assistance in the community. Or you can go to these private shelters:				
2	City Mission Shelter	431-3515	Y	
5	St. Herman's House of Hospitality	961-3806	Y	
You should ask about the other shelters in the community for a referral to the other publicly funded shelters including Salvation Army PASS and Railton House, Volunteers of America shelter and Y-Haven transitional shelter. If you do not start at Central Intake site you will not be eligible for many programs in the community.				
Women/Women with Children /Family Shelters				
For All Women and Families you must go to Norma Herr for Central Intake at 2227 Payne Ave. to enter any shelter or get any housing assistance in Cuyahoga County. If you do not start at Central Intake site you will not be eligible for many programs in the community.				
You should ask about getting a referral to one of the other women's shelters in the community including West Side Catholic, Continue Life for Pregnant Women, Laura's Home, Family Promise, and the Zelma George Shelter.				
Domestic Violence				
	Domestic Violence Center/24-hour hotline for shelter	391-4357	N	H
Youth Shelters				
	West Haven	941-0062	Y	H

Y= facility is fully accessible to physically disabled N= facility is not fully accessible
H= facility has an individual able to speak Spanish (Se Habla Espanol)
All numbers are 216 area code unless stated. The numbers correspond to the Directory of Bus Routes on the back of this card.—REV. Oct. 2013

Cuyahoga County

NEOCH
northeast ohio coalition for the homeless

MetroHealth

Thanks to MetroHealth System for assistance in printing the Cuyahoga County Street Card

#	Housing	Days/Time	Phone Number	
7	Cuyahoga Metropolitan Housing Authority-CMHA	M-F 8-4pm 8120 Kinsman Rd. 44104	361-3700	H Y
	HEAP and Housing Office (CEOGC)	M-F 8am-5:30pm Various Locations By Appointment	518-4014	H
	May Dugan Center 4115 Bridge Ave.	Mon-Thur 8:00am-6:00pm Fri. 8:00am-5:00pm	631-5800	Y

#	Income/Job Training	Address/Hours	Phone Number	
3	Cuyahoga Jobs and Family Services –Virgil Brown Center	1641 Payne Ave. M, Tu 8:00-5:00 W-F 7:00-7:00 Sat 9:00-3:00	987-7000 1-877-644-6562-- (unemployment concerns only)	H
	Employment Connection	1020 Bolivar M- F 8:00-4:30	664-4673	H Y
	Ohio Bureau of Vocational Rehabilitation	14650 Detroit #300 8am-5:00 pm	227-3250	
	Social Security Administration	7517 Lorain /1240 E.9th M,T, Th,F 9AM-3PM W 9 a.m. to Noon	1-800-772-1213	H
	Towards Employment	1255 Euclid Ave #300 M-F 8am-4:30pm	696-5750	H Y

#	Health Clinics	Address	Phone Number	
	Collinwood Health Center	15322 St. Clair	851-1500	H
10	Free Clinic	12201 Euclid Ave	721-4010	H
	J. Glen Smith Health Center	11100 St. Clair	957-5600	H
16	McCafferty Health Center	4242 Lorain Ave	957-4848	H
17	MetroHealth Medical Center	2500 MetroHealth Dr.	778-7800	H
	MetroHealth Asia Plaza	2999 Payne Ave. # 216	861-4646	H
	MetroHealth Broadway Ctr	6835 Broadway Ave.	957-1500	H
	MetroHealth Buckeye Health	2816 East 116th St.	957-4000	H
	MetroHealth Brooklyn Centr	5208 Memphis Ave.	398-0100	H
	MetroHealth Lee-Harvard	4071 Lee Road	957-1200	H
	N.E.O.N. Hough Health Ctr	8300 Hough Ave	231-7700	H
	CC Steph. Tubbs Jones	13944 Euclid Ave.	767-4250	H
	SE Medical Center NEON	13301 Miles Ave	751-3100	H
	St. Vincent Charity Health	2351 East 22nd St.	363-2524	H
	Superior Health Center NEON	12100 Superior	851-2600	

#	Drop-in centers	Address	Phone #	Hours
16	Catholic Worker Storefront (All welcome)	4241 Lorain Ave	631-3059	Wed/Thurs 7:00-9:00, Fri 3-5 p.m. Sat /Sun 9 to 11 a.m.
	The LGBT Center	6600 Detroit Ave.	651-5428	Mon &Wed 3-8pm, Tues/Thur. meetings only Fri. appts. only
8	Cosgrove Center **Closed 2nd**	1736 Superior **Monday**	781-8262	Mon-Fri 8:00 am – 2:00 pm
	Season of Hope Hitchcock Cntr	(Women Only)	421-0536	Everyday 10 p.m. to 7 a.m.
M 9	St. Malachi Center **Available for**	2416 Superior Viaduct **Showers Only**	771-3036	M-TH 7:30a.m to 10:45 am: F 7:30 to 11:45 a.m.
	St. Paul's Community Chrch	4427 Franklin Blvd	651-6250	Tues to Friday 9 am to 12:30 pm Sat 12-4 (Youth)
15	West Side Catholic Center	3135 Lorain Ave. (Drop in center)	631-4741	Mon-Fri 9am-3pm Sat. 9am-11am
	Metanoia Project @ St. Malachi	2416 Superior Viaduct-Social Hall	Winter Only Nov-April	F/Sat/Sun 7 p.m. to 7 a.m. & Holidays

#	Free Health Care	Address	Phone #	Hours	
11	Care Alliance	1530 St. Clair	781-6724	8-4:30 p.m. M-F	H Y
10	Free Clinic	12201 Euclid	721-4010	Mon. Appts. only **9:30-7pm**	H
	Faith Baptist Community Center	2355 E 55th	881-8816 Appt'ment Only	Th & SAT 9:30 to 11:30 a.m.	
	St. Malachi Centr	2416 Superior	771-3036	Fri 10 to Noon	

For information on homeless services: Call United Way's
"FIRST CALL FOR HELP" Call 211 or 436-2000
24 Hours, 7 days/week. Or go to www.211cleveland.org
For available housing go to housingcleveland.org
ALL EMERGENCIES: DIAL 911

APPENDIX B

TABLES OF ADDITONIAL RESULTS

Table A.1. Receipt Assistance by Type, percent of respondents per wave

	Food	Clothing	Housing	Cash
1: Aug - Nov '08	2.38 %	1.26	1.26	0.65
2: Dec '08 - Mar '09	2.00	0.54	0.54	0.42
3: Apr - Jul '09	1.20	0.55	0.55	0.35
4: Aug - Nov '09	1.43	0.83	0.83	0.45
5: Dec '09 - Mar '10	1.73	0.57	0.57	0.25
6: Apr - Jul '10	1.23	0.41	0.41	0.39
7: Aug - Nov '10	1.25	0.80	0.80	0.45
8: Dec '10 - Mar '11	1.46	0.49	0.49	0.28
9: Apr - Jul '11	1.10	0.36	0.36	0.15
10: Aug - Nov '11	1.71	0.53	0.53	0.10
11: Dec '11 - Mar '12	1.28	0.23	0.23	0.23
12: Apr - Jul '12	1.23	0.30	0.30	0.19
13: Aug - Nov '12	1.18	0.42	0.42	0.17
14: Dec '12 - Mar '13	0.99	0.37	0.37	0.09

Notes. Tabulations are weighted using person level weights [wpfinwgt].

Table A.2. Receipt of Food Assistance by Source, percent of respondents per wave

Wave	Government Programs	CBOs	Family / Friends	Other
1: Aug - Nov '08	65.82	31.49	0	6.18
2: Dec '08 - Mar '09	63.74	44.47	7.34	0
3: Apr - Jul '09	68.56	22.87	5.04	0
4: Aug - Nov '09	80.76	14.9	0	9.84
5: Dec '09 - Mar '10	70.98	31.2	0	0
6: Apr - Jul '10	91.58	8.42	0	0
7: Aug - Nov '10	74.13	12.17	0	13.7
8: Dec '10 - Mar '11	62.03	42.47	5.88	5.88
9: Apr - Jul '11	54.91	34.89	11.78	3.19
10: Aug - Nov '11	68.16	19.32	0	0
11: Dec '11 - Mar '12	63.6	18.23	9.33	9.04
12: Apr - Jul '12	49.33	41.28	0	9.39
13: Aug - Nov '12	53.18	71.51	13.07	0
14: Dec '12 - Mar '13	65.34	34.66	18.36	0

Notes. Tabulations are weighted using person level weights [wpfinwgt].

Table A.3. Receipt of Clothing Assistance by Source, percent of respondents per wave

Wave	Government Programs	CBOs	Family / Friends	Other
1: Aug - Nov '08	70.89	24.69	0	4.42
2: Dec '08 - Mar '09	85.67	21.31	0	0
3: Apr - Jul '09	48.86	34.3	8.67	8.16
4: Aug - Nov '09	87.05	7.89	3.53	5.07
5: Dec '09 - Mar '10	74.08	0	0	25.92
6: Apr - Jul '10	48.61	20.52	0	30.86
7: Aug - Nov '10	49.33	38.88	0	11.78
8: Dec '10 - Mar '11	30.1	59.32	0	10.58
9: Apr - Jul '11	22.3	77.7	0	0
10: Aug - Nov '11	85.5	14.5	0	5.7
11: Dec '11 - Mar '12	19.38	80.62	14.62	0
12: Apr - Jul '12	13.1	82.25	0	17.75
13: Aug - Nov '12	83.24	16.76	0	0
14: Dec '12 - Mar '13	72.51	27.49	0	0

Notes. Tabulations are weighted using person level weights [wpfinwgt].

Table A.4. Receipt of Housing Assistance by Source, percent of respondents per wave

Wave	Government Programs	CBOs	Family / Friends	Other
1: Aug - Nov '08	100	0		3.61
2: Dec '08 - Mar '09	100	0		0
3: Apr - Jul '09	100	0		0
4: Aug - Nov '09	100	0		0
5: Dec '09 - Mar '10	100	0		0
6: Apr - Jul '10	100	0		6.73
7: Aug - Nov '10	100	0		0
8: Dec '10 - Mar '11	100	0		0
9: Apr - Jul '11	100	0		0
10: Aug - Nov '11	100	8.35		0
11: Dec '11 - Mar '12	100	0		0
12: Apr - Jul '12	100	0		0
13: Aug - Nov '12	100	0		0
14: Dec '12 - Mar '13	100	0		0

Notes. Tabulations are weighted using person level weights [wpfinwgt].

Table A.5. Receipt of Cash Assistance by Source, percent of respondents per wave

Wave	Government Programs	CBOs	Family / Friends	Other
1: Aug - Nov '08	39.65	13.52	43.59	8.14
2: Dec '08 - Mar '09	57.48	14.09	30.27	17.84
3: Apr - Jul '09	56.48	12.53	24.78	6.2
4: Aug - Nov '09	52.39	0	33.85	13.76
5: Dec '09 - Mar '10	81.74	0	38.06	19.79
6: Apr - Jul '10	76.18	0	23.82	0
7: Aug - Nov '10	63.19	12.21	11.27	13.34
8: Dec '10 - Mar '11	73.98	0	22.81	3.22
9: Apr - Jul '11	45.12	0	47.53	7.35
10: Aug - Nov '11	54.71	0	45.29	0
11: Dec '11 - Mar '12	32.29	30.31	45.56	0
12: Apr - Jul '12	38.47	0	61.53	0
13: Aug - Nov '12	63.29	0	36.71	0
14: Dec '12 - Mar '13	68.04	11	20.96	0

Notes. Tabulations are weighted using person level weights [wpfinwgt].

Table A.6. Number of respondents accessing combinations of type of assistance

	Type of Assistance													
Wave	0	1	2	3	4	5	6	7	8	10	11	12	13	15
1	4234.16	64.88	22.05	28.69	14.14	8.00	6.55	0.54	4.86	1.91	0.99	0.00	0.00	0.00
2	4196.73	56.39	9.54	14.85	8.75	3.19	0.00	0.51	0.00	1.15	0.00	0.00	0.00	0.00
3	4413.66	31.26	9.41	6.89	6.05	1.73	2.52	0.70	0.90	1.08	0.32	0.00	1.15	0.00
4	4334.75	37.90	14.89	11.33	9.77	5.78	1.66	0.00	2.01	0.76	0.78	0.00	0.00	0.00
5	4363.66	47.35	7.43	18.44	2.92	1.47	4.04	0.00	0.00	2.19	0.00	0.00	0.00	0.00
6	4375.98	34.56	5.19	14.97	7.89	4.00	1.22	0.00	0.00	0.90	0.00	0.00	0.00	0.00
7	4321.07	33.70	12.96	12.02	9.89	3.96	0.00	0.00	1.58	0.00	1.74	0.00	0.00	0.00
8	4297.11	35.99	4.80	8.96	8.83	10.78	0.92	0.81	0.00	0.00	2.08	0.00	0.00	0.00
9	4341.50	32.71	8.56	14.30	6.43	1.45	0.00	0.00	0.00	0.00	1.19	0.00	0.00	0.00
10	4258.38	46.85	5.47	8.36	1.85	5.56	3.48	1.36	0.00	0.00	0.00	0.00	0.00	0.00
11	4207.90	36.92	3.76	16.00	5.97	1.79	0.00	2.24	1.53	0.00	0.00	0.55	0.00	0.00
12	4212.20	29.72	1.77	6.68	4.36	3.10	0.00	0.00	2.01	0.00	0.00	0.00	0.00	1.42
13	4150.98	31.69	7.11	8.11	5.34	0.57	4.57	0.54	0.00	0.00	0.00	0.00	0.00	0.00
14	4115.97	16.24	5.87	8.19	2.79	2.52	0.00	0.00	0.00	0.00	0.57	0.00	0.00	0.00
Total	59824.04	536.16	118.80	177.78	94.97	53.91	24.96	6.71	12.88	5.80	9.86	0.55	1.15	1.42

Notes. Tabulations are calculated for all persons with income below 200% of the FPL and weighted using person level weights [wpfinwgt].

Table A.7. Number of respondents accessing combinations of food of assistance

	Source of Assistance					
	0	1	2	5	14	15
1	95.62	15.22	6.84	0.85	0.00	0.00
2	66.58	16.75	9.07	2.47	1.69	0.59
3	48.12	9.46	2.46	0.00	0.69	0.00
4	58.30	11.32	1.41	0.83	0.00	0.00
5	66.30	14.31	5.65	1.14	0.00	0.00
6	52.45	8.77	0.81	0.00	0.00	0.00
7	56.89	4.85	0.80	0.00	0.00	0.00
8	56.19	8.76	5.43	0.82	0.00	1.00
9	43.40	6.83	2.63	0.42	1.56	0.00
10	74.84	7.28	2.06	0.00	0.00	0.00
11	44.23	13.77	1.93	0.00	2.02	0.00
12	48.37	6.01	5.03	0.00	0.00	0.00
13	41.31	4.34	7.14	1.77	0.00	1.99
14	39.19	4.85	1.21	0.00	1.36	0.00
Total	791.79	132.53	52.46	8.30	7.32	3.59

Notes. Tabulations are calculated for all persons with income below 200% of the FPL and weighted using person level weights [wpfinwgt].

Table A.8. Number of respondents accessing combinations of clothing of assistance

	Sources of Assistance						
	0	1	2	5	10	13	14
1	30.09	23.15	8.06	0.00	0.00	0.00	0.00
2	12.92	10.29	1.87	0.91	0.00	0.00	0.00
3	18.14	4.84	3.39	0.00	0.86	0.00	0.00
4	18.26	19.82	1.87	0.00	0.00	0.84	0.00
5	24.36	3.67	0.00	0.00	0.00	0.00	0.00
6	14.86	3.90	1.65	0.00	0.00	0.00	0.00
7	19.81	10.70	8.43	0.00	0.00	0.00	0.00
8	17.12	2.20	4.34	0.00	0.00	0.00	0.00
9	15.35	0.47	1.65	0.00	0.00	0.00	0.00
10	15.88	8.46	1.43	0.00	0.00	0.00	0.00
11	6.33	0.94	3.20	0.00	0.00	0.00	0.71
12	5.31	0.00	7.67	1.45	0.00	0.00	0.00
13	11.40	6.87	1.38	0.00	0.00	0.00	0.00
14	10.54	4.78	1.81	0.00	0.00	0.00	0.00
Total	220.36	100.09	46.78	2.37	0.86	0.84	0.71

Notes. Tabulations are calculated for all persons with income below 200% of the FPL and weighted using person level weights [wpfinwgt].

Table A.9. Number of respondents accessing combinations of housing of assistance

	Sources of Assistance			
	0	1	5	13
1	7.39	36.23	1.42	0.00
2	2.92	13.85	0.00	0.00
3	2.44	11.03	0.00	0.00
4	3.25	14.07	0.00	0.00
5	4.89	20.95	0.00	0.00
6	1.54	16.37	0.00	0.00
7	6.21	9.87	0.00	0.00
8	2.98	9.56	0.00	0.00
9	7.62	8.62	0.00	0.00
10	3.92	7.77	0.00	0.71
11	7.23	11.13	0.00	0.00
12	1.27	9.32	0.00	0.00
13	4.06	9.22	0.00	0.00
14	0.90	8.27	0.00	0.00
Total	56.62	186.25	1.42	0.71

Notes. Tabulations are calculated for all persons with income below 200% of the FPL and weighted using person level weights [wpfinwgt].

Table A.10. Number of respondents accessing combinations of cash of assistance

	Sources of Assistance						
	0	1	2	10	13	14	15
1	2.40	11.71	2.55	11.43	0.00	1.45	0.00
2	1.76	9.76	1.60	4.64	0.00	0.00	1.05
3	1.00	9.09	2.02	3.99	0.00	0.00	0.00
4	2.84	10.82	0.00	6.99	0.00	0.00	0.00
5	0.00	7.21	0.00	2.13	2.30	0.00	0.00
6	0.00	13.60	0.00	4.25	0.00	0.00	0.00
7	2.72	12.88	2.49	2.30	0.00	0.00	0.00
8	0.41	9.52	0.00	2.93	0.00	0.00	0.00
9	0.49	3.01	0.00	3.18	0.00	0.00	0.00
10	0.00	2.42	0.00	2.00	0.00	0.00	0.00
11	0.00	3.29	2.26	3.81	0.00	0.83	0.00
12	0.00	3.17	0.00	5.06	0.00	0.00	0.00
13	0.00	4.81	0.00	2.79	0.00	0.00	0.00
14	0.00	2.74	0.44	0.84	0.00	0.00	0.00
Total	11.63	104.04	11.35	56.35	2.30	2.28	1.05

Notes. Tabulations are calculated for all persons with income below 200% of the FPL and weighted using person level weights [wpfinwgt].

APPENDIX C

DATA LIMITATIONS AND SIPP CORRECTION PROCEDURES

Because the SIPP is a large-N data set and information depends on responses to the interviews, the responses in the SIPP are subject to measurement error. Measurement error can result because the heads of household may be unaware of the activities and income of other family unit members and, therefore, may provide misinformation (US Census Bureau, 2014).

Nonresponse can result from inability of the interviewers to obtain information about all cases in the sample or unwillingness of the respondents to provide correct information.[35] This is especially a problem for surveys that primarily interview low-income populations or researchers that use samples of low-income populations from large-N surveys, as I do here. Very low-income families are often transient, moving frequently between apartments or residing with family/friends, and do not consistently keep phone numbers or addresses. This makes it difficult for interviewers to track and contact families (US Census Bureau, 2014).

The Census Bureau has taken procedures to correct for this non-response bias in the SIPP. They use a two-tiered imputation process. First, logical imputation is used to correct for blatant errors or simple gaps in information such as age, race, or gender that can be logically filled in. Second, the SIPP uses hot decking and Z-method imputation to match missing information for household members. The hot-decking method is used to correct for non-response in questions because respondents did not answer some questions but answered others. Hot-decking is when the individual missing information is replaced with information from the most similar respondent, based on a set of characteristics and regional variables. The Z-method is used when all

[35] Nonresponse rates for Wave 1 of the SIPP have been stable, ranging from 4.9 percent for the 1984 Panel wave 1 to 14.9 percent for the 2004 Panel wave. The loss rate for the panel is consistently around 35% for all waves. It was 36.6% for the 2004 Panel. Loss rates have not been calculated for the 2008 panel yet, but they are expected to be similar (Users Guide).

information for an individual is missing. This frequently occurs when one person in a household does not answer any questions, but others in the household have responded. This method replaces the missing information with all information from a similar respondent, based on a set of identified characteristics.[36] All of these procedures ensure that the largest amount of information is available and that the data itself is statistically representative of the US population.

Additional information about measurement error in the SIPP and how the SIPP corrects for this error can be found in the SIPP users guide.

[36] For more information on SIPP imputation procedures and specific characteristics see Chapter 4 of the SIPP Users Guide: Data Editing and Imputation: http://www.census.gov/sipp/usrguide.html

APPENDIX D

JOB LOSS

In the SIPP, respondents were asked if they had a paid job during the reference period. If they responded yes, indicating that they had a job the respondent was then asked how many paid jobs they held during the reference period. These responses are used to calculate job loss at each wave in the survey.

Table A.11. Percent of Employed Respondents Who Reported a Job Loss by Wave

Wave Employed	Subsequent Wave	Percent Job Loss
1	2	6.49 %
2	3	7.67
3	4	6.87
4	5	6.79
5	6	5.23
6	7	4.99
7	8	6.13
8	9	5.58
9	10	4.34
10	11	5.78
11	12	4.18
12	13	4.75
13	14	4.11
Average		5.05

Note. Tabulations are calculated for all persons with income below 200% of the FPL and weighted using person level weights [wpfinwgt].

The percent of respondents who lost jobs is described in Table A.11. On average, about 5.05% of respondents who were employed in one or more jobs in the first wave were not employed in one or more jobs in the subsequent wave. This statistic only estimates a change in the number of paid jobs held by the respondent between waves. It does not account for the kind of job the respondent lost, why they lost the job, how long they were employed, if the respondent also lost benefits such as health insurance, or if the respondent has multiple jobs. However, all

of the respondents in the sample total household income at or below 200% of the FPL, suggesting that these are not high skilled workers.

Job loss is a valid measure of change in employment because it measures a change in family resources. Low-income mothers bear the primary responsibility for household production and management of household resources (Urban & Olson, 2005). The survey accounts for the lowest income families (families with income less than 200% of the FPL); any loss of income from a paid job can be counted as a significant change in the family's resources.

Job Loss and Types of Assistance

Families experiencing job loss received food, clothing, housing, and cash assistance from government programs, CBOs, family, and friends. As Chart A.1 shows, low-income families experiencing job loss accessed food, clothing, housing, and cash assistance in the four months after experiencing job loss.

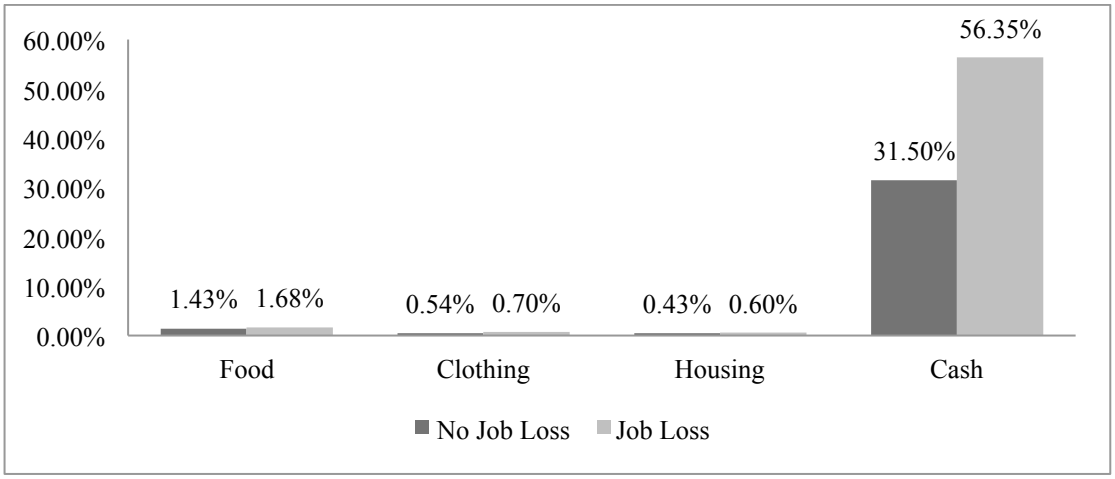


Chart A.1: Percent of Families Receiving Assistance After Experiencing Job Loss, by type of assistance[37]

Across all types of assistance, low-income families experiencing job loss accessed assistance at a higher rate than families that did not experience job loss. The largest percentage jump is among families reporting that they accessed cash assistance, 56.35% of respondents

[37] Tabulations are weighted using person level weights [wpfinwgt].

experiencing job loss reported accessing cash assistance while 31.50% of respondents not experiencing job loss reported accessing assistance.

Job Loss and Sources of Assistance

Among low-income families receiving food assistance, families experiencing job loss accessed assistance from government programs and family and/or friends at a higher rate. This is shown in Chart A.2.

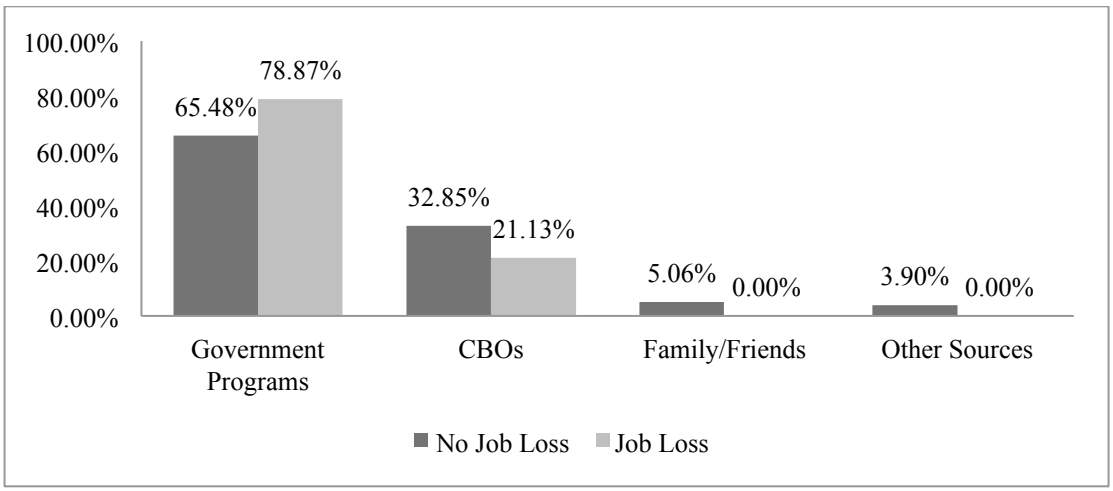


Chart A.2. Percent of Families Receiving Food Assistance after Job Loss, by source[38]

Of families experiencing job loss, 78.87% reported accessing assistance from government programs while 65.48% of families not reporting job loss accessed food assistance from government programs. Similarly, 5.06% of families reporting job loss accessed food assistance from family and/or friends while 0.00% of those not reporting job loss accessed food assistance from family and/or friends.

Among low-income families receiving clothing assistance, families experiencing job loss accessed assistance from government programs and family and/or friends at a higher rate. This is shown in Chart A.3. Of families experiencing job loss, 83.62% reported accessing clothing assistance from government programs while 61.65% of those not experiencing job loss reported

[38] Tabulations are weighted using person level weights [wpfinwgt].

accessing clothing assistance from government programs. Similarly, 16.38% of those experiencing job loss reported accessing clothing assistance from family and/or friends while 0.54% of those not experiencing job loss reported accessing clothing assistance from family and/or friends.

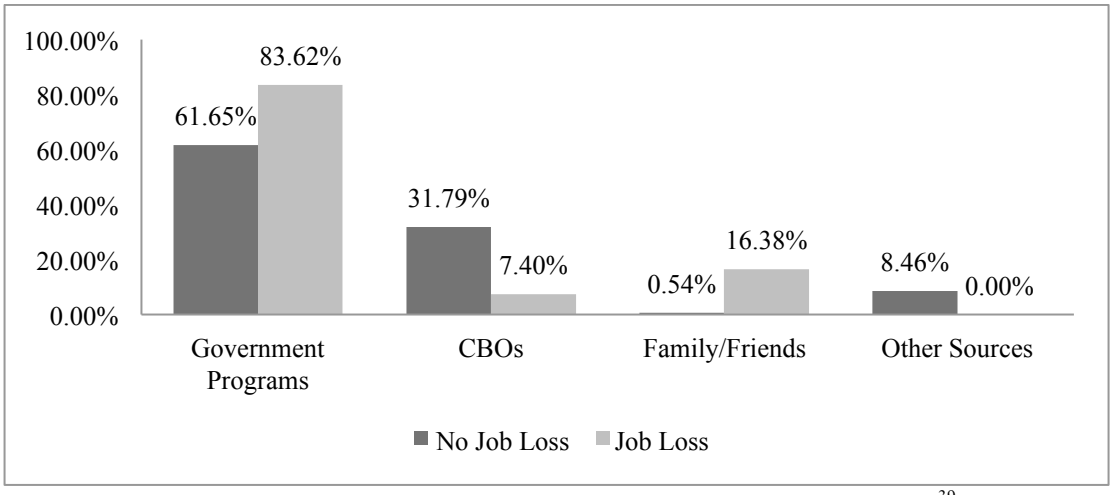


Chart A.3. Percent of Families Receiving Clothing Assistance after Job Loss, by source[39]

Among low-income families receiving housing assistance, 100% reported accessing assistance from government programs. As a result, there is no notable variation in the percent of respondents accessing assistance who experienced job loss and those who did not. This is seen in Chart A.4.

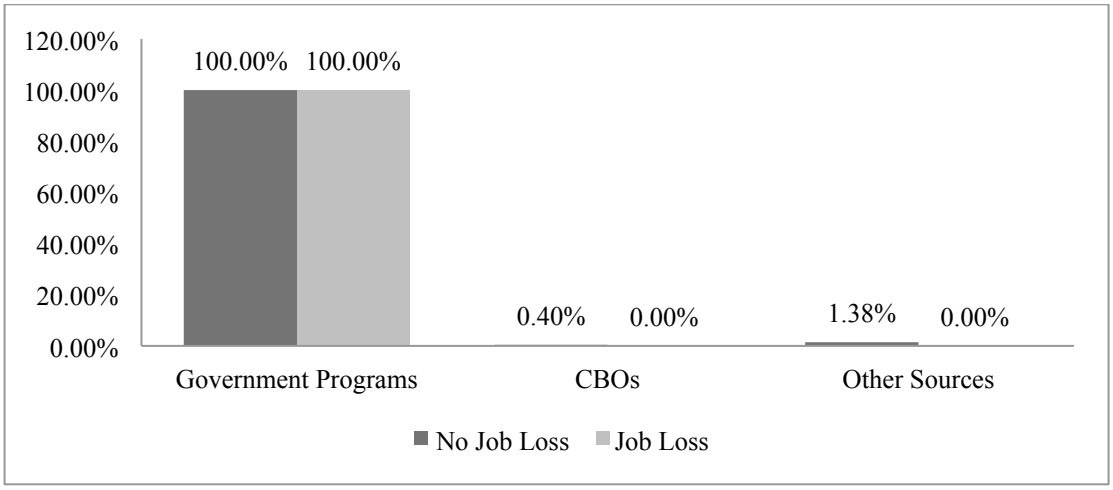


Chart A.4. Percent of Families Receiving Housing Assistance after Job Loss, by source[40]

[39] Tabulations are weighted using person level weights [wpfinwgt].

Among low-income families who received short-term cash assistance, families experiencing job loss accessed assistance from government programs, family and/or friends, and other sources at a higher rate than families not experiencing job loss. Of families experiencing job loss, 56.90% reported accessing assistance from government programs while 57.23% of those not experiencing job loss reported accessing short-term cash assistance from government programs. This is shown in Chart A.5.

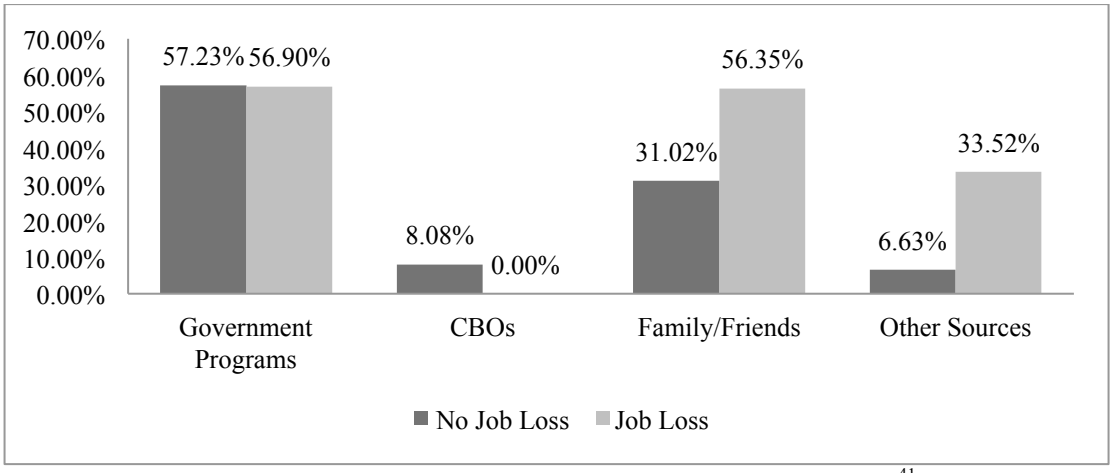


Chart A.5. Percent of Families Receiving Cash Assistance after Job Loss, by source[41]

Similarly, 56.35% of those experiencing job loss reported accessing assistance from family and/or friends while 31.02% of those not experiencing job loss reported accessing the same assistance. The largest jump is in those reporting they accessed assistance from other sources. Among those experiencing job loss, 33.52% reported accessing assistance from other sources while 6.63% of those not reporting job loss accessed short-term cash assistance from other sources.

The findings suggest that job loss is a possible factor that may determine if low-income families access food, clothing, housing, or cash assistance from government programs, CBOs, family and/or friends, or other sources. However, it is not possible to draw conclusions from this

[40] Tabulations are weighted using person level weights [wpfinwgt].
[41] Tabulations are weighted using person level weights [wpfinwgt].

evidence because there are no statistical controls.

Limitations of the Job Loss Measure

There are limitations to how job loss is measured. A discrete measure of the change in employment does not account for how long a respondent was employed, the type of job lost, or how shocking the loss was to a family. If a family loses an already low-paying job they may have continuously received assistance from the safety net. This is very different from a family that loses a middle-income job and may suddenly require assistance. Moreover, a family in which the primary earner cycles on and off of employment repeatedly, will likely learn the nuances of the safety net system and become adept at accessing assistance to meet the needs of the family. However, a family that experiences job loss and has not accessed assistance from the safety net previously may not know where to go or how to access assistance.

APPENDIX E

STATA CODE

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*                             September 9, 2014                               *
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*******************************************************************************



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bysort ssuid epppnum: egen hearn = mean(thearn)
* Poverty Thresshold
bysort ssuid epppnum: egen fpov = mean(rfpov)
bysort ssuid epppnum: egen hpov = mean(rhpov)

keep if srefmon==4
keep if tage>=18
keep if tage<=60
keep if rfnkids>0
keep if epppnum=="0101"

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bysort ssuid epppnum: egen hearn = mean(thearn)
* Poverty Thresshold
bysort ssuid epppnum: egen fpov = mean(rfpov)
bysort ssuid epppnum: egen hpov = mean(rhpov)

keep if srefmon==4
keep if tage>=18
keep if tage<=60
keep if rfnkids>0
keep if epppnum=="0101"

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bysort ssuid epppnum: egen hearn = mean(thearn)
* Poverty Thresshold
bysort ssuid epppnum: egen fpov = mean(rfpov)
bysort ssuid epppnum: egen hpov = mean(rhpov)

keep if srefmon==4
keep if tage>=18
keep if tage<=60
keep if rfnkids>0
keep if epppnum=="0101"

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bysort ssuid epppnum: egen hearn = mean(thearn)
* Poverty Thresshold
bysort ssuid epppnum: egen fpov = mean(rfpov)
bysort ssuid epppnum: egen hpov = mean(rhpov)

keep if srefmon==4
keep if tage>=18
keep if tage<=60
keep if rfnkids>0
keep if epppnum=="0101"

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bysort ssuid epppnum: egen hearn = mean(thearn)
* Poverty Thresshold
bysort ssuid epppnum: egen fpov = mean(rfpov)
bysort ssuid epppnum: egen hpov = mean(rhpov)

keep if srefmon==4
keep if tage>=18
keep if tage<=60
keep if rfnkids>0
keep if epppnum=="0101"

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bysort ssuid epppnum: egen fpov = mean(rfpov)
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keep if tage<=60
keep if rfnkids>0
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bysort ssuid epppnum: egen fpov = mean(rfpov)
bysort ssuid epppnum: egen hpov = mean(rhpov)

keep if srefmon==4
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keep if tage<=60
keep if rfnkids>0
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* Poverty Thresshold
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keep if srefmon==4
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* Poverty Thresshold
bysort ssuid epppnum: egen fpov = mean(rfpov)
bysort ssuid epppnum: egen hpov = mean(rhpov)

keep if srefmon==4
keep if tage>=18
keep if tage<=60
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bysort ssuid epppnum: egen fpov = mean(rfpov)
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keep if rfnkids>0
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bysort ssuid epppnum: egen hpov = mean(rhpov)

keep if srefmon==4
keep if tage>=18
keep if tage<=60
keep if rfnkids>0
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bysort ssuid epppnum: egen fpov = mean(rfpov)
bysort ssuid epppnum: egen hpov = mean(rhpov)

keep if srefmon==4
keep if tage>=18
keep if tage<=60
keep if rfnkids>0
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* Poverty Thresshold
bysort ssuid epppnum: egen fpov = mean(rfpov)
bysort ssuid epppnum: egen hpov = mean(rhpov)

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keep if tage>=18
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* Poverty Thresshold
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keep if srefmon==4
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egen id = group(ssuid epppnum)

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replace ecitizen=0 if ecitizen==2
g married=ems==1
g metro=tmetro==1
g hsgrad=eeducate>=39
replace eorigin=0 if eorigin==2
         label define eorigin 0 "No" 1 "Yes", replace
replace esoklt18 =. if esoklt18==-1
replace epdjbthn=0 if epdjbthn==2
         label define epdjbthn 0 "No" 1 "Yes", replace
g lnage = ln(age)
egen calmon = group(rhcalyr rhcalmn)
g male=esex==1
g female=esex==2

* Job Loss
tsset id swave
replace epdjbthn =0 if epdjbthn ==2
         label define epdjbthn 1 "Yes" 0 "No", modify
replace ejobcntr =. if ejobcntr==-1
         label define ejobcntr 1 "1", modify
g jobloss = epdjbthn==l.epdjbthn-1
g job = jobloss*epdjbthn

* Wave dummies
g w1=swave==1
g w2=swave==2
g w3=swave==3
g w4=swave==4
g w5=swave==5
g w6=swave==6
g w7=swave==7
g w8=swave==8
g w9=swave==9
g w10=swave==10
g w11=swave==11
g w12=swave==12
g w13=swave==13
g w14=swave==14

*South
g south = 1 if tfipsst== 1
replace south=1 if tfipsst== 5
replace south=1 if tfipsst== 12
replace south=1 if tfipsst== 13
replace south=1 if tfipsst== 21
replace south=1 if tfipsst== 22
replace south=1 if tfipsst== 28
replace south=1 if tfipsst== 37
replace south=1 if tfipsst== 45
replace south=1 if tfipsst== 47
replace south=1 if tfipsst== 48
replace south=1 if tfipsst== 51
replace south=1 if tfipsst== 40
replace south=0 if south==.

*West
g west = 1 if tfipsst== 2
replace west=1 if tfipsst== 4
replace west=1 if tfipsst== 6
replace west=1 if tfipsst== 8
replace west=1 if tfipsst== 15
replace west=1 if tfipsst== 16
replace west=1 if tfipsst== 30
replace west=1 if tfipsst== 32
replace west=1 if tfipsst== 35
replace west=1 if tfipsst== 41
```

```
replace west=1 if tfipsst== 49
replace west=1 if tfipsst== 53
replace west=1 if tfipsst== 56
replace west =0 if west==.

*Midwest
g midwest = 1 if tfipsst== 17
replace midwest=1 if tfipsst== 18
replace midwest=1 if tfipsst== 19
replace midwest=1 if tfipsst== 20
replace midwest=1 if tfipsst== 26
replace midwest=1 if tfipsst== 27
replace midwest=1 if tfipsst== 29
replace midwest=1 if tfipsst== 31
replace midwest=1 if tfipsst== 38
replace midwest=1 if tfipsst== 46
replace midwest=1 if tfipsst== 39
replace midwest=1 if tfipsst== 55
replace midwest=0 if midwest==.

*Midatlantic
g midatlant = 1 if tfipsst== 11
replace midatlant=1 if tfipsst== 24
replace midatlant=1 if tfipsst== 54
replace midatlant=1 if tfipsst== 10
replace midatlant=1 if tfipsst== 34
replace midatlant=1 if tfipsst== 42
replace midatlant=1 if tfipsst== 36
replace midatlant=0 if midatlant==.

* East
g east = 1 if tfipsst== 9
replace east=1 if tfipsst== 44
replace east=1 if tfipsst== 25
replace east=1 if tfipsst== 23
replace east=1 if tfipsst== 50
replace east=1 if tfipsst== 33
replace east=0 if east==.

* Region
g region=1 if east==1
replace region=2 if midatlant==1
replace region=3 if midwest==1
replace region=4 if south==1
replace region=5 if west==1

* State Dummy Variables
g state1=tfipsst==1
g state2=tfipsst==2
g state4=tfipsst==4
g state5=tfipsst==5
g state6=tfipsst==6
g state8=tfipsst==8
g state9=tfipsst==9
g state10=tfipsst==10
g state11=tfipsst==11
g state12=tfipsst==12
g state13=tfipsst==13
g state15=tfipsst==15
g state16=tfipsst==16
g state17=tfipsst==17
g state18=tfipsst==18
g state19=tfipsst==19
g state20=tfipsst==20
g state21=tfipsst==21
g state22=tfipsst==22
g state23=tfipsst==23
g state24=tfipsst==24
g state25=tfipsst==25
g state26=tfipsst==26
g state27=tfipsst==27
g state28=tfipsst==28
g state29=tfipsst==29
g state30=tfipsst==30
g state31=tfipsst==31
g state32=tfipsst==32
g state33=tfipsst==33
g state34=tfipsst==34
g state35=tfipsst==35
g state36=tfipsst==36
g state37=tfipsst==37
```

```
g state38=tfipsst==38
g state39=tfipsst==39
g state40=tfipsst==40
g state41=tfipsst==41
g state42=tfipsst==42
g state44=tfipsst==44
g state45=tfipsst==45
g state46=tfipsst==46
g state47=tfipsst==47
g state48=tfipsst==48
g state49=tfipsst==49
g state50=tfipsst==50
g state51=tfipsst==51
g state53=tfipsst==53
g state54=tfipsst==54
g state55=tfipsst==55
g state56=tfipsst==56

* Family Poverty Thressholds
gen fpov400 = fpov*4
gen fbelow400 = 1 if fearn<=fpov400
replace fbelow400 = 0 if fbelow400==.

gen fpov350 = fpov*3.5
gen fbelow350 = 1 if fearn<=fpov350
replace fbelow350 = 0 if fbelow350==.

gen fpov300 = fpov*3
gen fbelow300 = 1 if fearn<=fpov300
replace fbelow300 = 0 if fbelow300==.

gen fpov250 = fpov*2.5
gen fbelow250 = 1 if fearn<=fpov250
replace fbelow250 = 0 if fbelow250==.

gen fpov200 = fpov*2
gen fbelow200 = 1 if fearn<=fpov200
replace fbelow200 = 0 if fbelow200==.

gen fpov150 = fpov*1.5
gen fbelow150 = 1 if fearn<=fpov15
replace fbelow150 = 0 if fbelow150==.

gen fbelow100 = 1 if fearn<=fpov
replace fbelow100 = 0 if fbelow100==.

g fthresh = 0 if fearn<=fpov
replace fthresh = 1 if fbelow150==1&fthresh==.
replace fthresh = 2 if fbelow200==1&fthresh==.
replace fthresh = 3 if fbelow250==1&fthresh==.
replace fthresh = 4 if fbelow300==1&fthresh==.
replace fthresh = 5 if fbelow350==1&fthresh==.
replace fthresh = 6 if fbelow400==1&fthresh==.
replace fthresh = 7 if fthresh==.


* Household Poverty Thressholds
gen hpov400 = hpov*4
gen hbelow400 = 1 if hearn<=hpov400
replace hbelow400 = 0 if hbelow400==.

gen hpov350 = hpov*3.5
gen hbelow350 = 1 if hearn<=hpov350
replace hbelow350 = 0 if hbelow350==.

gen hpov300 = hpov*3
gen hbelow300 = 1 if hearn<=hpov300
replace hbelow300 = 0 if hbelow300==.

gen hpov250 = hpov*2.5
gen hbelow250 = 1 if hearn<=hpov250
replace hbelow250 = 0 if hbelow250==.

gen hpov200 = hpov*2
gen hbelow200 = 1 if hearn<=hpov200
replace hbelow200 = 0 if hbelow200==.

gen hpov150 = hpov*1.5
gen hbelow150 = 1 if hearn<=hpov15
replace hbelow150 = 0 if hbelow150==.
```

```
gen hbelow100 = 1 if hearn<=hpov
replace hbelow100 = 0 if hbelow100==.

g hthresh = 0 if hearn<=hpov
replace hthresh = 1 if hbelow150==1&hthresh==.
replace hthresh = 2 if hbelow200==1&hthresh==.
replace hthresh = 3 if hbelow250==1&hthresh==.
replace hthresh = 4 if hbelow300==1&hthresh==.
replace hthresh = 5 if hbelow350==1&hthresh==.
replace hthresh = 6 if hbelow400==1&hthresh==.
replace hthresh = 7 if hthresh==.


*******************************************************************************
* Dependent Variable
*******************************************************************************

* Food Variables
*sum epaothr3 efoodtp1 efoodtp2 efoodtp3 efoodtp4 efoodsc1 efoodsc2 efoodsc3 efoodsc4

replace er27=. if er27==-1
replace er27=0 if er27==2
label define er27 1 "Yes" 0 "No", modify

replace er61=. if er61==-1
replace er61=0 if er61==2
label define er61 1 "Yes" 0 "No", modify

replace efsyn=. if efsyn==-1
replace efsyn=0 if efsyn==2
label define efsyn 1 "Yes" 0 "No", modify

replace epaothr3=. if epaothr3==-1
replace epaothr3=0 if epaothr3==2

replace efoodtp1=. if efoodtp1==-1
replace efoodtp2=. if efoodtp2==-1
replace efoodtp3=. if efoodtp3==-1
replace efoodtp4=. if efoodtp4==-1

replace efoodtp1=0 if efoodtp1==2
replace efoodtp2=0 if efoodtp2==2
replace efoodtp3=0 if efoodtp3==2
replace efoodtp4=0 if efoodtp4==2

replace efoodsc1=. if efoodsc1==-1
replace efoodsc2=. if efoodsc2==-1
replace efoodsc3=. if efoodsc3==-1
replace efoodsc4=. if efoodsc4==-1

replace efoodsc1=0 if efoodsc1==2
replace efoodsc2=0 if efoodsc2==2
replace efoodsc3=0 if efoodsc3==2
replace efoodsc4=0 if efoodsc4==2

label define epaothr3 1 "Yes" 0 "No", modify
label define efoodtp1 1 "Yes" 0 "No", modify
label define efoodtp2 1 "Yes" 0 "No", modify
label define efoodtp3 1 "Yes" 0 "No", modify
label define efoodtp4 1 "Yes" 0 "No", modify

label define efoodsc1 1 "Yes" 0 "No", modify
label define efoodsc2 1 "Yes" 0 "No", modify
label define efoodsc3 1 "Yes" 0 "No", modify
label define efoodsc4 1 "Yes" 0 "No", modify


* Clothing Variables
*sum epaothr4 eclothtp eclthsc1 eclthsc2 eclthsc3 eclthsc4 eclthsc5

replace epaothr4=. if epaothr4==-1
replace epaothr4=0 if epaothr4==2
label define epaothr4 1 "Yes" 0 "No", modify

replace eclothtp=. if eclothtp==-1
replace eclthsc1=. if eclthsc1==-1
replace eclthsc2=. if eclthsc2==-1
replace eclthsc3=. if eclthsc3==-1
replace eclthsc4=. if eclthsc4==-1
replace eclthsc5=. if eclthsc5==-1
```

```
replace eclthsc1=0 if eclthsc1==2
replace eclthsc2=0 if eclthsc2==2
replace eclthsc3=0 if eclthsc3==2
replace eclthsc4=0 if eclthsc4==2
replace eclthsc5=0 if eclthsc5==2

label define eclthsc1 1 "Yes" 0 "No", modify
label define eclthsc2 1 "Yes" 0 "No", modify
label define eclthsc3 1 "Yes" 0 "No", modify
label define eclthsc4 1 "Yes" 0 "No", modify
label define eclthsc5 1 "Yes" 0 "No", modify


* Housing Variables
*sum epaothr5 epubhstp epubhsc1 epubhsc2 epubhsc3 epubhsc4

replace epaothr5=. if epaothr5==-1
replace epaothr5=0 if epaothr5==2
label define epaothr5 1 "Yes" 0 "No", modify

replace epubhstp=. if epubhstp==-1
replace epubhsc1=. if epubhsc1==-1
replace epubhsc2=. if epubhsc2==-1
replace epubhsc3=. if epubhsc3==-1
replace epubhsc4=. if epubhsc4==-1

replace epubhsc1=0 if epubhsc1==2
replace epubhsc2=0 if epubhsc2==2
replace epubhsc3=0 if epubhsc3==2
replace epubhsc4=0 if epubhsc4==2

label define epubhsc1 1 "Yes" 0 "No", modify
label define epubhsc2 1 "Yes" 0 "No", modify
label define epubhsc3 1 "Yes" 0 "No", modify
label define epubhsc4 1 "Yes" 0 "No", modify


* Cash Varibales
*sum epacash1 epacash2 epacash3 ecashsc1 ecashsc2 ecashsc3 ecashsc4

replace epacash1=. if epacash1==-1
replace epacash2=. if epacash2==-1
replace epacash3=. if epacash3==-1

replace epacash1=0 if epacash1==2
replace epacash2=0 if epacash2==2
replace epacash3=0 if epacash3==2

label define epacash1 1 "Yes" 0 "No", modify
label define epacash2 1 "Yes" 0 "No", modify
label define epacash3 1 "Yes" 0 "No", modify

replace ecashsc1=. if ecashsc1==-1
replace ecashsc2=. if ecashsc2==-1
replace ecashsc3=. if ecashsc3==-1
replace ecashsc4=. if ecashsc4==-1

replace ecashsc1=0 if ecashsc1==2
replace ecashsc2=0 if ecashsc2==2
replace ecashsc3=0 if ecashsc3==2
replace ecashsc4=0 if ecashsc4==2

label define ecashsc1 1 "Yes" 0 "No", modify
label define ecashsc2 1 "Yes" 0 "No", modify
label define ecashsc3 1 "Yes" 0 "No", modify
label define ecashsc4 1 "Yes" 0 "No", modify

g clothother=1 if eclthsc4==1
replace clothother=1 if eclthsc5==1
replace clothother=0 if eclthsc5==0&clothother==.
replace clothother=0 if eclthsc4==0&clothother==.

g housegov=1 if epubhsc1==1
replace housegov=1 if epubhsc2==1
replace housegov=0 if epubhsc1==0&housegov==.
replace housegov=0 if epubhsc2==0&housegov==.


* Source of Assistance
g source2 =0
replace source2=1 if epaothr3==1 & epaothr4==0 & epaothr5==0 & epacash3==0
```

```
replace source2=2 if epaothr3==0 & epaothr4==1 & epaothr5==0 & epacash3==0
replace source2=3 if epaothr3==0 & epaothr4==0 & epaothr5==1 & epacash3==0
replace source2=4 if epaothr3==0 & epaothr4==0 & epaothr5==0 & epacash3==1
replace source2=5 if epaothr3==1 & epaothr4==1 & epaothr5==0 & epacash3==0
replace source2=6 if epaothr3==1 & epaothr4==0 & epaothr5==1 & epacash3==0
replace source2=7 if epaothr3==1 & epaothr4==0 & epaothr5==0 & epacash3==1
replace source2=8 if epaothr3==0 & epaothr4==1 & epaothr5==1 & epacash3==0
replace source2=9 if epaothr3==0 & epaothr4==1 & epaothr5==0 & epacash3==1
replace source2=10 if epaothr3==0 & epaothr4==0 & epaothr5==1 & epacash3==1
replace source2=11 if epaothr3==1 & epaothr4==1 & epaothr5==1 & epacash3==0
replace source2=12 if epaothr3==1 & epaothr4==1 & epaothr5==0 & epacash3==1
replace source2=13 if epaothr3==1 & epaothr4==0 & epaothr5==1 & epacash3==1
replace source2=14 if epaothr3==0 & epaothr4==1 & epaothr5==1 & epacash3==1
replace source2=15 if epaothr3==1 & epaothr4==1 & epaothr5==1 & epacash3==1

* Food Source
g fsource=0
replace fsource=1 if efoodsc1==1 & efoodsc2==0 & efoodsc3==0 & efoodsc3==0
replace fsource=2 if efoodsc1==0 & efoodsc2==1 & efoodsc3==0 & efoodsc3==0
replace fsource=3 if efoodsc1==0 & efoodsc2==0 & efoodsc3==1 & efoodsc3==0
replace fsource=4 if efoodsc1==0 & efoodsc2==0 & efoodsc3==0 & efoodsc3==1
replace fsource=5 if efoodsc1==1 & efoodsc2==1 & efoodsc3==0 & efoodsc3==0
replace fsource=6 if efoodsc1==1 & efoodsc2==0 & efoodsc3==1 & efoodsc3==0
replace fsource=7 if efoodsc1==1 & efoodsc2==0 & efoodsc3==0 & efoodsc3==1
replace fsource=8 if efoodsc1==0 & efoodsc2==1 & efoodsc3==1 & efoodsc3==0
replace fsource=9 if efoodsc1==0 & efoodsc2==1 & efoodsc3==0 & efoodsc3==1
replace fsource=10 if efoodsc1==0 & efoodsc2==0 & efoodsc3==1 & efoodsc3==1
replace fsource=11 if efoodsc1==1 & efoodsc2==1 & efoodsc3==1 & efoodsc3==0
replace fsource=12 if efoodsc1==1 & efoodsc2==1 & efoodsc3==0 & efoodsc3==1
replace fsource=13 if efoodsc1==1 & efoodsc2==0 & efoodsc3==1 & efoodsc3==1
replace fsource=14 if efoodsc1==0 & efoodsc2==1 & efoodsc3==1 & efoodsc3==1
replace fsource=15 if efoodsc1==1 & efoodsc2==1 & efoodsc3==1 & efoodsc3==1

* Clothing Source
g csource=0
replace csource=1 if eclthsc1==1 & eclthsc2==0 & eclthsc3==0 & eclthsc3==0
replace csource=2 if eclthsc1==0 & eclthsc2==1 & eclthsc3==0 & eclthsc3==0
replace csource=3 if eclthsc1==0 & eclthsc2==0 & eclthsc3==1 & eclthsc3==0
replace csource=4 if eclthsc1==0 & eclthsc2==0 & eclthsc3==0 & eclthsc3==1
replace csource=5 if eclthsc1==1 & eclthsc2==1 & eclthsc3==0 & eclthsc3==0
replace csource=6 if eclthsc1==1 & eclthsc2==0 & eclthsc3==1 & eclthsc3==0
replace csource=7 if eclthsc1==1 & eclthsc2==0 & eclthsc3==0 & eclthsc3==1
replace csource=8 if eclthsc1==0 & eclthsc2==1 & eclthsc3==1 & eclthsc3==0
replace csource=9 if eclthsc1==0 & eclthsc2==1 & eclthsc3==0 & eclthsc3==1
replace csource=10 if eclthsc1==0 & eclthsc2==0 & eclthsc3==1 & eclthsc3==1
replace csource=11 if eclthsc1==1 & eclthsc2==1 & eclthsc3==1 & eclthsc3==0
replace csource=12 if eclthsc1==1 & eclthsc2==1 & eclthsc3==0 & eclthsc3==1
replace csource=13 if eclthsc1==1 & eclthsc2==0 & eclthsc3==1 & eclthsc3==1
replace csource=14 if eclthsc1==0 & eclthsc2==1 & eclthsc3==1 & eclthsc3==1
replace csource=15 if eclthsc1==1 & eclthsc2==1 & eclthsc3==1 & eclthsc3==1

* Housing Source
g hsource=0
replace hsource=1 if epubhsc1==1 & epubhsc2==0 & epubhsc3==0 & epubhsc3==0
replace hsource=2 if epubhsc1==0 & epubhsc2==1 & epubhsc3==0 & epubhsc3==0
replace hsource=3 if epubhsc1==0 & epubhsc2==0 & epubhsc3==1 & epubhsc3==0
replace hsource=4 if epubhsc1==0 & epubhsc2==0 & epubhsc3==0 & epubhsc3==1
replace hsource=5 if epubhsc1==1 & epubhsc2==1 & epubhsc3==0 & epubhsc3==0
replace hsource=6 if epubhsc1==1 & epubhsc2==0 & epubhsc3==1 & epubhsc3==0
replace hsource=7 if epubhsc1==1 & epubhsc2==0 & epubhsc3==0 & epubhsc3==1
replace hsource=8 if epubhsc1==0 & epubhsc2==1 & epubhsc3==1 & epubhsc3==0
replace hsource=9 if epubhsc1==0 & epubhsc2==1 & epubhsc3==0 & epubhsc3==1
replace hsource=10 if epubhsc1==0 & epubhsc2==0 & epubhsc3==1 & epubhsc3==1
replace hsource=11 if epubhsc1==1 & epubhsc2==1 & epubhsc3==1 & epubhsc3==0
replace hsource=12 if epubhsc1==1 & epubhsc2==1 & epubhsc3==0 & epubhsc3==1
replace hsource=13 if epubhsc1==1 & epubhsc2==0 & epubhsc3==1 & epubhsc3==1
replace hsource=14 if epubhsc1==0 & epubhsc2==1 & epubhsc3==1 & epubhsc3==1
replace hsource=15 if epubhsc1==1 & epubhsc2==1 & epubhsc3==1 & epubhsc3==1

* Cash Source
g casource=0
replace casource=1 if ecashsc1==1 & ecashsc2==0 & ecashsc3==0 & ecashsc3==0
replace casource=2 if ecashsc1==0 & ecashsc2==1 & ecashsc3==0 & ecashsc3==0
replace casource=3 if ecashsc1==0 & ecashsc2==0 & ecashsc3==1 & ecashsc3==0
replace casource=4 if ecashsc1==0 & ecashsc2==0 & ecashsc3==0 & ecashsc3==1
replace casource=5 if ecashsc1==1 & ecashsc2==1 & ecashsc3==0 & ecashsc3==0
replace casource=6 if ecashsc1==1 & ecashsc2==0 & ecashsc3==1 & ecashsc3==0
replace casource=7 if ecashsc1==1 & ecashsc2==0 & ecashsc3==0 & ecashsc3==1
replace casource=8 if ecashsc1==0 & ecashsc2==1 & ecashsc3==1 & ecashsc3==0
replace casource=9 if ecashsc1==0 & ecashsc2==1 & ecashsc3==0 & ecashsc3==1
replace casource=10 if ecashsc1==0 & ecashsc2==0 & ecashsc3==1 & ecashsc3==1
```

```
replace casource=11 if ecashsc1==1 & ecashsc2==1 & ecashsc3==1 & ecashsc3==0
replace casource=12 if ecashsc1==1 & ecashsc2==1 & ecashsc3==0 & ecashsc3==1
replace casource=13 if ecashsc1==1 & ecashsc2==0 & ecashsc3==1 & ecashsc3==1
replace casource=14 if ecashsc1==0 & ecashsc2==1 & ecashsc3==1 & ecashsc3==1
replace casource=15 if ecashsc1==1 & ecashsc2==1 & ecashsc3==1 & ecashsc3==1


*******************************************************************************
* Chapter 1
*******************************************************************************



*******************************************************************************
* Chapter 2
*******************************************************************************



*******************************************************************************
* Chapter 3
*******************************************************************************

*Table 3.2 Earned Income
ta swave if hthresh<=2 [aw=wpfinwgt]

** Data Description **
sum tage if hthresh<=2&swave==1 [aw=wpfinwgt]
ta esex if hthresh<=2&swave==1  [aw=wpfinwgt]
ta erace if hthresh<=2&swave==1  [aw=wpfinwgt]
ta espeak if hthresh<=2&swave==1  [aw=wpfinwgt]
ta ems if hthresh<=2&swave==1  [aw=wpfinwgt]
sum fearn if hthresh<=2&swave==1  [aw=wpfinwgt]


* Food
ta epaothr3 if hthresh<=2 [aw=wpfinwgt]
ta efoodtp1 if hthresh<=2 [aw=wpfinwgt]
ta efoodtp2 if hthresh<=2 [aw=wpfinwgt]
ta efoodtp3 if hthresh<=2 [aw=wpfinwgt]
ta efoodtp4 if hthresh<=2 [aw=wpfinwgt]
ta efoodsc1 if hthresh<=2 [aw=wpfinwgt]
ta efoodsc2 if hthresh<=2 [aw=wpfinwgt]
ta efoodsc3 if hthresh<=2 [aw=wpfinwgt]
ta efoodsc4 if hthresh<=2 [aw=wpfinwgt]

*Clothing
ta epaothr4 if hthresh<=2 [aw=wpfinwgt]
ta eclothtp if hthresh<=2 [aw=wpfinwgt]
ta eclthsc1 if hthresh<=2 [aw=wpfinwgt]
ta eclthsc2 if hthresh<=2 [aw=wpfinwgt]
ta eclthsc3 if hthresh<=2 [aw=wpfinwgt]
ta eclthsc4 if hthresh<=2 [aw=wpfinwgt]
ta eclthsc5 if hthresh<=2 [aw=wpfinwgt]

*Housing
ta epaothr5 if hthresh<=2 [aw=wpfinwgt]
ta epubhstp if hthresh<=2 [aw=wpfinwgt]
ta epubhsc1 if hthresh<=2 [aw=wpfinwgt]
ta epubhsc2 if hthresh<=2 [aw=wpfinwgt]
ta epubhsc3 if hthresh<=2 [aw=wpfinwgt]
ta epubhsc4 if hthresh<=2 [aw=wpfinwgt]

* Cash
ta epacash1 if hthresh<=2 [aw=wpfinwgt]
ta epacash2 if hthresh<=2 [aw=wpfinwgt]
ta epacash3 if hthresh<=2 [aw=wpfinwgt]
ta ecashsc1 if hthresh<=2 [aw=wpfinwgt]
ta ecashsc2 if hthresh<=2 [aw=wpfinwgt]
ta ecashsc3 if hthresh<=2 [aw=wpfinwgt]
ta ecashsc4 if hthresh<=2 [aw=wpfinwgt]

*******************************************************************************

g foodstp=1 if thfdstp>=1
replace foodstp=0 if thfdstp==0


* Variables comared to other variables
        * Food
        ta efoodsc1 foodstp if hthresh<=2 [aw=wpfinwgt], row
```

```
ta efoodsc2 foodstp if hthresh<=2 [aw=wpfinwgt], row
ta efoodsc3 foodstp if hthresh<=2 [aw=wpfinwgt], row

replace er25=0 if er25==2
replace er25=. if er25==-1
ta efoodsc1 er25 if hthresh<=2 [aw=wpfinwgt], row
ta efoodsc2 er25 if hthresh<=2 [aw=wpfinwgt], row
ta efoodsc3 er25 if hthresh<=2 [aw=wpfinwgt], row

replace ehotlunc=. if ehotlunc==-1
replace ehotlunc=0 if ehotlunc==2
ta efoodsc1 ehotlunc if hthresh<=2 [aw=wpfinwgt], row
ta efoodsc2 ehotlunc if hthresh<=2 [aw=wpfinwgt], row
ta efoodsc3 ehotlunc if hthresh<=2 [aw=wpfinwgt], row

* Clothes

* Housing
replace epubhse=. if epubhse==-1
replace epubhse =0 if epubhse ==2
ta epubhsc1 epubhse if hthresh<=2 [aw=wpfinwgt],  row
ta epubhsc2 epubhse if hthresh<=2 [aw=wpfinwgt],  row
ta epubhsc3 epubhse if hthresh<=2 [aw=wpfinwgt],  row

* Cash
replace epatanf1=0 if epatanf1==2
replace epatanf1=. if epatanf1==-1
ta ecashsc1 epatanf1 if hthresh<=2 [aw=wpfinwgt],  row
ta ecashsc2 epatanf1 if hthresh<=2 [aw=wpfinwgt],  row
ta ecashsc3 epatanf1 if hthresh<=2 [aw=wpfinwgt],  row

replace er03a=0 if er03a==2
replace er03a=. if er03a==-1
ta ecashsc1 er03a if hthresh<=2 [aw=wpfinwgt],  row
ta ecashsc2 er03a if hthresh<=2 [aw=wpfinwgt],  row
ta ecashsc3 er03a if hthresh<=2 [aw=wpfinwgt],  row

*****************************************************************************

* Food
*ta efoodtp1 if epaothr3==1&hthresh<=2 [aw=wpfinwgt]
ta efoodtp2 if epaothr3==1&hthresh<=2 [aw=wpfinwgt]
ta efoodtp3 if epaothr3==1&hthresh<=2 [aw=wpfinwgt]
ta efoodtp4 if epaothr3==1&hthresh<=2 [aw=wpfinwgt]
*ta efoodsc1 if epaothr3==1&hthresh<=2 [aw=wpfinwgt]
ta efoodsc2 if epaothr3==1&hthresh<=2 [aw=wpfinwgt]
ta efoodsc3 if epaothr3==1&hthresh<=2 [aw=wpfinwgt]
ta efoodsc4 if epaothr3==1&hthresh<=2 [aw=wpfinwgt]

g foodcbo=0 if epaothr3==1
replace foodcbo=0 if epaothr3==0
replace foodcbo=1 if efoodtp2==1
replace foodcbo=1 if efoodtp3==1
replace foodcbo=1 if efoodtp4==1
replace foodcbo=1 if efoodsc2==1
replace foodcbo=1 if efoodsc3==1
replace foodcbo=1 if efoodsc4==1

*Clothing
*ta eclothtp if hthresh<=2 [aw=wpfinwgt]
*ta eclthsc1 if hthresh<=2 [aw=wpfinwgt]
ta eclthsc2 if hthresh<=2 [aw=wpfinwgt]
ta eclthsc3 if hthresh<=2 [aw=wpfinwgt]
ta eclthsc4 if hthresh<=2 [aw=wpfinwgt]
ta eclthsc5 if hthresh<=2 [aw=wpfinwgt]

g clothescbo=0 if epaothr4==1
replace clothescbo=0 if epaothr4==0
replace clothescbo=1 if eclthsc2==1
replace clothescbo=1 if eclthsc3==1
replace clothescbo=1 if eclthsc4==1
replace clothescbo=1 if eclthsc5==1

*Housing
ta epubhstp if hthresh<=2 [aw=wpfinwgt]
*ta epubhsc1 if hthresh<=2 [aw=wpfinwgt]
ta epubhsc2 if hthresh<=2 [aw=wpfinwgt]
ta epubhsc3 if hthresh<=2 [aw=wpfinwgt]
ta epubhsc4 if hthresh<=2 [aw=wpfinwgt]
```

```
g housingcbo=0 if epaothr5==0
replace housingcbo=0 if epaothr5==1
replace housingcbo=1 if epubhstp==2
replace housingcbo=1 if epubhstp==3
replace housingcbo=1 if epubhsc2==1
replace housingcbo=1 if epubhsc3==1
replace housingcbo=1 if epubhsc4==1


* Cash
ta ecashsc1 if hthresh<=2 [aw=wpfinwgt]
ta ecashsc2 if hthresh<=2 [aw=wpfinwgt]
ta ecashsc3 if hthresh<=2 [aw=wpfinwgt]
ta ecashsc4 if hthresh<=2 [aw=wpfinwgt]

g cashcbo=0 if epacash3==1
replace cashcbo=0 if epacash3==0
replace cashcbo=1 if ecashsc2==1
replace cashcbo=1 if ecashsc3==1
replace cashcbo=1 if ecashsc4==1


* Table 3.
ta foodcbo if epaothr3==1&hthresh<=2 [aw=wpfinwgt]
ta clothescbo if epaothr4==1&hthresh<=2 [aw=wpfinwgt]
ta housingcbo if epaothr5==1&hthresh<=2 [aw=wpfinwgt]
ta cashcbo if epaothr5==1&hthresh<=2 [aw=wpfinwgt]

* Table 3.
g foodmonvouch=0 if efoodtp1==1
replace foodmonvouch=0 if efoodtp1==0
replace foodmonvouch=1 if efoodsc2==1
replace foodmonvouch=1 if efoodsc3==1
replace foodmonvouch=1 if efoodsc4==1

ta foodstp efoodtp2 if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta foodstp efoodtp3 if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta foodstp efoodtp4 if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta foodstp foodmonvouch if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta foodstp foodcbo if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey

ta er25 efoodtp2 if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta er25 efoodtp3 if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta er25 efoodtp4 if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta er25 foodmonvouch if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta er25 foodcbo if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey

ta ehotlunc efoodtp2 if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta ehotlunc efoodtp3 if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta ehotlunc efoodtp4 if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta ehotlunc foodmonvouch if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta foodcbo ehotlunc if epaothr3==1&hthresh<=2 [aw=wpfinwgt], row nokey

* Table 3.
gen housingsect8=1 if epubhsc2==1
replace housingsect8=1 if epubhsc3==1
replace housingsect8=1 if epubhsc4==1

ta epubhse epubhstp if epaothr5==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta epubhse housingsect8 if epaothr5==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta epubhse housingcbo  if epaothr5==1&hthresh<=2 [aw=wpfinwgt], row nokey


* Table 3.
ta epatanf1 ecashsc2 if epacash3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta epatanf1 ecashsc3 if epacash3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta epatanf1 ecashsc4 if epacash3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta epatanf1 cashcbo if epaothr5==1&hthresh<=2 [aw=wpfinwgt], row nokey

ta er03a ecashsc2 if epacash3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta er03a ecashsc3 if epacash3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta er03a ecashsc4 if epacash3==1&hthresh<=2 [aw=wpfinwgt], row nokey
ta er03a cashcbo if epaothr5==1&hthresh<=2 [aw=wpfinwgt], row nokey

*******************************************************************************

g foodstp=1 if thfdstp>=1
replace foodstp=0 if thfdstp==0

* Chart
ta swave foodstp if hthresh<=2 [aw=wpfinwgt]
```

```
ta swave foodstp if hthresh<=2 [aw=wpfinwgt], row nofreq nokey

* Chapter 4
set more off
eststo F1a: logit foodstp age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2 w3
w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or

* Chapter 5
set more off
eststo F1: logit foodstp efoodsc2 efoodsc3 efoodsc4 age married hsgrad black female eorigin ecitizen rfnkids
metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or


esttab F1a F1, nogap


*******************************************************************************
* Chapter 4
*******************************************************************************

* Table 4.1: Sourcing Structure
        * Column 1: Food
        ta efoodsc1 if hthresh<=2 [aw=wpfinwgt]
        ta efoodsc2 if hthresh<=2 [aw=wpfinwgt]
        ta efoodsc3 if hthresh<=2 [aw=wpfinwgt]
        ta efoodsc4 if hthresh<=2 [aw=wpfinwgt]

        * Column 2: Clothes
        ta eclthsc1 if hthresh<=2 [aw=wpfinwgt]
        ta eclthsc2 if hthresh<=2 [aw=wpfinwgt]
        ta eclthsc3 if hthresh<=2 [aw=wpfinwgt]
        ta eclthsc5 if hthresh<=2 [aw=wpfinwgt]
        ta eclthsc4 if hthresh<=2 [aw=wpfinwgt]

        * Cloumn 3: Housing
        ta epubhsc1 if hthresh<=2 [aw=wpfinwgt]
        ta epubhsc2 if hthresh<=2 [aw=wpfinwgt]
        ta epubhsc3 if hthresh<=2 [aw=wpfinwgt]
        ta epubhsc4 if hthresh<=2 [aw=wpfinwgt]

        * Column 4: Cash
        ta ecashsc1 if hthresh<=2 [aw=wpfinwgt]
        ta ecashsc2 if hthresh<=2 [aw=wpfinwgt]
        ta ecashsc3 if hthresh<=2 [aw=wpfinwgt]
        ta ecashsc4 if hthresh<=2 [aw=wpfinwgt]

* Question 1: Descriptives
ta epaothr3 if hthresh<=2 [aw=wpfinwgt]
ta epaothr4 if hthresh<=2 [aw=wpfinwgt]
ta epaothr5 if hthresh<=2 [aw=wpfinwgt]
ta epacash3 if hthresh<=2 [aw=wpfinwgt]



* Bar Chart - Chart 4.1
        * Food
        ta efoodsc1 if hthresh<=2 [aw=wpfinwgt]
        ta efoodsc2 if hthresh<=2 [aw=wpfinwgt]
        ta efoodsc3 if hthresh<=2 [aw=wpfinwgt]
        ta efoodsc4 if hthresh<=2 [aw=wpfinwgt]

        *Clothing
        ta eclthsc1 if hthresh<=2 [aw=wpfinwgt]
        ta eclthsc2 if hthresh<=2 [aw=wpfinwgt]
        ta eclthsc3 if hthresh<=2 [aw=wpfinwgt]
        ta clothother if hthresh<=2 [aw=wpfinwgt]

        *Housing
        ta housegov if hthresh<=2 [aw=wpfinwgt]
        ta epubhsc3 if hthresh<=2 [aw=wpfinwgt]
        ta epubhsc4 if hthresh<=2 [aw=wpfinwgt]

        * Cash
        ta ecashsc1 if hthresh<=2 [aw=wpfinwgt]
        ta ecashsc2 if hthresh<=2 [aw=wpfinwgt]
        ta ecashsc3 if hthresh<=2 [aw=wpfinwgt]
        ta ecashsc4 if hthresh<=2 [aw=wpfinwgt]

*******************************************************************************
* Question 2
        * Chart 2.4 - Food variables
```

```
        ta swave efoodsc1 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
        ta swave efoodsc2 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
        ta swave efoodsc3 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
        ta swave efoodsc4 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey

        * Chart 2.5 - Clothing variables
        ta swave eclthsc1 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
        ta swave eclthsc2 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
        ta swave eclthsc3 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
        ta swave clothother if hthresh<=2 [aw=wpfinwgt], row nofreq nokey

        * Chart 2.6 - Housing variables
        ta swave housegov if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
        ta swave epubhsc3 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
        ta swave epubhsc4 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey

        * chart 2.7 - Cash variables
        ta swave ecashsc1 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
        ta swave ecashsc2 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
        ta swave ecashsc3 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
        ta swave ecashsc4 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey

*******************************************************************************
* Question 3

* Food
set more off
eststo F1: logit efoodsc1 efoodsc2 efoodsc3 efoodsc4 age married hsgrad black female eorigin ecitizen rfnkids
metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo F2: logit efoodsc2 efoodsc1 efoodsc3 efoodsc4 age married hsgrad black female eorigin ecitizen rfnkids
metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo F3: logit efoodsc3 efoodsc1 efoodsc2 efoodsc4 age married hsgrad black female eorigin ecitizen rfnkids
metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo F4: logit efoodsc4 efoodsc1 efoodsc2 efoodsc3 age married hsgrad black female eorigin ecitizen rfnkids
metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or

esttab F1 F2 F3 F4, nogap

* Clothing
set more off
eststo C1: logit eclthsc1 eclthsc2 eclthsc3 clothother age married hsgrad black female eorigin ecitizen rfnkids
metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo C2: logit eclthsc2 eclthsc1 eclthsc3 clothother age married hsgrad black female eorigin ecitizen rfnkids
metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
*eststo C3: logit eclthsc3 eclthsc1 eclthsc2 clothother age married hsgrad black female eorigin ecitizen
rfnkids metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r
cl(metro) or
*eststo C4: logit clothother eclthsc1 eclthsc2 eclthsc3 age married hsgrad black female eorigin ecitizen
rfnkids metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r
cl(metro) or

esttab C1 C2, nogap

* Housing
*set more off
*eststo H1: logit housegov epubhsc3 epubhsc4 age married hsgrad black female eorigin ecitizen rfnkids metro
epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=1 [aw=wpfinwgt], r cl(metro) or
*eststo H2: logit epubhsc3 housegov epubhsc4 age married hsgrad black female eorigin ecitizen rfnkids metro
epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=1 [aw=wpfinwgt], r cl(metro) or
*eststo H4: logit epubhsc4 housegov epubhsc3 age married hsgrad black female eorigin ecitizen rfnkids metro
epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=1 [aw=wpfinwgt], r cl(metro) or

*esttab H1 H2 H3 H4, nogap
// No within group variation because 100% of respondents access housing assistance from government programs.


* Cash
set more off
eststo Ca1: logit ecashsc1 ecashsc2 ecashsc3 ecashsc4 age married hsgrad black female eorigin ecitizen rfnkids
metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo Ca2: logit ecashsc2 ecashsc1 ecashsc3 ecashsc4 age married hsgrad black female eorigin ecitizen rfnkids
metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo Ca3: logit ecashsc3 ecashsc1 ecashsc2 ecashsc4 age married hsgrad black female eorigin ecitizen rfnkids
metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo Ca4: logit ecashsc4 ecashsc1 ecashsc2 ecashsc3 age married hsgrad black female eorigin ecitizen rfnkids
metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or

esttab Ca1 Ca2 Ca3 Ca4, nogap


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* Chapter 5
*******************************************************************************

* /// Variables /// *
        * tage - age
        * ems - marital status
        * eeducate - education
                * hsgrad - High school graduate
        * erace - race
                * black - dummy for if respondent is black
        * eorigin  - ethnicity
        * ecitizen - citizenship status
        * esoklt18 - if the family has children under 18 years of age
        * rfnkids - Total number of children under 18 in the family
        * metro (tmetro) - whether the family resides in a metropolitan area
        * epdjbthn - employment status
        * paid job - change in number of paid jobs, created variable
        * fpov / hpov - level of poverty for the family averaged across the wave
                *** fpov100
                *** fpov150
                *** fpov200
                *** fpov250
                *** fpov350
        * tfipsst - STATE - used dummies
        * hthresh - household poverty threshhold, categorical
                // created above

*******************************************************************************

*  state1 state2 state4 state5 state6 state8 state9 state10 state11 state12 state13 state15 state16 state17
state18 state19 state20 state21 state22 state23 state24 state25 state26 state27 state28 state29 state30 state31
state32 state33 state34 state35 state36 state37 state38 state39 state40 state41 state42 state44 state45 state46
state47 state48 state49 state50 state51 state53 state54 state55 state56

* Food
set more off
eststo F1a: logit efoodsc1 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo F2a: logit efoodsc2 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo F3a: logit efoodsc3 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo F4a: logit efoodsc4 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or

esttab F1a F2a F3a F4a, nogap

* Clothing
set more off
eststo C1a: logit eclthsc1 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo C2a: logit eclthsc2 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo C3a: logit eclthsc3 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo C4a: logit clothother age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or

esttab C1a C2a C3a C4a, nogap

* Housing
*set more off
*eststo H1a: logit housegov age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=1 [aw=wpfinwgt], r cl(metro) or
*eststo H2a: logit epubhsc3 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=1 [aw=wpfinwgt], r cl(metro) or
*eststo H4a: logit epubhsc4 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=1 [aw=wpfinwgt], r cl(metro) or

*esttab H1a H2a H4a, nogap
// No within group variation because 100% of respondents access housing assistance from government programs.


* Cash
set more off
eststo Ca1a: logit ecashsc1 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo Ca2a: logit ecashsc2 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
eststo Ca3a: logit ecashsc3 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or
```

```
eststo Ca4a: logit ecashsc4 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or

esttab Ca1a Ca2a Ca3a Ca4a, nogap

*******************************************************************************
* Chapter 7
*******************************************************************************

g foodstp=1 if thfdstp>=1
replace foodstp=0 if thfdstp==0

* Chart
ta swave foodstp if hthresh<=2 [aw=wpfinwgt]
ta swave foodstp if hthresh<=2 [aw=wpfinwgt], row nofreq nokey

* Chapter 4 comparison
set more off
eststo F1a: logit foodstp age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2 w3
w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or

* Chapter 5 comparion
set more off
eststo F1: logit foodstp efoodsc2 efoodsc3 efoodsc4 age married hsgrad black female eorigin ecitizen rfnkids
metro epdjbthn jobloss w2 w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro) or


esttab F1a F1, nogap


*******************************************************************************
* Chapter 6
*******************************************************************************

* Food
ta fsource if hthresh<=2&epaothr3==1 [aw=wpfinwgt]

set more off
eststo FSC: mlogit fsource age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2&epaothr3==1 [aw=wpfinwgt], r cl(metro)
mlogit, rrr
esttab FSC, nogap

* Clothing
ta csource if hthresh<=2&epaothr4==1 [aw=wpfinwgt]

set more off
eststo CSC: mlogit csource age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2&epaothr4==1 [aw=wpfinwgt], r cl(metro)
mlogit, rrr
esttab CSC, nogap


* Housing
ta hsource if hthresh<=2&epaothr5==1 [aw=wpfinwgt]

set more off
eststo HSC: mlogit hsource age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2&epaothr5==1 [aw=wpfinwgt], r cl(metro) baseoutcome(0)
mlogit, rrr
esttab HSC, nogap


* Cash
ta casource if hthresh<=2&epacash3==1 [aw=wpfinwgt]

set more off
eststo CaSC: mlogit casource age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2&epacash3==1 [aw=wpfinwgt], r cl(metro) baseoutcome(0)
mlogit, rrr
esttab CaSC, nogap

*******************************************************************************
* Appendix Results
*******************************************************************************
* Table A.1
ta swave epaothr3 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
ta swave epaothr4 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
ta swave epaothr5 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
ta swave epacash3 if hthresh<=2 [aw=wpfinwgt], row nofreq nokey
```

```
* Table A.6
ta swave source2 if hthresh<=2 [aw=wpfinwgt]

* Table A.7
ta swave fsource if epaothr3==1& hthresh<=2 [aw=wpfinwgt]

* Table A.8
ta swave csource if epaothr4==1& hthresh<=2 [aw=wpfinwgt]

* Table  A.9
ta swave hsource if epaothr5==1& hthresh<=2 [aw=wpfinwgt]

* Table A.10
ta swave casource if epacash3==1& hthresh<=2 [aw=wpfinwgt]

* Table A.11
ta swave jobloss if l.epdjbthn>=1 & hthresh<=2 [aw=wpfinwgt], row nofreq nokey

* Chart A.1
ta epaothr3 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta epaothr4 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta epaothr5 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta ecashsc3 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq

*Chart A.2
ta efoodsc1 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta efoodsc2 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta efoodsc3 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta efoodsc4 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq

*Chart A.3
ta eclthsc1 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta eclthsc2 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta eclthsc3 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta clothother jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq

*Chart A.4
ta housegov jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta epubhsc3 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta epubhsc4 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq

*Chart A.5
ta ecashsc1 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta ecashsc2 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta ecashsc3 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq
ta ecashsc4 jobloss if hthresh<=2 [aw=wpfinwgt], col nokey nofreq


*********************************************************************************
*********************************************************************************

         * // Regressions not included in the final results // *

*********************************************************************************
*********************************************************************************


* Regression Results
set matsize 3000
set emptycells drop

* Type of assistance

* All types of assistance
set more off
eststo SC: mlogit source2 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2 w3
w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 if hthresh<=2 [aw=wpfinwgt], r cl(metro)
mlogit, rrr

esttab SC, nogap

set more off
eststo SCs: mlogit source2 age married hsgrad black female eorigin ecitizen rfnkids metro epdjbthn jobloss w2
w3 w4 w5 w6 w7 w8 w9 w10 w11 w12 w13 w14 state1 state2 state4 state5 state6 state8 state9 state10 state11
state12 state13 state15 state16 state17 state18 state19 state20 state21 state22 state23 state24 state25 state26
state27 state28 state29 state30 state31 state32 state33 state34 state35 state36 state37 state38 state39 state40
state41 state42 state44 state45 state46 state47 state48 state49 state50 state51 state53 state54 state55 state56
if hthresh<=2 [aw=wpfinwgt], r cl(metro)
mlogit, rrr

esttab SCs, nogap
```

APPENDIX F

CODEBOOK

Table A.12 Codebook of Variables

Food Assistance Variables	
Whether ... received food assistance [EPAOTHR3]	Did ... receive any food assistance since [reference month 1] 1st? Options • 0 .No • 1 .Yes Notes All respondents who are 15+. This variable repeats once per wave. Its value is subject to change between waves.
Food assistance received: Money, vouchers for groceries [EFOODTP1]	Earlier ... said that since [reference month 1] 1st , ... received some food assistance. Did ... receive money, vouchers, certificates to buy groceries or food? Options • 0 .No • 1 .Yes Notes All persons 15+ and EPAOTHR3=1. This variable repeats once per wave. Its value is subject to change between waves.
Food assistance received: Bags of groceries [EFOODTP2]	Earlier ... said that since [reference month 1] 1st , ... received some food assistance. Did ... receive bags of groceries or packaged foods? Options • 0 .No • 1 .Yes Notes All persons 15+ and EPAOTHR3=1. This variable repeats once per wave. Its value is subject to change between waves.
Food assistance received: Meals from shelter/charity [EFOODTP3]	Earlier ... said that since [reference month 1] 1st , ... received some food assistance. Did ... receive any meals from a shelter, soup kitchen, meals-on-wheels, or other charity? Options • 0 .No • 1 .Yes Notes All persons 15+ and EPAOTHR3=1. This variable repeats once per wave. Its value is subject to change between waves.
Food assistance received: Other [EFOODTP4]	Earlier ... said that since [reference month 1] 1st, ... received some food assistance. Did ... receive any other food assistance?

	Options • 0 .No • 1 .Yes Notes All persons 15+ and EPAOTHR3=1 This variable repeats once per wave. Its value is subject to change between waves.
Food assistance source: Government agency [EFOODSC1]	Did ... get the grocery money, vouchers, or certificates through a government social service agency, through a community or religious charitable organization, through family or friends, or through someplace else? Any place else? Options • 0 .No • 1 .Yes Notes Asked of: *All persons 15+ and FOODTYP1=1* This variable repeats once per wave. Its value is subject to change between waves.
Food assistance source: Community or religious charity [EFOODSC2]	Did ... get the grocery money, vouchers, or certificates through a government social service agency, through a community or religious charitable organization, through family or friends, or through someplace else? Any place else? Options • 0 .No • 1 .Yes Notes Asked of: *All persons 15+ and FOODTYP1=1* This variable repeats once per wave. Its value is subject to change between waves.
Food assistance source: Family or friends [EFOODSC3]	Did ... get the grocery money, vouchers, or certificates through a government social service agency, through a community or religious charitable organization, through family or friends, or through someplace else? Any place else? Options • 0 .No • 1 .Yes Notes Asked of: *All persons 15+ and FOODTYP1=1* This variable repeats once per wave. Its value is subject to change between waves.
Food assistance source: Some place else [EFOODSC4]	Did ... get the grocery money, vouchers, or certificates through a government social service agency, through a community or religious charitable organization, through family or friends, or through someplace else? Any place else? Options

- 0 .No
- 1 .Yes

Notes
All persons 15+ and FOODTYP1=1
This variable repeats once per wave. Its value is subject to change between waves.

Clothing Assistance Variables

Whether ... received clothing assistance [EPAOTHR4]	At any time since [reference month 1] 1st? Did ... receive any clothing assistance or clothes? Options • 0 .No • 1 .Yes Notes All respondents who are 15+. This variable repeats once per wave. Its value is subject to change between waves.
Type of clothing assistance ... received [ECLOTHTP]	Earlier ... said that since [reference month 1] 1st , ... received clothing assistance or clothes. Did ... receive clothes or money or vouchers to buy clothes? Options • 1 .Clothes • 2 .Money or vouchers • 3 .Both clothes and money or vouchers Notes All persons 15+ and EPAOTHR4=1 This variable repeats once per wave. Its value is subject to change between waves.
Clothing assistance from-government agency [ECLTHSC1]	Did ... receive clothing assistance from a Government agency? Options • 0 .No • 1 .Yes Notes Asked of: *ECLOTHTP ≥ 1* This variable repeats once per wave. Its value is subject to change between waves.
Clothing assistance from charity [ECLTHSC2]	Did ... receive clothing assistance from a community or religious charity? Options • 0 .No • 1 .Yes Notes Asked of: *ECLOTHTP ≥ 1* This variable repeats once per wave. Its value is subject to change between waves.
Clothing assistance from family/friends [ECLTHSC3]	Did ... receive clothing assistance from family or friends? Options

- 0 .No
- 1 .Yes

Notes
Asked of: *ECLOTHTP ≥ 1*
This variable repeats once per wave. Its value is subject to change between waves.

Clothing assistance from employer [ECLTHSC4]

Did ... receive clothing assistance from an employer?

Options
- 0 .No
- 1 .Yes

Notes
Asked of: *ECLOTHTP ≥ 1*
This variable repeats once per wave. Its value is subject to change between waves.

Clothing assistance from some place else [ECLTHSC5]

Did ... receive clothing assistance from someplace else?

Options
- 0 .No
- 1 .Yes

Notes
Asked of: *ECLOTHTP ≥ 1*
This variable repeats once per wave. Its value is subject to change between waves.

Housing Assistance

Whether ... received housing assistance [EPAOTHR5]

At any time since [reference month 1] 1st? Did ... receive any assistance to help pay for housing?

Options
- 0 .No
- 1 .Yes

Notes
All respondents who are 15+ and have not reported receiving housing assistance (EPUBHSE ≠1 or EGVTRNT ≠1).
This variable repeats once per wave. Its value is subject to change between waves.

Type of housing assistance ... received [EPUBHSTP]

Earlier you said that since ... received assistance to help pay for housing since [reference month1] 1st. Was that through section 8, some other rental assistant program, some other kind of housing program or are you not sure?

Options
- 1 .Section 8
- 2 .Other rental assistance
- 3 .Other housing program
- 4 .Not sure; don't know

Notes
All respondents who are 15+ and EPAOTHR5=1
This variable repeats once per wave. Its value is subject to change between waves.

Source of ...'s housing assistance--government agency [EPUBHSC1]	Did ... get that through a government social service agency, through a local housing authority, through a community or religious charitable organization, or through someplace else? Any place else? Options • 0 .No • 1 .Yes Notes Asked of: *EPUBHSTP ≥ 1* This variable repeats once per wave.
Source of ...'s housing assistance--housing authority [EPUBHSC2]	Did ... get that through a government social service agency, through a local housing authority, through a community or religious charitable organization, or through someplace else? Any place else? Options • 0 .No • 1 .Yes Notes Asked of: *EPUBHSTP ≥ 1* This variable repeats once per wave.
Source of ...'s housing assistance: Community/Religious charity [EPUBHSC3]	Did ... get that through a government social service agency, through a local housing authority, through a community or religious charitable organization, or through someplace else? Any place else? Options • 0 .No • 1 .Yes Notes Asked of: *EPUBHSTP ≥ 1* This variable repeats once per wave.
Source of ...'s housing assistance: Someplace else [EPUBHSC4]	Did ... get that through a government social service agency, through a local housing authority, through a community or religious charitable organization, or through someplace else? Any place else? Options • 0 .No • 1 .Yes Notes Asked of: *EPUBHSTP ≥ 1* This variable repeats once per wave. Its value is subject to change between waves.

Cash Assistance

Whether ... or child received cash assistance [EPACASH1]	Since reference month 1] 1st , Did ... you or your child receive any cash assistance from a state or county welfare program, such as state program, TANF, or AFDC? Options • 0 .No • 1 .Yes

	Notes Asked of all persons 15+. This variable repeats once per wave. Its value is subject to change between waves.
Whether ... received general assistance or relief [EPACASH2]	How about General Assistance or General Relief since [reference month 1] 1st? Options • 0 .No • 1 .Yes Notes Asked of all persons 15+. This variable repeats once per wave. Its value is subject to change between waves.
Whether ... received short-term cash assistance [EPACASH3]	Did you receive any short-term cash assistance (since [reference month1] 1st to tide you over when you needed it to help you stay off welfare, or for an emergency? Options • 0 .No • 1 .Yes Notes Asked of all persons 15+ This variable repeats once per wave. Its value is subject to change between waves.
Source of cash assistance ... received: Government agency [ECASHSC1]	Earlier you said that since [reference month 1] 1st, you received cash assistance. Did you get that through a government social service agency, through a community or religious charitable organization, through family or friends, or through someplace else? Any place else? Options • 0 .No • 1 .Yes Notes Asked of: *EPACASH3=1* This variable repeats once per wave.
Source of cash assist ... received: Community/ Religious charity [ECASHSC2]	Earlier you said that since [reference month 1] 1st, you received cash assistance. Did you get that through a government social service agency, through a community or religious charitable organization, through family or friends, or through someplace else? Any place else? Options • -1 .Not in Universe • 1 .Yes • 2 .No Notes Asked of: *EPACASH3=1* This variable repeats once per wave.

Source of cash assist ... received: family/friends [ECASHSC3]	Earlier you said that since [reference month 1] 1st, you received cash assistance. Did you get that through a government social service agency, through a community or religious charitable organization, through family or friends, or through someplace else? Any place else? Options • 0 .No • 1 .Yes Notes Asked of: *EPACASH3=1* This variable repeats once per wave.
Source of cash assist ... received: Someplace else [ECASHSC4]	Earlier you said that since[reference month 1] 1st, you received cash assistance. Did you get that through a government social service agency, through a community or religious charitable organization, through family or friends, or through someplace else? Any place else? Options • 0 .No • 1 .Yes Notes Asked of: *EPACASH3=1* This variable repeats once per wave. Its value is subject to change between waves.

Family and Individual Identifiers

'WPFINWGT' for head of family [WFFINWGT]	Final person weight for family reference person. Four implied decimal places. Options • 0.0000:99999.9999 .Person weight for family reference person Notes Asked of: All persons in families
FIPS State Code [TFIPSST]	FIPS State Code Federal Information Processing Standards state (and state equivalent) code for the 50 states, and DC. Options • 01 .Alabama • 02 .Alaska • 04 .Arizona • 05 .Arkansas • 06 .California • 08 .Colorado • 09 .Connecticut • 10 .Delaware • 11 .DC • 12 .Florida • 13 .Georgia • 15 .Hawaii • 16 .Idaho • 17 .Illinois • 18 .Indiana • 19 .Iowa

- 20 .Kansas
- 21 .Kentucky
- 22 .Louisiana
- 23 .Maine
- 24 .Maryland
- 25 .Massachusetts
- 26 .Michigan
- 27 .Minnesota
- 28 .Mississippi
- 29 .Missouri
- 30 .Montana
- 31 .Nebraska
- 32 .Nevada
- 33 .New Hampshire
- 34 .New Jersey
- 35 .New Mexico
- 36 .New York
- 37 .North Carolina
- 38 .North Dakota
- 39 .Ohio
- 40 .Oklahoma
- 41 .Oregon
- 42 .Pennsylvania
- 44 .Rhode Island
- 45 .South Carolina
- 46 .South Dakota
- 47 .Tennessee
- 48 .Texas
- 49 .Utah
- 50 .Vermont
- 51 .Virginia
- 53 .Washington
- 54 .West Virginia
- 55 .Wisconsin
- 56 .Wyoming

Notes
Asked of: All persons

Person number
[EPPPNUM]

Person number. This field differentiates persons within the sample unit.

Options
- 0101:1399 .Person number

Notes
Asked of: All persons
Person number is unique within the sample unit.

Reference month of this record
[SREFMON]

Options
- 1 .First Reference month
- 2 .Second Reference month
- 3 .Third Reference month
- 4 .Fourth Reference month

Notes
Asked of: All persons

	Only responses for the 4th reference month were analyzed.
Sample Unit Identifier [SSUID]	Sample Unit identifier This identifier is created by scrambling together the PSU, Segment, Serial, Serial Suffix of the original sample address. It may be used in matching sample units from different waves. Options • 000000000000:999999999999 .Scrambled Id Notes Asked of: All persons
Wave of data collection [SWAVE]	There were 13 waves of data collection in the 2008 Panel Options • 1:13 .Wave of data collection Notes Asked of: All persons

Poverty and Earnings

Poverty threshold for this family in this month [RFPOV]	Poverty threshold for this family in this month Options • 1:5000 .Dollar amount • 0 .Not In Universe Notes Asked of: *All persons except unrelated individuals less than 15 TAGE ≥ 14 or (TAGE ≤ 15 and EFTYPE ≤ 4)*
Poverty threshold for this household in this month [RHPOV]	Poverty threshold for this household in this month. Official poverty rates (from the CPS) use families not households as the unit of analysis. Options • 1:5000 .Dollar amount Notes Asked of: *All persons in households*
Total family earned income for this month [TFEARN]	Reaggregated total family earned income for relevant month of the reference period, after topcoding amounts. Options • -1500000:1500000 .Dollar amount Notes Asked of: *All persons*
Total household earned income [THEARN]	Reaggregated total household earned income for relevant month of the reference period after topcoding. Options • -1500000:1500000 .Dollar amount Notes Asked of: All persons in households
Total family income [TFTOTINC]	Reaggregated total family income for relevant month of the reference period after topcoding amount Options

	• -1500000:1500000 .Dollar amount Notes Asked of: All persons
Total household income [THTOTINC]	Reaggregated total household income for relevant month of the reference period after topcoding amount Options • -1500000:1500000 .Dollar amount Notes Asked of: All persons in households

Family and Individual Characteristics

Ability to speak English [EHOWWELL]	How well does ... speak English? (Speaks language other than English at home) Options • 1 .Very well • 2 .Well • 3 .Not well • 4 .Not at all Notes Asked of: *All people age 5 and older who speak a language other than English at home (TAGE>=5 and ESPEAK equals 1)*
Age as of last birthday [TAGE]	Edited and imputed age as of last birthday. Options • Number of years old • 0 Less than 1 full year old Notes Asked of: *All persons* Topcoding combines persons into last two single years of age groups. User should combine last two age groups for microdata analysis.
Highest Degree received or grade completed [EEDUCATE]	What is the highest level of school ... has completed or the highest degree ... has received? Options • 31 .Less Than 1st Grade • 32 .1st, 2nd, 3rd or 4th grade • 33 .5th Or 6th Grade • 34 .7th Or 8th Grade • 35 .9th Grade • 36 .10th Grade • 37 .11th Grade • 38 .12th grade, no diploma • 39 .High School Graduate - (diploma or GED or equivalent) • 40 .Some college, but no degree • 41 .Diploma or certificate from a vocational, technical, trade or business school beyond high • 43 .Associate (2-yr) college degree (include

academic/occupational degree)
- 44 .Bachelor's degree (for example: BA, AB, BS)
- 45 .Master's degree (For example: MA, MS, MEng, MEd, MSW, MBA)
- 46 .Professional School degree (for example: MD(doctor), DDS(dentist), JD(lawyer)
- 47 .Doctorate degree (for example: Ph.D., Ed.D.)

Notes
Asked of: *All persons age 15 and over*

Linguistic isolation
[RLNGISOL]

Does ... live in a household where no person age 14 and over speaks English very well

Options
- -1 .Not in Universe
- 1 .In linguistically isolated household
- 2 .Not in linguistically isolated household

Notes
Asked of: *All people*

Marital status
[EMS]

Options
- 1 .Married, spouse present
- 2 .Married, spouse absent
- 3 .Widowed
- 4 .Divorced
- 5 .Separated
- 6 .Never Married

Notes
Asked of: *All persons*

Metro status
[TMETRO]

Identifiable metro status for public use release

Options
- 1 .Metro
- 2 .Not metro
- 3 .Not Identified

Notes
Asked of: *All households*

Number of own children under 18 in family
[RFOKLT18]

Options
- 0:30 .Number of own children under 18

Notes
Asked of: *All persons*

Number of own children under 18 in related subfamily
[ESOKLT18]

Number of own children under 18 in related subfamily. This is a subfamily level variable placed on each person in the subfamily.

Options
- 1:30 .Number of children
- 0 .No children

Notes
All persons in related subfamilies in this month. ESFTYPE = 2

Sex of this person [ESEX]	Options • 1 .Male • 2 .Female Notes Asked of: *All persons*
Spanish, Hispanic or Latino [EORIGIN]	Is ... Spanish, Hispanic or Latino? Options • 0 .No • 1 .Yes Notes Asked of: All persons
Speak language other than English [ESPEAK]	Does ... speak a language other than English at home? Options • 0 .No • 1 .Yes Notes Asked of: All people age 5 and older (TAGE>=5).
The race(s) the respondent is [ERACE]	What race(s) does ... consider herself/himself to be? 1 White 2 Black or African American 3 American Indian or Alaska Native 4 Asian 5 Native Hawaiian or Other Pacific Islander Options • 1 .White alone • 2 .Black alone • 3 .Asian alone • 4 .Residual Notes Asked of: All persons
US Citizenship Status of Respondent [ECITIZEN]	Is ... a citizen of the United States? Options • 0 .No • 1 .Yes Notes Asked of: All persons

Work and Employment

Number of jobs held during the reference period [EJOBCNTR]	Options • 1:25 .Number of jobs (excluding businesses and other work-arrangements held during the reference period) • 0 .Contingent worker Notes Asked of: All persons 15+ at the end of the reference period who had at least one job for an employer or another work arrangement during the reference period. EPOPSTAT = 1 and EPDJBTHN = 1 and EEN01>0
Paid job during the reference period [EPDJBTHN]	Did ... have at least one job (that is, a job for an employer, a business, or some other work arrangement), either full or part time, at any time during

	the reference period or interview month? Options • 0 .No • 1 .Yes Notes Asked of: All persons 15+ at end of reference period. EPOPSTAT = 1
Other Program Variables	
Receipt of food stamps (ISS Code 27) [ER27]	Did ... receive income from food stamps in this month? Options • 0 .No • 1 .Yes Notes All persons 15+ at the end of the reference period indicating receipt of food stamps sometime during the reference period.
Receipt of WIC (ISS Code 25) [ER25]	Did … receive income from the Women, Infrants, and Children Nutrition Program (WIC) in this month? Options • 0 No • 1 Yes Notes All persons 15+ at the end of the reference period indicating receipt of WIC sometime during the reference period.
Receipt of a school lunch [EHOTLUNC]	Since the first day of the first reference month, did any of the children in this household usually get the lunch that their school provides? Options • 0 .No • 1 .Yes Notes Asked of all persons in households with children between the ages of 5-18
Whether … recieved TANF [EPATANF1]	Whether … recieved TANF Options • 0 .No • 1 .Yes Notes Asked of all respondents 15+ and PACASH1=1
Residence in a public housing project [EPUBHSE]	In this public housing – that is, is it own by a local housing authority or other agency? Options • 0 .No • 1 .Yes

	Notes Asked of: All persons in households not rented or occupied without paymen of cash rent (ETENURE = 2 or 3)
Receipt of Federal SSI – Adult (ISS Code 3) [ER03A]	Did … recieve income from Federal Supplemental Security Income (SSI) in this month? Options • 0 .No • 1 .Yes Notes Asked of: All persons 15+ at the end of the reference period indicating receipt of Federal SSI sometime during the reference period

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