Heterogeneous receipt of social assistance programs among families with low income in the U.S.: The role of state policy design

Lisa A. Gennetian*
Duke University, Sanford School of Public Policy

Marcos A. Rangel
Duke University, Sanford School of Public Policy

Dana Thomson
Child Trends

Prachi Shukla
Duke University, Sanford School of Public Policy

Luis Basurto
Cornell University

Haocheng Yong
Duke University, Sanford School of Public Policy

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Abstract

Social assistance programs in the U.S. have made progress toward reducing child poverty, yet millions of households with children do not receive benefits as intended. We posit that households with children face heterogeneous costs—financial, cognitive, time, and information-based—in benefit eligibility, enrollment, and receipt which originate in features of state policy design and that household costs vary by ethnicity. We document substantial variation in social assistance benefit receipt rates across states that cannot be fully attributed to rates of poverty along the same geographic dimensions, with the most striking results for cash assistance receipt among Latino child households. Using microdata from the Current Population Survey, we show how features of state policies, constructed as indices informed by theories of cost minimization and administrative burden, predict rates of cash assistance among households with children after conditioning on their poverty status and demographics, in larger magnitudes among Latino families. Similar effects are not found among non-Latino families, nor for other in-kind programs such as the Supplemental Nutrition Assistance Program. Findings are robust to alternative measures of benefit receipt using Transfer Income Models (i.e., TRIM3) simulations and when generating estimates with data from the Survey of Income and Program Participation.

The U.S. hosts a patchwork of social assistance programs with the intent of reducing child poverty (Blank, 1997; Courant et al., 2024; Hoynes and Schanzenbach, 2018; NASEM 2019, 2023; Thomson et al, 2022). These safety net and related income support programs have also been shown to improve and support various aspects of family life and children's development (Aizer, Hoynes and Lleras-Muney, 2022; Hoynes, Schanzenbach and Almond, 2016). Nevertheless, uptake and receipt of program benefits is incomplete, i.e., not all eligible families are receiving the resources from programs, and in some cases ineligible families are. Incomplete uptake among eligible families also varies by geography, race and ethnicity, and immigration history and nativity status of household members (Dubois and Ludwinek, 2015; Finn and Goodship, 2014; Hardy, Samudra and Davis, 2019; Ko and Moffitt, 2022; Bitler et al., 2021). Reasons for incomplete uptake among households eligible for financial relief from government programs, beyond those related to fraud and misreporting, remain empirically unresolved. For families with low and precarious financial resources, social assistance and related government income support programs can act as a foundation, reducing the harmful impacts of poverty and supporting children's future health and human capital.

Empirical research investigating factors that influence engagement and interactions with U.S. anti-poverty programs point to availability of alternative, private financial resources and cushions including paid labor market participation and earnings, availability of child care (Ferguson Melhorn, 2024), financial buffers that absorb negative income shocks (McKernan et al., 2014; Taylor et al, 2011), insurance coverage to cover catastrophic events (Artega et al., 2016; Smith and Medialia, 2015), and social networks and obligations that affect available resources (Cadaza, Tamis-LeMonda and Yoshikawa, 2013). Other studies demonstrate the role of lack of information or knowledge (Bhargava and Manoli, 2015), chilling effects from anti-immigrant policies and sentiment (Alsan and Yang, 2024; East, 2020, Bitler et al., 2021), stigma (Stuber and Kronebusch, 2004), and other psychological and related burdens faced by families (Barnes and Gennetian, 2021; Fox et al. 2023; Michener, 2019). The extent to which these factors matter also varies by characteristics and circumstances of families along dimensions of race, ethnicity, immigration/citizenship status, and type of program.

We consider factors consistent with economic theory but also take a broad social science perspective and conceptualize families facing differential constraints related to access to information, resources, and time that in turn influence their knowledge of and ability to interact with the various social assistance systems. One prevailing social science view drawing from underlying assumptions of neoclassical economic theory is that people have full information and access, and thus less than full uptake implies that people are making strategic choices. This view also supports arguments that people may strategically exploit full information in ways that undermine policy goals, i.e., engage in fraudulent behavior to receive benefits when they are not technically eligible. Economic theory also undergirds a view that, given scarce resources, government programs are designed to minimize costs that operationally translate to eligibility and documentation criteria and comparable mechanisms, such as wait times and proof of eligibility, in order to efficiently allocate or target those scarce resources (Alatas et al., 2013: Nichols and Zeckhauser, 1982; Schuck and Zeckhauser, 2010). Other prevailing social science views go beyond the economic model to consider the costs of obtaining and digesting information, access and ongoing receipt (administrative burdens; Moynihan, Herd, and Harvey, 2015), the role of social norms and stigma, and the cognitive and time demands to access and enroll in benefit programs (behavioral economics; Ko and Moffitt, 2022). Ko and Moffitt (2022) conclude that less

is understood about other factors beyond those related to benefit gains relative to earning losses (or the joint distribution of gains and losses related to burden of participation, information deficits, and program operator error). If one implication of incomplete take-up is that families who might benefit the most might thus not be receiving the financial support they are eligible for, then social investments are not efficiently reaching children who may also benefit the most.

This study makes several contributions to economics research examining incomplete take-up of government benefits.

First, we document heterogeneity in benefit receipt across U.S. states by safety net program and decompose the extent to which it can be attributed to variation across states in rates of poverty prevalence and intensity. Existing empirical work focuses on overall U.S. or other nation-level population estimates of poverty (e.g. Burkhauser et al., 2024) and conducts different analyses related to the impact of government program benefits rates on poverty. Scholars have also exploited state-level rollout and policy variation to identify impacts of particular policies (e.g., Bastian and Michelmore, 2018). These studies do not differentiate the specific characteristics of the state-level policy features and specific mechanisms related to policy features. While most government benefit programs are legislated and disbursed at the federal level, substantial flexibility of design and ultimate disbursement to people is controlled by U.S. states and localities (Soss et al., 2001), and this is an element we pay specific attention to.

Second, most economics research examining uptake of government benefits focuses on accuracy of estimates and compliance and error in reporting, in the endeavor to improve upon poverty measurement, trends in poverty reduction, and the contributions of government investments in reducing poverty (Meyer and Mittag, 2019; Meyer and Sullivan, 2012). This study contributes to an underexamined area of economics research on incomplete uptake, examining the role of policy design at the state and local level and, further, explicitly focusing on households with children, a group that has been found to benefit from social assistance and income support. We generate a multi-state and multi-dimensional approach to empirically capture the role of state policy as guided by each of two theories: cost minimization and administrative burden. We build on existing research isolating specific mechanisms that differentially affect uptake by considering the full picture of state policy, thereby complementing empirical literature such as that of Aizer (2003) considering the rollout of community outreach to increase Medicaid enrollment; Bitler, Currie and Scholz (2003) on participation in the Women, Infants and Children (WIC) program for families with young children from birth to age 5; Gianella et al. (2024) considering procedural errors in determination of Supplemental Nutrition Assistance Program (SNAP) benefits; and Lasky-Fink et al. (2024) considering stigma. We do so by curating data from publicly available sources to construct conceptually and empirically robust indices applying (1) the classical economic view reflecting cost minimization given scarce government resources, in which policy intent will efficiently translate to receipt of benefits and eligibility screening will allocate scarce public funding to families, and (2) political science theories of administrative burden that describe how costs imposed by bureaucrats and state agencies can impede access to and receipt of benefits. Although we focus in this study on long-standing social assistance programs, the findings have broader application, informing ways which policy design can affect uptake of tax credits (Kopczuk and Pop-Eleches, 2007; Linos et al. 2022; Thomson et al., 2022a, 2022b) and, more recently, the expanded 2021 child tax credit.

Third, we examine heterogeneity of incomplete uptake by ethnicity with due attention to Latino populations.[1] People of Latino ethnicity are the youngest and fastest-growing population in the U.S., and Latino children represent the largest group of children residing in poverty. Disparities by Latino ethnicity have received much less attention in the literature, even though take-up of benefits, including the most recent expansions during the COVID-19 pandemic, has been much lower among eligible Latino populations (Acevedo-Garcia et al. 2022).

We find substantial heterogeneity in receipt of social assistance benefits across states using the most recent data available prior to the start of the pandemic in 2020. We uncover differences in uptake by ethnicity, independent from poverty, that can be empirically linked to state and local features of policy design. This is especially true in states with high Latino populations. Estimates show that cost minimization policies and policy design–related administrative burdens reduce benefit receipt among households with children, with the largest effects concentrated in cash assistance receipt among Latino households.

The manuscript is organized as follows. We begin by generating estimates of program benefit receipt at the state level and deploy a decomposition analysis to empirically assess whether state variation in benefit receipt can be attributed solely to state variation in poverty or other factors. These estimates are first generated for the overall population and then by Latino ethnicity. Next, we describe the data and state-level policy design indices, and generate estimates using micro-data on their influence on government benefit receipt rates, overall and by Latino ethnicity.

Receipt of social assistance program benefits among households with children

Children are the second-largest group of beneficiaries of U.S. safety net programs (Aizer et al., 2022), and benefit receipt rates among families with children widely vary by race and ethnicity (Thomson et al, 2022b), with implications for their outcomes (Yoshikawa et al., 2010).

Several factors have been shown to influence benefit receipt along racial and ethnic population characteristics. For example, race-based implications of federalism, and related delegation of responsibility of service provision from federal to state and county or local governments, have been shown in dimensions of state spending on programs including Temporary Assistance for Needy Families (TANF) and Medicaid (Michener, 2019). Low-income African American[2] recipients in particular are subject to less generous TANF programs (Hero and Levy, 2018; Parolin, 2019). Federal and state legislators, as well as program administrators, can also design policies and shape practices in ways that create administrative burdens in the form of punitive rules and complex processes to access and maintain benefits (Moynihan, Herd, and Harvey, 2015). Although some of these burdens may have economic allocation efficiencies, their roots can also stem from the ideological leanings and "hidden politics" of state and local governments that are associated with the racial makeup of states and state administrators. For example, studies on welfare reform demonstrate that African Americans are subject to greater compliance costs in the form of stricter, more punitive policy rules, and states with a greater share of African Americans on TANF enacted stricter family cap rules and time limits (Fording, Soss and Schram, 2011; Soss et al., 2001). These

[1] We use "Hispanic" and "Latino" interchangeably throughout the brief. These terms are used to reflect the U.S. Census definition, which includes individuals having Mexican/Mexican American/Chicano, Puerto Rican, Cuban, or other "Hispanic, Latino, or Spanish" origins.

[2] We use "African American" and/or "Black" representing the choice of the authors of the publications.

burdens that members of racial minority groups experience are not limited to complicated or stringent program rules but also include the psychological costs or the stigma and stress of program experiences, including interactions with workers. Further, unlike universal programs, means-tested programs may signal exclusion from normalized or typical full citizenship (Campbell, 2014).

Literature specific to Latino families and take-up of benefits is relatively nascent as compared with receipt, uptake, and experiences of African American families. Hispanic[3] families have a higher likelihood of residing in households with mixed citizenship status, limited English proficiency, multi- and intergenerational households, and seasonal, part-time, and related aspects of non-full-time, non-full-year employment, compared with their non-Hispanic peers (Sandstrom et al., 2014). Nearly 60% of all children born to immigrants are born to Hispanic parents (Acevedo-Garcia et al., 2022), and up to one in four Hispanic children may be residing with an unauthorized immigrant parent (Clarke et al., 2017). Although these characteristics alone might not be a determinant of ineligibility for other members of the household, they may serve as residual deterrents as proposed by theories of administrative burden. In addition, for Hispanic families, residency, citizenship, and eligibility determination can each act as dimensions of administrative exclusion under the umbrella of anti-immigrant agendas (Alsan and Yang, 2024; Rhodes et al., 2015; Martinez et al., 2015). These factors can obstruct access to assistance, even among states that otherwise may be characterized as providing generous benefits.

In some racial and ethnically diverse states, particularly in the southeast (such as North Carolina), Latino families may be especially entangled with a history of policies and practices that have traditionally excluded African Americans and are magnified by elevated burdens like learning and compliance costs, along with the psychological costs of enduring anti-immigrant sentiment, that can dissuade program uptake. Even though children are typically viewed as deserving recipients of government assistance, parents may be less inclined to enroll on their children's behalf if they experience stigma, escalation of feelings of failure, and thoughts about their inability to provide for their children. This is particularly problematic when means-tested programs may serve as gateways to other services that are less stigmatizing, including benefits that are delivered through other systems, such as the tax or social security system. Program eligibility requirements pertaining to citizenship also influence low-income Latino families. Citizenship status might simultaneously affect commitment to remittances to family members outside of the United States or stability of formal earnings, both of which can dramatically strain economic resources irrespective of benefit receipt. Misconceived beliefs about program requirements for family or household citizenship status can further influence decisions to seek or follow through with public benefits in ways that might spill over to youth who are naturalized citizens and are technically eligible, which may also spill over to parenting styles and involvement (i.e., rooted in fear; Alvira-Hammond and Gennetian, 2015).

[3] We use "Hispanic" and "Latino" interchangeably throughout the brief. These terms are used to reflect the U.S. Census definition, which includes individuals having Mexican/Mexican American/Chicano, Puerto Rican, Cuban, or other "Hispanic, Latino, or Spanish" origins.

Cross-state heterogeneity in benefit uptake: How much can be attributed to poverty?

We motivate this study by first documenting social assistance receipt rates and cross-state heterogeneity. We rely on the Annual Social and Economic Supplement of the Current Population Survey, pooling data from 2016 to 2019 to generate state-level estimates of poverty among households with children and benefit receipt rates for programs that are measured through these data, including basic cash assistance made available through the TANF program, food assistance through SNAP, Medicaid health insurance, and receipt of WIC benefits for families with children from birth to age 5. These social assistance programs have been shown to positively affect a range of children's developmental outcomes, either directly by improving health care or indirectly by freeing up household income that otherwise would have been spent on goods like food. We drop residents of group quarters and household members who are not related to the head of household. In addition, we trim the top and bottom of the income distribution (based on income used by the Current Population Survey [CPS] to compute poverty statistics) in order to avoid extreme outliers, including negative incomes reported in the survey. Households with Latino children or children who have either parent coded as Latino are considered Latino households in our analyses.

Data are aggregated to the state-level unit of analysis with a focus on households with at least one child under the age of 18. For completeness, estimates are also generated using Transfer Income Model 3 (TRIM3) imputations for both TANF and SNAP receipt rates (see Appendix A). Applying a variance decomposition analysis, we seek to document how much household heterogeneity in benefit receipt rates at the state level can be attributed to poverty prevalence and to poverty intensity.

Table 1 presents descriptive statistics at the household level (Panel A), and at the aggregated level of states (Panel B, n=51), overall and by Latino ethnicity. Findings show that receipt rates of basic cash assistance, and other social assistance programs, among Latino populations are higher than for the non-Latino population. Table 1 also shows that, across both panels, rates of poverty are also higher among Latino than non-Latino populations.

How much of the variability in social assistance receipt rates can be attributed to heterogeneity in poverty rates? We examine this by applying to the state aggregates a simple variance decomposition exercise as expressed in equation (1):

$$\frac{R}{N} = \frac{NP}{N} \times \frac{NVP}{NP} \times \frac{R}{NVP} \quad (1)$$

where R represents the number of households receiving a program in a state, N is the total number of households in that state, and NP and NVP represent the number of households defined as poor (which we define as income under 250% of the FPL) or very poor (defined as income under 130% of the FPL), respectively. Our convention is to refer to the first (*NP/N*) and second (*NVP/NP*) components as the prevalence and the intensity of poverty in a given state.

This equation can be represented in additive format by applying logarithmic transformation:

$$ln\left(\frac{R}{N}\right) = ln\left(\frac{NP}{N}\right) + ln\left(\frac{NVP}{NP}\right) + ln\left(\frac{R}{NVP}\right) \quad (2)$$

which allows for the variance in receipt rates (or log receipt rates) to be equivalently documented in three components:

$$Var\left[ln\left(\frac{R}{N}\right)\right] = Cov\left[ln\left(\frac{NP}{N}\right), ln\left(\frac{R}{N}\right)\right] + Cov\left[ln\left(\frac{NVP}{NP}\right), ln\left(\frac{R}{N}\right)\right] + Other \quad (3)$$

In essence, the decomposition allows us to examine the share of the heterogeneity in program benefit receipt across states that can be attributed to cross-state variability in poverty incidence, in poverty intensity, or in other factors (the residual variability).

Table 2 presents the results of the decomposition exercise. Panel A presents the variance decomposition, considering the entire population within each state. Panels B and C present results from subsets of state populations. There are two main takeaways from these estimates. First, across each of the social assistance programs examined, basic cash assistance is the one for which state-level poverty indicators play the smallest role in explaining cross-state variability. Between 90% and 100% of the variability in basic cash assistance receipt cannot be accounted for by cross-state variation in rates of poverty.[4] In contrast, cross-state variation in poverty accounts for much more of the cross-state variation in receipt of other social assistance benefits such as SNAP. Second, across the social assistance programs considered, a small proportion of the variability in receipt rates among the Latino population is explained by heterogeneity in poverty (within the same population) than the equivalent numbers for the non-Latino population. That is to say, differences between states in the rates of social assistance benefit receipt among Latino populations are not strongly accounted for by differences in poverty rates for Latino populations across states, or at least not more than in the case of non-Latino populations.[5]

Conceptual framework

Table 2 establishes that not all state heterogeneity in benefit receipt rates can be attributed to state poverty rates, thereby raising an empirical question about the role of other factors, particularly among Latino households with children.

In their review of take-up of social benefits across the globe, Ko and Moffitt (2022) show that incomplete uptake is not unique to the U.S. but indeed exists across the world, and that it is not likely that there exists one prevailing plausible explanation. Theories about individuals evaluating gains and losses appear to be inadequate as a driving explanation for underlying differences in take-up of benefits. Ko and Moffitt (2022) conclude that stigma, information barriers, and so on are plausible underexplored explanations (also see earlier citations).

Our study seeks to complement the literature on incomplete take-up by drawing on three conceptual frameworks: economics, behavioral economics, and administrative exclusion and

[4] We emphasize here that the role of other factors is specific to estimates of the basic cash assistance component of the TANF program; it is possible that TANF block grant funds allocated toward other types of poverty-reducing programs such as child care and child support may have a stronger relationship with poverty prevalence and density.

[5] In a companion brief Thomson et al. (2025), we present findings from a similar decomposition exercise. While the overall patterns and takeaways remain the same, the percentages of variability in program receipt rates accounted for by cross-state variation in rates of poverty prevalence and intensity do not match exactly. This is because the brief used data from the 2019 Current Population Survey, while the present study uses pooled data across 2016–2019.

burden. We apply these conceptual frameworks from the perspective of a social planner's intent to design policy, given policy aims and resources.

Policy intentions are typically informed by conventional economic theory and are important in considering larger questions regarding fiscal allocations and social impact. De jure parameters of policies, such as family cap rules and time limits, aim to clarify policy intent: the intended beneficiaries, the length of benefit receipt, and, relatedly, the eligibility criteria determining benefit amounts. Heinrich et al. (2022) offer an excellent overview of the use of "ordeal mechanisms" as a screening tool (e.g., imposing non-monetary costs on individuals, such as long lines and discomfort) to reveal true preferences of individuals seeking social benefits, as proposed by conventional economic theory. The ordeal mechanisms view implies a shifting of costs for applying to benefits from administrators and practitioners to individuals.

The administrative burdens framework offers a different conceptual framework, drawing on political science and political economy incorporating the role of actors (e.g., bureaucrats) and *how* ordeals are enacted, experienced, or distributed. In contrast to a purely economic ordeal mechanisms framework, the administrative burden framework proposes that design features impose costs on individuals that are not efficient (i.e., there is not a one-to-one correspondence with the efficiency of screening and recipients' revealed preferences as the ordeal mechanisms framework proposes).

The lens of behavioral economics has more to add. As described by an application in Linos, Quan and Kirkman (2020) and by Bhagarva and Manoli (2015) in their examination of nudges to support receipt of housing assistance, and motivated conceptually by Gennetian and Shafir (2015), such costs, due to design and implementation features, can be particularly high among those who might benefit the most from public programs. In other words, the ordeal mechanisms view does not recognize the cognitive load and drain imposed by the context of poverty that can further disrupt people's intentions; instead, that view interprets people's actions as revealing their preferences.

Of course these three frameworks differ in their emphasis on policy intent but also may point to different aspects of policy design or may lead to similar directional hypotheses (or vice versa). The administrative burdens framework, coupled with the insights from behavioral economics, offers guidance on a rubric for organizing conceptions of cost in two categories: learning costs and psychological costs. (The third category sometimes referred to in this literature is compliance costs, but for simplicity we categorize compliance costs as part of learning and psychological costs.) Learning costs encompass the time and effort applicants are asked to invest to understand whether they qualify for and will benefit from a program—as well as costs associated with complying with the rules and requirements for accessing the benefits or services (e.g., producing required documentation for applications). Psychological costs consider how intrusive application processes and requirements are, such as having to turn over personal records for public scrutiny, what may result from the denial of benefits or appeals, and the incorporation of public or social portrayals or norms associated with those intrusive characteristics. Some individuals and families may not have or easily be able to provide a birth certificate or a bimonthly earnings check.

Building on the stylized facts generated in Table 2, we will focus on basic cash assistance as the program in which variations by racial and ethnic group are least likely to be explained by cross-state variation in poverty. We also examine SNAP as an illustrative alternative of a social assistance

program that serves as a key source of in-kind government support for families with children (shown to reduce hunger, increase food security, and improve children's well being; Bailey et al., 2020). In addition, it is feasible to generate receipt rates for each of these programs, to assess sensitivity and robustness of results, using Survey of Income and Program Participation (SIPP) data, and adjusting the analyses with TRIM3.

Policy data and descriptive characteristics

To codify de jure policy provisions across states, we collect data from multiple public sources. Information on state-specific TANF policies is from Urban Institute's Welfare Rules Database,[6] which catalogs selected state policy differences for TANF cash aid, including initial eligibility requirements, work and activity requirements, and ongoing eligibility and time limits. Information on state-specific SNAP policies is from the U.S. Department of Agriculture's SNAP Policy Database,[7] which catalogs state-level policies relating to eligibility criteria, recertification and reporting requirements, and benefit issuance methods. These data are supplemented by data on online accessibility of applications, use of combined application processes, and the time required to complete the application for those programs, as compiled in Code for America's National Safety Net Scorecard.[8]

Coding of indices

Detailed coding of the indices described below is provided in Tables A4a and A4b.

Cost minimization index: This index captures scarce resource allocation in service delivery and accessibility, such as financial costs and limited time available for bureaucrats to do various tasks. We conceptualize the last-mile delivery welfare offices as firms looking to minimize their variable and operational costs. Factors such as increased costs of reviewing paperwork to assess eligibility and decreased costs by having online systems to reduce in-person requirements are central to this index. To score high on this index implies that a state reduces costs in its provision of goods and services. Examples of cost minimization include practices like joint processing with other programs, no Social Security number requirement, and lack of interview requirements, whereas factors that increase costs include hiring of cultural consultants and/or translators, targeted outreach efforts, hiring private security or spending on physical security elements such as metal detectors, and offering legal aid (general, immigration, housing, family law, domestic violence, or sexual assault, and offering any of these in Spanish).

Administrative burden index: This index encompasses the logistical and bureaucratic barriers faced by individuals when accessing services. It looks at the procedural hoops and hurdles—documentation requirements, waiting times, and other red-tape aspects that can deter individuals from accessing or continuing with a service. To score high on this index implies that a state places high burden on applicants. Examples of placing low burden on applicants include availability of online infrastructure to submit forms, no requirements to submit proof of characteristics such as immunization, accommodations for non-English speakers and/or disabled applicants, and joint processing with other programs. As our work is specifically interested in Hispanic clients, our

[6] https://wrd.urban.org/special-reports
[7] https://www.ers.usda.gov/data-products/snap-policy-data-sets
[8] https://codeforamerica.org/wp-content/uploads/2021/05/the-national-safety-net-scorecard.pdf

indices include availability of materials in Spanish (physical, online, phone), whether there are translators available at the site, and outreach efforts specifically targeting Hispanic populations.

Descriptive statistics of the indices are shown in Table A5. Figure 1 shows substantial heterogeneity across the two indices for TANF cash assistance and for SNAP.

To motivate the microdata analyses that follow, we present a set of figures that compute receipt rates at different levels of income-to-needs ratio for two groups of states, one representing high levels of the cost minimization and administrative burden indices, and another representing low levels of both indices. Figures 2 and 3 present findings for TANF cash assistance and SNAP, respectively. It is clear from these that for TANF cash assistance, particularly among households at the lowest levels of income, policy design elements create a wedge between receipt levels. States with higher scores on both indices have lower receipt rates, especially among people at the lowest income levels. The relationship between the policy indices and SNAP benefit receipt are less influential across the income distribution.

Method

We formalize the descriptive findings in Figures 2 and 3 by estimating the following model using CPS microdata (as described earlier), restricted to households at or under 250% of the FPL.

$$y_{is} = \alpha_1 f(x_{is}) + \beta_1 CMI_s + \beta_2 ABI_s + \beta_3 (CMI_s \times ABI_s) + \quad (4)$$
$$\pi_1 f(x_{is}) \times CMI_s + \pi_2 f(x_{is}) \times ABI_s + \pi_3 f(x_{is}) \times (CMI_s \times ABI_s) +$$
$$\gamma D_{is} + \delta P_s + \varepsilon_{is}$$

Where the dependent variable is the benefit receipt indicator for a given program by household *i* in state *s*, $f(x_{is})$ stands for a polynomial function of income-to-needs ratio for that same household, and *D* and *P* measure additional covariates for households and states. Importantly, CMI and ABI are the covariates of interest in our model, representing the cost minimization and administrative burden indices respectively (*z*-scored). Since we expect these to affect households at different income levels in different ways, we also include interaction of the latter with the polynomial function of the income-to-needs ratio.

The models are estimated using analytical weights. Within each state, households are weighted to represent the population within location, while each state has the same weight in aggregate regressions that employ variation across states (that is, a state's representation is not proportional to the size of its population). Standard errors are clustered at the state level (i.e., the same level on which the policy variation is examined). We also estimate equation (4) stratified by Latino ethnicity.

Results

Table 3 presents findings generated from equation (4). Across models, the cost minimization policy index consistently unfavorably affects TANF receipt, with the largest negative effects (−2.1

percentage point reduction) occurring among households at the lowest end of the poverty distribution. This is equivalent to a 50 percent reduction at the mean level of cash assistance benefit receipt among non-Latinos. The administrative burden policy index does not appear to have an independent effect. However, there is a negative interaction between the policy indices. In other words, the combination of both policy dimensions has the largest effect in suppressing receipt rates among the most economically disadvantaged households with children (as measured by poverty status). This pattern of findings is qualitatively and substantively different for receipt of SNAP benefits.

We then turn to the examination of cross-state variation for Latino and non-Latino households separately. In Table 4 we find that the relationship with policy design indices is particularly salient for benefit receipt among Latino households. This includes a positive (at the average level of the cost minimization index) relation to administrative burden. This positive correlation is reduced for states scoring higher on the cost minimization index.

Robustness

Tables A1 and A2 show that the findings are qualitatively similar when using TRIM3 imputed data and when estimates are generated using SIPP data (see Appendix B).

Table A3 corroborates that findings are robust to the inclusion of employment and immigrant status measured at the level of the household head as two potentially (endogenous) aspects, related to eligibility criteria, of receiving basic cash assistance.

Discussion

This study provides a comprehensive look at state-level policy design of social assistance programs, specifically by characterizing the features as guided by economic and political science theories. By doing so, we contribute to the empirical literature on factors that shape incomplete uptake and benefit receipt among eligible people as proxied by poverty.

State policy has traditionally attracted less attention in economic research but increasingly plays a role in supporting families with children, as demonstrated by the last two decades of state expansions of the earned income and child tax credit (Bogdanos, 2019; Bastian and Michelmore, 2018), and devolution and decentralization of authority over other government programs such as TANF to states since the late 1990s. In addition to this study's focus on state policy design, we focus on households with children and differences across the low end of the income distribution overall, and by Latino ethnicity.

We document substantial heterogeneity of social assistance receipt rates across U.S. states and show that not all of this variation can be attributed to state variation in poverty. This is particularly true for basic cash assistance, and especially among Latino households with children at the deepest levels of poverty. State policies characterized by cost minimization approaches and by administrative burdens negatively affect receipt of cash assistance benefits, especially among Latino households with children and with very low incomes.

Some limitations of our study are worth noting. First, we were not able to discern a behavioral economics perspective with our empirical indices and thus cannot capture the possible effect of biases such as how welcoming an environment feels, how aligned services are with cultural nuances, and whether fear or mistrust might affect access. The distinct aspect of increased demands on cognitive load as posited from behavioral economics is not captured. Second, while we use large and representative surveys over four years, measures of social assistance receipt and poverty are based on either self-reported or imputed information. Thus the data could reflect potential biases related to reporting and population representation. Nevertheless, findings are robust to alternative data (SIPP) and to adjustments using TRIM3. Lastly, we are unable to analyze a full spectrum of policy design features due to some information being hard to collect for all states (e.g., program and accessibility information on states' websites in 2019 due to changing web links and functional limitations of the Internet Wayback Machine) or information not being available in representative national surveys and datasets.

In conclusion, this study provides novel empirical evidence on how state-level policy design features, conceptualized through economic theories of cost minimization and administrative burden, contribute to evidence regarding incomplete take-up of safety net benefits among households with children. Our findings reveal that cross-state variation in benefit receipt, particularly for cash assistance, cannot be fully explained by differences in poverty rates—a pattern especially pronounced among Latino households. The estimated effects of policy design indices are economically meaningful, with features aimed at cost minimization associated with a 2 percentage point—an approximate 50 percent—reduction in cash assistance receipt based on the average rates of receipt among non-Latino households. These results suggest ways in which state policy design creates differential costs, and stratification of social assistance receipt, by Latino ethnicity, and raise considerations about the impact of policy design when social assistance is decentralized to states and localities.

Appendices

Appendix A: Transfer Income Model 3

Transfer Income Model 3 (TRIM3) is a statistical tool developed by the Urban Institute to estimate the receipt of transfer income, such as welfare benefits and other economic assistance. It is often used to impute missing data in household surveys, including the Current Population Survey (CPS), our main data source. While the algorithm is proprietary and its technical details are unavailable, TRIM3 is designed to create accurate estimates when survey data are incomplete or miscoded. It corrects underreporting or misclassification in welfare participation data by applying statistical models based on the characteristics of similar respondents and aligning survey data with administrative benchmarks. For example, TRIM3 uses program-specific rules to simulate eligibility, benefits, and participation decisions, such as determining Supplemental Nutrition Assistance Program (SNAP) eligibility through asset and income tests.

TRIM3 simulations rely on some key assumptions. Participation probabilities are assigned using a probit function with variables like income and household composition. A random number determines whether a unit participates. Eligible units reporting benefit receipt in CPS interviews are always included in the baseline caseload, while adjustments align with administrative data. Simulated numbers vary yearly due to differences in aggregate targets, including overall recipient numbers, participant types, and state-level totals. Biases can arise when certain factors, such as ethnicity, are not explicitly accounted for. For example, Hispanics and non-Hispanics with similar characteristics are assigned equal participation probabilities, potentially biasing participation gap estimates.

A false positive occurs when a household is incorrectly classified as receiving a benefit in TRIM3 simulations even though they are not actual recipients. This may result from survey errors or the randomization process used in the model. TRIM3 aligns CPS data with administrative benchmarks, but aggregate adjustments may lead to misclassification. As Meyer et al. (2022) show, such errors are common: they found a false positive rate for SNAP under 1% (2002–2005, Illinois and Maryland) and 1.6% using SIPP. Children under 18 and families with income below 200% of the poverty line exhibit higher false positive rates, potentially affecting gap estimates.

We generate estimates using TRIM3 as a source for secondary sensitivity and robustness checks, not as the source of primary estimates. This is because TRIM3 is based on state-level totals rather than specific subgroups, whether at state or individual or household level, and this unit of analysis does not align with households with children, the focus of our study. Further, given this study's focus on ethnicity, TRIM3 may introduce additional measurement error, not reduce it. Indeed, we find both false positives and false negatives when comparing CPS and TRIM3 adjusted reports of TANF and SNAP receipt among households with children by race and ethnicity.

Any errors in misreporting of safety net benefits or other measures in our analysis should be revealed via our comparison of estimates using CPS and SIPP data and those using TRIM3 (Meyer and Sullivan 2012). The findings are substantively equivalent, and thus we conclude that

misreporting, to the extent that this can be addressed by generating TRIM3 estimates, does not substantively bias our findings.

Appendix B: Survey of Income and Program Participation

Table A2 shows estimates from equation (4) generated from the 2018 and 2019 panels of the Survey of Income and Program Participation (SIPP). Findings are qualitatively similar to the findings using the Current Population Survey (CPS) data, though much noisier likely due to smaller sample size.

SIPP data are at the person-month-year level; we collapsed the data to the household-year level for our analysis. All members of a household with the same reported monthly income were considered a household for the year. If a person was in more than one household in a year, they were given the household ID of the household with the lowest reported income for the year. All households with at least one child under 18 were included in the sample, no matter the relation to the survey reference person. If the child or parents of the child were reported as Hispanic, the child was coded as Hispanic. We dropped respondents listed as a "housemate/roommate" or "roomer/boarder" or "other nonrelative" or living in group quarters if they did not have the same monthly household income. We also dropped months of observations for a person if they lived outside of the 50 U.S. states (or Washington, DC) during that month. If a person lived in more than one state in the year, the most frequent location among all reported was used to report state of residence, and if there was no modal value, the last reported state of residence was used. Households with foster care children were also dropped.

We used the SIPP reported household income-to-poverty ratio in a calendar year to define the poverty level of each child. If there was more than one ratio reported in a year for the child, we used the lowest reported ratio. In addition, we trim the top and the bottom of the income distribution (based on income used by SIPP to compute poverty statistics) to keep consistency with the main exercises performed with the CPS. We considered all household members for definition of receipt of services. If one household member reported receiving Temporary Assistance for Needy Families (TANF) or Supplemental Nutrition Assistance Program (SNAP) receipt in any month of the year, we considered that receipt of benefit as counting in that year. States in which there was no representation of Hispanic children in the resulting sample were dropped from the analysis (Alaska and Maine, as well as Washington, DC).

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Table 1: Welfare receipt and poverty rates - descriptive statistics

	All households		Non-Latino households		Latino households	
	mean [1.1]	sd [1.2]	mean [2.1]	sd [2.2]	mean [3.1]	sd [3.2]
Panel A: National-level statistics (population weighted)						
TANF (% receiving)	1.75	13.13	1.58	12.47	2.26	14.86
TANF TRIM3 (% receiving)	2.93	16.85	2.14	14.48	5.19	22.18
SNAP (% receiving)	14.78	35.49	13.13	33.77	19.56	39.67
SNAP TRIM3 (% receiving)	26.09	43.91	22.47	41.74	36.52	48.15
Medicaid (% receiving)	33.74	47.28	29.15	45.44	46.97	49.91
WIC (% receiving)	8.22	27.46	6.74	25.07	12.48	33.05
% Under 250% of FPL	42.65	49.46	36.90	48.25	59.21	49.15
% Under 130% of FPL	18.42	38.76	15.19	35.89	27.73	44.77
% Latino	25.75	43.73	0.00	-	100.00	-
Observations	90,979		68,066		22,913	
Panel B: State-level aggregate statistics						
TANF (% HHs receiving)	1.76	1.32	1.73	1.43	1.79	1.67
TANF TRIM3 (% HHs receiving)	2.45	1.69	2.09	1.48	3.86	3.14
SNAP (% HHs receiving)	14.65	3.66	13.27	3.97	19.94	5.67
SNAP TRIM3 (% HHs receiving)	25.50	4.74	22.87	5.07	36.29	7.86
Medicaid (% HHs receiving)	32.62	6.09	29.53	6.14	45.08	9.36
WIC (% HHs receiving)	7.99	1.77	6.87	1.96	12.84	4.46
% HHs under 250% of FPL	41.56	6.04	37.38	6.67	58.38	7.96
% HHs under 130% of FPL	17.59	4.01	15.33	4.33	26.92	6.19
% Latino HHs	18.42	13.37	-	-	-	-
Observations	51		51		51	

Notes: Computations are based on CPS 2016-2019 pooled IPUMS sample of households with under-18 children. To estimate these indicators both group-quarters and households in the top 5% of household total-income distribution and those with income under 20% of FPL were excluded. There are 50 states and DC captured in the microdata. National (and state-level) indicators computed using CPS-provided household weights, while cross-state statistics weight each entity equally.

Table 2: Cross-state variance decomposition - program receipt rates

	CPS Raw Reported Receipt			TRIM3 Imputed Receipt		
	Poverty prevalence [1]	Poverty intensity [2]	Other factors [3]	Poverty prevalence [4]	Poverty intensity [5]	Other factors [6]
Panel A: All households						
TANF (% HHs receiving)	0.01	0.09	0.90	−0.05	0.01	1.04
	[−0.08, 0.10]	[0.02, 0.15]	[0.77, 1.04]	[−0.11, 0.01]	[−0.05, 0.06]	[0.94, 1.14]
SNAP (% HHs receiving)	0.39	0.29	0.32	0.47	0.33	0.20
	[0.27, 0.51]	[0.19, 0.39]	[0.16, 0.48]	[0.28, 0.66]	[0.17, 0.49]	[−0.07, 0.48]
Medicaid (% HHs receiving)	0.42	0.40	0.17			
	[0.21, 0.64]	[0.30, 0.51]	[−0.07, 0.41]			
WIC (% HHs receiving)	0.29	0.11	0.61			
	[0.16, 0.42]	[−0.11, 0.32]	[0.29, 0.92]			
Panel B: Non-Latino households only						
TANF (% HHs receiving)	0.05	0.12	0.82	−0.01	0.03	0.98
	[−0.03, 0.14]	[0.06, 0.19]	[0.69, 0.96]	[−0.09, 0.06]	[−0.03, 0.10]	[0.85, 1.10]
SNAP (% HHs receiving)	0.45	0.32	0.23	0.59	0.40	0.02
	[0.35, 0.55]	[0.22, 0.42]	[0.11, 0.35]	[0.42, 0.75]	[0.23, 0.57]	[−0.24, 0.27]
Medicaid (% HHs receiving)	0.51	0.45	0.04			
	[0.28, 0.75]	[0.32, 0.57]	[−0.24, 0.32]			
WIC (% HHs receiving)	0.38	0.18	0.44			
	[0.26, 0.51]	[0.03, 0.34]	[0.21, 0.66]			
Panel C: Latino households only						
TANF (% HHs receiving)	−0.05	0.00	1.04	0.00	0.01	0.99
	[−0.11, 0.02]	[−0.06, 0.06]	[0.93, 1.16]	[−0.05, 0.06]	[−0.04, 0.06]	[0.90, 1.07]
SNAP (% HHs receiving)	0.28	0.22	0.49	0.45	0.19	0.36
	[0.05, 0.52]	[0.06, 0.38]	[0.19, 0.80]	[0.04, 0.86]	[0.04, 0.34]	[−0.00, 0.73]
Medicaid (% HHs receiving)	0.50	0.32	0.18			
	[0.08, 0.91]	[0.11, 0.53]	[−0.14, 0.50]			
WIC (% HHs receiving)	0.09	0.03	0.88			
	[−0.02, 0.20]	[−0.13, 0.18]	[0.67, 1.10]			
Observations	51	51	51	51	51	51

Notes: Computations are based on CPS 2016-2019 pooled IPUMS sample. To estimate state-level indicators both group-quarters and households in the top 5% of household total-income distribution and those with income under 20% of FPL were excluded. 50 states and DC are represented. The statistics reported here represent the share of the cross-state variation in receipt rates for a given program (line) that can be accounted for variation in the charcateristic captured (column). 95% confidence intervals in brackets computed with jacknife method.

Table 3: Program Receipt Rates and Policy Design - CPS reports

	At average	At average	—- Across income-to-needs distribution —-				
			50% of FPL	75% of FPL	100% of FPL	130% of FPL	150% of FPL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: TANF (CPS reports, mean receipt rate = 3.82%)							
Policy Design index (AB)	−0.198	−0.051	−0.238	−0.404	−0.168	0.102	0.119
	(0.297)	(0.248)	(0.786)	(0.483)	(0.351)	(0.247)	(0.207)
Policy Design index (CM)	−0.571***	−0.708***	−2.110***	−1.334**	−1.034**	−0.788***	−0.539***
	(0.190)	(0.263)	(0.638)	(0.545)	(0.399)	(0.228)	(0.186)
Policy Design interaction (AB × CM)	−0.210	−0.350*	−1.143**	−0.923**	−0.534**	−0.120	0.035
	(0.159)	(0.189)	(0.547)	(0.413)	(0.247)	(0.162)	(0.174)
Panel B: SNAP (CPS reports, mean receipt rate = 32.15%)							
Policy Design index (AB)	−0.709	−0.738	−0.168	−1.061	−1.142	−0.899	−0.786
	(0.895)	(0.633)	(1.123)	(0.880)	(0.780)	(0.972)	(1.052)
Policy Design index (CM)	−1.912	−1.446	0.167	0.642	−0.410	−2.084	−2.834**
	(1.223)	(1.018)	(1.257)	(1.608)	(1.616)	(1.442)	(1.303)
Policy Design interaction (AB × CM)	0.811	0.252	−0.028	−0.299	−0.138	0.294	0.572
	(0.887)	(0.710)	(1.105)	(1.081)	(0.997)	(0.925)	(0.885)
Controls							
Indicator for Latino HH	NO	YES	YES	YES	YES	YES	YES
Child Age + child gender	NO	YES	YES	YES	YES	YES	YES
HH head age + HH head gender	NO	YES	YES	YES	YES	YES	YES
Household-level income-to-needs	NO	YES	YES	YES	YES	YES	YES
State-level poverty	NO	YES	YES	YES	YES	YES	YES
State-level poverty interaction	NO	NO	YES	YES	YES	YES	YES

Notes: Computations are based on CPS 2016-2019 pooled IPUMS sample of households with under-18 children and under 250% of FPL residing in any of 50 U.S. states + DC (N=38,079). Standard-errors in parentheses are clustered at the state level. AB stands for Administrative Burden while CM for Cost Minimization, as discussed in main text.

Table 4: TANF Receipt and Policy Design - Latino and Non-Latino Households

	At average	At average	—- Across income-to-needs distribution —-				
			50% of FPL	75% of FPL	100% of FPL	130% of FPL	150% of FPL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: Latino households only (mean receipt rate = 3.19 %)							
Policy Design index (AB)	0.882***	0.835***	3.239***	1.175*	0.657	0.579	0.382
	(0.326)	(0.296)	(1.184)	(0.698)	(0.520)	(0.380)	(0.330)
Policy Design index (CM)	−1.087***	−1.124***	−3.837***	−2.718***	−1.650***	−0.617	−0.150
	(0.257)	(0.270)	(0.994)	(0.672)	(0.556)	(0.395)	(0.307)
Policy Design interaction (AB × CM)	−0.781**	−0.769**	−2.239**	−1.148	−0.666	−0.445	−0.357
	(0.298)	(0.328)	(1.049)	(0.782)	(0.546)	(0.384)	(0.357)
Panel B: Non-Latino households only (mean receipt rate = 4.10 %)							
Policy Design index (AB)	−0.556	−0.300	−1.392	−0.913	−0.412	−0.021	0.060
	(0.365)	(0.277)	(0.853)	(0.636)	(0.452)	(0.320)	(0.256)
Policy Design index (CM)	−0.464*	−0.551	−1.764**	−1.056	−0.918*	−0.800**	−0.545**
	(0.233)	(0.337)	(0.772)	(0.726)	(0.542)	(0.312)	(0.228)
Policy Design interaction (AB × CM)	0.077	−0.172	−0.393	−0.613	−0.408	−0.055	0.087
	(0.224)	(0.217)	(0.638)	(0.487)	(0.299)	(0.203)	(0.188)
Controls							
Child Age + child gender	NO	YES	YES	YES	YES	YES	YES
HH head age + HH head gender	NO	YES	YES	YES	YES	YES	YES
Household-level income-to-needs	NO	YES	YES	YES	YES	YES	YES
State-level poverty	NO	YES	YES	YES	YES	YES	YES
State-level poverty interaction	NO	NO	YES	YES	YES	YES	YES

Notes: Computations are based on CPS 2016-2019 pooled IPUMS sample of households with under-18 children and under 250% of FPL residing in any of 50 U.S. states and DC (N=13,370 Latino, N=24,709 Non-Latino). Standard-errors in parentheses are clustered at the state level. AB stands for Administrative Burden while CM for Cost Minimization, as discussed in main text.

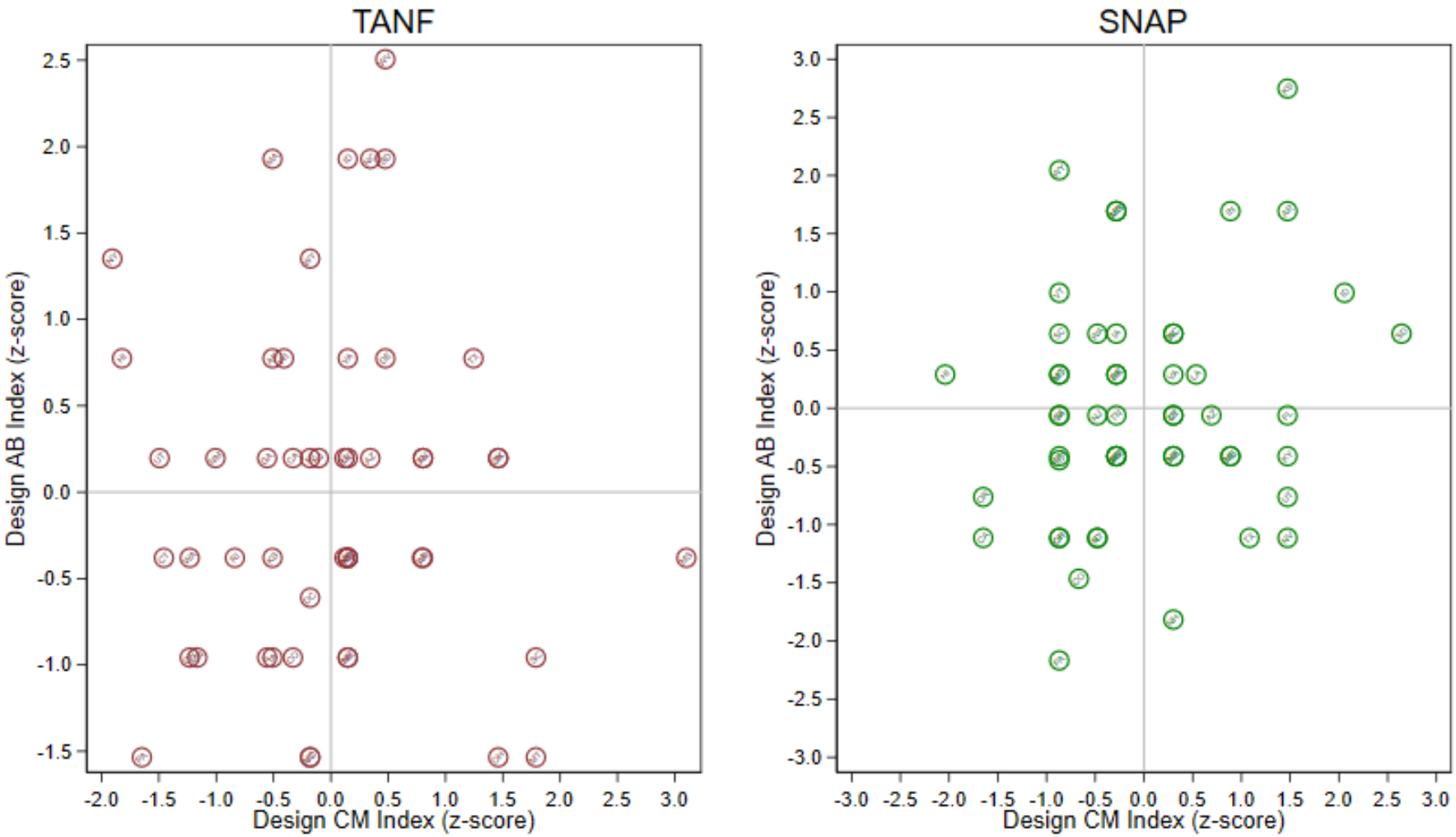


Figure 1: Cost Minimization and Administrative Burden Indices

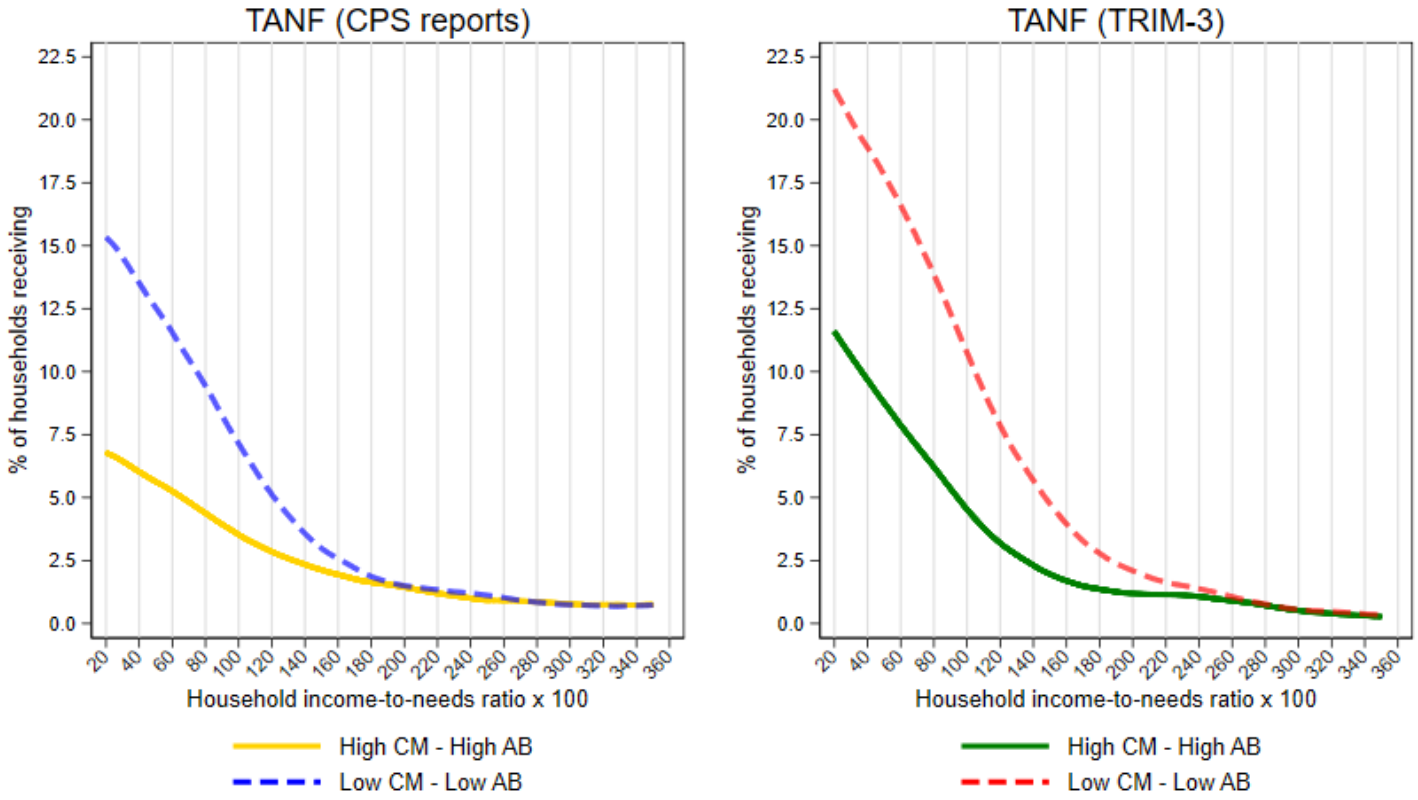


Figure 2: TANF Receipt vs. Income-to-needs Ratio - by policy design index classification

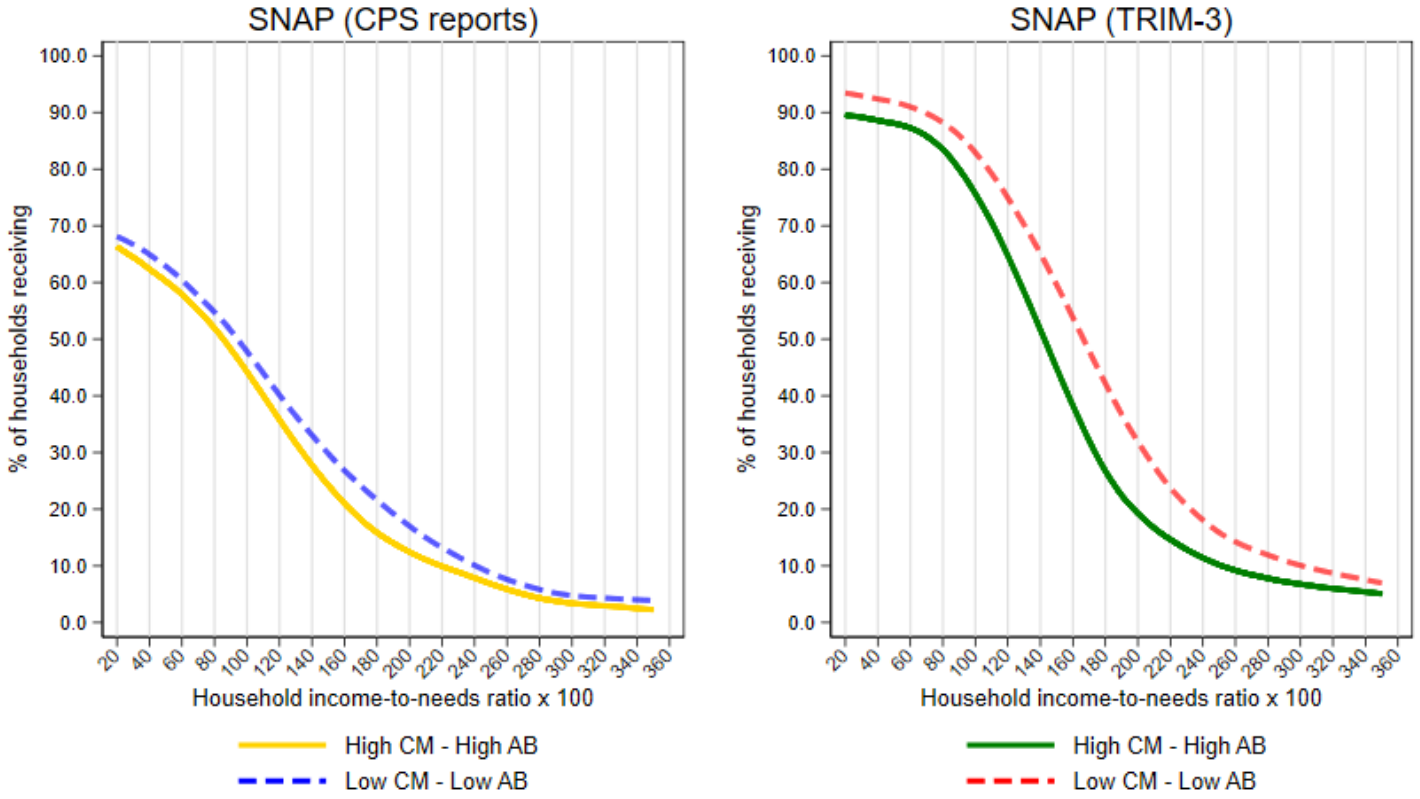


Figure 3: SNAP Receipt vs. Income-to-needs Ratio - by policy design index classification

Table A1: Program Receipt Rates and Policy Design - TRIM-3 imputed reports

	At average	At average	—- Across income-to-needs distribution —-				
			50% of FPL	75% of FPL	100% of FPL	130% of FPL	150% of FPL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: TANF (TRIM-3, mean receipt rate = 5.72%)							
Policy Design index (AB)	−0.198	−0.051	−0.238	−0.404	−0.168	0.102	0.119
	(0.297)	(0.248)	(0.786)	(0.483)	(0.351)	(0.247)	(0.207)
Policy Design index (CM)	−0.571***	−0.708***	−2.110***	−1.334**	−1.034**	−0.788***	−0.539***
	(0.190)	(0.263)	(0.638)	(0.545)	(0.399)	(0.228)	(0.186)
Policy Design interaction (AB × CM)	−0.210	−0.350*	−1.143**	−0.923**	−0.534**	−0.120	0.035
	(0.159)	(0.189)	(0.547)	(0.413)	(0.247)	(0.162)	(0.174)
Panel B: SNAP (TRIM-3, mean receipt rate = 56.45%)							
Policy Design index (AB)	−1.431	−1.325	0.484	0.009	−1.295	−2.571*	−2.814
	(1.264)	(1.088)	(0.607)	(0.656)	(0.920)	(1.471)	(1.687)
Policy Design index (CM)	−3.105**	−2.457*	0.553	0.337	−0.968	−2.926*	−3.996**
	(1.317)	(1.256)	(0.891)	(1.052)	(1.264)	(1.622)	(1.849)
Policy Design interaction (AB × CM)	−0.321	−0.776	−1.330**	−1.190*	−0.943	−0.711	−0.646
	(0.962)	(0.767)	(0.589)	(0.684)	(0.813)	(1.090)	(1.192)
Controls							
Indicator for Latino HH	NO	YES	YES	YES	YES	YES	YES
Child Age + child gender	NO	YES	YES	YES	YES	YES	YES
HH head age + HH head gender	NO	YES	YES	YES	YES	YES	YES
Household-level income-to-needs	NO	YES	YES	YES	YES	YES	YES
State-level poverty	NO	YES	YES	YES	YES	YES	YES
State-level poverty interaction	NO	NO	YES	YES	YES	YES	YES

Notes: Computations are based on CPS 2016-2019 pooled IPUMS sample of households with under-18 children and under 250% of FPL residing in any of 50 U.S. states + DC (N=38,079). Standard-errors in parentheses are clustered at the state level. AB stands for Administrative Burden while CM for Cost Minimization, as discussed in main text.

Table A2: Program Receipt Rates and Policy Design - SIPP reports

	At average	At average	—- Across income-to-needs distribution —-				
			50% of FPL	75% of FPL	100% of FPL	130% of FPL	150% of FPL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: TANF (SIPP reports, mean receipt rate = 4.56%)							
Policy Design index (AB)	−0.125	0.001	2.455	1.713	0.910	0.124	−0.219
	(0.623)	(0.548)	(2.742)	(1.960)	(1.083)	(0.792)	(0.938)
Policy Design index (CM)	−1.367***	−1.511**	−1.283	−2.154	−3.154**	−3.613***	−3.224**
	(0.475)	(0.717)	(1.638)	(1.330)	(1.195)	(1.283)	(1.212)
Policy Design interaction (AB × CM)	−0.471	−0.652	−1.626	−1.005	−1.043	−1.198*	−1.118
	(0.515)	(0.396)	(1.886)	(1.426)	(0.777)	(0.654)	(0.804)
Panel B: SNAP (SIPP reports, mean receipt rate = 34.68%)							
Policy Design index (AB)	−2.619*	−1.822	−3.496	−1.247	0.611	0.810	−0.467
	(1.389)	(1.236)	(2.610)	(2.486)	(3.002)	(3.544)	(2.858)
Policy Design index (CM)	−1.273	−1.301	0.689	2.911	1.766	−0.989	−2.509
	(2.050)	(1.995)	(2.779)	(2.971)	(2.579)	(2.893)	(2.891)
Policy Design interaction (AB × CM)	0.503	−1.435	−0.553	−2.045	−3.580	−3.817	−2.727
	(1.227)	(1.102)	(2.087)	(2.374)	(2.242)	(2.417)	(2.130)
Controls							
Indicator for Latino HH	NO	YES	YES	YES	YES	YES	YES
Child Age + child gender	NO	YES	YES	YES	YES	YES	YES
Household-level income-to-needs	NO	YES	YES	YES	YES	YES	YES
State-level poverty	NO	YES	YES	YES	YES	YES	YES
State-level poverty interaction	NO	NO	YES	YES	YES	YES	YES

Notes: Computations are based on SIPP pooled sample of 4,102 children. Standard-errors in parentheses are clustered at the state level. AB stands for Administrative Burden while CM for Cost Minimization, as discussed in main text.

Table A3: TANF Receipt and Policy Design - Latino and Non-Latino Households, including work and immigration status of household head as controls

	At average	At average	—- Across income-to-needs distribution —-				
			50% of FPL	75% of FPL	100% of FPL	130% of FPL	150% of FPL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: Latino households only (mean receipt rate = 3.19 %)							
Policy Design index (AB)	0.882***	0.793***	3.168***	1.090	0.569	0.509	0.337
	(0.326)	(0.270)	(1.153)	(0.666)	(0.508)	(0.387)	(0.339)
Policy Design index (CM)	−1.087***	−0.998***	−3.595***	−2.528***	−1.527***	−0.527	−0.042
	(0.257)	(0.250)	(0.985)	(0.629)	(0.515)	(0.384)	(0.325)
Policy Design interaction (AB × CM)	−0.781**	−0.684**	−2.265**	−1.069	−0.528	−0.300	−0.237
	(0.298)	(0.299)	(1.016)	(0.730)	(0.504)	(0.385)	(0.380)
Panel B: Non-Latino households only (mean receipt rate = 4.10 %)							
Policy Design index (AB)	−0.556	−0.286	−1.240	−0.837	−0.384	−0.021	0.052
	(0.365)	(0.274)	(0.846)	(0.635)	(0.451)	(0.327)	(0.264)
Policy Design index (CM)	−0.464*	−0.619*	−1.788**	−1.082	−0.955*	−0.862**	−0.626**
	(0.233)	(0.347)	(0.788)	(0.734)	(0.547)	(0.322)	(0.238)
Policy Design interaction (AB × CM)	0.077	−0.158	−0.431	−0.619	−0.391	−0.021	0.125
	(0.224)	(0.221)	(0.651)	(0.499)	(0.306)	(0.207)	(0.192)
Controls							
Child Age + child gender	NO	YES	YES	YES	YES	YES	YES
HH head age + HH head gender	NO	YES	YES	YES	YES	YES	YES
HH head working + HH head immigrant	NO	YES	YES	YES	YES	YES	YES
Household-level income-to-needs	NO	YES	YES	YES	YES	YES	YES
State-level poverty	NO	YES	YES	YES	YES	YES	YES
State-level poverty interaction	NO	NO	YES	YES	YES	YES	YES

Notes: Computations are based on CPS 2016-2019 pooled IPUMS sample of households with under-18 children and under 250% of FPL residing in any of 50 U.S. states and DC (N=13,370 Latino, N=24,709 Non-Latino). Standard-errors in parentheses are clustered at the state level. AB stands for Administrative Burden while CM for Cost Minimization, as discussed in main text.

Table A4a: TANF Cash Assistance Administrative Burden (AB) and Cost Minimization (CM) Policy Indices

	Administrative Burden Index Coding	Cost Minimization Index Coding
Spanish Availability: Program Information (Online)	1 = "Not available or available only through Google Translate/External Resource (phone number or translation resource)"; 0 = "Available in Spanish"	n/a
Spanish Availability: Application Form (Online)	1 = "Not available"; 0 = "Available"	n/a
Availability: Application Form (Online)	1 = "Not available or available only through Google Translate/External Resource (phone number or translation resource)"; 0 = "Available in Spanish"	n/a
Outreach / Marketing Materials (Online)	1 = "Not available or available only through Google Translate/External Resource (phone number or translation resource)"; 0 = "Available in Spanish"	1 = "Not available or available only through Google Translate/External Resource (phone number or translation resource)"; 0 = "Available in Spanish"
Applicant Social Security Number Requirement	1 = "Yes"; 0 = "No"	1 = "No"; 0 = "Yes"
Assistance Unit Social Security Number Requirement	1 = "Yes"; 0 = "No"	1 = "No"; 0 = "Yes"
Household Member Information Requirement	1 = "Yes"; 0 = "No"	n/a
State Recertification Requirement	1 = "Yes"; 0 = "No"	1 = "No"; 0 = "Yes"
Recertification Frequency	1 = "Required every 6 or 9 months"; 0 = "Required only every 12+ months"	1 = "Required only every 12+ months"; 0 = "Required every 6 or 9 months"
Income Verification Requirement	1 = "Yes"; 0 = "No"	1 = "No"; 0 = "Yes"
Supporting Documentation Requirement	1 = "Yes"; 0 = "No"	1 = "No"; 0 = "Yes"
Government Agency Information Sharing	1 = "Application indicates information will be shared"; 0 = "No"	1 = "Application does not indicate information will be shared"; 0 = "Application indicates information will be shared"
Immigration Agency Information Sharing	1 = "Application indicates information will be shared"; 0 = "No"	1 = "Application does not indicate information will be shared"; 0 = "Application indicates information will be shared"
Interview Requirement	1 = "Yes"; 0 = "No"	1 = "No"; 0 = "Yes"
Online Application Option	1 = "No"; 0 = "Yes"	1 = "Yes"; 0 = "No"
Multi-Program Application Form	1 = "No"; 0 = "Yes"	1 = "Yes"; 0 = "No"
Application Completion Time (Minutes)	1 = "Above median"; 0 = "Below median"	n/a
Specific Needs Accommodations (e.g., phone help, interpreters, modifications)	1 = "No"; 0 = "Yes"	1 = "No"; 0 = "Yes"
Eligibility: Non-Exempt Lawful Permanent Residents	n/a	1 = "None or some eligible"; 0 = "All"
Eligibility: Non-Exempt Asylees	n/a	1 = "None or some eligible"; 0 = "All"
Eligibility: Post-PRWORA Lawful Permanent Residents Within 5-Year Time Limit	n/a	1 = "None or some eligible"; 0 = "All"
Eligibility: Post-PRWORA Asylees/Refugees Within 5-Year Time Limit	n/a	1 = "None or some eligible"; 0 = "All"
Eligibility: Post-PRWORA Deportees Within 5-Year Time Limit	n/a	1 = "None or some eligible"; 0 = "All"
Eligibility: Post-PRWORA Parolees Within 5-Year Time Limit	n/a	1 = "None or some eligible"; 0 = "All"
Eligibility: Post-PRWORA Battered Within 5-Year Time Limit	n/a	1 = "None or some eligible"; 0 = "All"
Eligibility: State Aid for Lawful Permanent Residents Within 5-Year Time Limit	n/a	1 = "None or some eligible"; 0 = "All"
Eligibility: State Aid for Parolees Within 5-Year Time Limit	n/a	1 = "None or some eligible"; 0 = "All"
Eligibility: State Aid for Battered Within 5-Year Time Limit	n/a	1 = "None or some eligible"; 0 = "All"
Eligibility: State Aid for Nonqualified Post-PRWORA	n/a	1 = "None or some eligible"; 0 = "All"
Eligibility: Inclusion of Nonparent Caretakers	n/a	1 = "Prohibited or optional only for some"; 0 = "Optional for all"
Eligibility: Non-caretaker Adults	n/a	1 = "None or only partners counted"; 0 = "Relatives counted"
Eligibility: Non-caretaker Adult Income	n/a	1 = "Not counted"; 0 = "Counted"
Eligibility: Children Living with Nonrelative Caretaker Eligible	n/a	1 = "No"; 0 = "Yes"
Eligibility: Grandparent Income Counted Against Unit for Eligibility & Benefit Computation	n/a	1 = "No"; 0 = "Yes"
Eligibility: Excluded Parent Income due to Immigration Status	n/a	1 = "No"; 0 = "Yes"
School Requirement	1 = "Yes"; 0 = "No"	1 = "Yes"; 0 = "No"
Immunization Compliance Requirement	1 = "Yes"; 0 = "No"	1 = "Yes"; 0 = "No"
Health Screening Compliance Requirement	1 = "Yes"; 0 = "No"	1 = "Yes"; 0 = "No"
External Work Requirement for Parents	1 = "Optional or required"; 0 = "Not required"	1 = "Optional or required"; 0 = "Not required"
Benefit Issuance Method	1 = "No"; 0 = "Yes"	1 = "No"; 0 = "Yes"

Note: PRWORA = Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

Table A4b: SNAP Administrative Burden (AB) and Cost Minimization (CM) Policy Indices

	Administrative Burden Index Coding	Cost Minimization Index Coding
Spanish Availability: Program Information (Online)	1 = "Not available or available only through Google Translate/External Resource (phone number or translation resource)"; 0 = "Available in Spanish"	n/a
Spanish Availability: Application Form (Online)	1 = "No"; 0 = "Yes"	n/a
Availability: Application Form (Online)	1 = "Not available or available only through Google Translate/External Resource (phone number or translation resource)"; 0 = "Available in Spanish"	n/a
Outreach / Marketing Materials (Online)	1 = "Not available or available only through Google Translate/External Resource (phone number or translation resource)"; 0 = "Available in Spanish"	1 = "Not available or available only through Google Translate/External Resource (phone number or translation resource)"; 0 = "Available in Spanish"
Applicant Social Security Number Requirement	1 = "Yes"; 0 = "No"	1 = "Yes"; 0 = "No"
Assistance Unit Social Security Number Requirement	1 = "Yes"; 0 = "No"	1 = "Yes"; 0 = "No"
Household Member Information Requirement	1 = "Yes"; 0 = "No"	
State Recertification Requirement	1 = "Yes"; 0 = "No"	1 = "Yes"; 0 = "No"
Recertification Frequency	1 = "Above median"; 0 = "Below median"	1 = "Below median"; 0 = "Above median"
Income Verification Requirement	1 = "Yes"; 0 = "No"	1 = "Yes"; 0 = "No"
Supporting Documentation Requirement	1 = "Yes"; 0 = "No"	1 = "Yes"; 0 = "No"
Government Agency Information Sharing	1 = "Yes"; 0 = "No"	1 = "Yes"; 0 = "No"
Immigration Agency Information Exclusion	1 = "No"; 0 = "Yes"	1 = "Yes"; 0 = "No"
Interview Requirement	1 = "Yes"; 0 = "No"	1 = "No"; 0 = "Yes"
Online Application Option	1 = "No"; 0 = "Yes"	1 = "Yes"; 0 = "No"
Multi-Program Application Form	1 = "No"; 0 = "Yes"	1 = "Yes"; 0 = "No"
Application Completion Time (Minutes)	1 = "Above median"; 0 = "Below median"	
Specific Needs Accommodations (e.g., phone help, interpreters, modifications)	1 = "No"; 0 = "Yes"	1 = "No"; 0 = "Yes"
Medicaid Joint Processing	1 = "None or some joint processing"; 0 = "Joint processing"	1 = "Joint processing"; 0 = "None or some joint processing"
Medicaid Application Co-Processing	1 = "None or some joint processing and applications"; 0 = "Joint processing and applications"	1 = "Joint processing and applications"; 0 = "None or some joint processing and applications"
TANF Joint Processing	1 = "None or some joint processing"; 0 = "Joint processing"	1 = "Joint processing"; 0 = "None or some joint processing"
TANF Application Co-Processing	1 = "None or some joint processing and applications"; 0 = "Joint processing and applications"	1 = "Joint processing and applications"; 0 = "None or some joint processing and applications"
Reporting Requirements	1 = "Simplified, changed and/or monthly reporting"; 0 = "Simplified reporting only"	1 = "Simplified reporting only"; 0 = "Simplified, changed and/or monthly reporting"
Simplified Report-Certification Duration	1 = "Combination of lengths / changes only"; 0 = "6 months, 6 & 12 months, 12 months, 12 & 24 months"	1 = "Combination of lengths / changes only"; 0 = "6 months, 6 & 12 months, 12 months, 12 & 24 months"
Medicaid & TANF Alignment	1 = "Neither align"; 0 = "Income and/or resources alignment"	1 = "Neither align"; 0 = "Income and/or resources alignment"
Simplified Homeless Housing Costs	1 = "No"; 0 = "Yes"	1 = "Yes"; 0 = "No"
Pre-PRWORA Income & Deductions for Ineligible Non-Citizens	1 = "Count all (including prorated for net income test)"; 0 = "None counted"	1 = "Count all (including prorated for net income test)"; 0 = "None counted"
Post-PRWORA Income & Deductions for Ineligible Non-Citizens	1 = "Prorated share of all counted"; 0 = "None counted"	1 = "None counted"; 0 = "Prorated share of all counted"
Child Support Disqualification Coding	1 = "Disqualifications used"; 0 = "Not disqualifications used"	1 = "Not disqualifications used"; 0 = "Disqualifications used"
Comparable Disqualification Criteria	1 = "Comparable disqualifications"; 0 = "No comparable disqualifications"	1 = "No comparable disqualifications"; 0 = "Comparable disqualifications"
Drug Felony Exclusion Rule	1 = "Lifetime ban"; 0 = "Modified or no ban"	1 = "Modified or no ban"; 0 = "Lifetime ban"
Work Requirement & Disqualification Rules	1 = "Stricter disqualifications policy"; 0 = "Regulatory minimum only"	1 = "Regulatory minimum only"; 0 = "Stricter disqualifications policy"
Able-Bodied Adult Without Dependents Time Limit Exemption	1 = "No ABAWD time limit waiver"; 0 = "Statewide ABAWD time limit waiver"	1 = "Statewide ABAWD time limit waiver"; 0 = "No ABAWD time limit waiver"
Broad-Based Categorical Eligibility Policy	1 = "Yes"; 0 = "No"	1 = "No"; 0 = "Yes"
Transitional Benefit Alternative	1 = "Yes"; 0 = "No"	1 = "No"; 0 = "Yes"
Combined Application Projects	1 = "No CAP"; 0 = "Standard or modified CAP"	1 = "No CAP"; 0 = "Standard or modified CAP"
Electronic File System	n/a	1 = "Yes"; 0 = "No"
Application Digitization	1 = "No online application"; 0 = "Application or also for recertification"	1 = "Application or also for recertification"; 0 = "No online application"
Digital Case Management	1 = "No online case management"; 0 = "Partial or full viewing, reporting and uploading of cases online"	1 = "Partial or full viewing, reporting and uploading of cases online"; 0 = "No online case management"
Support Call Centers	1 = "Only one or none call centers statewide"; 0 = "Multiple call centers statewide"	1 = "Only one or none call centers statewide"; 0 = "Multiple call centers statewide"
Mobile Technology Access	1 = "No mobile technology"; 0 = "Any mobile technology available"	1 = "No mobile technology"; 0 = "Any mobile technology available"

Note: PRWORA = Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

Table A5: Descriptive statistics of TANF and SNAP policy indices

	TANF		SNAP	
	Cost Minimization (CM)	Administrative Burden (AB)	Cost Minimization (CM)	Administrative Burden (AB)
Across all 50 states				
Mean	0.282	0.356	0.374	0.562
Minimum	0.000	0.114	0.160	0.417
Maximum	0.636	0.750	0.640	0.750
SD	0.189	0.134	0.112	0.104
By state				
Alabama	0.000	0.458	0.400	0.583
Alaska	0.111	0.292	0.320	0.542
Arizona	0.565	0.400	0.375	0.611
Arkansas	0.222	0.458	0.560	0.667
California	0.478	0.314	0.325	0.444
Colorado	0.391	0.314	0.333	0.514
Connecticut	0.435	0.171	0.425	0.583
Delaware	0.333	0.417	0.360	0.542
D.C.	0.111	0.333	0.320	0.500
Florida	0.522	0.371	0.450	0.667
Georgia	0.609	0.286	0.475	0.500
Hawaii	0.111	0.125	0.320	0.417
Idaho	0.333	0.375	0.360	0.708
Illinois	0.435	0.286	0.350	0.528
Indiana	0.222	0.542	0.520	0.625
Iowa	0.111	0.292	0.440	0.542
Kansas	0.111	0.292	0.640	0.667
Kentucky	0.111	0.375	0.240	0.667
Louisiana	0.478	0.457	0.462	0.600
Maine	0.111	0.375	0.280	0.625
Maryland	0.333	0.375	0.280	0.542
Massachusetts	0.333	0.292	0.240	0.583
Michigan	0.333	0.333	0.320	0.583
Minnesota	0.000	0.208	0.520	0.542
Mississippi	0.222	0.750	0.520	0.542
Missouri	0.000	0.333	0.400	0.500
Montana	0.000	0.583	0.400	0.500
Nebraska	0.111	0.375	0.320	0.583
Nevada	0.478	0.371	0.400	0.667
New Hampshire	0.111	0.375	0.160	0.583
New Jersey	0.478	0.343	0.400	0.528
New Mexico	0.478	0.229	0.400	0.500

New York	0.636	0.114	0.400	0.528
North Carolina	0.636	0.400	0.575	0.583
North Dakota	0.111	0.375	0.280	0.625
Ohio	0.000	0.542	0.240	0.500
Oklahoma	0.333	0.542	0.240	0.500
Oregon	0.391	0.200	0.375	0.444
Pennsylvania	0.409	0.147	0.237	0.500
Rhode Island	0.111	0.250	0.320	0.500
South Carolina	0.111	0.583	0.400	0.500
South Dakota	0.333	0.417	0.400	0.750
Tennessee	0.333	0.458	0.360	0.542
Texas	0.522	0.514	0.350	0.639
Utah	0.222	0.167	0.240	0.667
Vermont	0.000	0.333	0.480	0.500
Virginia	0.333	0.375	0.320	0.583
Washington	0.435	0.200	0.475	0.528
West Virginia	0.444	0.417	0.280	0.542
Wisconsin	0.111	0.304	0.280	0.542
Wyoming	0.222	0.333	0.520	0.500