

SNAP Access in Urban America

A City-by-City Snapshot

January 2011

Executive Summary

The Supplemental Nutrition Assistance Program (SNAP) (the federal name for the nation's Food Stamp Program since 2008) is the first line of defense against hunger and undernutrition in the U.S. and a critically important but underutilized resource for urban America. In this report, FRAC examines SNAP/Food Stamps and hunger in 22 of America's largest urban areas,¹ situated in 19 states and the District of Columbia, looking particularly at local SNAP/Food Stamp participation rates, numbers of unserved people, and consequences for individuals and local economies. FRAC uses 2008 data because it is the most recent year for which census data is available to calculate the number of people potentially eligible for SNAP/Food Stamps.

Urban Poverty and Hunger

The report first shows that urban Americans are more likely to be poor, to suffer from hunger and food insecurity than other Americans:

- Among the 22 big cities covered in this report, all but three had poverty rates equal to or higher than the national rate of 13.2 percent in 2008.
- In a majority of the cities, at least one child in four lived below the poverty line in 2008, and in combination the 22 were home to nearly two million poor children.
- In 2008, 17.7 percent of households in principal cities experienced food insecurity, as compared with 14.6 percent of households in the entire U.S. population.

SNAP/Food Stamps as an Anti-Recession Tool

These poverty and food insecurity data underscore how important it is to have federal nutrition programs like SNAP/Food Stamps to serve low-income people in urban America. SNAP/Food Stamps is a federal entitlement program structured to respond to increases in need, whether due to national or local economic downturns, natural disasters, or other factors.

As of May 2010 in the 22 urban areas, approximately 7.8 million people were receiving SNAP/Food Stamps. Between 2005 and 2010, SNAP/Food Stamp caseloads grew in all of the 22 cities and urban counties for which data were available. In May 2010, a time of continued economic stress across the country, 1.3 million more individuals in the 22 survey cities were receiving SNAP/Food Stamps compared to a year earlier.

Since 2007, federal lawmakers have strengthened SNAP/Food Stamp benefits and state administration, first through the 2008 Farm Bill and then through the 2009 American Recovery and Reinvestment Act (ARRA) and the FY 2010 Department of Defense (DoD) Appropriations Act. The effects of a stronger program are shown in significant part through increased

City (County), State	LAI	Est. Unclaimed Benefits, 2008
Atlanta (Fulton), GA	87%	\$13,937,665
Boston (Suffolk), MA	78%	\$13,000,523
Chicago (Cook), IL	89%	\$53,768,381
Columbus (Franklin), OH	84%	\$16,654,934
Denver (Denver), CO	46%	\$36,496,997
Detroit (Wayne), MI	97%	\$7,299,577
Houston (Harris), TX	60%	\$142,227,826
Indianapolis (Marion), IN	94%	\$4,563,472
Jacksonville (Duval), FL	86%	\$8,303,719
Las Vegas (Clark), NV	64%	\$40,059,721
Los Angeles (Los Angeles), CA	56%	\$353,401,374
Louisville (Jefferson), KY	96%	\$2,034,479
Miami (Miami-Dade), FL	91%	\$18,929,097
Milwaukee (Milwaukee), WI	94%	\$5,386,529
New York, NY	87%	\$124,445,366
Oakland (Alameda), CA	68%	\$22,816,519
Phoenix (Maricopa), AZ	74%	\$73,735,209
San Antonio (Bexar), TX	78%	\$30,726,150
San Diego (San Diego), CA	40%	\$105,826,629
Seattle (King), WA	65%	\$31,212,328
Washington, DC	98%	\$822,577
Wichita (Sedgwick), KS	76%	\$7,924,279
Total	76%	\$1,113,573,352

¹ Because SNAP/Food Stamp data are not always available on the city level, in most cases we use data for the counties in which the cities are located as a proxy for city-level data.

SNAP/Food Stamp benefits. Between May 2007 and May 2010, the average SNAP/Food Stamp monthly benefit per participant increased from \$95.38 to \$133.77. Based on USDA research, it is estimated that each dollar in federal SNAP/Food Stamp benefits generates nearly twice that in local economic activity. Total spending for program benefits in May 2010 due to ARRA benefit allotment increases and increased program participation was \$5.5 billion, bringing the estimated total economic stimulative impact of SNAP/Food Stamp benefits that month to more than \$9.8 billion.

Remaining Gaps

Nonetheless, millions of people in large cities and counties who are eligible for SNAP/Food Stamps do not receive benefits. Based on its Local Access Indicator, FRAC estimates that only 76 percent of eligible people in the 22 cities and urban counties participated in the program in December 2008, with rates in individual cities ranging from 40 percent to 98 percent.

The lowest estimated Local Access Indicators for participation measures in the 22 survey areas were for San Diego County (San Diego), California (40 percent); Denver County (Denver), Colorado (46 percent); Los Angeles County (Los Angeles), California (56 percent); Harris County (Houston), Texas (60 percent); and Clark County (Las Vegas), Nevada (64 percent).

The highest estimated Local Access Indicators were for Washington, D.C. (98 percent); Wayne County (Detroit), Michigan (97 percent); Jefferson County (Louisville), Kentucky (96 percent); Marion County (Indianapolis), Indiana (94 percent); and Milwaukee County (Milwaukee), Wisconsin (94 percent).

Underparticipation in SNAP/Food Stamps adversely affects not only low-income people who are missing out on benefits, but also communities that could be benefiting from more federal dollars circulating in the local economy.

In total, more than \$1.1 billion in federally-funded benefits was left unclaimed by the 22 cities and urban counties in 2008. The places that missed out on the most SNAP/Food Stamp benefits were Los Angeles County (Los Angeles), California (\$353 million); Harris County (Houston), Texas (\$142 million); New York, New York (\$124 million); San Diego County (San Diego), California (\$106 million); and Maricopa County (Phoenix), Arizona (\$74 million).

More can be done to connect eligible people with benefits as states can take options to make more people eligible. SNAP/Food Stamp agencies can make it easier for households to sign up, taking steps such as allowing them to apply over the telephone and on the Internet. SNAP/Food Stamp outreach projects can get application information to people where they work, go to school, seek health care, and shop. See FRAC's SNAP/Food Stamps Outreach and Access Toolkit, posted at <http://frac.org/snapfood-stamps-outreach-and-access-toolkit/>

ABOUT FRAC

The Food Research and Action Center (FRAC) is the leading national organization working for more effective public and private policies to eradicate domestic hunger and undernutrition. Sign-up for FRAC's Weekly News Digest at www.frac.org.

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Introduction

SNAP/Food Stamps is the first line of defense against hunger and undernutrition in the United States. In Fiscal Year 2009, a monthly average of nearly 34 million people received benefits, totaling more than \$50.3 billion for the year.² The deepening recession since has pushed up participation rapidly. By May 2010, SNAP/Food Stamp participation rose to 40.8 million people.

SNAP/Food Stamps was reauthorized in the Food, Conservation, and Energy Act of 2008 (also known as the Farm Bill). As part of this legislation the federal name of the program was changed from the Food Stamp Program to the Supplemental Nutrition Assistance Program (SNAP).³ This was in part because there are no more actual food stamps or coupons.

SNAP: Helping Achieve the 2015 Goal

Increasing participation in SNAP/Food Stamps would also help achieve President Barack Obama's goal of ending childhood hunger by 2015. As the nation's most important direct defense against hunger, it is the nutrition program that can do the most to eliminate childhood hunger, and do so by helping families use the normal commercial food outlets used by other Americans. Improving SNAP/Food Stamps is one of FRAC's seven strategies to reach the President's goal. To learn more, visit www.endingchildhunger2015.org

Delivered through Electronic Benefit Transfer (EBT) cards, which are used like debit cards at authorized food retailers nationwide, SNAP/Food Stamp benefits enhance the purchasing power of low-income households and help them put food on the table. SNAP/Food Stamp benefits are fully federally-funded, and the program is largely administered by the states, with the federal and state governments sharing the administrative costs nearly equally.

At a time of nationwide concern over both hunger and obesity, SNAP/Food Stamps' mission to ensure access to nutritious food for all Americans is critically important.⁴ SNAP/Food Stamps is of particular importance to America's big cities, which are home to a disproportionate share of the nation's low-income people. SNAP/Food Stamps not only help individual recipients but also give a boost to local retailers and the local economy, helping to sustain and strengthen struggling communities.

In February 2009, President Barack Obama signed the American Recovery and Reinvestment Act (ARRA), commonly known as the economic recovery package, which included an increase in SNAP/Food Stamp benefits. Effective April 1, 2009, the maximum SNAP/Food Stamp benefit increased nationwide by 13.6 percent. Since April 2009, implementation of the federal economic recovery package has meant higher benefits for all SNAP/Food Stamp households—for example, \$80 more per month for a household of four. The increase in benefits also bolstered the stimulative effect on local economies of SNAP/Food Stamp spending. Total spending for program benefits in May 2010 due to ARRA benefit increases and increased program participation rose to \$5.5 billion, bringing the estimated total economic stimulative impact of SNAP/Food Stamp benefits to more than \$9.8 billion in May 2010.⁵

In big cities, however, as in the nation overall, millions of people are eligible for SNAP/Food Stamp benefits but not participating. There are several reasons for this. Cities are home to a large share of the nation's immigrants, many of whom are eligible for SNAP/Food Stamps – thanks in large part to program improvements in legislation in 1998 and 2002 – but are not participating due to language or cultural barriers, concern about stigma, or simply a lack of awareness of their eligibility.⁶ In addition, many SNAP/Food Stamp offices in cities are overburdened, with caseworkers

² See U.S. Department of Agriculture Food and Nutrition Service (USDA FNS), "Food Stamp Program Participation and Costs," available at <http://www.fns.usda.gov/pd/SNAPsummary.htm>

³ For information about which states are using the federal name SNAP and which are using other names for the program, see the USDA FNS chart available at <http://www.fns.usda.gov/snap/roll-out/state-chart.pdf>

⁴ Hunger and obesity both may be linked to an inability to purchase sufficient nutritious food. For more information, see FRAC's web page on hunger and obesity at www.frac.org/initiatives/hunger-and-obesity/.

⁵ Pursuant to separate bills enacted in 2010 that used future SNAP benefits as offsets to pay for them, the ARRA SNAP/Food Stamp benefit boosts now are slated to be terminated prematurely as of November 1, 2013. President Obama has stated his commitment to work with Members of Congress to restore the SNAP benefits funding. See "Remarks by the President and First Lady at the Signing of the Healthy, Hunger-Free Kids Act," December 13, 2010, posted at <http://www.whitehouse.gov/the-press-office/2010/12/13/remarks-president-and-first-lady-signing-healthy-hunger-free-kids-act>

⁶ SNAP/Food Stamp benefits are available to qualified legal permanent residents who have been in the United States five years or more, to qualified legal immigrant children regardless of date of entry, and to qualified refugees, asylees, and disabled immigrants. SNAP/Food Stamp benefits for legal immigrants were largely eliminated by the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, but benefits were restored for many in the Agriculture Research, Extension and Education Reform Act of 1998 and the Farm Security and Rural Investment Act (FSRIA) of 2002, also known, respectively, as the 1998 Agricultural Research and 2002 Farm Bills. For more information, see FRAC's report on changes to the Food Stamp Program in the 2002 Farm Bill: www.frac.org/pdf/implementation081402.PDF

handling very large caseloads and many low-income people falling through the cracks. Lack of knowledge about the program, unwillingness to deal with a lot of red tape, and other factors are barriers.

In response to these challenges, SNAP/Food Stamp officials and advocates for low-income people have sought and devised innovative outreach strategies and service improvements. States that opt for categorical eligibility rules can make more people eligible by eliminating the asset test and raising income cut-offs. Much work, however, remains to be done. For more information on categorical eligibility see “Smart Choices in Hard Times,” a FRAC resource guide that aims to improve the state and local use of federal nutrition programs and help states leverage substantial additional federal nutrition dollars, posted at www.frac.org/smart-choices-in-hard-times. Additionally, FRAC’s “SNAP/Food Stamps Outreach and Access Toolkit”, posted at www.frac.org/snapfood-stamps-outreach-and-access_toolkit, outlines policy, outreach, application assistance, and local office initiatives to help states, local agencies, and communities respond to the increased need for food assistance.

This analysis provides a picture of SNAP/Food Stamp participation in America’s big cities and urban counties. The analysis focuses on a selection of 22 major U.S. cities, all of which have populations of at least 250,000. We sought a geographically balanced array of cities, so the cities selected are not simply the 22 largest in the United States. Rather, we chose only one city in each state, except for California, Florida, and Texas, which are very large and growing states and are represented by three, two and two cities, respectively. In all other states represented, the largest city in the state is the one featured in the report.

The report first discusses the extent of poverty and hunger in urban areas and the obstacles low-income urban residents face in obtaining enough nutritious food. The report then presents FRAC’s data on SNAP/Food Stamp enrollment trends in the 22 cities and urban counties and provides, for each location, estimates of how many eligible people are not participating in the program and how many federal dollars are being lost to underparticipation.

Because SNAP/Food Stamp data often are not available on the city level, in most cases we use county-level data as a proxy for city-level data. Since the program is usually administered on the county level, and the cities we looked at represent a large share of the population of the counties that include them (generally between 50 and 100 percent), county data are a good surrogate for city data.

The demographic data on poverty and unemployment in this report are city-level data. In the discussion and tables we specify the relevant geographic units for all data.

Hunger and Poverty in America's Big Cities

America's big cities are home to both great wealth and persistent hunger, food insecurity, and poverty. Among the 22 big cities covered in this report, all but three had a poverty rate equivalent to or higher than the national rate of 13.2 percent in 2008.^{7 8}(See Table 1.) Detroit had the highest poverty rate, with one of every three of its residents living below the federal poverty income cut-off. In Atlanta, Chicago, Columbus, Houston, Miami, and Milwaukee, at least one person in five was poor (See Table 1).

The situation is even worse for children in America's big cities. In a majority of the survey cities, at least one child in three lived below the poverty line in 2008, and in Detroit it was nearly one in two children.

Official poverty statistics may understate the true extent of the problem of urban poverty, since the federal poverty level is a single national figure, but the cost of living is often higher in urban areas than elsewhere in the country.

There also is evidence that food insecurity and hunger are more severe in America's urban centers. According to a report on household food security by the Economic Research Service (ERS) of the U.S. Department of Agriculture (USDA), 17.7 percent of households in principal cities experienced food insecurity in 2008, as compared with 14.6 percent of households in the entire U.S. population.⁹ In this ERS study "principal cities" includes all U.S. cities that are at the center of a geographical unit known as a Metropolitan Statistical Area (MSA), which encompasses the surrounding communities with economic and commuting ties to the principal city.¹⁰ Principal cities also had a higher prevalence of "very low food insecurity" (previously called "food insecurity with hunger"): 6.6 percent of principal city households experienced such deep food insecurity in 2008, as compared with 5.7 percent of households nationwide.¹¹

A detailed 2008 study of food costs in Boston and Philadelphia found that people in eight low-income neighborhoods faced higher food prices than government assistance programs assume.¹² Researchers investigated the price of the Thrifty Food Plan (TFP) market basket for a family of four at small, medium, and large stores.¹³ The actual cost of the TFP exceeded the maximum SNAP/Food Stamp allotment for a family of four in both cities. Averaging across all stores, the maximum SNAP/Food Stamp allotment fell short by almost \$210 per month in Boston, and \$263 per month in Philadelphia. The disturbing implication of this research is that a healthier diet – containing the foods that USDA and medical experts recommend to promote health, reduce obesity, and prevent disease – is likely well out of reach for many SNAP/Food Stamp recipients.

Inadequate food availability is a major challenge to meeting the nutritional needs of urban dwellers. In low-income urban areas, consumers often find relatively few food options. Large grocery and apparel retail chains historically have ignored inner-city consumer markets because of incorrect perceptions about income, population, risk, and demographics. Neighborhood-based consumer dollars are relegated to the few, usually small, local retail establishments that often offer a narrow selection of higher priced goods.¹⁴ Low-income people in cities, many of whom lack transportation to get to larger stores, often are forced to rely on small neighborhood stores that offer a limited selection of produce and other fresh products and higher prices.

⁷ National poverty and unemployment rates referenced in this section are from the U.S. Census American Community Survey (ACS) 2006-2008. National data are available at http://factfinder.census.gov/home/saff/main.html?_lang=en

⁸ Given the limits of census data reporting, this report uses data from 2008 because that is the most recent year for which census data are available for the factors needed to calculate SNAP/Food Stamp participation, using the FRAC methodology.

⁹ Households are considered "food insecure" if they were, for at least some of the time during the survey year, "uncertain of having, or unable to acquire, enough food for all household members because they had insufficient money and other resources for food." Households are considered to have "very low food security" if "at times during the year, eating patterns of one or more household members were disrupted and food intake reduced because the household lacked money and other resources for food." See Mark Nord, Margaret Andrews, and Steven Carlson, "Household Food Security in the United States, 2008," Economic Research Report Number 83, USDA ERS (November 2009). The report is available at www.ers.usda.gov/Publications/err83/dbgen.htm. For data on food insecurity in MSAs and principal cities, see Table 2.

¹⁰ It is important to note that "principal city" is not synonymous with "inner city," which implies low-income neighborhoods within a city's boundaries. If data existed to compare "inner city" areas with the U.S. as a whole, the differences likely would be even starker.

¹¹ Nord, Andrews, and Carlson (2008).

¹² Julie Thayer, Carolyn Murphy, John Cook, Stephanie Ettinger de Cuba, Rosa DaCosta, Mariana Chilton. "The Real Cost of a Healthy Diet: Coming Up Short," CSNAP at Boston Medical Center and The Philadelphia Grow Project at Drexel University (September 2008), available at www.childrenshealthwatch.org/upload/resource/RCOHD_Report_Final.pdf

¹³ The cost of the TFP is a benchmark for national policies, which guides nutrition and other safety net programs.

¹⁴ Orson Watson, "Reducing Costs of Living: Strategies to Improve Affordability in Economically Isolated Neighborhoods," 2003 KIDS COUNT Resource Kit: Countering the Costs of Being Poor, Annie E. Casey Foundation (2003), available at www.aecf.org/kidscount/2003resource/2_reducing.pdf. The full resource kit is available at www.aecf.org/upload/publicationfiles/2003%20resource%20kit.pdf.

SNAP/Food Stamp Participation in America's Big Cities: Trends and Shortfalls

Millions of low-income people in America's big cities and urban counties are benefiting from SNAP/Food Stamps, and SNAP/Food Stamp caseloads in these areas (as in the nation as a whole) have grown substantially in the past few years – they were growing even before the recession, and the rate of growth has accelerated. However, millions more people are eligible for SNAP/Food Stamp benefits but not participating in the program. As a result, needy low-income people – and their cities – are missing out on billions of dollars in unclaimed federal funds.

Table 2 presents data on trends in the number of participants in the 22 urban areas (in most instances the counties that include the cities), and the percentage change in caseload over one year and five year periods.¹⁵ Table 3 then provides FRAC's estimates of what proportion of eligible people are participating in each of the 22 urban areas (as of December 2008), and how many federal dollars are being missed.

Caseload Trends: 2005 to 2010

Between May 2005 and May 2010, a time when the national growth in the number of SNAP/Food Stamp participants was 60.6 percent, SNAP/Food Stamp caseloads grew in all of the 22 cities surveyed.¹⁶ The rate of caseload growth varied widely among the cities. In nine cities the growth rate exceeded the national average (See Table 2.)

The cities experiencing the highest rates of growth were geographically dispersed. Las Vegas (Clark), NV saw the most growth, with its caseload increasing by 134 percent in five years, and three other urban areas also saw increases of more than 100 percent: Duval County (Jacksonville), Florida; San Diego County (San Diego), California; and Maricopa County (Phoenix), Arizona. The box on this page shows the top and bottom five cities in caseload growth from 2005 to 2010.

Nationwide trends contributed to this growth, including slow growth in employment and little to no growth in wages during the recovery from the 2001 recession, the recession that began in 2008, the restoration in federal legislation of SNAP/Food Stamp benefits to some legal immigrants, other program improvements in the 2002 and 2008 Farm Bills, and ongoing outreach efforts by SNAP/Food Stamp offices and advocates.

State and local factors also account for some of the variation in percentages of urban area caseload growth. Positive factors include SNAP/Food Stamp outreach campaigns, streamlined applications, easing of face-to-face interview requirements, policies increasing access for working families and older Americans, and other improvements in state policies and practices. Percentage increases also reflect to some extent the baseline participation level from which a city started. Part of the increase in SNAP/Food Stamp enrollments is also attributable to population growth, especially in the fast-expanding cities of the South and West, and higher rates of unemployment in some areas.

Despite this caseload growth, as will be discussed in the following section, millions of potentially eligible people in these cities are not receiving SNAP/Food Stamps – even the highest caseload growth should not be taken as a sign that everyone in need of food assistance is being served.

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Participation Gaps

Nationally, only 67 percent of people who are eligible for SNAP/Food Stamps receive benefits, according to the most recent (2008) estimate from USDA.¹⁷ The reasons why eligible households do not participate are varied.¹⁸ A common

Top and Bottom Five Cities and Urban Counties for Percentage Caseload Growth, May 2005 – May 2010	
Top Five	
Las Vegas (Clark), NV	134.0%
Jacksonville (Duval), FL	131.4%
San Diego (San Diego), CA	110.7%
Phoenix (Maricopa), AZ	107.6%
Boston (Suffolk), MA	91.1%
Bottom Five	
Indianapolis (Marion), IN	45.2%
Oakland (Alameda), CA	41.1%
Chicago (Cook), IL	35.6%
Los Angeles (Los Angeles), CA	35.5%
Washington, DC	32.0%

¹⁵ When SNAP/Food Stamp enrollment data were not available on the city level, the data represent the county of which the city is a part. The relevant geographic unit is indicated for each city in the tables. For simplicity, the text will refer to these geographical units collectively as "the cities," but readers should be aware that SNAP/Food Stamp data for a particular city generally will reflect the entire county and not the city proper.

¹⁶ For the national and state trends, see FRAC's posting of SNAP/Food Stamps enrollment data, available at <http://www.frac.org>.

reason for nonparticipation is that households simply are not aware that they are eligible for SNAP/Food Stamp benefits. Other factors include language barriers, perceptions of stigma surrounding the program, low minimum benefits (especially common for senior citizens), the belief that there is a five-year lifetime limit on benefits (there is not), difficulties getting to SNAP/Food Stamp offices during the work day (or at all), difficulties in getting appointments at said offices, possible deterrent effects from the many verifications required by the program, and a range of unnecessary (under federal rules) red tape and policies applied at the state and local level.

In addition to the national estimates, the United States Department of Agriculture (USDA) Food and Nutrition Service (FNS) publishes an annual report on the various state-level participation rates, but there is no annual USDA estimate of participation at the city level.¹⁹

Table 3 lists FRAC's estimates of SNAP/Food Stamp participation in the cities for December 2008. FRAC's measure, which we have called the "Local Access Indicator," is different in certain respects from both USDA's official participation rates and its program access index.²⁰ Like the official participation rate, however, FRAC's Local Access Indicator seeks to estimate what proportion of low-income people who would qualify are actually enrolled in SNAP/Food Stamps.

The appendix provides a complete discussion of the methodology FRAC uses to calculate the Local Access Indicator. In brief, we estimate the number of people who might qualify for SNAP/Food Stamps in each city and then divide the actual SNAP/Food Stamp enrollment for December 2008 by this number to yield the Local Access Indicator. To approximate the denominator – the number of people who might qualify for SNAP/Food Stamps – we estimate the number of people below 130 percent of the Federal Poverty Level (the SNAP/Food Stamp gross income limit) and then estimate how many of those people are ineligible due to their immigration status or assets. This likely produces a very conservative figure of those potentially eligible for SNAP/Food Stamps. States that have adopted the positive options under categorical eligibility to eliminate the asset test and raise gross income limits have expanded the pool of people eligible for SNAP/Food Stamps.

On average, we estimate that 76 percent of people who might qualify for SNAP/Food Stamps participated in the program in these 22 cities. In December 2008, six million people enrolled in the program in these cities, while we estimate that an additional 1.9 million would qualify but did not enroll.

The lowest Local Access Indicator was 40 percent in San Diego County (San Diego), California. Denver County (Denver), Colorado; Los Angeles County (Los Angeles), California; Harris County (Houston), Texas; and Clark County (Las Vegas), Nevada also were on the low end of the participation spectrum, each with an indicator at or below 64 percent.

The highest Local Access Indicators for the 22 urban areas surveyed were in Washington D.C.; Wayne County (Detroit), Michigan; Jefferson County (Louisville), Kentucky; Marion County (Indianapolis), Indiana; and Milwaukee County (Milwaukee), Wisconsin, where at least 94 percent of eligible people were enrolled in the program.

Top and Bottom Urban Areas for Local Access Indicator, 2008	
Top Five	
Washington, D.C.	98%
Detroit (Wayne), MI	97%
Louisville (Jefferson), KY	96%
Indianapolis (Marion), IN	94%
Milwaukee (Milwaukee), WI	94%
Bottom Five	
San Diego (San Diego), CA	40%
Denver (Denver), CO	46%
Los Angeles (Los Angeles), CA	56%
Houston (Harris), TX	60%
Las Vegas (Clark), NV	64%

¹⁷ See Joshua Leftin, "Trends in Supplemental Nutrition Assistance Program Participation Rates: 2001 to 2008," USDA (June, 2010), available at www.fns.usda.gov/ora/MENU/Published/snap/FILES/Participation/Trends2001-2008.pdf

¹⁸ "Access and Access Barriers to Getting Food Stamps: A Review of the Literature", available at www.frac.org/access-and-access-barriers-to-getting-food-stamps/

¹⁹ The Brookings Institution has estimated SNAP/Food Stamp participation levels and lost benefits in MSAs and large urban counties. See Matt Fellowes and Alan Berube, "Leaving Money (and Food) on the Table: Food Stamp Participation in Major Metropolitan Areas and Counties" (2005), available at www.brookings.org/metro/pubs/20050517_FoodStamp.pdf. In addition, a number of state- and city-based advocates have estimated local participation levels. These reports are listed in the Links and Resources section under "Food Stamp Program Participation Data and Studies." The National Priorities Project's estimate of low-income receipt of SNAP/Food Stamps does not control for non-income eligibility factors and, therefore, does not substitute for other participation rate measures. See National Priorities Project, "Half of Low-Income People Not Receiving Food Stamps," available at <http://www.nationalpriorities.org/images/stories/nationalprioritiesprojectfoodstampsaugust2007.pdf>

²⁰ The official USDA participation rates estimate what proportion of people who are eligible for SNAP/Food Stamps are enrolled in the program. See Barrett and Poikolainen (2006) and USDA's annual reports of state-level SNAP/Food Stamp participation rates, available at www.fns.usda.gov/oane/MENU/Published/FSP/FSPPartState.htm. The program access index (PAI) measures what proportion of low-income people generally are enrolled in SNAP/Food Stamps. See USDA's brief, "Calculating the SNAP Program Access Index: A Step-By-Step Guide" (October 2010), available at www.fns.usda.gov/ora/MENU/Published/SNAP/FILES/Other/pai2009.pdf.

Missed Benefits

Underparticipation in SNAP/Food Stamps affects the food security, economic security, nutrition, health, and well-being of eligible but non-participating households, which are missing out on benefits to which they are entitled. But it also affects communities that could be benefiting from more federal dollars in the local economy. SNAP/Food Stamp benefits are fully federally-funded, meaning that SNAP/Food Stamp dollars effectively provide an economic boost for low-income areas.

Top Five Urban Areas for Missed SNAP/Food Stamp Benefits, 2008	
Los Angeles (Los Angeles), CA	\$353,401,374
Houston (Harris), TX	\$142,227,826
New York, NY	\$124,445,366
San Diego (San Diego), CA	\$105,826,629
Phoenix (Maricopa), AZ	\$73,735,209

As household SNAP/Food Stamp expenditures become revenues for retailers, the funds cycle through the local economy, generating a substantial “multiplier effect.”

According to an updated USDA estimate, each dollar of SNAP/Food Stamp benefits generates \$1.79 in economic activity.²¹ Increasing participation in SNAP/Food Stamps enhances local businesses. It also increases tax revenues to local governments, as recipients spend more of their cash on taxable goods.²²

America’s big cities are missing out on billions of dollars in SNAP/Food Stamp benefits that could be lifting residents out of poverty and improving the local economy and tax base. Table 3 presents FRAC’s estimates of the missed benefits in each of the 22 cities and urban counties.²³ The places that missed out on the most federal SNAP/Food Stamp benefits were Los Angeles County (Los Angeles), California (\$353 million); Harris County (Houston), Texas (\$142 million); New York, New York (\$124 million); San Diego County (San Diego), California (\$106 million); and Maricopa County (Phoenix), Arizona (\$74 million). In total, more than \$1.1 billion in potential federally-funded benefits were left unclaimed by the 22 big cities and urban counties in 2008.

For a full explanation of the methodology used to estimate these totals, please refer to the methodological appendix. In brief, we used the estimates of people who likely would qualify but are not participating that were derived previously, multiplied them by the average monthly benefit in each jurisdiction, and made adjustments to convert from months to years and to account for the fact that non-participants on average are eligible for lower benefits than participants.

Conclusion

Since the nation’s big cities are home to a disproportionate share of poor and hungry Americans, expanding access to SNAP/Food Stamps in cities is a critically important step toward building an America free of hunger. While the principal goal of SNAP/Food Stamps is to feed hungry people and provide essential nutrition, SNAP/Food Stamp benefits also improve health and children’s ability to learn and are a boon to local businesses and a stimulus to local economies. In the face of community-wide economic challenges in urban areas, increasing the amount of federal SNAP/Food Stamp dollars flowing into those areas is one effective strategy for pushing along the local economy. As the findings of this report indicate, all of America’s big cities stand to gain many millions – typically tens or hundreds of millions – of federal dollars per year through comparatively modest efforts to increase participation in SNAP/Food Stamps. By understanding the size of the challenge for their particular cities, SNAP/Food Stamp advocates, government officials, city leaders, and others can help ensure that needy families receive the assistance to which they are entitled.

²¹ Hanson, Kenneth. The Food Assistance National Input-Output Multiplier (FANIOM) Model and Stimulus Effects of SNAP. ERR-103. U.S. Dept. of Agriculture, Econ. Res. Serv. October 2010., Available at <http://www.ers.usda.gov/Publications/ERR103/ERR103.pdf>

²² For a discussion of the effects of SNAP/Food Stamp spending on tax revenues in California, see the California Legislative Analyst’s Office’s (LAO) “Analysis of the 2004-5 Budget Bill” at http://www.lao.ca.gov/analysis_2004/health_ss/hss_20_foodstamps_anl04.htm. The LAO argued that a proposal in the governor’s budget to repeal eligibility expansions in the Food Stamp Program would have a negative impact on the state budget because the tax revenues lost to the state would exceed the state’s share of the administrative savings gained. See also “Lost Dollars, Empty Plates: The Impact of Food Stamps on State and Local Budgets,” by California Food Policy Advocates (CFPA), available at www.cfpa.net/lostdollars2005overview.doc. In 2005, CFPA estimated that full participation in the Food Stamp Program by all eligible Californians would enhance the state government budget by \$37 million per year and county government budgets by \$12 million per year.

²³ As explained earlier, these estimates are conservative because in many states implementing categorical eligibility the benefits that could be leveraged are even greater.

Table 1: Demographic and Economic Data, 2006-2008 Average

City	Population	Individuals in Poverty	Poverty Rate	Children in Poverty*	Child Poverty Rate
Atlanta, GA	445,709	91,855	21.8%	31,113	33.9%
Boston, MA	613,086	113,330	19.6%	31,676	27.7%
Chicago, IL	2,725,206	551,610	20.7%	199,792	30.7%
Columbus, OH	729,369	146,666	20.6%	49,158	28.1%
Denver, CO	584,563	107,445	18.7%	38,894	27.6%
Detroit, MI	808,398	262,907	33.1%	104,307	46.2%
Houston, TX	2,024,379	408,109	20.5%	166,494	31.2%
Indianapolis, IN	794,211	124,224	16.1%	48,472	23.7%
Jacksonville, FL	804,536	101,166	12.8%	37,102	18.0%
Las Vegas, NV	564,484	65,200	11.7%	24,079	15.9%
Los Angeles, CA	3,749,058	697,232	18.9%	254,827	27.8%
Louisville, KY**	563,498	91,841	16.6%	34,563	25.5%
Miami, FL	349,856	88,470	25.8%	23,402	34.0%
Milwaukee, WI	582,819	138,171	24.4%	55,581	34.9%
New York, NY	8,308,163	1,519,381	18.6%	516,875	27.4%
Oakland, CA	362,342	64,378	18.0%	22,038	26.9%
Phoenix, AZ	1,468,633	260,082	17.9%	107,693	25.7%
San Antonio, TX	1,277,322	230,918	18.5%	93,140	26.7%
San Diego, CA	1,251,184	161,122	13.4%	46,792	16.8%
Seattle, WA	571,293	69,015	12.5%	11,510	13.3%
Washington, DC	588,373	99,243	17.8%	29,975	27.0%
Wichita, KS	359,306	52,574	14.9%	18,740	19.9%
United States	301,237,703	38,573,393	13.2%	13,203,217	18.2%

* Under age 18.

**Includes the Louisville/Jefferson County metropolitan area

Source: 2006-2008 American Community Survey, U.S. Census, available at <http://factfinder.census.gov>. All figures are based on a sample of the population.

The demographic data in Table 1 is presented at the city level and is not comparable to the county level data used to calculate SNAP/Food Stamps eligibility for most areas included in this report.

Table 2: Urban SNAP/Food Stamp Enrollment Trends, 2005-2010

City (County), State	Data Level*	SNAP/Food Stamp Enrollment, Persons				Change in Caseload (percent)	
		May 2010	April 2010	May 2009	May 2005	1-yr.	5-yr.
Atlanta (Fulton), GA	County	160,828	158,481	136,068	N/A	18.2	N/A
Boston (Suffolk), MA	City	109,049	108,474	94,065	57,052	15.9	91.1
Chicago (Cook), IL	County	844,399	835,482	778,323	622,801	8.5	35.6
Columbus (Franklin), OH	County	181,429	178,950	158,961	117,403	14.1	54.5
Denver (Denver), CO	City-Co.	74,148	73,672	62,187	44,353	19.2	67.2
Detroit (Wayne), MI	County	504,039	501,533	421,736	339,503	19.5	48.5
Houston (Harris), TX	County	507,943	498,211	385,213	308,592	31.9	64.6
Indianapolis (Marion), IN	County	165,349	163,860	145,241	113,910	13.8	45.2
Jacksonville (Duval), FL	County	145,838	143,456	110,867	63,012	31.5	131.4
Las Vegas (Clark), NV	County	212,500	207,256	134,050	90,808	58.5	134.0
Los Angeles (Los Angeles), CA	County	888,534	883,223	754,831	655,506	17.7	35.5
Louisville (Jefferson), KY	County	121,460	119,628	107,367	81,297	13.1	49.4
Miami (Miami-Dade), FL	County	506,669	497,295	409,518	305,891	23.7	65.6
Milwaukee (Milwaukee), WI	County	208,296	207,100	183,419	140,207	13.6	48.6
New York, NY	City	1,715,629	1,700,301	1,473,304	1,091,241	16.4	57.2
Oakland (Alameda), CA	County	98,344	97,033	85,386	69,699	15.2	41.1
Phoenix (Maricopa), AZ	County	565,966	560,629	444,664	272,631	27.3	107.6
San Antonio (Bexar), TX	County	267,369	266,128	210,996	170,370	26.7	56.9
San Diego (San Diego), CA	County	174,647	171,024	133,039	82,894	31.3	110.7
Seattle (King), WA	County	179,062	178,123	155,299	95,757	15.3	87.0
Washington, DC	City	113,916	110,914	99,259	86,284	14.8	32.0
Wichita (Sedgwick), KS	City	68,139	67,039	50,987	45,142	33.6	50.9
United States		40,801,392	40,430,421	34,409,460	25,408,930	18.6	60.6

N/A signifies that the data are not available.

*This column indicates whether the data are for the city itself or the county that contains it. Atlanta, Columbus, and Houston are not completely contained within one county, but in all cases more than 90 percent of the city's population lives within one county, so only the primary county is represented here. New York City contains five counties: New York, Bronx, Kings, Queens, and Richmond.

Source: City and/or state SNAP/Food Stamp/human service agencies. FRAC gratefully acknowledges the assistance of the following people at city and state SNAP/Food Stamp agencies: Joseph Argenio, Richard Arnold, Yvonne Boyd, Peter Bull, Glenda Burke, John Camp, Brian Campbell, Phuoc Cao, Joe DeMartino, Lori Duffy, Jennifer Maldonado-Ong, Rosemary Malone, Ross McDonald, Sue McGinn, Mike Papin, Bob Reardon, Steven Reed, David Smalley, Lucy Smith, Robert Stalter, Terri Stangl, and Kent Waltmire.

Table 3: Local Access Indicator and Unclaimed SNAP/Food Stamp Benefits, 2008

City (County), State	Data Level	Enrollment December 2008 (persons)	Estimated Eligible Persons 2008	Estimated Eligible Non-participants 2008	Local Access Indicator	Average Benefit per recipient December 2008*	Estimated Unclaimed Benefits 2008
Atlanta (Fulton), GA**	County	118,213	140,478	22,265	87%	\$133.76	\$13,937,665
Boston (Suffolk), MA	City	87,468	111,624	24,156	78%	\$115.00	\$13,000,523
Chicago (Cook), IL	County	721,495	812,677	91,182	89%	\$126.00	\$53,768,381
Columbus (Franklin), OH	County	146,669	174,381	27,712	84%	\$128.42	\$16,654,934
Denver (Denver), CO	City-Co.	52,670	113,782	61,112	46%	\$127.61	\$36,496,997
Detroit (Wayne), MI	County	392,544	405,488	12,944	97%	\$120.50	\$7,299,577
Houston (Harris), TX	County	406,863	674,905	268,042	60%	\$113.38	\$142,227,826
Indianapolis (Marion), IN	County	135,617	143,733	8,116	94%	\$120.15	\$4,563,472
Jacksonville (Duval), FL	County	97,984	113,643	15,659	86%	\$113.31	\$8,303,719
Las Vegas (Clark), NV	County	132,621	208,796	76,175	64%	\$112.37	\$40,059,721
Los Angeles (Los Angeles), CA	County	702,147	1,264,964	562,817	56%	\$134.17	\$353,401,374
Louisville (Jefferson), KY	County	101,764	105,492	3,728	96%	\$116.61	\$2,034,479
Miami (Miami-Dade), FL	County	364,962	400,271	35,309	91%	\$114.55	\$18,929,097
Milwaukee (Milwaukee), WI	County	162,310	173,583	11,273	94%	\$102.10	\$5,386,529
New York, NY	City	1,348,073	1,544,839	196,766	87%	\$135.14	\$124,445,366
Oakland (Alameda), CA	County	80,703	118,053	37,350	68%	\$130.53	\$22,816,519
Phoenix (Maricopa), AZ	County	384,722	522,108	137,386	74%	\$114.68	\$73,735,209
San Antonio (Bexar), TX	County	220,067	281,374	61,307	78%	\$107.09	\$30,726,150
San Diego (San Diego), CA	County	118,373	298,066	179,693	40%	\$125.84	\$105,826,629
Seattle (King), WA	County	114,662	176,771	62,109	65%	\$107.38	\$31,212,328
Washington, DC	City	96,652	98,129	1,477	98%	\$119.00	\$822,577
Wichita (Sedgwick), KS	City	49,318	65,079	15,761	76%	\$107.43	\$7,924,279
Total Survey Cities		6,034,494	7,948,236	1,913,742	76%		\$1,113,573,352

*The average benefit in December 2008 represents the actual average benefit received by SNAP/Food Stamp participants in December 2008. This should not be confused with the calculated benefit of eligible non-participants. See the appendix for a description of the methodology used to estimate the Local Access Indicator and unclaimed benefits.

**The number of December 2008 individual recipients was not available for Atlanta (Fulton County.) However, the number of households (57,665) and the average household size (2.05) were available, so the December 2008 enrollment is based on multiplying the number of households by average household size.

Source: FRAC calculations based on data from city and state SNAP/Food Stamp human services agencies.

Links and Resources

General Information on SNAP/Food Stamps

Food Research and Action Center's main page on SNAP/Food Stamps:

<http://frac.org/federal-foodnutrition-programs/snapfood-stamps/>

FNS main page on SNAP/Food Stamps: www.fns.usda.gov/fsp/

FNS's annual report "Characteristics of SNAP/Food Stamp Households":

www.fns.usda.gov/ora/MENU/Published/snap/snapPartHH.htm

FRAC's Report, "Ending Childhood Hunger by 2015: The Essential Strategies to Achieving the President's Goal":

www.frac.org/pdf/endingchildhunger_2015paper.pdf

FRAC's Report, "Access and Access Barriers to Getting Food Stamps: A Review of the Literature":

<http://frac.org/access-and-access-barriers-to-getting-food-stamps/>

FRAC's Report, "An Advocate's Guide to the Disaster Food Stamp Program": www.frac.org/pdf/dfspguide06.pdf

FRAC's Report, "Smart Choices in Hard Times": <http://frac.org/smart-choices-in-hard-times/>

The Hatcher Group's and FRAC's Toolkit, "Take the Challenge: Living on a Food Stamp Budget":

www.frac.org/pdf/FSC_Toolkit.pdf

SNAP/Food Stamps Participation Data and Studies

Monthly national and state SNAP/Food Stamp participation data:

<http://frac.org/reports-and-resources/snapfood-stamp-monthly-participation-data/>

FRAC's SNAP/Food Stamp Access Calculator:

<http://frac.org/reports-and-resources/nutrition-program-state-participation-calculators/>

Annual FNS reports on state participation rates: <http://www.fns.usda.gov/pd/SNAPmain.htm>

FNS Brief "Calculating the SNAP Program Access Index: A Step-By-Step Guide":

<http://www.fns.usda.gov/ora/MENU/published/SNAP/FILES/Other/pai2009.pdf>

Final rule explaining the Program Access Index (PAI), which replaced the Participant Access Rates (PAR) (see Section E):

www.fns.usda.gov/cga/Federal-Register/2005/020705.pdf

Brookings Institution report "Leaving Money (and Food) on the Table: Food Stamp Participation in Major Metropolitan Areas and Counties": www.brookings.org/metro/pubs/20050517_FoodStamp.pdf

National Priorities Project's report "Half of Low-Income People Not Receiving Food Stamps":

www.nationalpriorities.org/images/stories/nationalprioritiesprojectfoodstampsaugust2007.pdf

SNAP/Food Stamp Outreach

SNAP/Food Stamp toll-free information number: 1-800-221-5689

FNS's SNAP/Food Stamp Outreach Plan: www.fns.usda.gov/FSP/outreach/guidance/Outreach_Plan_Guidance.pdf

FNS's SNAP/Food Stamp Eligibility Pre-screening Tool: www.snap-step1.usda.gov/fns/

FRAC's Toolkit, "SNAP/Food Stamps Outreach and Access Toolkit":

www.frac.org/snapfood-stamps-outreach-and-access-toolkit/

AARP's Benefit QuickLINK Map of States: https://www.benefitscheckup.org/snap.cfm?partner_id=56

National Agencies and Organizations Conducting State and Local Work:

National League of Cities (NLC) Benefits for Working Families webpage:
www.nlc.org/IYEF/PROGRAM_AREAS/family_economic_success_v2/428.aspx

NLC *Cities Weekly* article on multibenefit outreach initiative:
www.nlc.org/Newsroom/Nation_s_Cities_Weekly_v2/Weekly_NCW/2004_v2/03_v2/08_v7/2921.aspx

NLC *Cities Weekly* article on federal nutrition programs: www.nlc.org/articles/articleItems/NCW72709/FedNutrition.aspx

National Conference of State Legislatures: www.ncsl.org/statefed/humserv/hunger.htm

American Public Human Services Association: www.aphsa.org/home/news.asp

United States Conference of Mayors (USCM): <http://usmayors.org/USCM/home.asp>

USCM's *Hunger and Homelessness Survey*:
<http://usmayors.org/hungersurvey/2004/onlinereport/HungerAndHomelessnessReport2004.pdf>

Annie E. Casey Foundation's *Making Connections* initiative: www.aecf.org/MajorInitiatives/MakingConnections.aspx

AARP and AARP Foundation: www.aarp.org

National Council on Aging (NCOA):
<http://www.ncoa.org/enhancing-economic-security/benefits-access/benefits-access-resources.html>

National Council of La Raza: www.nclr.org

Methodological Appendix and Worksheet

This appendix describes the methodology used to calculate FRAC’s Local Access Indicator and estimates of lost federal benefits. It is also intended to be used as a worksheet by advocates who are interested in replicating the Local Access Indicator for other local jurisdictions or in updating FRAC’s estimates for future years. Each step includes a sample calculation for Los Angeles County.

Due to the complexity of SNAP/Food Stamp rules and the limitations of the data used, this methodology involves several estimates, simplifications and omissions. This methodology is not as comprehensive as USDA’s methodology for calculating the official state SNAP/Food Stamp participation rates. Any numbers generated with this methodology, including those published in this report, should be treated as estimates only. A listing of limitations of the methodology follows each step. Most of the limitations are on the “generous” side, meaning that they tend to reduce the estimated number of eligible people and hence increase the Local Access Indicator.

In addition to enrollment and benefits data from state SNAP/Food Stamp agencies, the methodology relies on data from the U.S. Census Bureau’s American Community Survey (ACS) which provides three-year estimates for areas with populations of 20,000 or more. While not as current as single year estimates, the larger sample size of the three-year estimates allows for more reliability and for more areas to be included. A link to the data set, available on the Census Bureau’s American FactFinder, appears below:

http://factfinder.census.gov/servlet/DTGeoSearchByListServlet?ds_name=ACS_2008_3YR_G00_&lang=en&_ts=295198990269

Simply follow each link, select either “County” or “Place” (if you are working with city-level data) under “geographic type,” and find your state and county/city. Once you have selected your location, use the table numbers that appear within the steps below to find the appropriate data.

Step 1: Income Eligibility

First we estimate how many people in each city pass the gross income test for SNAP/Food Stamp eligibility by determining how many people live below 130 percent of the Federal Poverty Level (FPL).

		<i>Sample: L.A. County</i>	<i>Your City</i>
1.1	Obtain the number of people living below 125 percent of the national Federal Poverty Level from ACS Table B17002 .	2,014,400	
1.2	Multiply the result of step 1.1 by 1.05 , the ratio of the number of people living below 130 percent of the FPL to the number of people living below 125 percent of the FPL. This is the estimate of income-eligible people ²⁴ .	2,115,120	

Limitations:

- Because ACS data are drawn from a sample of the population, they are subject to some range of statistical error. This limitation applies to all steps that involve ACS data.
- Using the ratio of people under 130 percent of the FPL to people under 125 percent of the FPL introduces some error, since the ratio comes from a national average. While this ratio varies little at the state level, there may be more variability at the local level.
- Some people, such as certain senior citizens, may be eligible for SNAP/Food Stamps with incomes higher than 130 percent of the FPL. This limitation also reduces the estimated number of eligible people.

²⁴ The ACS data available on American FactFinder currently reports how many people live below 125 percent of the FPL but not 130 percent. Instead the ratio of the population under 130 percent of the FPL to the population under 125 percent of the FPL was derived by analyzing the ACS using the DataFerret program provided by the Census Bureau. We can then multiply the population living below 125 percent of poverty by this ratio to estimate the number of people living below 130 percent of poverty. For 2006-2008, the national ratio was 1.05.

Step 2: Immigration Status

The result of step 1.2 includes some people who are income-eligible for SNAP/Food Stamps but ineligible due to their immigration status. Step 2 approximates the number of people in this category.

		<i>Sample: L.A. County</i>	<i>Your City</i>
2.1	Obtain the number of foreign-born non-citizens who arrived in the U.S. in the year 2000 or later from ACS Table B05005 .	639,720	
2.2	Multiply the result of step 2.1 by 5/8 . Most immigrants must be Lawful Permanent Residents (LPRs) for 5 years before they can be eligible for SNAP/Food Stamps. The result of step 2.1 represents all foreign-born non-citizens who entered from 2000, but as the 3-year estimate covers 2006 to 2008 multiplying by 5/8 approximates the number of people who have been LPRs for less than 5 years.	399,825	
2.3	Multiply the result of step 2.2 by .80 . This step adjusts for the fact that immigrant children are not subject to the 5 year bar on LPRs. Based on data from the Department of Homeland Security, 20 percent of new LPRs are under 18 years old ²⁵ .	319,860	
2.4	Obtain the number of foreign-born non-citizens who were <i>below</i> 100 percent of the FPL in the past 12 months from ACS C17025 .	431,544	
2.5	Obtain the number of foreign-born non-citizens who were <i>above</i> 100 percent of the FPL in the past 12 months from ACS C17025 .	1,514,920	
2.6	Obtain the percentage of foreign-born non-citizens who are below 100 percent of the FPL by dividing step 2.4 by the sum of steps 2.4 and 2.5 [non-citizens below 100/(non-citizens below 100+ non-citizens above 100)].	22.2%	
2.7	Multiply the result of step 2.3 by the result of step 2.6. This is an estimate of people below 100 percent of the FPL who have been LPRs for less than 5 years.	70,915	
2.8	Multiply the result of step 2.7 by 1.39 , the ratio of the number of foreign-born non-citizens living below 130 percent of the FPL to the number living below 100 percent of the FPL ²⁶ .	98,572	
2.9	Subtract the result of step 2.8 from the result of step 1.2. This is an estimate of how many people are eligible according to income and immigration status.	2,016,548	

Limitations:

- Step 2.2 introduces some error both as it assumes that the number of immigrants who enter each year is constant, and because the formula requires assuming the mid-point of the three-year estimate as the cut off point.
- Steps 2.4 – 2.8 introduce some error, since poverty status is unlikely to be randomly distributed among immigrants arriving in different years.

²⁵ U.S. Department of Homeland Security, Profiles on Legal Permanent Residents: 2008, <http://www.dhs.gov/ximgtn/statistics/data/dslpr.shtm>.

²⁶ The ACS data available on American FactFinder currently reports foreign-born non-citizens living below 100 percent of the FPL but not 130 percent. Instead the ratio of non-citizens under 130 percent of the FPL to those under 100 percent of the FPL was derived by analyzing data for the population as a whole from the ACS using DataFerret. For 2008, the national ratio was 1.39.

- Step 2.8 introduces some error as the income profile of immigrants may not be proportional to the income profile of the population at large.
- Using the ratio of people under 130 percent of the FPL to people under 100 percent of the FPL introduces some error, since the ratio comes from a national average.
- We are not able to account for immigrants who are refugees or asylees who may be eligible regardless of entry date. This limitation reduces the estimated number of eligible people.
- **California operates a state-level SNAP/Food Stamps program that provides benefits to legal permanent residents. FRAC’s LAI calculations do not take into account participants in the California state-level SNAP/Food Stamps program. To accurately account for the state level participants when calculating city LAIs would require a different methodology to be used.**

Step 3: Resource Eligibility

Under regular federal rules, SNAP/Food Stamp households may only have \$2,000 in countable resources (or \$3,000 if at least one person in the household is age 60 or older or is disabled). USDA estimates that 20.1 percent of people who would otherwise be eligible for SNAP/Food Stamps are ineligible due to resources.²⁷

		Sample: L.A. County	Your City
3.1	Multiply the result of step 2.6 by 0.799 . This approximates the number of people who are eligible according to income, immigration status, and resources.	1,611,222	

Limitations:

- The main limitation of this step is that a growing number of states have eliminated or raised the asset test by adopting broad-based categorical eligibility for SNAP/Food Stamps, suggesting that this step underestimates the number of eligible households.
- For states that still apply the federal asset test, the 20.1 percent estimate is a nationwide average. There may be variation in resources in different regions of the country (e.g., if more people have cars in the west) or between urban and rural settings (e.g., if fewer people have cars in cities).
- The 20.1 percent estimate is based on numbers of households, while the rest of the methodology is based on numbers of persons. It is not clear if this limitation biases the estimates in one direction or the other.

Step 4: SSI (California Only)

This step applies to cities in California only. If your city is not in California, skip to Step 5. In California, individuals receiving cash assistance in the form of Supplemental Security Income (SSI) are ineligible for SNAP/Food Stamps. This step subtracts those individuals from those who are otherwise eligible.

		Sample: L.A. County	Your City
4.1	Obtain the number of families <i>below</i> 100 percent of the FPL who are receiving <i>SSI</i> in your city from ACS Table C17015 (add together those with and without Social Security).	55,678	
4.2	Obtain the total number families <i>below</i> 100 percent of the FPL in your city from ACS Table C17015 .	259,083	
4.3	Divide the results of step 4.1 by step 4.2 to calculate the proportion of people below 100 percent of the FPL who are receiving SSI .	21%	

²⁷ This estimate is from Table 2 of Carole Trippe and Bruce Schechter, "Tables Describing the Asset and Vehicle Holdings of Low-Income Households in 2002," USDA (May 2007), available at <http://www.fns.usda.gov/oane/menu/Published/SNAP/ProgramDesign.htm>

4.4	Subtract the results of step 4.3 from 1 to obtain the proportion of people below the FPL who are <i>not</i> receiving SSI.	79%	
4.5	Multiply the result of step 3.1 by the result of step 4.4. This is an estimate of the number of people who are eligible for food stamps and also not receiving SSI.	1,264,964	

Limitations:

- The ACS only provides data on people receiving SSI below 100 percent of the FPL, rather than 130 percent of the FPL as would be most desirable. Since it is likely that the proportion of people receiving SSI is lower between 100 and 130 percent of the FPL than below 100 percent of FPL, this limitation once again decreases the estimated number of eligible people.
- The ACS only reports SSI information on the family level; this formula assumes that the proportion of individuals receiving SSI is similar to that of families.
- This step assumes that immigration and asset eligibility are randomly distributed among people receiving and not receiving SSI. This may not hold true.

Step 5: Local Access Indicator

The result of step 3.1 (or step 4.5 in California) is an estimate of the total number of eligible people in the city. We now use this estimate and the number of people actually enrolled to calculate FRAC's Local Access Indicator.

		<i>Sample: L.A. County</i>	<i>Your City</i>
5.1	Obtain the number of actual SNAP/Food Stamp recipients in a month (or an average across months) in 2008. FRAC used December 2008 in this report.	702,147	
5.2	Divide the result of step 5.1 by the result of step 3.1 (or step 4.5 in California) and multiply by 100. This is FRAC's Local Access Indicator.	56%	

Limitations:

- There are other factors affecting eligibility that we have been unable to account for in this methodology, such as ABAWD (able-bodied adult without dependent) status, restrictions on students and strikers, and work and training requirements.

Step 6: Lost Benefits

The final step in the process is to estimate how much in federal benefits was lost in the city due to under-participation in SNAP/Food Stamps.

		<i>Sample: L.A. County</i>	<i>Your City</i>
6.1	Obtain the average monthly SNAP/Food Stamp benefit per person for the same month (or average of months) as in step 5.1.	\$134.17	
6.2	Subtract the result of step 5.1 from the result of step 3.1 (or, in California, step 4.5). This is the estimated number of non-participating eligible people.	562,817	
6.3	Multiply the result of step 6.1 by the result of step 6.2.	\$75,513,157	
6.4	Multiply the result of step 6.3 by 0.39. Eligible but non-participating people would, on average, receive lower benefits than participating people because	\$33,225,770	

	people who would receive lower benefits have less of an incentive to participate. Based on USDA data, FRAC estimates that, on average, an eligible non-participant would receive 39 percent of the benefits of a participant. ²⁸		
6.5	Multiply the result of step 6.4 by 12 to convert from months to years.	\$353,401,374	

Limitations:

- Once again, the 39 percent figure is a national average, so there may be regional or urban-rural variation in the relative levels of benefits for which participants and non-participants are eligible.

²⁸ Estimate derived from Table B1 (p. 25) in Joshua Leftin, "Trends in Supplemental Nutrition Assistance Program Participation Rates: 2000 to 2008," USDA (June, 2010), available at <http://www.fns.usda.gov/ora/MENU/Published/snap/FILES/Participation/Trends2001-2008.pdf>