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ABSTRACT

Means-Tested Transfers in the US: Facts and Parametric Estimates*

How substantial are means-tested transfers in the United States? How have these transfers evolved over time, and what is their impact on the income distribution? We use microdata from the Survey of Income and Program Participation to document the scope of the main means-tested programs for households headed by working-age adults. We report key features of these programs, their generosity, and coverage by household income, marital status, and the number and age of children in the household. We also assess the role of the transfer system in reducing income inequality and document its changing magnitude and effects in recent years. Finally, we provide parametric estimates of transfers as a function of income and household characteristics for use in applied work in macroeconomics and public finance.

| **JEL Classification:** | E62, H24, H31 |
| **Keywords:** | means-tested transfers, households, income inequality, parametric estimates |

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1   Introduction

How substantial are means-tested government transfers in the United States for households headed by working-age adults? How do these transfers change by household income and demographic characteristics? How do they affect income inequality? This paper addresses these questions. First, we document the scope of the main means-tested programs that target the non-retired population, presenting key facts about their generosity and coverage and how these features vary by households' income and demographic characteristics. We also document how the size and coverage of transfer programs have evolved over time. Second, we examine the impact of these programs on the distribution of household income. Finally, we provide parametric estimates of effective transfer functions that can be readily used in applied research.

Several key observations motivate our work. First, the transfer system to households of working age in the United States reaches a substantial portion of the population and redistributes significant resources. We document that between 2013 and 2016, about 35% of working-age households received some transfers in a given year, and, conditional on receipt, the transferred amount exceeded one-fourth of the average household income, about $17,000.[1] Second, the U.S. welfare system encompasses multiple programs that combine cash and in-kind transfers. As these programs differ in scope and magnitudes effectively transferred to households, the significance of the system is sometimes clouded or not well understood. In addition, the transfer system has grown significantly in recent times in terms of coverage and transferred amounts. We contribute by providing a systematic, big-picture characterization of the generosity and coverage of the system and its evolution over time. Finally, a large and growing body of research in modern macroeconomics and public finance with household heterogeneity requires a description of effective transfers accruing to households at different income levels. We fill this void by providing a ready-to-use parametric set of estimates. We estimate transfers and coverage as functions of household income that capture the nonlinear nature of the system in practice.

We use data from different waves of the Survey of Income and Program Participation (SIPP) from 1998 to 2016, covering the period after the 1996 Welfare Reform. Our benchmark analysis pertains to the last wave from 2013 to 2016. We subsequently use previous

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[1]All monetary values reported are in 2016 dollars.

waves to document time trends. We consider four major transfer programs for which we have direct measurements of the monetary value of transfers received: Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and The Supplemental Security Income (SSI). Two other programs, Housing Assistance and Medicaid, require imputations to calculate their monetary values. For the analysis, we differentiate between non-medical and total transfers. We report the average amounts received (both unconditional and conditional upon receipt) and coverage at different percentiles of the income distribution. We measure coverage along the extensive (the fraction of households who receive any assistance in a given year) and the intensive margin (the fraction of months a household receives some assistance in a given year). We also document how these magnitudes depend on the marital status of the household head and the number and age of children in the household.

The transfers received by households decline rapidly as household income increases. On average, households without any non-transfer income, who constitute about 6.5% of all households, receive about \$7,500 from non-medical transfers and \$13,700 from Medicaid. The sum, about \$21,000, amounts to 26% of the mean household income in the U.S. The transfers decline for households with positive but very low non-transfer incomes and then increase again, creating a hump-shaped pattern with respect to household pre-transfer income. At the bottom 10% of the income distribution, households receive \$4,000 and \$14,000 as non-medical and total transfers. These transfers decline to \$600 and \$3,800 at the 5th decile and to \$170 and \$1,200 at the top decile. The decline in transfers with household income reflects the reduction in coverage, as transfers, conditional on receipt, remain constant beyond the bottom 10% of the income distribution.

The transfer system has extensive coverage. Almost 82% of US households without any non-transfer income receive some transfers in a given year. The share is 70% for the 1st decile and declines to 30% at the 5th decile. Surprisingly, the share of households that receive some transfers remains significant even at the top of the income distribution. About 5% of households in the top 10% of income distribution receive some non-medical transfers during a year. While non-medical transfers and their coverage are significant, Medicaid, as a single program, dominates other programs.

We next show the extent to which transfers reduce household income inequality. The

Gini coefficient declines from 0.48 for the pre-transfer to 0.40 for the post-transfer income distribution. Such changes in inequality of these magnitudes are large, and surprisingly, they tend to be overlooked in analyses of income inequality. Even without large transfers associated with Medicaid, non-medical transfers have a large impact at the bottom of the income distribution.

Transfers to households, as a fraction of mean household income, quadrupled from the start to the end of our sample between 1998-1999 and 2013-2016. Average transfers were about 2% of mean household income (about $1,000) in 1998-1999; today, they amount to about 7.3% of it (about $6,000). Transfers, conditional on receipt, also increased from about $12,000 to $17,000. The increase in transfers was mainly due to the expansion of Medicaid. While average non-medical transfers increased from $1,100 in 1996 and $1,500 in 1994, total transfers more than tripled, from $1,700 to $6,000. Transfer programs also reach a larger share of households today. At the start of our sample, 19% of households received some transfers during a year. Today, about 35% of households do. The increase in participation was not just due to the expansion of Medicaid; the share of households that received non-medical transfers also increased from 16% to 24%. During this period, the share of total transfers received by households at the bottom 10% of pre-transfer income declined, while transfers that accrue to households in the second and third deciles increased. Transfers significantly moderate the increase in income inequality in recent decades. Between 1996 and 2014, the pre-transfer income Gini increased from 0.40 to 0.48. The increase in post-transfer income Gini was more muted, from 0.38 to 0.42.

Finally, we focus on estimating the relationships between transfers received and household incomes. Specifically, we estimate a flexible function that can capture the non-linear nature of transfers at different income levels. Our parametrization allows for estimating transfers received at zero income and the relationship between transfers and household income as income increases. We estimate functions for each major transfer program, non-medical, and total transfers. We also provide estimates for married and unmarried households and estimates by the number of children in the household. The estimated transfer functions allow us to compute the reduction in transfers associated with increases in non-transfer income. The implicit benefit reduction rates we calculate are large: the first dollar earned reduces non-medical and total transfers by about $5,000 and $12,000, respectively.

Related Literature   This paper connects to a substantial body of research documenting the U.S. transfer system, its evolution, and its impact on inequality and poverty. Key works, such as those by Currie (2006), Moffitt (2007), and Moffitt (2016) describe the structure of the U.S. transfer system and the changes it underwent after the reforms in 1996. Within this literature, Ben-Shalom et al. (2012) and Scholz et al. (2009) estimate the effects of transfers on poverty, while Hardy et al. (2018) examine how macroeconomic conditions, policy changes, and demographic shifts have driven increased program participation since the 1980s. Our contribution provides a comprehensive overview and time trends for all major means-tested programs, focusing on ready-to-use effective transfer functions for applied research.

Our paper is also closely related to papers that provide parametric representations of effective taxes paid or transfers received as a function of pre-tax-and-transfer income. Gouveia and Strauss (1994) is an early contribution that estimates effective tax functions for the U.S. for the 1980s. Benabou (2002) put forward a two-parameter tax function that posits a log-linear relation between post- and pre-tax income, which was first estimated for the U.S. and used to study optimal progressivity by Heathcote et al. (2017).[2] Guner et al. (2014) estimate effective taxes as functions of income using different functional forms with microdata from the Internal Revenue Service. Using a Benabou tax function, Borella et al. (2023) estimate changes in the progress of taxes in the U.S. since the 1980s, while Qiu and Russo (2024) provides estimates for a large set of countries. Some of these papers, such as Guner et al. (2014), explicitly focus on taxes paid, while others, such as Heathcote et al. (2017), combine taxes paid and transfers received, resulting in higher estimated progressivity of the tax function. Finally, Fleck et al. (2021) provided estimates of the log-linear tax function at the state level to evaluate the progressivity of different tax and transfer provisions at the state level.

We differ from these papers as we focus on providing estimates for effective means-tested transfers, separately from the tax system in the U.S. To introduce transfers in a succinct way for applied work, Hubbard et al. (1995) model them as a consumption floor with a 100% benefit reduction rate linked to earned income. This functional form has since been adopted in quantitative macro models, in particular, to model medical transfers, as in De Nardi et

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[2]This log-linear tax function has been widely used in quantitative macro models in recent years. See, among others, Guner et al. (2016), Holter et al. (2019), and Imrohoroğlu et al. (2023).

al. (2010). More recently, and in closer alignment with our analysis, Guner et al. (2023) estimated a transfer function that assumes transfers decline linearly with household income, while Ferriere et al. (2023) propose a non-linear transfer function where transfers initially increase with income before declining as household income rises. Other papers focus on particular programs and model them in greater detail to capture eligibility and generosity in greater detail. Low et al. (2018), Wellschmied (2021), Hosseini et al. (2021), Ortigueira and Siassi (2023), Agostinelli et al. (2024), and Zhang (2024) are recent examples.

Finally, the current analysis contributes to papers documenting how income inequality has evolved in the U.S. in recent decades and the potential role of taxes and transfers. Fisher et al. (2022), Heathcote et al. (2010), Kuhn and Ríos-Rull (2016), and Heathcote et al. (2023) are examples in this literature. The role of transfers in moderating the extent of income inequality in the US has recently been emphasized by Gramm et al. (2022).

The paper is organized as follows. Section 2 presents a brief overview of the transfer programs we study. Section 3 describes the data for our analysis. Section 4 discusses our basic findings regarding transfer amounts, coverage, and concentration. Section 5 presents the implications of our data for pre and post-transfers income inequality. Section 6 presents and discusses trends over time and the changing impact of transfers on household income inequality. Section 7 contains our parametric estimates of transfer functions. Finally, Section 8 concludes.

2 Overview of U.S. Transfer Programs

This section provides a brief summary of major the U.S. transfer programs aimed at assisting low-income families and individuals included in our analysis. In the Appendix, we provide a more extensive description of each program.

Temporary Assistance for Needy Families (TANF)   Before the Welfare Reform of 1996, TANF was known as Aid to Families with Dependent Children (AFDC). TANF is a federal program that offers cash assistance, work support, and various services to low-income families with children. Administered by states under broad federal guidelines set in 1996, it aims to reduce dependency on government benefits through employment, prevent out-of-wedlock pregnancies, and promote family stability. Each state determines its own eligibility

criteria and benefits, with a typical focus on very low-income families, imposing a general limit of 60 months on cash benefits. The size of TANF declined significantly over time. The caseload in September 2023 was 1 million families (about 2.8 million individuals), with the majority (68%) of all participants being children (Falk and Landers, 2024).

Supplemental Nutrition Assistance Program (SNAP) SNAP, formerly known as Food Stamps, provides nutritional support to low-income households to help purchase food. Eligibility can be automatic through other federal programs (TANF and SSI) or based on income and assets tests. The threshold for gross monthly income is at 130% of the federal poverty level. SNAP benefits are adjusted based on household income and size, designed to encourage nutritional well-being across diverse demographics. In the 2023 fiscal year, 42.2 million individuals in 22.3 million households (about 17% of all households in the US) participated in SNAP each month (Aussenberg and Landers, 2024).

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) WIC targets low-income pregnant, postpartum women, infants, and children up to age 5 at nutritional risk. The program offers vouchers for specific foods rich in nutrients that are typically lacking in the diets of the target population. Eligibility is determined by nutritional risk and income, set at or below 185% of the poverty guidelines or through enrollment in TANF, SNAP, or Medicaid. In 2021, 24% and 18% of postpartum and pregnant women participated in WIC in 2021. The coverage of children was even more extensive; 40% of infants (less than 1 year old) and 22% of children (between ages 1 and 5) received WIC in 2021 (Hodges et al., 2024).

Supplemental Security Income (SSI) SSI provides cash assistance to individuals who are elderly, blind, or disabled and have very limited income and assets. Over that time, SSI has changed from a program that mainly supplemented Social Security income for elderly adults to a broader antipoverty program that aids the disabled of all ages. SSI is an increasingly important program for children and persons with disabilities. In 2023, close to 90% of all SSI recipients were eligible because of a disability, and close to 60% of all recipients were individuals with a disability between ages 18 and 64 (SSA, 2024).

Medicaid   Medicaid is the primary public health insurance program for low-income Americans, covering various groups, including children, pregnant women, adults, disabled individuals, and seniors. It is jointly funded by state and federal governments but administered at the state level, with eligibility and benefits varying by state. In July 2024, about 79.5 million people, about 23% of the US population, were enrolled in Medicaid and CHIP. About 47.3% of these were children.[3] The Affordable Care Act (ACA) significantly expanded Medicaid. In 2013, before the ACA's Medicaid expansion was implemented, about 59 million Americans, 20 million less than today, were enrolled in Medicaid.[4]

Housing Programs   Federal housing assistance is delivered primarily through the Housing Choice Voucher program, Project-Based Rental Assistance, and Public Housing. These programs aim to provide safe, affordable housing to low-income families, with eligibility typically requiring families to pay 30% of their income towards rent. The total number of participants in the three programs was 4.4 million households (about 3.3% of all US households).[5]

Aggregate Amounts   Figure 1 provides an overview of the evolution of aggregate amounts allocated to the different programs as a share of US GDP since 1980. Panel A documents trends in different non-medical transfers, while Panel B shows non-medical transfers, Medicaid, and the total. The spending on TANF decreased significantly during this period, from above 1% of GDP to about 0.1% in 2022, a decline that had already begun before the Welfare Reform of 1996.[6] Expenditures on SSI and housing assistance have stayed fairly constant, around a quarter percentage point of GDP each. Expenditures SNAP and WIC are countercyclical with a general upward trend and substantial increases during the Great Recession and the Covid pandemic, reaching up to half a percentage point of GDP.[7] The

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[3]https://www.medicaid.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/report-highlights/index.html, accessed November 24, 2024.

[4]National Health Expenditure Tables provided by Centers for Medicare and Medicaid Services, Table 03 National Health Expenditures, by Source of Funds, https://www.cms.gov/data-research/statistics-trends-and-reports/national-health-expenditure-data/nhe-fact-sheet, accessed November 24, 2024.

[5]Peter G. Peterson Foundation, The Federal Government's Support for Low-Income Housing Expanded During the Pandemic, The Federal Government's Support for Low-Income Housing Expanded During the Pandemic, accessed November 24, 2024.

[6]Parolin (2021) estimates that declining participation accounts for about 52% of the decline spending between 1993 and 2016.

[7]On the growing importance of SNAP, see Bartfeld et al. (2015).

total transfers have increased from 2.5% of GDP in 1980 to more than 4% in 2022 (Panel B). This increase is driven by the increase in Medicaid spending, which increased from less than 1% in 1980 to more than 3% in 2022. In contrast, the expenditure on non-medical transfers declined from 1.6% to about 1% of GDP.

Figure 1: Aggregate Amounts over the Years

a) Non-medical Transfers   b) Total and Medicaid Transfers
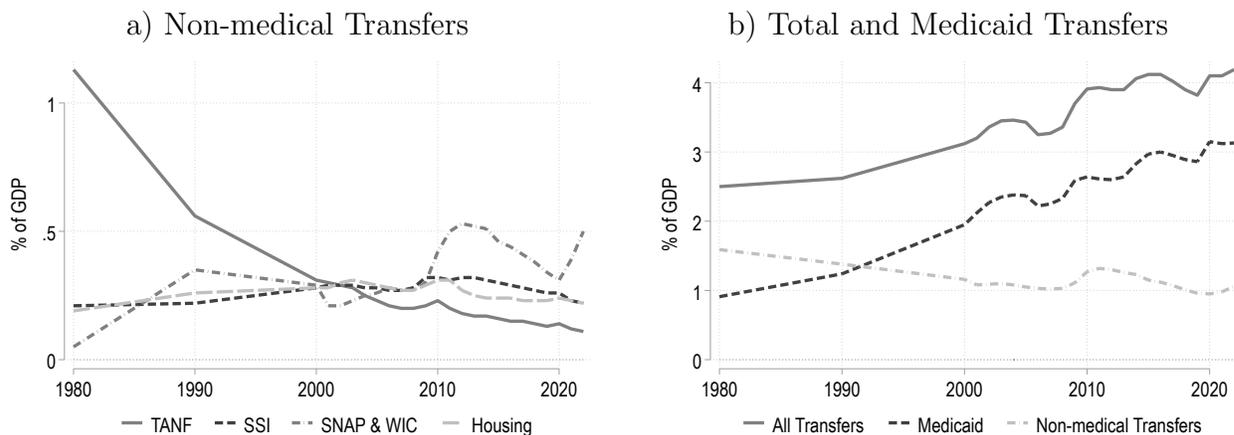
Notes: Expenditure on TANF until 2012 is based on Ziliak (2015), Figure 4.2 and for later years, TANF Financial Data from the U.S. Department of Health and Human Services, Administration for Children and Families, is used. For SNAP and WIC, USDA spending on food and nutrition assistance, fiscal years 1970-2023, available at https://www.ers.usda.gov/topics/food-nutrition-assistance/food-assistance-data-collaborative-research-programs/charts/expenditures/ is used. Spending on housing is from White House Historical Tables, Table 8.7 - Outlays for Discretionary Spending Programs: 1962 - 2029. Spending on Medicaid is taken from National Health Expenditure Tables provided by Centers for Medicare and Medicaid Services, Table 03 National Health Expenditures, by Source of Funds, https://www.cms.gov/data-research/statistics-trends-and-reports/national-health-expenditure-data/nhe-fact-sheet.

3   Data

We use five waves of the *Survey of Income and Program Participation* (SIPP), which is the best source for information on means-tested transfers in the US (Meyer et al., 2015). Each SIPP wave is a panel that follows households for up to four years and provides detailed information about household non-transfer income, participation in different social insurance programs, and transfer payments received, together with other socioeconomic variables. Our baseline analysis uses the 2014 wave, which covers the 2013-2016 period. We subsequently

add the 1996, 2001, 2004, and 2008 waves and document time trends from 1998 to 2016.[8] SIPP is a representative sample of the non-institutionalized civilian U.S. population. Every four months, interviews are conducted with all members above the age of 15 of participating households, asking them about their income and transfers received retrospectively for the preceding four months.

The payments from the TANF, SSI, and SNAP are recorded at the household level. The WIC payments, on the other hand, are recorded for each child under age 15, and we sum over all payments for each child to obtain the total for the household. For housing benefits, we only know whether a household was enrolled in the program. To compute the monetary value of Medicaid and housing transfers, we follow Scholz et al. (2009) and Ben-Shalom et al. (2012). For housing, we first take the value of Fair Market Rent (FMR) for each state from the Department of Housing and Urban Development.[9] From SIPP, we also know the rents paid for all households, including ones enrolled in housing programs. The monetary value of in-kind housing benefits is then calculated as the difference between the FMR in the state and the rent paid.[10]

For Medicaid, we know the enrollment of each household member. To impute a monetary value, we use the cost of a typical Health Maintenance Organization (HMO) policy in the region where the household lives.[11] If a household contains one individual covered by Medicaid, then we assign the costs of a single HMO policy. On the other hand, if a household contains more than one individual covered by Medicaid, we use the costs of the equivalent number of single policies or the cost of one family policy, depending on whichever is the cheaper option.[12]

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[8]The SIPP was overhauled after 2016, complicating comparisons across earlier and later waves. Later waves are, therefore, excluded from the analysis.

[9]An API is available at `https://www.huduser.gov/portal/dataset/fmr-api.html`.

[10]For 2.7% of the sample, this difference is negative for whom we assign a value of zero. The state FMRS are population-weighted averages by county (or major metropolitan area). For 0.08% of the sample for whom the state of residence is unknown, we use the national average FMR value. In assigning FMR values, we assume that childless individuals or couples live in a one-bedroom dwelling and families with one or two children live in two-bedroom dwellings. An extra bedroom is added for each child over two.

[11]When the region of the household is not available (0.08% of 2014 survey wave), we take the national average. Regions are Northeast, Midwest, South, and West.

[12]The value of a single policy for elderly or disabled individuals is multiplied by a factor of 2.5. For households with elderly or disabled individuals, a family policy is also multiplied by a factor of 2.5 to account for the greater medical needs of these groups. Cost of an HMO policy by region is taken from the "Kaiser Foundations Employer Health Benefits" annual survey (1999-2016).

We classify a household member as disabled if the answer to the question "Does ... have a physical, mental

Sample Inclusion Criteria   In the analysis, we restrict the sample to the 2014 wave (years 2013 to 2016) and include households in which the head is between 25 and 54 years old. The entire sample of monthly observations within this age group consists of 460,500 observations.[13] The unit of observation is a household-year cell, so if a household is observed, for example, over two full years, it provides two observations. We restrict the sample to households where the marital status of the household head does not change during a given calendar year. Finally, we drop households headed by self-employed individuals, which constitutes about 7% of households, and those with negative yearly total pre-transfer household income, about 0.1% of households. The pre-transfer household income is the sum of labor income and asset income from all sources. These sample restrictions leave us with 18,612 households and 38,375 household-year observations. Among households in the final sample, 43% are observed for only one year, 25% for two years, 15% for three years, and 17% for four years. Married, single women, and single men households constitute 50%, 29%, and 21% of household-year observations in the sample, respectively.

3.1   Sample Characteristics

In Table 1, we present summary statistics from our benchmark sample. The upper panel documents the socioeconomic characteristics of all individuals and households in the sample, together with the same characters for those who receive transfers. Compared to the general population, those who received transfers are less likely to be married (51 vs. 39%) and have more children (1.5 vs. 2.1). They are also much more likely to have a household member who is disabled (17 vs. 37%).[14] Figure B1 in the Appendix shows that households with disabled members are concentrated at the bottom of the income distribution. In particular, around two-thirds of households with zero household income have a disabled member.

The lower panel in Table 1 reports household income from different sources and transfers received from different programs, again for the entire sample and conditional on reporting a positive amount for these entries. All monetary values are yearly (the sum of monthly

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or other health condition that limits the kind or amount of work he/she can do?" is affirmative.

[13]We exclude household heads aged under 25 so that most college graduates have completed their education. The sample ends at age 54 to exclude those entering into (early) retirement.

[14]According to the Centers for Disease Control and Prevention (CDC), one in every four adults in the US has some form of disability - https://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html

values during a year) and reported in 2016 dollars. The yearly average household income amounts to \$82,060. We find that the average amounts received are \$63.5 for TANF, \$537 for SNAP, \$42 for WIC, \$466 for Supplementary SSI, \$332 for housing benefits, and \$4,567 for Medicaid. All programs together amount to \$6,007, while non-medical programs amount to around \$1,440.[15]

Table 1: Descriptive Statistics

	Mean	Standard deviation	Conditional on transfer non-med. Mean	all Mean	Percent receiving HH	Months
Characteristics						
Married	0.51	0.50	0.36	0.41		
Disabled in HH	0.17	0.37	0.39	0.33		
Elderly in HH	0.03	0.17	0.05	0.06		
Have child(ren) in HH	0.67	0.47	0.82	0.80		
Number of children	1.49	1.40	2.08	1.98		
Age	40.3	8.58	39.5	39.8		
Monetary amounts						
Income	82,060	85,773	34,849	44,827	93.5	93.5
Labor income	80,597	83,220	34,644	44,486	92.6	89.6
Asset income	1,463	11,640	205	341	43.2	43.2
TANF	63.5	590	268	182	1.61	1.27
SNAP	537	1,520	2,262	1,537	17.8	15.2
WIC	42.0	182	177	120	6.92	5.64
Supplementary SSI	466	2,261	1,963	1,333	6.00	5.51
Housing assistance	332	1,918	1,401	952	3.99	3.97
Medicaid	4,567	8,508	13,940	13,076	30.6	28.2
Non med. transfers	1,440	4,175	6,071	4,124	24.0	21.3
All transfers	6,007	11,425	20,010	17,200	34.9	32.3

Notes: Entries present summary statistics from our benchmark sample from the 2014 wave of SIPP, for households with heads aged 25-54. Dollar values pertain to the latest year (2016). Conditional mean and median indicate values conditional on receiving values larger than zero. Disabled and elderly, i.e. above 65, are dummies indicating the presence of a household member fullfilling each criterium.

In the fifth column of Table 1, we present the share of households receiving a positive amount of an income category or a particular transfer in at least one month of the year, whereas the last column exhibits the percentage of total months in a given year a positive

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[15]Throughout the tables, we follow the convention of reporting rounded values for values above 100, one decimal for values between 10 and 100, and two decimals for values smaller than 10.

amount is received. About 7% of households do not have any labor income, while about 60% of them do not receive any asset income. Amongst the transfer programs, households are most likely to receive Medicaid or SNAP, which are received by 31% and 18% of households over the course of a year, respectively. 24% of all households receive some non-medical transfers, and almost 35% of all households receive some transfers at some point in the year.

In Appendix Table B2 and Table B3, we report descriptive statistics by the marital status of the household head. Married households have significantly higher labor and asset income than single households. The average income for a married household is approximately $110,000, compared to $47,000 for single female households and $61,000 for single male households. On average, married households receive fewer transfers and are less likely to receive them compared to single households. Single-woman households receive approximately $7,700 in non-medical transfers and $20,000 in total transfers, while married households receive $4,500 and $15,000, respectively. Additionally, single-woman households are more likely to receive any form of government transfer and do so more frequently. About 51% of single-woman households receive government transfers, in contrast to roughly 28% of married households. Furthermore, single-woman households receive transfers in nearly half of the months within a year, whereas only about 25% of married households do so.

Besides the six programs we focus on in the analysis, SIPP reports participation in other means-tested programs. These include school breakfast and lunch programs, energy assistance, and Pell Grants. However, these programs are not covered consistently across waves and, as a result, are not included in the analysis. Table B1 in the Appendix shows that in the 2014 wave (2013-2016), around 10 and 12% of households participated in free breakfast and lunch programs for school children. The share is above 20% for households without any income and remains around 10% until the fifth decile (see Aizer et al. (2022) for further details on different means-tested programs that target children in the US). The Low Income Home Energy Assistance Program (LIHEAP) provides heating and cooling for houses whose income does not exceed the greater of 150% of the federal poverty threshold or 60% of the state median income. As Table B1 shows, around 4.8% of households received energy assistance in 2013-2016.[16] Finally, in the 2009-2012 period, 1.6% households received

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[16]This is very close to the number reported by LIHEAP, 6.7 million households out of 131.4 million households in the US or about 5.1%, see https://www.liheap.org/, accessed December 8, 2024.

Pell Grants, which supports undergraduate students.[17]

Income Inequality In Table 2, we present the distribution of total household income in the SIPP sample and, for comparison purposes, from an equivalent sample from the Current Population Survey (CPS).[18] The two surveys present a very similar picture of household income inequality for summary measures such as the Gini coefficient and the variance of log income. However, in the SIPP sample, the income shares of the bottom quantiles tend to be larger relative to those in the CPS sample, and consequently, income shares of the top quantiles tend to be smaller. We note here that the share of income of the top quantile differs by nearly five percentage points between the two samples, with a discrepancy that grows as we move to higher income levels. This is largely due to the fact that the SIPP does not capture asset incomes well as well as the CPS and that the share of asset income in total income grows non-trivially as income grows.[19]

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[17]For the 2024-25 academic year, the maximum Pell Grant was $7,395; see https://studentaid.gov/understand-aid/types/grants/pell for further details, accessed December 8, 2024. In the 2022-23 academic year, around 31.6% of undergraduates in the US were supported by a Pell Grant; see https://nces.ed.gov/ipeds/TrendGenerator/app/answer/8/35, accessed December 8, 2024.

[18]The CPS sample uses Total Household Income from the CPS March Supplements for 2013-2016. The sample is restricted to households with heads between the ages of 25 and 54.

[19]On under-reporting of income for higher income percentiles in SIPP, see Pedace and Bates (2000).

Table 2: Income Inequality: Benchmark SIPP Sample vs CPS (2013-2016)

Statistic	SIPP	CPS
Panel A: Percent of Households		
With zero income	6.53	1.46
Panel B: Percent of Total Income Across Quantiles		
1%	0.00	0.01
1-5%	0.30	0.30
5-10%	1.10	0.75
1st (bottom 20%)	4.90	3.58
2nd (20-40%)	11.2	8.98
3rd (40-60%)	16.4	14.8
4th (60-80%)	23.2	23.4
5th (80-100%)	44.4	49.2
90-95%	10.0	11.0
95-99%	11.7	12.9
99-100%	5.40	8.21
Panel C: Inequality Measures		
Gini coefficient	0.48	0.48
Var-log income	1.31	1.16

Notes: This table presents properties of the income distribution from our benchmark SIPP sample in comparison to the corresponding statistics from the CPS.

4 Transfers to Households

We present key findings from our data, starting with transfer amounts received by various demographic groups across income levels, followed by an analysis of transfer coverage. Transfer coverage includes both the percentage of households receiving transfers in a given year and the proportion of months within that year during which households receive transfers. Tables showing transfers by income levels indicate the average annual amount households in each income percentile receive from major means-tested programs, expressed in 2016 US dollars. Normalized, these amounts are also represented as percentages of the average annual household income ($82,060 in 2016). Income percentiles are based on all household-year observations in the sample. For specific groups (e.g., married individuals, single men, single women), the overall percentiles are applied rather than recalculating them for each subgroup.

4.1 Transfer Amounts

Table 3 summarizes the level of transfers to working-age households in the United States. The table shows average transfers at different percentiles of the income distribution for different programs, as well as the average income at corresponding percentiles. Panel A presents absolute amounts, while Panel B presents amounts normalized by the mean household income.

Households without non-transfer income receive significant support, with total transfers averaging $21,000, or 26% of the mean U.S. household income. Of this, about one-third ($7,500) is non-medical, while the remaining $13,700 comes from Medicaid. Among the lowest income levels, transfers initially drop sharply, then increase slightly with household income. Households in the bottom 1% receive approximately $10,000 — $11,000 less than those with no income and $6,000 less than those in the 1-5% income range. Beyond the bottom 5%, transfers decline rapidly. By the bottom 10%, households receive roughly $4,000 in non-medical transfers and $14,000 total. Transfers decrease further to $600 and $3,700 at the median (5th decile) and to $170 and $1,200 in the top 10%.

While non-medical transfers are substantial, averaging $1,400 for all households and $4,000 for those in the bottom decile, Medicaid's importance stands out. Even for households without any income, Medicaid transfers are more than six times larger than the next largest transfer, SNAP. Moreover, Medicaid's proportion of total transfers grows with income. For households with no income, total transfers are less than three times non-medical transfers, whereas, for those in the 50-60% income percentile, this ratio exceeds six.

The Role of Marital Status   Table 4 presents transfer distributions by marital status and household income level, underscoring the significant role marital status plays in transfer allocation. Single-women households with no income receive non-medical transfers amounting to about 12% of average household income (approximately $9,800) and total transfers nearly a third of average income (around $25,500). Married households receive roughly 27% of the average household income (about $22,000), while single men receive significantly less at 17.9% (about $14,500). Surprisingly, at higher income levels, married households can receive more in total transfers than single women, though not in non-medical transfers. This pattern emphasizes the relative impact of Medicaid within the overall transfer system.

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Table 3: Transfers Received by Income Quantile

Quantile	TANF	SNAP	WIC	SSI	Housing	Medicaid	Transfers Non-med.	Transfers All	Income
Panel A: $ Amounts									
No income	379	1,977	69.9	3,062	2,106	13,744	7,594	21,338	0.00
1%	85.5	897	26.5	1,182	744	6,720	2,934	9,654	194
1-5%	197	1,982	86.9	1,158	1,458	11,038	4,882	15,919	5,450
5-10%	179	1,806	84.0	718	970	9,859	3,758	13,616	14,352
0-10%	177	1,786	79.4	940	1,143	10,016	4,125	14,141	9,376
10-20%	77.1	1,057	90.5	595	454	8,107	2,274	10,382	24,282
20-30%	39.2	518	71.7	348	189	5,711	1,166	6,876	35,861
30-40%	49.4	328	54.8	211	124	4,353	767	5,120	47,324
40-50%	31.7	246	39.9	219	65.9	3,181	602	3,783	59,250
50-60%	14.9	162	30.1	143	75.1	2,581	425	3,006	72,795
60-70%	11.8	111	13.4	104	17.9	1,844	258	2,103	88,922
70-80%	12.6	75.8	10.0	102	21.6	1,477	222	1,699	110,566
80-90%	3.94	58.3	8.32	111	10.7	1,221	192	1,413	146,101
90-100%	1.40	60.3	4.88	96.9	5.77	1,031	169	1,200	278,570
Mean	63.5	537	42.0	466	332	4,567	1,440	6,007	82,060
Panel B: Normalized by Mean Household Income									
No income	0.46	2.41	0.09	3.73	2.57	16.7	9.25	26.0	0.00
1%	0.10	1.09	0.03	1.44	0.91	8.19	3.58	11.8	0.24
1-5%	0.24	2.42	0.11	1.41	1.78	13.5	5.95	19.4	6.64
5-10%	0.22	2.20	0.10	0.88	1.18	12.0	4.58	16.6	17.5
0-10%	0.22	2.18	0.10	1.15	1.39	12.2	5.03	17.2	11.4
10-20%	0.09	1.29	0.11	0.73	0.55	9.88	2.77	12.7	29.6
20-30%	0.05	0.63	0.09	0.42	0.23	6.96	1.42	8.38	43.7
30-40%	0.06	0.40	0.07	0.26	0.15	5.30	0.93	6.24	57.7
40-50%	0.04	0.30	0.05	0.27	0.08	3.88	0.73	4.61	72.2
50-60%	0.02	0.20	0.04	0.17	0.09	3.15	0.52	3.66	88.7
60-70%	0.01	0.14	0.02	0.13	0.02	2.25	0.31	2.56	108
70-80%	0.02	0.09	0.01	0.12	0.03	1.80	0.27	2.07	135
80-90%	0.00	0.07	0.01	0.13	0.01	1.49	0.23	1.72	178
90-100%	0.00	0.07	0.01	0.12	0.01	1.26	0.21	1.46	339
Mean	0.08	0.65	0.05	0.57	0.41	5.57	1.76	7.32	100

Notes: This table shows transfers accruing to households at different quantiles of the income distribution. Panel A provides the value of transfers received in dollar terms for 2016. Panel B presents the information when values are normalized by mean household income in 2016.

Table 4: Transfers by Marital Status (% of Mean Household Income)

Quantile	Non-medical Transfers				All Transfers			
	Married	Single Women	Single Men	All	Married	Single Women	Single Men	All
No income	7.13	12.0	5.97	9.25	27.0	31.3	17.9	26.0
1%	1.66	5.24	2.37	3.58	10.4	14.7	8.60	11.8
1-5%	4.19	8.23	2.82	5.95	19.1	24.4	9.98	19.4
5-10%	4.69	5.72	2.24	4.58	19.1	19.4	8.74	16.6
0-10%	4.26	6.73	2.49	5.03	18.3	21.0	9.22	17.2
10-20%	2.95	3.43	1.38	2.77	16.2	13.8	6.17	12.7
20-30%	1.83	1.62	0.58	1.42	12.2	7.81	3.68	8.38
30-40%	1.14	1.06	0.40	0.93	8.27	5.94	2.82	6.22
40-50%	0.77	0.86	0.54	0.74	5.26	4.79	3.16	4.63
50-60%	0.50	0.79	0.35	0.52	4.01	4.08	2.41	3.66
60-70%	0.26	0.56	0.26	0.31	2.30	3.52	2.50	2.56
70-80%	0.18	0.63	0.35	0.27	1.61	3.89	2.58	2.07
80-90%	0.20	0.40	0.30	0.23	1.38	3.27	2.43	1.72
90-100%	0.19	0.48	0.15	0.21	1.30	2.82	1.86	1.46
Mean	0.91	3.71	1.34	1.76	5.39	12.5	5.49	7.32

Notes: This table shows transfers accruing to households at different quantiles of the income distribution when households are divided between married and single. The information is presented for values normalized by mean household income in 2016.

In Tables C1 and C2 in the Appendix, we expand the information presented in Table 4 by considering the amounts received by number and age of children. Transfers increase with the number of children in a household. For households in the first income decile, for instance, a married household without children receives approximately 1.7% (about $1,400) of average household income as non-medical transfers and 9% (about $7,400) in total transfers. The increase in transfers is even more pronounced for single-woman households: those in the same income decile without children receive around 1.7% and 6.7% (about $5,500) of average household income in non-medical and total transfers, respectively. This amount rises by 2.5 times with one child and nearly 5 times with two or more children. Transfers decline as the age of children increases, except in households with no income. However, the impact of children's age is significantly smaller than the number of children in the household.

4.2 Coverage

Tables 5 and 6 present data on transfer coverage, detailing the likelihood of transfer receipt at various income levels. Panel A in both tables shows the probability of receiving a specific transfer in at least one month of the year, reflecting the extensive margin—the fraction of households receiving transfers. Panel B reports the probability of receiving a transfer in a randomly chosen month, representing the intensive margin—the average fraction of months households receive transfers annually.[20]

The transfer system reaches a substantial portion of households at the lower end of the income distribution, as shown in Panel B of Table 5. Among households with no income, approximately 82% receive some form of transfer, a figure that decreases to about 75% when medical transfers are excluded. As income rises, the share of households receiving transfers initially increases, then declines. About 51% of households at the bottom 1% of the income distribution receive some transfers, in contrast to 71% of households in the lowest decile. The coverage then drops to 29% by the fifth decile. Notably, even at the highest income decile, approximately 5% of households receive non-medical transfers, which doubles to 11% when Medicaid is included. At the lowest income levels, Medicaid and SNAP are the most common forms of assistance, followed by SSI and housing benefits.

Panel B of Table 5 illustrates the proportion of months households receive transfers. As was the case for the extensive margin, at the lowest income levels, the welfare system not only reaches a significant share of households but also provides support for most of the year. Households with zero income receive transfers in over 80% of months. For households with positive income, this proportion initially rises but then gradually decreases. By the first and fifth income deciles, the share of months with transfer receipt drops to approximately 66% and 26%, respectively. Medicaid emerges as the most significant transfer program, followed by SNAP.

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[20]Let there be Y years and N household in the sample. Let T_{iy} be total transfers of household i in year y. Panel A shows $\frac{\sum_1^Y \sum_1^N \mathbb{1}_{\{T_{iy}>0\}}}{N \times Y}$. Let T_{iym} be transfers of household i in month m of year y. Panel B shows $\frac{\sum_1^Y \sum_1^{12} \sum_1^N \mathbb{1}_{\{T_{iym}>0\}}}{N \times Y \times M}$. By dividing the share of months receiving transfers by the share of households receiving transfers, one can calculate the share of months conditional on receipt.

Table 5: Transfer Coverage by Income Quantiles

Quantile	TANF	SNAP	WIC	SSI	Housing	Medicaid	Transfers Non-med.	All
Panel A: Percentage of Households Receiving								
No income	11.0	66.6	9.56	34.0	24.4	71.7	75.1	81.6
1%	3.47	31.7	4.85	14.5	9.56	40.4	37.7	51.2
1-5%	8.04	54.5	13.6	14.1	15.6	65.3	61.0	73.0
5-10%	6.06	51.0	14.5	9.13	11.4	63.2	58.0	70.5
0-10%	6.59	50.5	13.2	11.7	12.9	61.8	57.2	69.5
10-20%	3.38	34.2	14.6	7.64	5.66	53.1	43.6	58.6
20-30%	1.62	19.1	11.7	4.56	2.41	39.1	28.2	44.7
30-40%	1.46	12.3	9.37	3.59	1.54	32.3	20.9	36.5
40-50%	0.92	8.33	6.46	3.18	0.99	24.3	15.3	28.5
50-60%	0.42	6.49	5.24	2.77	1.04	20.8	12.4	24.3
60-70%	0.59	5.21	2.80	1.98	0.53	15.7	8.88	18.5
70-80%	0.53	3.42	1.79	1.66	0.46	12.4	6.35	14.5
80-90%	0.11	2.51	1.66	1.81	0.25	10.0	5.02	12.2
90-100%	0.04	2.46	0.93	1.77	0.16	9.05	4.80	10.9
Mean	1.61	17.7	6.92	6.00	3.99	30.6	24.0	34.9
Panel B: Percentage of Months Received								
No income	6.37	63.0	8.67	32.7	24.4	69.8	72.8	80.1
1%	1.79	28.2	4.17	13.6	9.56	38.8	35.4	47.7
1-5%	4.17	48.9	11.0	13.0	15.6	62.1	56.2	69.9
5-10%	3.52	45.1	11.6	8.32	11.3	59.8	53.2	66.9
0-10%	3.60	44.9	10.6	10.7	12.9	58.6	52.6	66.2
10-20%	2.04	28.7	12.0	7.04	5.66	50.4	38.8	55.4
20-30%	0.97	15.1	9.69	4.13	2.41	35.7	24.5	40.7
30-40%	1.10	9.50	7.51	3.24	1.52	29.4	17.7	33.1
40-50%	0.57	6.40	5.20	2.73	0.97	21.6	12.9	25.5
50-60%	0.28	5.01	4.19	2.33	1.04	18.0	10.6	21.0
60-70%	0.29	3.69	2.06	1.61	0.49	13.5	7.01	16.0
70-80%	0.32	2.56	1.41	1.49	0.40	10.8	5.70	12.7
80-90%	0.04	1.86	1.11	1.53	0.25	8.90	4.10	10.6
90-100%	0.03	1.97	0.75	1.44	0.16	7.97	4.42	9.68
Mean	1.27	15.2	5.64	5.51	3.97	28.2	21.3	32.3

Notes: This table shows facts related to transfer coverage. The data are presented in percentages. Panel A presents the percentage of households at each income level that received various forms of assistance. Panel B presents the percentage of months in a given year that transfers are received at different income levels.

Transfer coverage by marital status is documented in Table 6, with additional analysis in the Appendix highlighting the role of children. At very low-income levels (below the

first decile), single-women households have the highest coverage on both the extensive and intensive margins, followed by married households and single men. Among single women with no income, 88% receive some form of transfer (83.6% for non-medical transfers). For married and single-men households, these figures are 78% and 74%, respectively. As income rises, married households take the lead in transfer coverage. For instance, in the fifth decile, 33% of married households receive transfers compared to 28% of single women. This pattern is mirrored in the fraction of months transfers are received. Notably, single men show substantial coverage even at higher income levels. Around the median income, nearly one in five single-men households receive transfers, and at the 80–90th income percentile, more than one in six still receive support.

4.3   Transfers Conditional on Receipt

Table 7 summarizes transfers, conditional upon receipt, across income levels. Panel A provides raw amounts in 2016 dollars, while Panel B presents these values as percentages of mean household income. The gap between unconditional in Table 3 and conditional amounts reflects the extent of coverage at different income levels documented in Table 5.

At the bottom of the income distribution, conditional transfers are close to unconditional transfers since a large fraction of households participate in the transfer system. For households with no income, total conditional transfers average $26,500, over 32% of the national mean household income, while unconditional transfers were about $21,000, 26% of the mean household income. At higher income percentiles, conditional transfers are markedly higher than unconditional averages, underscoring their impact on recipient households. Households in the lowest decile receive about $21,000, or 26% of the mean income, compared to $14,000 in unconditional transfers. After the first three income deciles, conditional transfer levels stabilize, remaining above 15% of mean household income for total transfers, as shown in Panel B. Finally, the medical-to-non-medical transfer ratio is substantially lower for conditional transfers than for unconditional transfers, with a ratio of approximately 3.2 at the 40-50% income percentile, compared to 6.3 unconditionally. This variation highlights significant differences in medical and non-medical transfer receipts at similar income levels.

Tables C3, C4 and C5 in the Appendix present conditional transfers based on the number and age of children in households, distinguishing between married households and single

Table 6: Transfer Coverage by Income Quantiles and Marital Status

Quantile	Non-medical Transfers				All Transfers			
	Married	Single Women	Single Men	All	Married	Single Women	Single Men	All
Panel A: Percentage of Households Receiving								
No income	65.5	83.6	66.1	75.1	77.7	87.9	73.9	81.6
1%	25.0	44.0	36.3	37.7	46.2	55.3	48.5	51.2
1-5%	53.7	72.7	43.7	61.0	70.0	82.6	56.7	73.0
5-10%	55.5	68.7	39.5	57.9	73.3	78.2	52.7	70.5
0-10%	52.3	68.1	40.8	57.1	69.8	77.9	53.8	69.5
10-20%	51.2	48.7	25.1	43.6	69.5	63.6	36.3	58.6
20-30%	38.3	27.8	14.4	28.2	59.2	44.3	24.6	44.7
30-40%	26.1	21.0	11.1	20.8	46.2	35.3	19.7	36.4
40-50%	17.4	16.5	10.1	15.4	33.2	27.6	20.0	28.6
50-60%	11.7	16.0	11.3	12.4	24.8	28.8	19.3	24.3
60-70%	7.71	12.0	9.72	8.88	17.0	21.9	20.1	18.5
70-80%	5.06	12.3	7.04	6.35	11.9	22.5	19.2	14.5
80-90%	4.24	8.07	7.14	5.02	10.3	19.3	17.5	12.2
90-100%	4.11	10.9	6.24	4.80	9.44	19.9	17.0	10.9
Mean	16.9	39.6	21.7	24.0	27.9	51.0	31.5	34.9
Panel B: Percentage of Months Received								
No income	63.3	81.5	63.7	72.8	75.9	86.6	72.0	80.1
1%	27.6	40.3	32.9	35.4	44.7	51.6	44.1	47.7
1-5%	47.3	68.7	38.3	56.2	67.2	80.3	51.8	69.9
5-10%	51.1	63.1	36.0	53.2	70.2	74.7	48.5	66.9
0-10%	47.8	63.4	36.5	52.6	67.0	74.9	49.3	66.2
10-20%	45.0	44.5	21.1	38.8	66.6	60.8	32.0	55.4
20-30%	34.0	23.3	12.6	24.5	54.7	40.1	21.7	40.7
30-40%	22.3	17.5	9.32	17.6	42.9	31.3	17.2	33.0
40-50%	14.6	14.0	8.47	13.0	29.9	24.8	17.4	25.6
50-60%	10.4	13.1	9.26	10.6	22.3	23.4	15.6	21.0
60-70%	6.27	10.4	6.18	7.01	14.5	19.9	17.0	16.0
70-80%	4.70	10.8	5.84	5.70	10.5	20.4	15.9	12.7
80-90%	3.58	6.64	5.09	4.10	9.02	17.2	14.6	10.6
90-100%	3.92	9.43	5.08	4.42	8.25	18.3	15.7	9.68
Mean	14.5	36.2	18.9	21.3	25.6	48.1	28.4	32.3

Notes: This table shows facts related to transfer coverage in relation to marital status. The data are presented in percentages. Panel A presents the percentage of households at each income level that received all transfers and non-medical transfers by marital status. Panel B presents the percentage of months in a given year that all transfers and medical transfers are received at different income levels by marital status.

households. Unconditional transfers increase with the number of children, but the rise is not as steep as was the case for unconditional transfers, which reflects the importance of children for eligibility in different programs.

Table 7: Transfers Conditional on Receipt by Income Quantile

							Transfers	
Quantile	TANF	SNAP	WIC	SSI	Housing	Medicaid	Non-med.	All
Panel A: $ Amounts								
No income	5,954	3,137	806	9,360	8,645	19,683	10,425	26,644
1%	4,778	3,181	636	8,695	7,788	17,299	8,297	20,222
1-5%	4,726	4,057	790	8,907	9,323	17,784	8,690	22,771
5-10%	5,087	4,004	722	8,634	8,571	16,473	7,062	20,343
0-10%	4,905	3,976	747	8,774	8,878	17,083	7,840	21,359
10-20%	3,785	3,690	755	8,457	8,026	16,093	5,860	18,725
20-30%	4,061	3,432	740	8,437	7,845	15,988	4,766	16,895
30-40%	4,470	3,446	730	6,518	8,176	14,812	4,330	15,455
40-50%	5,551	3,840	767	8,003	6,771	14,730	4,670	14,840
50-60%	5,312	3,228	719	6,156	7,191	14,367	3,994	14,306
60-70%	4,059	3,011	649	6,468	3,681	13,643	3,683	13,166
70-80%	3,890	2,963	709	6,856	5,404	13,669	3,892	13,368
80-90%	9,097	3,126	748	7,230	4,351	13,715	4,679	13,334
90-100%	4,355	3,062	651	6,747	3,655	12,936	3,830	12,404
Mean	2,930	3,025	608	7,763	8,328	14,941	6,071	17,200
Panel B: Normalized by Mean Household Income								
No income	7.26	3.82	0.98	11.4	10.5	24.0	12.7	32.5
1%	5.82	3.88	0.78	10.6	9.49	21.1	10.1	24.6
1-5%	5.76	4.94	0.96	10.9	11.4	21.7	10.6	27.7
5-10%	6.20	4.88	0.88	10.5	10.4	20.1	8.61	24.8
0-10%	5.98	4.84	0.91	10.7	10.8	20.8	9.55	26.0
10-20%	4.61	4.50	0.92	10.3	9.78	19.6	7.14	22.8
20-30%	4.95	4.18	0.90	10.3	9.56	19.5	5.81	20.6
30-40%	5.45	4.20	0.89	7.94	9.96	18.1	5.28	18.8
40-50%	6.76	4.68	0.93	9.75	8.25	17.9	5.69	18.1
50-60%	6.47	3.93	0.88	7.50	8.76	17.5	4.87	17.4
60-70%	4.95	3.67	0.79	7.88	4.49	16.6	4.49	16.0
70-80%	4.74	3.61	0.86	8.35	6.59	16.7	4.74	16.3
80-90%	11.1	3.81	0.91	8.81	5.30	16.7	5.70	16.2
90-100%	5.31	3.73	0.79	8.22	4.45	15.8	4.67	15.1
Mean	3.57	3.69	0.74	9.46	10.1	18.2	7.40	21.0

Note: This table presents the amounts received by individuals conditional on receiving transfers at different quantiles of household income. Panel A presents the raw values in 2016 dollars. Panel B presents the corresponding results normalized by the average household income.

4.4 Concentration

How concentrated are transfers across different income levels? Table 8 answers this question by documenting the share of total transfers received by households at different income percentiles. In the table, each column totals one, as transfers received at different income levels add up to the total spending for each program.

Given the means-tested nature of these transfers, it is unsurprising that most benefits are concentrated among low-income households. Approximately 23% of all transfers go to households with no income, while households in the bottom decile receive about 45% of total transfers. Nearly 90% of transfer spending is directed to households below the sixth income decile. The concentration is particularly pronounced for some non-medical transfer programs, such as TANF, SSI, and housing assistance. In contrast, Medicaid transfers are more evenly distributed across income levels. These findings, alongside the magnitude of transfers involved, suggest that the post-transfer income distribution can differ significantly from the pre-transfer income distribution—a topic we explore next.

Table 8: Concentration of Transfers by Income Group

Quantile	TANF	SNAP	WIC	SSI	Housing	Medicaid	Non-med.	All	Sample share
No income	39.0	24.0	10.9	42.9	41.3	19.6	34.4	23.2	5.97
1%	1.24	1.55	0.58	2.38	2.07	1.39	1.90	1.51	0.86
1-5%	11.9	13.9	7.84	9.48	16.4	9.04	12.8	9.94	3.41
5-10%	12.6	15.4	9.05	6.93	13.6	9.94	11.9	10.4	4.27
0-10%	25.7	30.9	17.5	18.8	32.0	20.4	26.6	21.9	8.55
10-20%	11.4	18.3	20.4	11.9	12.5	16.5	14.6	16.1	8.55
20-30%	5.78	8.86	15.9	6.88	5.29	11.6	7.47	10.6	8.56
30-40%	7.17	5.73	12.0	4.43	3.36	8.91	5.01	7.98	8.54
40-50%	4.47	4.21	8.83	4.15	1.84	6.41	3.79	5.78	8.55
50-60%	2.17	2.88	6.45	2.83	2.09	5.22	2.75	4.63	8.55
60-70%	1.72	1.76	3.00	1.97	0.51	3.66	1.57	3.16	8.55
70-80%	1.83	1.31	2.18	2.09	0.58	3.07	1.44	2.68	8.55
80-90%	0.57	1.00	1.86	2.13	0.30	2.47	1.21	2.17	8.55
90-100%	0.20	1.03	1.04	1.95	0.16	2.07	1.09	1.84	8.55

Notes: This table shows the concentration of various transfers and benefits across different income groups, measured as a percentage of total transfers in its category. The 'Sample share' column indicates the proportion of the sample population represented by each income group.

5 Income Inequality

We now report on how transfers affect inequality. Table 9 highlights the impact of various transfers on inequality measures, both individually and collectively. The results show that transfers substantially reduce inequality across all standard metrics. For example, the Gini coefficient decreases by six points when all transfers are included, dropping from 0.48 to 0.42. With non-medical transfers alone, the reduction is more modest, from 0.48 to 0.46. Similar trends are observed with alternative measures: the variance of log income declines by nearly 36% (47 log points) with all transfers and by approximately 21% with non-medical transfers. The impact is particularly pronounced at the lower end of the income distribution. The 50-10 income ratio, which is 10.2 for the pre-transfer distribution, falls dramatically to 3 with all transfers included. Even excluding Medicaid, the ratio is nearly halved, declining to 5.6. Overall, these reductions in the extent of inequality driven by the transfer system are large. They also reflect on the importance of Medicaid to working-age households.

Table 9: Pre and Post-Transfer Income Inequality

| | Pre-transfer | Post-transfer income | | | | | | | |
Measure	income	TANF	SNAP	WIC	SSI	Housing	Medicaid	Non-med.	All
90/10	28.0	26.5	21.5	27.6	22.9	22.5	10.3	15.2	7.87
50/10	10.2	9.66	7.86	10.0	8.38	8.19	3.88	5.61	3.01
90/50	2.75	2.75	2.74	2.75	2.74	2.74	2.64	2.72	2.61
Mean/median	1.42	1.64	1.64	1.64	1.64	1.64	1.63	1.64	1.63
Gini	0.48	0.48	0.47	0.48	0.47	0.48	0.44	0.46	0.42
Variance of log	1.31	1.29	1.14	1.30	1.23	1.23	0.92	1.05	0.84
Variance of (log+1)	8.54	7.82	4.07	7.97	6.18	6.83	3.15	3.19	2.37

Notes: This table presents summary measures of income inequality. The first column presents the case of earned income before any transfer. Columns 2-7 show the effects of each measure in isolation on the statistic in question. Column 8 shows the combined effects of all transfers, while column 9 presents the case of the combined effects of non-medical transfers. See text for details.

Pre and Post-transfer Income Another way to illustrate the impact of transfers on inequality is to focus on the relation between post- and pre-transfer income. This is shown in Figure 2, where both measures are reported as multiples of average pre-transfer household income. The figure reveals that transfers more than double the total income of households with pre-transfer income of around 10% of the average. While the effect declines after that, even for households with 20% of the average pre-transfer income, the effect is substantial;

their post-transfer income is approximately 35% of the average pre-transfer income. The figure also highlights Medicaid's considerable role in shaping post-transfer income. When Medicaid is excluded, the impact of transfers is small beyond households with pre-transfer income below 10% of the average.

Figure 2: Relation between Pre- and Post-Transfer Income
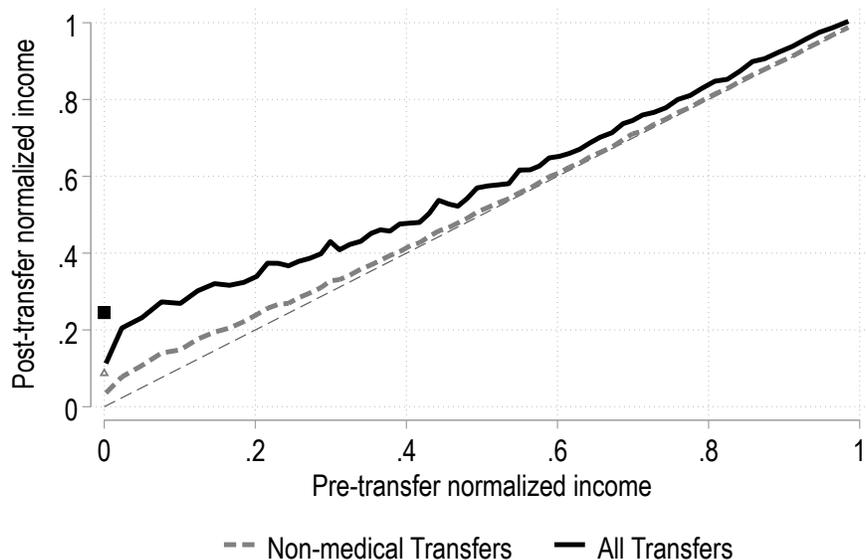
Notes: The figure displays the relationship between pre-transfer (horizontal axis) and post-transfer income (vertical axis) in terms of shares of mean household income. The solid line pertains to when all transfers are considered, while Medicaid is excluded in the other one. See text for details.

Figure 3 focuses on income from different sources for households in the bottom quantile of the pre-transfer income distribution. For the poorest households (below the 10th percentile), earned income accounts for less than 50% of total household income, with Medicaid transfers contributing the largest share of the transfer component. As pre-transfer income rises, the role of transfers diminishes, and the contribution of non-medical transfers also declines. By the first quantile of the distribution, transfers still account for a significant share, comprising slightly more than 20% of total household income.

Figure 3: Impact of Transfers, Bottom Quintile
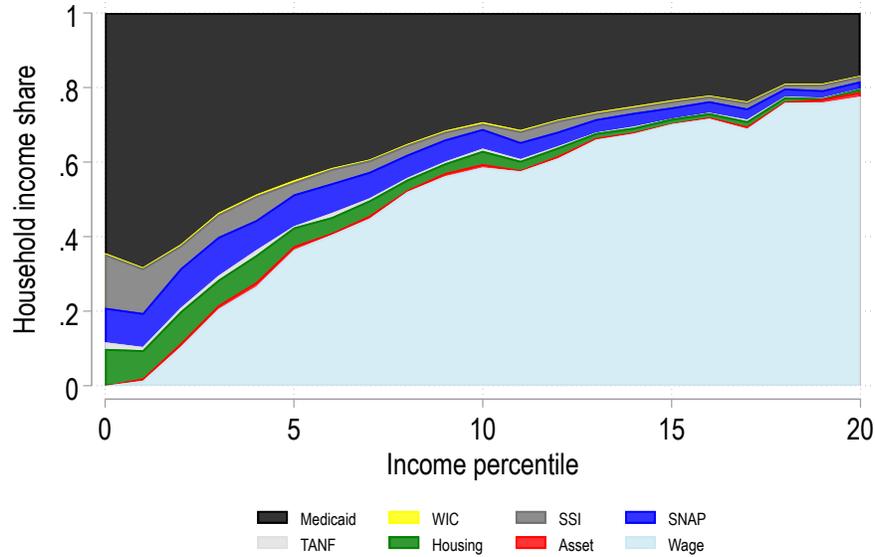
Notes: The figure presents the composition of pot-transfer income as income changes. The vertical axis presents the sources of total post-transfer household income as a function of pre-transfer income in terms of percentiles of the distribution of pre-transfer income.

5.1 Summary

At the big-picture level, the following key facts stand out from our findings.

1. Transfers reach a significant share of US households and provide substantial support for those who receive them. Over one-third of working-age households receive means-tested transfers annually, averaging $17,000 per recipient household. The coverage and transfers are significantly higher at the bottom of the income distribution.

2. Total transfer amounts decrease as household income rises, from $21,000 for households with no income to $1,200 for those in the top decile. Non-medical transfers decline more sharply, from $7,500 to nearly zero for top-decile households.

3. While transfers per recipient household decrease gradually with income, they remain significant, representing over 15% of average household income. Hence, the decline in unconditional transfers is mainly due to reduced program coverage at higher income levels.

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4. Medicaid is the largest transfer program, reaching 31% of households with an average benefit of $15,000 per recipient. SNAP, the next largest program, covers 18% of households with smaller average benefits of about $3,000.

5. Transfers substantially reduce income inequality, particularly at the lower end of the income distribution. For instance, the pre-transfer 50-10 income ratio drops from 10 to 3 when transfers are included.

6   Trends

We next investigate how transfers (their generosity and coverage) changed over time and how they impacted the evaluation of income inequality in the US. To this end, we use data from the previous waves of SIPP, covering the period from 1998-1999 to the benchmark sample for 2013-2016.

Figure 4 shows changes in the magnitude of transfer and their coverage. Transfers (unconditional and conditional on receipt) sharply increased over time. Unconditional transfers go from about 2% of the mean household income in 1998-99 (about $1,535) to about 7.3% (about $6,000) in 2013-16, nearly a four-fold increase. There is also a significant increase in coverage, and the fraction of households receiving some transfers increases from about 20% to about 35%.

The increase in the magnitude of transfers is driven by the expansion of Medicaid. Non-medical transfers as a share of mean household income increased little, about 1.3% of the mean household income in 1998-1999 (about $998) and 1.8% of it in 2013-2016. The coverage of non-medical transfers also increased from 16% to 24% of households. The net result was a decline in non-medical transfers, conditional on receipt: they declined from 10% of average household income in 1998-1999 ($7,676) to 8.2% of average household income ($6,071) in 2013-2016.

These patterns are also highlighted in Figure 5, which shows generosity and coverage in three periods (1998-99, 2004-6, and 2013-16) at different income levels. Since real incomes and transfers change over time, we present data normalized by the mean level of earned income in each period.[21] The figure shows that when all transfers are considered (the right

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[21]Mean household income in real terms grew in our sample by about 8.6% between 1998-99 and 2013-16.

panels), transfer levels increase significantly over the years at all levels of income. There is essentially a parallel shift between 1998-99 and 2013-16, and the level of transfers increased by more than five percentage points of mean income. We observe similar patterns for the fraction of households receiving transfers and the fraction of months in a year. The right columns in Figure 5 show the corresponding outcomes for non-medical transfers. While there was an increase in coverage between 1998-1999 and 2013-2014, the magnitude of non-medical transfers declined significantly for lower-income households. In 1998-1999, households with incomes with 10% of the average household income received about 6.4%. The same household received only 5% of the mean household income in 2013-2016.

Figure 4: Trends in Transfer Magnitudes and Coverage

Panel A: Total Transfers

a) Mean Amount

b) Conditional Mean Amount

Panel B: Coverage

c) Fraction of Households

d) Fraction of Months
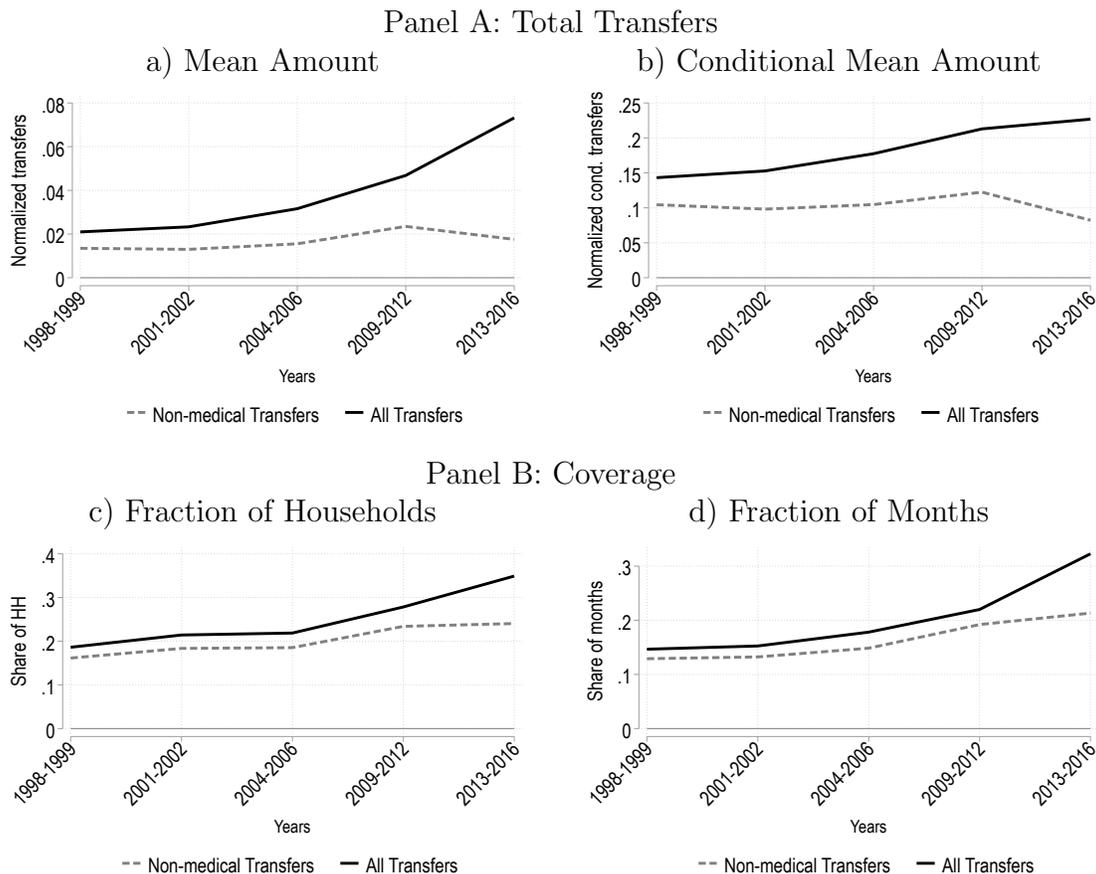
Notes: This figure shows the magnitude of transfers and coverage over the years. The horizontal axis shows normalized household income. Household income is normalized using the mean income in the respective periods (1998-1999, 2001-2002, 2004-2006, 2009-2012, 2013-2016). The vertical axis shows normalized transfers in Panel A, the fraction of households receiving transfers, and the fraction of months receiving transfers in Panel B. See text for further details

Figure 5: Transfer Amounts and Coverage over the Years

Panel A: Total Transfers

a) Non-medical Transfers

b) All Transfers

Panel B: Fraction of Households Receiving Transfers

c) Non-medical Transfers

d) All Transfers

Panel C: Fraction of Months Receiving Transfers

e) Non-medical Transfers
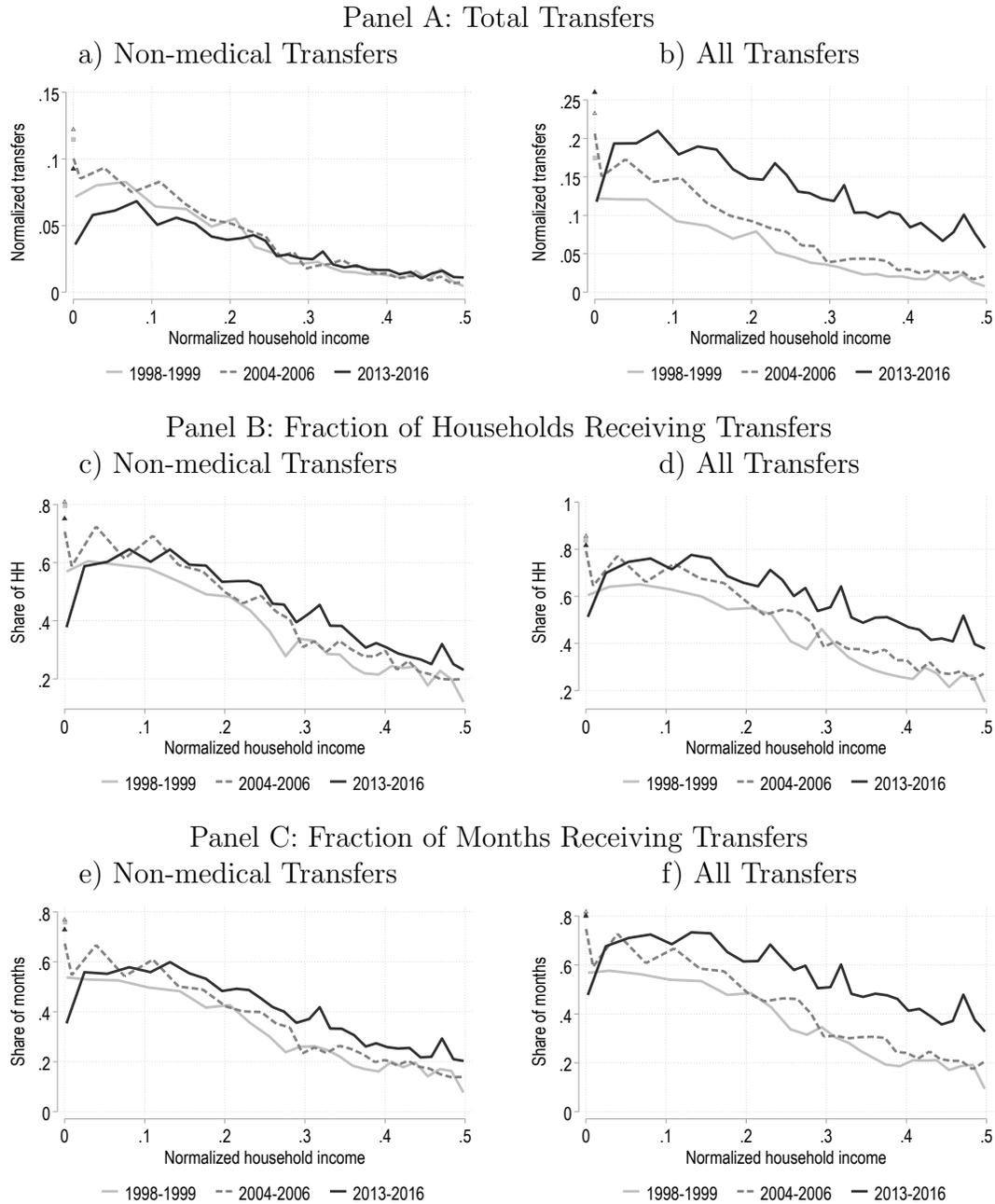
f) All Transfers

Notes: This figure shows the magnitude of transfers and coverage for different income levels over the years. The horizontal axis shows normalized household income. Household income is normalized using the mean income in the respective periods (1998-1999, 2004-2006, 2013-2016). The vertical axis shows normalized transfers in Panel A, the fraction of households receiving transfers in Panel B, and the fraction of months households receive transfers in Panel C. The left panels cover all transfers, including Medicaid, while the right panel excludes Medicaid.

Figure 6 shows the evolution of the concentration of transfers over time. The x-axis displays the pre-transfer income bins starting from zero income together with the ten deciles of positive income. The y-axis shows the concentration of total transfers per household, reporting how much an average household receives in transfers if the total transfer distributed was $100 (total transfers allocated to each segment divided by the mass of the population in that segment). The left panel shows non-medical transfers and the right panel reports the total. From $100 distributed, a household without pre-transfer income received about $9 in 1998-1999. This amount declined significantly over the years and was about $4 in the recent wave in 2013-2016. Similarly, the relative share of transfers for households at the bottom declined by almost half. In contrast, the share for all other deciles, particularly for those in second, third, and fourth deciles, increased.

Figure 6: Concentration over the Years

a) Non-medical transfers   b) All transfers
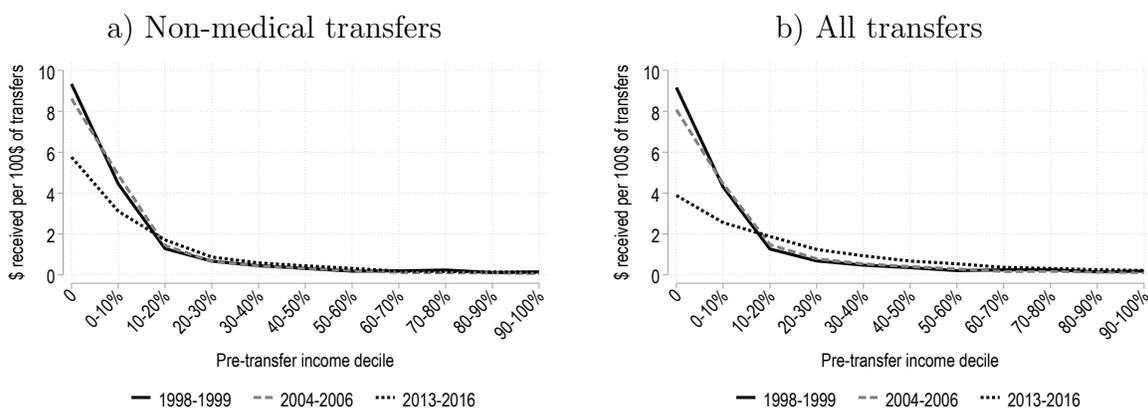
Notes: The x-axis displays the income deciles of those with positive income as well as those with zero income. The y-axis shows the share of total transfers allocated to each segment divided by the mass of population in that segment. In other words, if total transfers were $100, how much can a household in the respective income bin expect to receive.

Income Inequality We now report the effect of transfers on income inequality over the years. Table 10 shows summary measures of inequality over time. Panel A shows the changes in the pre-tax income distribution, while Panel B and C show post-transfer income distribution resulting from non-medical and total transfers, respectively.

Table 10: Income Inequality over Time

SIPP wave years	1998-1999	2001-2002	2004-2006	2009-2012	2013-2016
Panel A: Earned Household Income					
50/10	4.19	4.35	4.81	8.39	10.2
90/10	9.11	9.78	11.1	21.3	28.0
90/50	2.17	2.25	2.32	2.54	2.75
Gini	0.40	0.41	0.42	0.45	0.48
Mean/median	1.21	1.22	1.25	1.32	1.42
Variance of (log+1)	5.05	4.71	5.41	7.11	8.54
Variance of log	1.15	1.39	1.64	2.01	1.31
Panel B: Household Income After Non-medical Transfers					
50/10	3.31	3.61	3.68	4.39	5.61
90/10	7.16	8.08	8.51	11.1	15.2
90/50	2.16	2.24	2.31	2.53	2.72
Gini	0.39	0.40	0.41	0.43	0.46
Mean/median	1.19	1.22	1.24	1.33	1.64
Variance of (log+1)	1.76	1.71	1.80	2.45	3.19
Variance of log	0.80	0.92	0.94	1.20	1.05
Panel C: Household Income After All Transfers					
50/10	3.04	3.22	3.09	3.23	3.01
90/10	6.56	7.17	7.11	8.08	7.87
90/50	2.16	2.23	2.30	2.50	2.61
Gini	0.38	0.39	0.39	0.41	0.42
Mean/median	1.19	1.23	1.25	1.34	1.63
Variance of (log+1)	1.47	1.43	1.42	1.92	2.37
Variance of log	0.74	0.82	0.80	1.05	0.84

Notes: This table shows summary measures of income inequality over the years, before and after transfers. Panel A shows the case of pre-tax income inequality. Panel B shows the case of after-transfer income inequality when all transfers are considered. Panel C shows the corresponding case when Medicaid is excluded.

The pre-transfer inequality has risen substantially, with the Gini coefficient increasing by eight points, from 0.40 in 1998–1999 to 0.48 in 2013–2016. The post-transfer inequality, however, shows a more moderate rise when all transfers are included: the Gini increases by only four points, from 0.38 to 0.42. Transfers have had a particularly strong impact at the lower end of the income distribution. While the 50-10 income ratio doubled for pre-transfer income over this period, it remained stable at around 3 for post-transfer income. Excluding Medicaid, the effect of transfers is less pronounced, with the Gini coefficient rising by seven points, from 0.39 to 0.46.

7 Parametric Estimates

In this section, we present parametric estimates of transfer functions designed for use in applied research. These functions map pre-transfer household income to transfers received, enabling researchers to model transfers without needing the full administrative details of the programs. We estimate individual transfer programs, total transfers, and total non-medical transfers. Additional estimates for transfers received by marital status and the number of children and estimates for conditional transfers and transfer coverage are detailed in the Appendix.

Our functional form is informed by earlier findings. Transfers are strictly positive at zero income. For low positive income levels, transfers initially increase, then decline, and eventually taper to zero. This behavior requires a flexible function that accommodates a discontinuity at zero income and captures subsequent non-linearities. To ensure the estimates are unit-free, we model transfers as a function of household income normalized by the mean household income. Figure 7 illustrates the data used for these estimates, showing transfer amounts at various normalized income levels. The tight confidence intervals around average transfer amounts, both with and without Medicaid, indicate that a fitted line will closely approximate observed transfer patterns.

Figure 7: Total Unconditional Transfers with Confidence Intervals

a) Non-medical Transfers   b) All Transfers
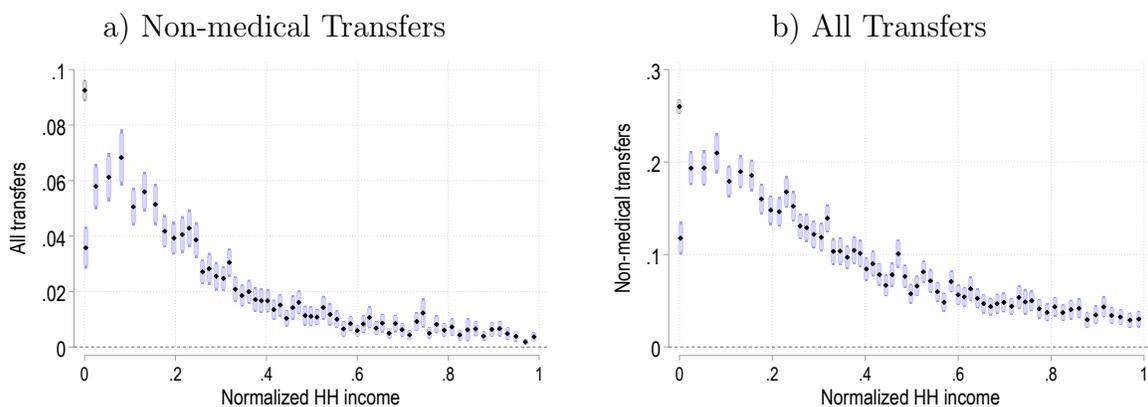
Notes: Each dot in the figures represents mean transfers of an income percentile. The thin bars indicate the 95% and the thick bars the 90% confidence intervals.

Let I denote household income relative to mean household income. Let $T(I)$ denote transfers received relative to the mean income when relative income is I. We estimate the

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following function:

$$
T(I) = \begin{cases} e^{\alpha} e^{\beta_0 I} I^{\beta_1} & if\ I > 0 \\ \gamma & if\ I = 0 \end{cases} \tag{1}
$$

The function, defined for cases where income I is positive and when I equals zero, is flexible enough for our data. It has four parameters; α, β_0, β_1, when I is positive, and a parameter γ for when I equals zero. We estimate α, β_0, β_1 for positive household income by regressing normalized transfers on household income using non-linear least-squares.[22] In Table 11, we list the estimated parameters for the received transfer amounts for each transfer considered and for all transfers.[23]

Table 11: Estimates for Amount of Transfers (% of Mean Household Income)

	TANF	SNAP	WIC	SSI	Housing	Medicaid	Transfers Non-med.	Transfers All
Panel A: Unconditional on Receipt								
γ	0.00	0.04	0.02	0.00	0.03	0.17	0.09	0.26
α	-5.666	-3.850	-2.144	-3.977	-2.498	-1.224	-1.634	-0.783
	(0.248)	(0.207)	(0.118)	(0.624)	(0.203)	(0.099)	(0.112)	(0.092)
β_0	-2.354	-3.635	-5.843	-7.890	-7.658	-2.916	-5.504	-3.498
	(0.465)	(0.566)	(0.285)	(1.621)	(0.599)	(0.223)	(0.294)	(0.214)
β_1	0.396	0.066	0.404	0.506	0.360	0.206	0.284	0.219
	(0.086)	(0.050)	(0.035)	(0.183)	(0.055)	(0.029)	(0.031)	(0.027)
Panel B: Conditional on Receipt								
γ	0.01	0.11	0.04	0.07	0.10	0.24	0.13	0.32
α	-4.567	-2.234	-2.715	-2.742	-2.153	-1.553	-2.036	-1.131
	(0.067)	(0.199)	(0.057)	(0.446)	(0.214)	(0.044)	(0.082)	(0.046)
β_0	-0.241	-0.078	-0.920	-0.359	-0.372	-0.236	-1.866	-0.999
	(0.139)	(0.422)	(0.121)	(0.951)	(0.458)	(0.095)	(0.196)	(0.102)
β_1	0.043	0.000	0.084	0.020	0.022	-0.004	0.039	0.039
	(0.019)	(0.055)	(0.017)	(0.124)	(0.060)	(0.012)	(0.021)	(0.013)

Notes: This table presents the estimated coefficients of Equation (1), across the different types of government assistance programs. Standard errors of the coefficients estimated via NLS are provided in parentheses beneath the coefficients.

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[22]The functional form for positive incomes is based on Ricker (1954), and was used first to model the expected number of fish in the next generation as a function of their number in the previous generation.

[23]Since transfer receipt is the highest and most likely at the bottom of the income distribution, we restrict the sample to positive household incomes below half of the mean household income for the probability of receipt and conditional amounts. Since unconditional amounts tamper off less quickly, we restrict the sample to incomes below mean household income when transfers are conditional on receipt. We average normalized transfers T and incomes I across income percentiles p so the specification becomes $T_p = e^{\alpha} e^{\beta_0 I_p} I_p^{\beta_1} + \varepsilon$. Appendix Table C10 contains the estimates by marital status, Table C11 by number of children, and Table C12 for the probability of receipt.

Figure 8 illustrates this for all cases for different levels of income relative to mean income. In Panel A, the figure depicts the effective transfers estimated of different programs, together with data (in blue). Panel B shows the estimated functions for non-medical and total transfers. Our parameter estimates imply that for all cases, there is a high level of transfers at zero, and as income becomes positive, the function describing transfers first increases, reaches a maximum, and then declines at varying rates.

Figure 8: Unconditional Transfers
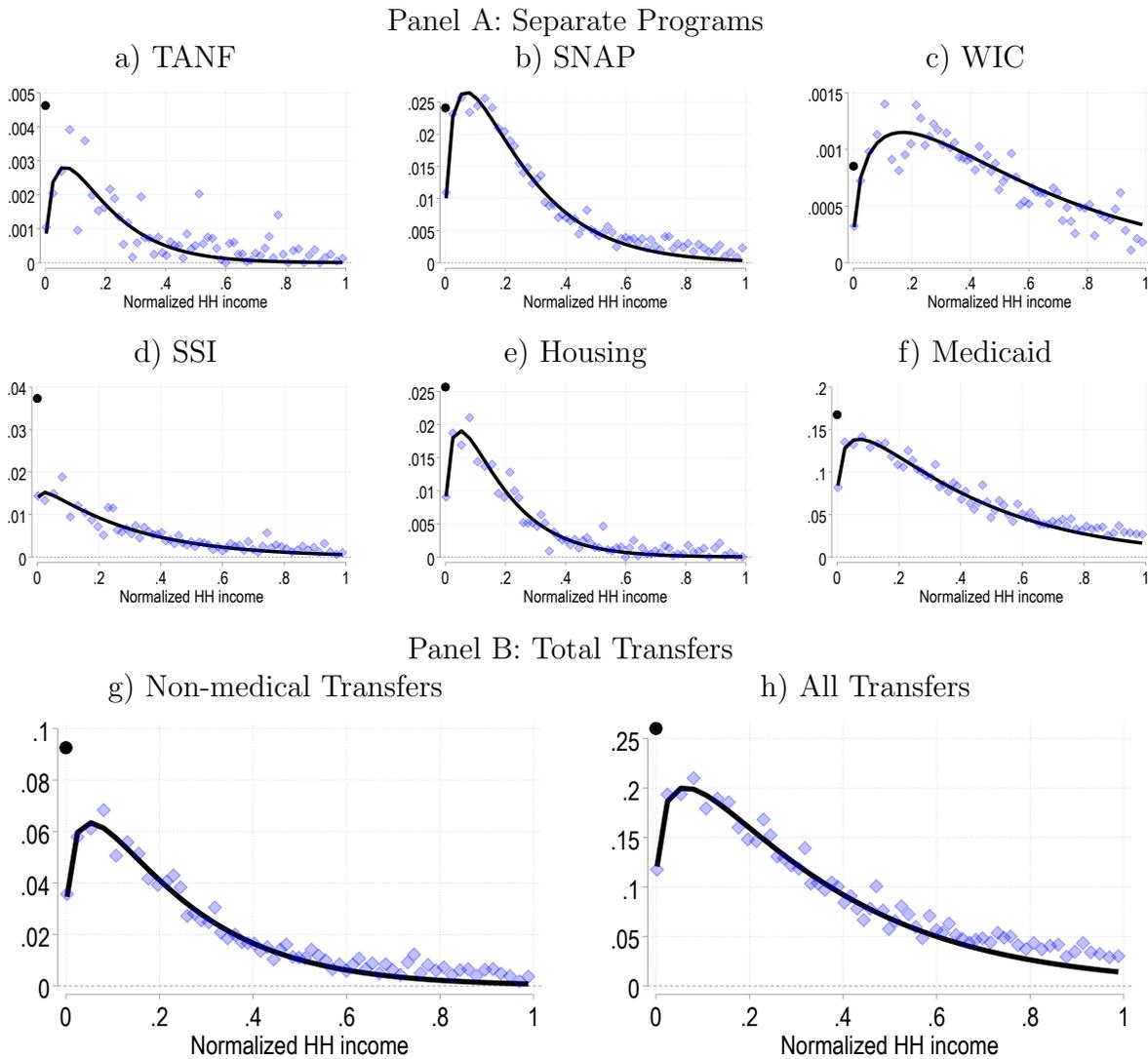
Panel A: Separate Programs

a) TANF   b) SNAP   c) WIC

d) SSI   e) Housing   f) Medicaid

Panel B: Total Transfers

g) Non-medical Transfers   h) All Transfers

Notes: The horizontal axis shows normalized household income (relative to mean income). The vertical axis shows normalized transfers received (relative to mean income). The source of transfers is indicated in the figure headings. The blue diamonds indicate data points, and the black line is the fitted model.

For all transfers, the estimated amounts are still positive at around mean income, but for non-medical transfers, they become negligible around mean income. Finally, Figure 9 presents the cases for all transfers by marital status (married couples and singles). The corresponding parameter estimates are contained in the Appendix.

Implicit Penalties We now use the estimated functions to quantify the effects of additional non-transfer income on transfers received. As additional income may (tends to) reduce transfers, we refer to this as an implicit *penalty*. This sheds light on the much-discussed disincentives embedded within the transfer system and large effective taxes on the labor supply of poorer households.

We show in Figure 10 the benefit reductions for households with zero income for alternative increases in their pre-transfer income. We consider the cases of $1, $1,000, $5,000 and $10,000. The left panel shows the decline in non-medical transfers, and the left panel shows the case for all transfers. The implicit penalties are large. A $1 increase in earned income reduces total transfers by more than $11,000. More realistically, an increase in earned income of $10,000 reduces benefits by more than $5,000, an implicit tax penalty of more than 50%. The corresponding figures for non-medical transfers are smaller but still significant, more than $4,500 and $3,300, respectively. The upshot from these findings is that implicit taxes can be substantial and, therefore, non-trivially impact behavior in economic models.

Figure 9: Total Unconditional Transfers by Marital Status
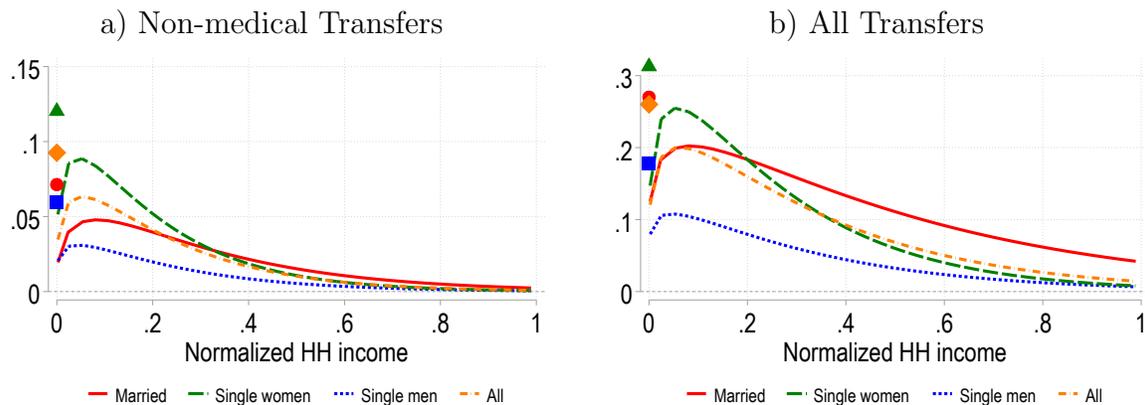
Notes: The horizontal axis shows normalized household income (relative to mean income). The vertical axis shows normalized transfers received (relative to mean income). The lines indicate the fitted model.

Figure 10: Implied Reduction in Transfers from Earned Income (Penalty)
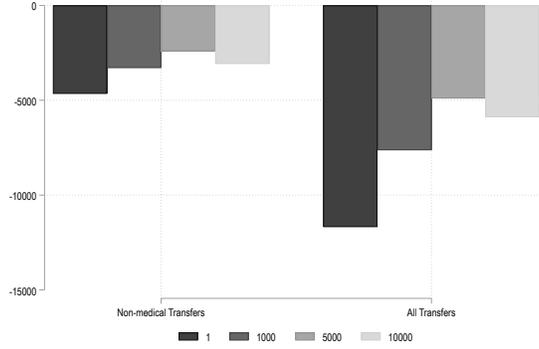
Notes: The figure shows the reduction in transfers associated with additional earned income at different amounts. The left panel presents the case of total transfers, while the right panel presents the case when Medicaid transfers are excluded.

8   Concluding Remarks

We use data from the Survey of Income and Program Participation to document properties of means-tested transfers to households in the United States headed by working-age individuals. We document the transfer amounts and coverage associated with different programs according to household income, marital status, and the number of children. Our findings highlight the substantial role that programs such as SNAP, WIC, TANF, SSI, Medicaid, and housing assistance play in transferring resources to low-income households.

We show the extent to which these transfers are concentrated among poorer households and contribute to their available resources. We find that, conditional on receipt, transfers are present and relatively constant over a wide range of income levels. We find that Medicaid stands out as the largest of these transfers. Our results also show that the transfer system has a substantial role in reducing income inequality in our sample, and that Medicaid is the most important contributor to the reduction in inequality.

Our analysis also reveals that over the study period from 1998 to 2016, there has been a marked increase in the scope and magnitude of these transfers and that transfers have significantly moderated the increase in inequality over this period. The data shows a fourfold increase in the magnitude of per-household transfers in relation to mean household income. This increase is primarily driven by the expansion of Medicaid due to the expansion of coverage and the amounts transferred, conditional on receipt.

Our parametric estimates of transfer functions provide a useful tool for researchers in applied work. Our specification is flexible enough to capture the large transfers accruing to households at zero income while able to capture the non-linear patterns that we observe in the data well. These estimates are portable and can be used in a variety of contexts.

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Appendix

A   Transfer Programs

Below, we provide a more general description of the main means-tested transfer programs.

Temporary Assistance for Needy Families (TANF)   The TANF is a federal program that provides cash assistance, work support, and other services to low-income families. The states administer TANF and have considerable latitude in determining the mix of cash assistance, work support, and other services intended for families with low income and assets with children. The TANF was created as a block grant through the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 and replaced the Aid to Families with Dependent Children (AFDC) program.[24] The basic TANF block grant has been set at a fixed value since 1996; as a result, its real value has fallen over time (Falk and Landers 2024). Under TANF, the federal government provides a block grant to the states that use these funds to operate their own programs. To receive federal funds, states must also spend some of their own dollars on programs for needy families as defined by the Federal government – they face severe penalties if they do not do so. This state-spending requirement is known as the maintenance of effort (MOE) requirement. In the 2023 fiscal year, states spent roughly $17,8 billion in MOE funds (also referred to as state TANF funds), which was about 56% of total $31,7 billion spending.[25] The caseload in September 2023 was 1 million families (2.8 million individuals). The majority (68%) of all participants were children (Falk and Landers 2024).

States can use federal TANF and state MOE dollars to meet any of the four goals set out in the 1996 law: (1) provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives; (2) end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage; (3) prevent and reduce the incidence of out-of-wedlock pregnancies, and establish annual numerical goals for preventing and reducing the incidence of these pregnancies; and (4) encourage the formation and maintenance of two-parent families. Because TANF's goals are so broad, states

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[24]On the history of TANF, see Ziliak (2015) and Falk (2024).

[25]Based on TANF Financial Data from the U.S. Department of Health and Human Services, Administration for Children and Families, https://www.acf.hhs.gov/ofa/data/tanf-financial-data-fy-2023, accessed November 24, 2024

have used their TANF funds for a variety of services and supports, including: income assistance (including wage supplements for working-poor families), child care, education and job training, transportation, aid to children at risk of abuse and neglect, and a variety of other services to help low-income families. In the 2023 fiscal year, about 25% of spending was on basic assistance (the category that most closely corresponds to spending on cash assistance programs). The categories include in-kind transfers such as child-care subsidies, transportation assistance, tax credits, mental health, and substance use counseling, among others.

States have broad discretion to determine eligibility for TANF cash assistance and a range of services. A state can set different eligibility limits for different TANF programs or services; for example, it can limit TANF cash assistance to very poor families while providing TANF-funded child care or transportation assistance to working families with somewhat higher incomes. With regard to cash assistance programs, each state makes its own policy choices about criteria such as: benefit levels, how to determine financial need (treatment of income and assets), work-related activities required of applicants and recipients, sanctions imposed for failure to comply, and time limits. Like eligibility, states have the flexibility to set their own benefit levels. In July 2022, the maximum monthly benefit for a family of two (single parent and one child) ranged from $915 in New Hampshire to $162 in Arkansas (Falk and Landers 2024). While states can set their own time limit policies, they cannot provide cash assistance from federal TANF funds for longer than 60 months to a family that includes an adult recipient; however, states can exceed the 60-month limit for up to 20% of their caseload based on hardship. Federal law does not impose a time limit on child-only families (those with no adult receiving benefits) or on families receiving assistance funded entirely with state MOE funds. Most families that receive cash assistance through TANF also receive health insurance through Medicaid and nutrition assistance through the school meal programs and the Supplemental Nutrition Assistance Program (SNAP).

According to federal law, only families with needy children may receive cash assistance through TANF, but the states determine what constitutes need. Almost no states accept applications for cash assistance from families with income above the poverty threshold, and in about half of the states, the income limit for cash assistance is less than half of the poverty threshold.[26] Initial eligibility for TANF is also restricted to families with few assets (not

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[26]The poverty level is set at about $1,700 a month for a family of two in 2024, increasing with the number

counting some vehicles). The states also determine the size of the payments that families receive, which has led to substantial heterogeneity across states in payments.[27]

The Supplemental Nutrition Assistance Program   The Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps) provides benefits to low-income households by helping them purchase food. Households can receive SNAP if they are income eligible, with a gross monthly income below 130% and a net monthly income (after SNAP-eligible deductions) below 100% of the federal poverty line. Households´assets must also be below $3000 (inflation-adjusted). Assets include cash, amounts in bank accounts, and other types of financial resources, but they exclude the value of houses, retirement or education savings accounts, and (in most states) cars. Households can also receive SNAP if they are categorically eligible if they participate in TANF or SSI. In the 2023 fiscal year, 42.2 million individuals in 22.3 million households participated in SNAP each month. The monthly benefit averaged about $400 per household (Aussenberg and Landers 2024). For most households, there is no limit on how long they may participate in SNAP and effectively no work requirement.[28]

SNAP benefits are based on a household's net income and size. The maximum benefit a household can receive is determined by the number of people in the household and the cost of the Thrifty Food Plan (TFP), a basket of foods selected by the Department of Agriculture (USDA) that would provide a nutritious diet for a household of that size. For the 2025 fiscal year, for example, the maximum monthly benefit for a household of three in the contiguous United States is $768, which applies to households without any net income. Households with income are expected to spend 30% of their net income on food, so maximum benefits are reduced by 30% of each dollar of household net income (so benefits are exhausted at around $2,500 monthly new income).

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)   The Special Supplemental Nutrition Program for Women, Infants, and Chil-

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of children in the household.

[27]A comprehensive data set on state rules on TANF is provided by the Welfare Rules Database, maintained by Urban Institute, https://wrd.urban.org/.

[28]Adults without disabilities who do not have dependent children, are not working or participating in employment-related activities, and are not otherwise exempt are eligible for SNAP benefits for only 3 months in a 36-month period.

dren is a federal program that provides supplemental foods, nutrition education (including breastfeeding promotion and support), and referrals to healthcare and other social services to low-income, nutritionally at-risk pregnant and postpartum women, infants, and children up to 5 years of age. Nutrition risk is determined by health professionals based on i) Medically-based risks such as anemia, underweight, smoking, maternal age, history of pregnancy complications, or poor pregnancy outcomes; ii) diet-based risks such as not consuming the U.S. Dietary Guidelines-recommended amount of protein or iron in their diet. Like SNAP, households can receive WIC if they meet income eligibility, which requires that applicants must have income at or below 185% of the federal poverty level. Households can also receive WIC if they are enrolled in TANF, SNAP, or Medicaid. In the 2022 fiscal year, the total spending in WIC was $5.7 billion, with 6 million participants. 24% and 18% of postpartum and pregnant women participated in WIC in 2021. The coverage of children was even more extensive; 40% of infants (less than 1-year-old) and 22% of children (between ages 1 and 5) received WIC in 2021 (Hodges et al. 2024).

WIC is not meant to provide the full array of foods that a family with young children needs. Instead, it provides vouchers for specific types of foods chosen through a rigorous science-based process because they tend to be lacking in the diets of low-income women and young children. The program provides a very limited number of foods — such as whole-grain bread, baby food, infant formula, and milk — as well as separate cash value vouchers that they can use only to buy fruits and vegetables.

The Supplemental Security Income (SSI)   Supplemental Security Income is a federal program that provides monthly cash assistance to people who are above retirement age, or disabled, blind, and have little income and few assets. Congress created the SSI in 1972 to replace the patchwork system of federal grants to states for aid to the aged, blind, or disabled. According to the Social Security Administration (SSA), which administers SSI, grants were intended to supplement the incomes of individuals ineligible for Social Security or whose benefits could not provide a basic living.

To qualify for SSI, applicants who are below the retirement age, must be disabled and have little or no income and few assets. Beneficiaries who live in another person's household and receive in-kind maintenance and support qualify for one-third less than the benefit amount. In January 2024, 7.3 million individuals received monthly average SSI payments of

$672. In 2024, The maximum monthly SSI payment, or Federal benefit rate (FBR), for 2024 was \$943 for an individual and \$1,415 for a couple. To qualify for SSI, individuals or couples must have countable income (earnings minus eligible deductions) less than the FBR plus the amount of an applicable federally administered State supplementation payment, about \$1,971. There is also an asset limit of \$2,000 for individuals and \$3,000 for couples. Benefits are reduced by \$0.5 for each dollar earned and by \$1 for each dollar of unearned income.

Medicaid   Medicaid is the primary public health insurance program In the United States for low-income people. The Medicaid program is jointly-funded by states and the Federal government; the Federal government guarantees matching funds to states for qualifying Medicaid expenditures. States are guaranteed at least \$1 in federal matching funds for every \$1 they spend of their own funds on the program, with poorer states receiving more. Participation in Medicaid is voluntary, but states that participate must design and administer their own Medicaid programs within federal requirements.

Individuals who are covered by Medicaid and the Children's Health Insurance Program (CHIP) fall into main groups: (i) infants and children; pregnant women, parents, and other non-elderly adults; (ii) individuals of all ages with disabilities; (iii) very low-income seniors, most of whom are also covered by Medicare. After Medicare, Medicaid is the largest health program as measured by expenditures, and it is the largest as measured by enrollment. In 2022, total spending in Medicaid was \$806 billion, which amounted to 18% of national health expenditure in the US.[29]

Housing   Three spending programs account for the majority of the assistance provided directly to low-income households: The Housing Choice Voucher (HCV) program provides federally funded, portable vouchers that recipients use to help pay for housing they choose in the private market. Project-based rental assistance (PBRA) provides for federally contracted and subsidized rent in designated buildings that are privately owned and operated. Public housing provides for federally subsidized rent in buildings that are publicly owned and operated.

Participants in project-based housing pay 30% of their income toward the rent, and

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[29]National Health Expenditure Tables provided by Centers for Medicare and Medicaid Services, Table 03 National Health Expenditures, by Source of Funds, https://www.cms.gov/data-research/statistics-trends-and-reports/national-health-expenditure-data/nhe-fact-sheet, accessed November 24, 2024.

the Department of Housing and Urban Development (HUD) covers the rest. Similarly, participants in public housing pay 30% of their income as rent in units directly operated by HUD. Partly motivated by the high costs of construction programs, Congress created the Section 8 Existing Housing Program in 1974 (now the Housing Choice Voucher program), which awarded vouchers to low-income households to rent apartments on the private market. Assisted households pay a portion of their income for rent on units they find in the private housing market—as long as property owners agree to participate in the program— and the vouchers cover the balance of their rent up to limits established by the Department of Housing and Urban Development (HUD). Tenants' rental payments are usually 30% of their adjusted household income –gross income less deductions, such as those for dependents and for certain medical and childcare expenses. The value of the voucher is the difference between the household's rental payment and the limit on rent, which is typically between 90% and 110% of fair market rents (FMRs) in the area.

In 2023, total spending in these three programs was $53 billion. The largest program ($30 billion) is vouchers, followed by project-based assistance ($15) and public housing ($8). The total number of participants in the three programs was 4.4 million households.[30]

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[30]Peter G. Peterson Foundation, The Federal Government's Support for Low-Income Housing Expanded During the Pandemic, The Federal Government's Support for Low-Income Housing Expanded During the Pandemic, accessed November 24, 2024.

B Sample Characteristics

Table B1: Program Participation by Income Quantile (in %)

| | School | | | | Energy | Pell |
| | Breakfast | | Lunch | | Assistance | Grant |
	Free	Reduced	Free	Reduced		
No income	21.6	0.45	24.7	0.64	21.7	2.88
1%	9.86	0.73	13.4	1.50	13.1	3.58
1-5%	24.7	0.60	28.8	1.55	16.4	5.47
5-10%	26.0	1.29	30.8	2.40	13.5	5.23
0-10%	23.9	0.96	28.3	1.97	14.6	5.16
10-20%	21.0	1.62	25.4	2.96	6.83	2.80
20-30%	13.3	1.36	15.3	3.56	5.16	1.87
30-40%	10.1	1.36	11.1	3.86	3.04	1.73
40-50%	8.25	0.77	8.58	2.79	1.99	1.42
50-60%	5.44	0.68	6.26	1.95	1.74	1.09
60-70%	4.25	0.56	4.17	1.39	0.94	0.41
70-80%	3.00	0.62	3.27	1.20	0.43	0.39
80-90%	1.93	0.23	2.19	0.30	0.47	0.24
90-100%	1.15	0.17	1.23	0.56	0.57	0.13
Mean	10.0	0.81	11.5	1.96	4.77	1.59

Notes: The table exhibits the percentage of households who receive benefits from the respective programs. Pell grant statistics are from the 2008 SIPP survey wave (years 2009-2012). All other statistics are from the 2014 SIPP survey wave (years 2013-2016).

Table B2: Descriptive Statistics for Married Households

	Mean	Standard deviation	Conditional on transfer non-med. Mean	Conditional on transfer all Mean	Percent receiving HH	Percent receiving Months
Characteristics						
Disabled in HH	0.14	0.35	0.31	0.26		
Elderly in HH	0.03	0.18	0.07	0.07		
Have child(ren) in HH	0.82	0.39	0.93	0.92		
Number of children	1.84	1.31	2.49	2.37		
Age	40.9	8.08	39.2	39.9		
Monetary amounts						
Income	108,950	95,652	52,855	62,841	98.3	98.3
Labor income	106,804	92,339	52,554	62,348	98.0	96.6
Asset income	2,147	14,698	301	493	52.7	52.7
TANF	24.7	379	151	88.7	0.65	0.49
SNAP	335	1,267	2,042	1,201	10.1	8.31
WIC	44.6	187	272	160	7.25	5.95
Supplementary SSI	246	1,654	1,497	881	3.44	3.04
Housing assistance	92.9	1,045	566	333	1.17	1.15
Medicaid	3,677	7,960	13,824	13,185	24.4	22.4
Non med. transfers	743	2,733	4,528	2,664	16.9	14.5
All transfers	4,420	9,677	18,352	15,848	27.9	25.6

Notes: This table presents descriptive statistics for married households aged 25-54 from 2013 to 2016, with monetary values adjusted to 2016 U.S. dollars. Conditional mean and median indicate values conditional on receiving on values larger than zero.

Table B3: Descriptive Statistics for Single Households

	Mean	Standard deviation	Conditional on transfer non-med. Mean	Conditional on transfer all Mean	Percent receiving HH	Percent receiving Months
Panel A: Single women						
Characteristics						
Disabled in HH	0.21	0.41	0.39	0.34		
Elderly in HH	0.03	0.17	0.04	0.04		
Have child(ren) in HH	0.66	0.47	0.87	0.84		
Number of children	1.52	1.46	2.23	2.09		
Age	39.9	8.88	39.2	39.3		
Monetary amounts						
Income	47,604	56,211	23,391	28,813	87.4	87.4
Labor income	47,022	55,508	23,279	28,664	86.1	80.7
Asset income	582	5,441	112	149	31.0	31.0
TANF	153	850	387	300	4.11	3.31
SNAP	1,060	2,034	2,680	2,075	33.4	29.5
WIC	57.3	212	145	112	9.37	7.64
Supplementary SSI	902	3,151	2,280	1,766	10.5	9.93
Housing assistance	876	3,108	2,214	1,715	9.67	9.66
Medicaid	7,194	9,914	15,138	14,089	45.9	43.3
Non med. transfers	3,048	6,187	7,705	5,968	39.6	36.2
All transfers	10,242	14,546	22,843	20,057	51.0	48.1
Panel B: Single men						
Characteristics						
Disabled in HH	0.19	0.39	0.53	0.43		
Elderly in HH	0.03	0.17	0.06	0.06		
Have child(ren) in HH	0.31	0.46	0.47	0.47		
Number of children	0.61	1.08	0.97	0.95		
Age	39.4	9.20	40.7	40.2		
Monetary amounts						
Income	61,045	68,452	28,412	39,250	89.4	89.4
Labor income	60,110	66,727	28,167	38,839	88.1	84.0
Asset income	935	8,572	245	411	36.0	36.0
TANF	44.1	594	206	140	0.78	0.59
SNAP	365	1,115	1,706	1,158	16.4	13.8
WIC	17.1	114	79.8	54.2	3.09	2.41
Supplementary SSI	446	2,102	2,080	1,412	6.44	5.86
Housing assistance	225	1,362	1,051	713	3.63	3.60
Medicaid	3,411	7,060	11,394	10,807	26.0	23.3
Non med. transfers	1,097	3,270	5,123	3,476	21.7	18.9
All transfers	4,508	9,314	16,517	14,283	31.5	28.4

Notes: This table presents descriptive statistics for single women and men aged 25-54 from 2013 to 2016, with monetary values adjusted to 2016 U.S. dollars. Conditional mean and median indicate values conditional on receiving on values larger than zero.

Figure B1: Share of Households with Disabled Member
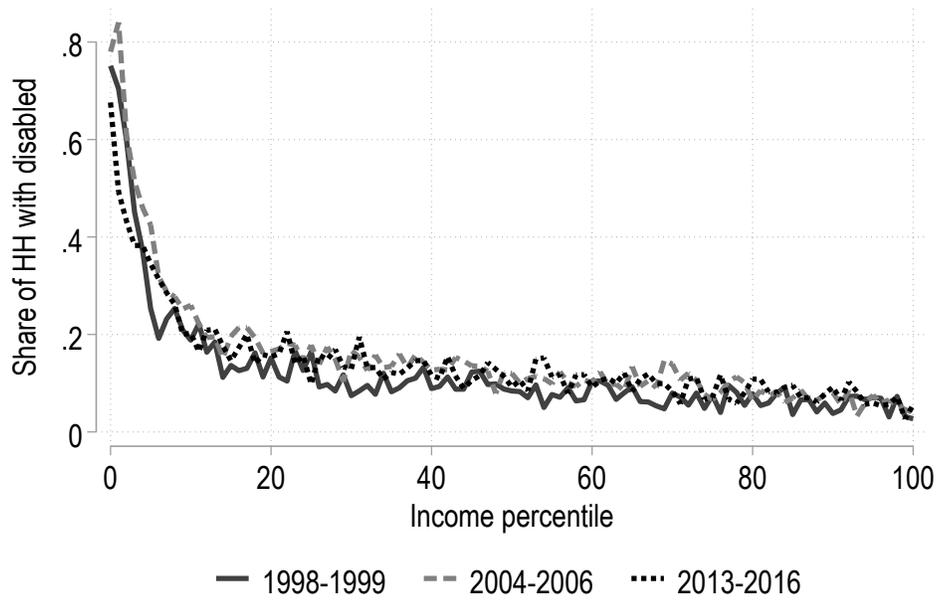
Notes: The figure shows the fraction of households by survey wave who have at least one household member for whom the answer to the question "Does ... have a physical, mental or other health condition that limits the kind or amount of work he/she can do?" is affirmative.

C   Further Results

Table C1: Transfers by the Number of Children (% of Mean Household Income)

| | Non-medical Transfers | | | | | | All Transfers | | | | | |
Quantile	None	One child	Two+ children	None	One child	Two+ children	None	One child	Two+ children	None	One child	Two+ children
	Married			All			Married			All		
No income	4.74	7.62	7.78	5.44	8.18	12.6	18.5	26.8	30.0	16.6	23.6	34.1
1%	0.24	1.69	2.70	1.57	3.62	6.96	2.77	14.9	13.4	5.74	16.0	19.9
1-5%	2.36	3.70	4.84	1.88	4.87	8.88	13.4	13.4	22.5	7.62	17.1	27.6
5-10%	1.65	1.92	5.81	1.51	3.10	6.84	7.65	10.8	22.8	6.66	12.3	23.7
0-10%	1.67	2.62	5.32	1.66	3.83	7.68	8.95	12.4	22.2	6.88	14.5	25.1
10-20%	0.98	1.94	3.57	0.79	2.18	4.25	6.48	11.4	19.3	3.89	10.3	19.1
20-30%	0.34	1.24	2.32	0.38	1.07	2.38	2.57	8.71	15.3	1.98	6.99	14.0
30-40%	0.31	0.91	1.40	0.27	0.90	1.48	1.83	5.83	10.5	1.82	5.62	10.0
40-50%	0.16	0.25	1.11	0.24	0.31	1.28	1.12	3.26	7.06	1.46	3.23	7.60
50-60%	0.12	0.23	0.72	0.15	0.37	0.86	0.96	2.34	5.65	1.26	2.68	5.90
60-70%	0.07	0.13	0.37	0.22	0.18	0.45	0.77	1.30	3.21	1.60	1.58	3.72
70-80%	0.08	0.14	0.24	0.16	0.27	0.35	0.98	1.06	2.05	1.39	1.54	2.78
80-90%	0.05	0.19	0.25	0.13	0.21	0.30	1.00	1.12	1.59	1.63	1.31	1.91
90-100%	0.02	0.10	0.27	0.07	0.13	0.29	0.50	0.65	1.74	0.96	0.80	1.91
	Single Women			Single Men			Single Women			Single Men		
No income	5.71	9.16	14.9	5.40	6.79	7.18	17.7	24.1	37.8	15.9	21.0	21.9
1%	1.62	4.41	9.87	1.84	4.71	3.59	5.94	15.9	24.4	6.28	17.6	14.5
1-5%	1.93	5.85	11.0	1.76	3.79	5.46	7.57	19.3	31.5	6.57	15.7	16.3
5-10%	1.59	3.54	7.91	1.43	3.01	4.30	6.15	13.9	25.8	6.75	9.93	14.5
0-10%	1.73	4.48	9.41	1.62	3.45	4.72	6.66	16.1	28.2	6.61	12.8	15.3
10-20%	0.70	2.26	5.24	0.81	2.38	2.56	3.11	9.97	20.6	3.79	9.32	11.7
20-30%	0.38	1.14	2.80	0.40	0.64	1.25	1.78	6.13	13.2	1.94	5.52	9.30
30-40%	0.39	1.12	1.73	0.16	0.54	1.31	2.67	5.70	9.43	1.20	5.08	7.81
40-50%	0.15	0.48	1.75	0.34	0.25	1.41	1.49	3.14	8.86	1.61	3.31	8.45
50-60%	0.09	0.72	1.56	0.20	0.61	0.75	1.47	3.70	7.08	1.36	3.10	5.87
60-70%	0.41	0.33	0.90	0.23	0.17	0.44	2.54	2.45	5.52	1.80	1.84	6.13
70-80%	0.09	0.57	1.47	0.29	0.90	0.21	1.37	3.18	8.12	1.92	3.14	5.34
80-90%	0.05	0.09	1.08	0.32	0.53	0.06	1.59	1.98	6.44	2.71	2.60	1.13
90-100%	0.12	0.65	0.98	0.16	0.04	0.17	1.45	2.82	5.02	1.64	1.14	3.27

Notes: This table presents transfers by marital status and number of children, normalized by mean household income.

Table C2: Transfers by the Age of Children (% of Mean Household Income)

Quantile	Non-medical Transfers						All Transfers					
	None	Age 0-6	Age 7-18	None	Age 0-6	Age 7-18	None	Age 0-6	Age 7-18	None	Age 0-6	Age 7-18
	Married			All			Married			All		
No income	5.36	7.95	9.71	6.56	16.0	12.9	20.5	31.5	35.7	18.9	40.7	37.4
1%	0.99	5.01	1.28	1.87	8.53	6.98	3.89	23.7	13.2	6.23	25.2	24.6
1-5%	1.76	6.32	4.55	2.67	9.27	9.06	12.2	26.0	19.8	10.3	29.8	27.1
5-10%	1.43	6.32	5.27	1.91	7.84	5.99	7.41	23.5	22.8	7.57	26.2	22.2
0-10%	1.49	6.26	4.71	2.20	8.42	7.33	8.68	24.2	21.0	8.46	27.5	24.4
10-20%	0.92	3.96	3.21	0.87	4.96	3.84	4.06	22.2	18.6	3.58	22.9	18.3
20-30%	0.38	2.62	2.29	0.43	2.90	2.16	3.01	16.5	15.9	2.29	17.0	13.6
30-40%	0.33	1.79	1.06	0.32	1.94	1.16	2.17	12.2	9.35	1.84	12.7	8.86
40-50%	0.28	1.05	0.94	0.26	1.34	1.09	1.92	7.23	6.25	1.59	8.66	6.76
50-60%	0.30	0.78	0.43	0.25	1.01	0.53	1.91	5.61	4.59	1.52	6.83	4.76
60-70%	0.16	0.37	0.26	0.20	0.46	0.39	0.73	3.45	2.93	1.12	4.23	3.65
70-80%	0.10	0.26	0.16	0.12	0.35	0.36	0.95	1.92	1.94	0.97	2.77	3.10
80-90%	0.16	0.23	0.21	0.15	0.41	0.22	0.70	2.14	1.41	1.04	3.13	1.59
90-100%	0.12	0.28	0.16	0.13	0.34	0.17	0.76	1.97	1.25	1.03	2.21	1.38
	Single Women			Single Men			Single Women			Single Men		
No income	7.78	18.8	14.8	5.80	10.8	5.82	21.5	43.6	39.5	16.4	36.6	27.0
1%	2.02	12.5	10.3	1.99	4.15	5.91	6.78	28.6	30.2	6.38	19.6	27.7
1-5%	3.92	10.6	11.3	1.79	8.35	6.78	13.6	31.3	31.3	6.84	30.1	19.7
5-10%	2.67	8.99	6.44	1.40	9.04	5.26	9.64	28.5	22.3	5.86	26.5	19.6
0-10%	3.07	9.89	8.71	1.64	8.02	5.92	10.8	29.7	26.6	6.32	27.2	20.2
10-20%	1.00	5.96	4.48	0.74	5.99	2.61	3.99	23.4	18.5	3.03	24.0	15.8
20-30%	0.60	3.99	2.22	0.32	2.02	1.33	2.88	18.2	11.3	1.41	17.0	11.9
30-40%	0.50	2.25	1.43	0.17	2.65	0.88	2.39	14.0	8.27	1.18	14.1	8.00
40-50%	0.32	2.34	1.18	0.20	2.21	1.74	1.93	12.0	7.17	1.08	16.5	8.74
50-60%	0.16	2.32	1.03	0.24	1.49	0.42	1.15	12.0	6.07	1.30	12.6	3.72
60-70%	0.28	1.37	0.94	0.21	0.49	0.45	1.51	9.15	6.15	1.41	8.22	4.89
70-80%	0.22	0.75	1.41	0.10	1.59	0.90	1.21	8.52	8.50	0.83	11.3	6.90
80-90%	0.14	2.64	0.26	0.15	1.68	0.29	1.32	16.1	3.14	1.71	8.61	2.15
90-100%	0.13	2.36	0.47	0.18	0.11	0.01	1.48	10.3	2.58	1.63	1.70	3.08

Notes: This table presents transfers by marital status and age of children, normalized by mean household income.

Table C3: Transfers Conditional on Receipt by Marital Status (% of Mean Household Income)

Quantile	Non-medical Transfers				All Transfers			
	Married	Single Women	Single Men	All	Married	Single Women	Single Men	All
No income	11.3	14.8	9.36	12.7	35.6	36.1	24.8	32.5
1%	6.00	13.0	7.22	10.1	23.2	28.4	19.5	24.6
1-5%	8.86	12.0	7.37	10.6	28.4	30.4	19.3	27.8
5-10%	9.17	9.06	6.23	8.60	27.1	25.9	18.0	24.8
0-10%	8.91	10.6	6.82	9.55	27.4	28.1	18.7	26.0
10-20%	6.55	7.72	6.55	7.14	24.4	22.7	19.3	22.8
20-30%	5.40	6.95	4.59	5.81	22.4	19.4	17.0	20.6
30-40%	5.10	6.10	4.27	5.29	19.3	19.0	16.3	18.8
40-50%	5.27	6.13	6.38	5.68	17.6	19.3	18.2	18.1
50-60%	4.79	6.01	3.76	4.87	18.0	17.5	15.4	17.4
60-70%	4.14	5.41	4.16	4.49	15.9	17.7	14.7	16.0
70-80%	3.90	5.81	6.08	4.74	15.3	19.0	16.2	16.3
80-90%	5.57	6.00	5.95	5.70	15.4	19.1	16.7	16.2
90-100%	4.84	5.07	2.94	4.67	15.8	15.4	11.9	15.1
Mean	5.52	9.39	6.24	7.40	19.3	24.4	17.4	21.0

Notes: This table presents transfers conditional on receipt by marital status, normalized by mean household income.

Table C4: Transfers Conditional on Receipt by the Number of Children (% of Mean Household Income)

	Non-medical Transfers						All Transfers					
Quantile	None	One child	Two+ children	None	One child	Two+ children	None	One child	Two+ children	None	One child	Two+ children
	Married			All			Married			All		
No income	9.29	11.4	11.7	9.06	11.0	15.3	30.7	33.9	37.4	24.7	28.9	38.2
1%	1.29	6.86	7.46	6.38	7.98	14.3	13.2	22.4	27.1	16.4	24.6	32.7
1-5%	5.34	11.0	9.18	5.80	8.83	12.4	18.9	26.1	31.4	15.8	24.3	33.1
5-10%	6.52	5.06	9.93	5.34	6.08	10.1	21.4	17.7	29.1	16.5	17.9	29.2
0-10%	5.37	7.57	9.61	5.68	7.35	11.3	19.3	21.4	29.8	16.2	21.0	31.0
10-20%	5.58	4.68	6.99	5.80	5.10	7.94	20.0	17.8	26.1	17.2	16.4	25.8
20-30%	3.84	4.47	5.64	4.89	4.77	6.20	16.2	17.8	23.7	14.9	16.2	22.8
30-40%	7.03	5.64	4.94	4.76	5.01	5.44	15.4	16.1	20.1	15.7	16.0	20.2
40-50%	4.95	2.42	5.79	5.71	3.21	6.12	12.1	13.4	18.9	15.2	13.5	19.8
50-60%	4.39	3.87	4.95	3.57	4.59	5.17	12.2	13.5	19.5	12.9	14.6	19.2
60-70%	2.07	4.29	4.42	4.46	4.11	4.57	9.63	12.5	17.5	14.2	12.4	17.8
70-80%	2.24	3.82	4.32	4.04	4.66	5.05	15.9	11.7	16.2	15.8	12.1	18.0
80-90%	2.64	5.05	6.20	4.83	5.20	6.12	14.1	11.7	16.9	16.5	12.3	17.5
90-100%	1.48	4.30	5.16	3.26	4.53	4.93	12.5	13.5	16.4	12.0	14.1	16.2
	Single Women			Single Men			Single Women			Single Men		
No income	9.82	11.3	16.7	8.70	10.2	10.7	26.8	28.6	40.1	23.0	26.8	28.3
1%	7.17	8.20	17.7	6.65	8.25	8.20	16.7	26.2	36.6	16.6	24.6	24.8
1-5%	5.91	8.96	13.5	5.85	7.13	10.2	15.3	25.3	34.3	15.3	20.8	26.5
5-10%	5.45	6.08	10.4	5.07	6.81	7.87	14.9	18.3	30.2	16.6	16.9	22.0
0-10%	5.90	7.40	12.2	5.61	7.08	8.91	15.3	21.5	32.5	16.1	19.3	24.2
10-20%	5.38	4.91	8.81	6.16	6.44	7.10	14.6	15.4	26.1	18.0	17.1	22.4
20-30%	4.98	5.55	7.64	5.20	3.82	4.31	13.7	14.9	21.9	15.2	15.1	20.3
30-40%	5.21	5.15	6.76	3.35	3.37	5.74	19.0	15.7	20.3	12.4	16.0	21.2
40-50%	4.61	5.19	6.46	6.35	3.07	7.24	15.0	14.1	21.7	16.9	13.0	21.3
50-60%	2.53	5.33	6.80	3.64	5.36	3.37	12.6	17.0	19.3	13.5	16.2	17.3
60-70%	7.11	4.04	5.00	4.09	3.65	4.54	18.8	11.9	19.4	13.7	13.2	16.7
70-80%	2.33	4.54	7.31	6.87	6.69	2.84	12.6	14.0	24.2	17.5	11.2	18.0
80-90%	2.43	4.12	6.79	7.18	6.09	1.15	16.1	12.7	22.1	18.5	15.4	8.91
90-100%	4.98	7.04	4.68	3.93	0.64	1.67	11.8	16.1	17.7	11.9	15.3	11.4

Notes: This table presents transfers conditional on receipt by marital status and number of children, normalized by mean household income.

Table C5: Transfers Conditional on Receipt by the Age of Children (% of Mean Household Income)

Quantile	Non-medical Transfers						All Transfers					
	None	Age 0-6	Age 7-18	None	Age 0-6	Age 7-18	None	Age 0-6	Age 7-18	None	Age 0-6	Age 7-18
	Married			All			Married			All		
No income	9.27	11.3	14.2	9.83	18.4	15.8	30.3	36.3	43.0	26.1	42.5	40.6
1%	4.50	9.08	4.46	6.97	13.3	13.5	13.2	31.5	34.0	16.7	32.5	38.2
1-5%	5.38	10.3	10.1	6.78	11.5	14.0	21.3	34.2	29.9	19.0	32.9	34.0
5-10%	5.60	9.23	10.8	5.68	9.93	9.69	19.4	28.6	28.6	17.1	29.2	27.1
0-10%	5.38	9.51	10.2	6.31	10.7	11.7	19.7	30.2	29.3	17.9	30.8	30.5
10-20%	5.46	5.91	7.94	5.79	6.86	8.23	15.5	25.2	25.8	15.7	25.4	24.1
20-30%	3.58	4.47	8.16	4.70	5.05	7.95	16.8	21.8	25.0	14.8	22.0	22.5
30-40%	5.42	4.45	6.58	4.94	4.76	6.41	13.7	20.3	20.0	14.7	20.2	19.5
40-50%	4.77	4.34	7.17	4.81	4.75	8.03	14.4	17.6	18.9	14.3	18.6	20.3
50-60%	5.98	4.31	5.03	5.04	4.36	5.05	16.9	18.6	17.8	14.6	18.5	18.0
60-70%	3.43	3.85	5.27	4.14	3.95	5.69	11.5	15.8	17.6	12.4	16.4	18.5
70-80%	2.18	4.49	4.35	3.41	4.59	5.42	14.6	14.9	16.0	13.7	16.5	17.8
80-90%	5.55	4.57	7.11	5.39	5.98	6.13	15.1	14.4	17.3	14.7	17.7	16.5
90-100%	2.97	7.13	4.40	3.12	6.59	4.43	11.3	18.9	16.0	11.4	18.8	15.9
	Single Women			Single Men			Single Women			Single Men		
No income	10.8	20.1	16.7	9.07	15.2	10.1	27.8	44.6	41.8	23.6	37.6	29.5
1%	7.74	15.2	17.3	6.81	12.0	7.80	17.7	33.7	41.1	16.5	30.4	31.0
1-5%	7.93	12.1	15.1	5.56	10.0	13.2	21.6	32.7	35.7	15.0	31.5	29.7
5-10%	6.72	10.2	9.39	4.56	12.0	9.40	18.9	29.7	26.8	14.3	28.9	25.0
0-10%	7.40	11.3	12.3	5.25	11.0	10.7	20.0	31.2	31.4	14.9	30.3	27.2
10-20%	5.62	7.58	8.73	6.19	8.39	5.85	15.1	25.3	23.9	16.4	26.8	19.3
20-30%	5.40	7.19	8.16	4.61	3.73	5.79	14.6	23.1	20.2	13.4	21.1	18.8
30-40%	5.71	5.54	6.88	3.46	5.66	4.14	16.3	20.2	19.4	13.6	19.6	17.1
40-50%	5.25	5.72	8.03	4.38	5.18	12.4	15.7	19.7	23.1	12.6	22.4	22.5
50-60%	5.08	4.87	5.86	4.11	3.53	3.19	11.1	18.2	20.3	13.8	18.3	14.2
60-70%	5.07	4.38	6.89	4.39	3.63	4.28	13.6	19.4	21.2	12.3	16.3	17.5
70-80%	6.28	3.31	6.40	5.67	7.62	5.97	15.0	18.9	21.0	11.0	22.0	18.6
80-90%	5.79	8.87	3.15	4.78	8.04	4.46	13.0	35.3	14.4	15.4	21.2	14.3
90-100%	4.60	5.43	4.57	3.04	0.64	5.12	12.1	19.3	15.8	11.2	8.30	15.0

Notes: This table presents transfers conditional on receipt by marital status and age of children, normalized by mean household income.

Table C6: Percentage of Households Receiving Transfers by the Number of Children

	Non-medical Transfers						All Transfers					
Quantile	None	One child	Two+ children	None	One child	Two+ children	None	One child	Two+ children	None	One child	Two+ children
	Married			All			Married			All		
No income	52.7	71.8	67.8	62.4	77.3	84.1	63.1	82.2	81.1	69.2	84.1	90.3
1%	7.14	26.8	37.2	26.4	50.8	50.5	21.0	68.5	51.5	38.8	69.8	63.2
1-5%	49.2	43.1	58.3	36.7	62.2	75.7	72.8	56.3	73.7	52.1	75.5	85.2
5-10%	29.9	43.1	62.7	32.6	56.4	72.6	39.2	66.7	80.7	44.5	72.0	84.3
0-10%	33.1	41.2	59.9	33.2	58.2	72.5	48.5	62.7	76.8	46.5	73.2	83.3
10-20%	22.4	47.8	57.5	16.8	49.0	58.8	36.5	67.5	76.3	26.5	66.2	76.5
20-30%	11.9	31.9	45.8	9.97	26.7	43.3	21.9	54.4	68.6	17.2	47.8	65.1
30-40%	5.43	19.7	33.0	7.09	21.5	31.8	12.7	41.2	56.1	13.6	40.5	53.3
40-50%	3.94	12.7	22.6	5.10	12.2	24.5	10.5	28.5	41.0	11.2	27.9	42.0
50-60%	3.13	6.94	16.3	4.95	9.77	19.2	8.99	19.7	32.0	12.3	21.3	34.7
60-70%	4.22	4.34	10.2	6.78	5.57	11.9	9.19	13.5	21.2	13.4	15.4	23.8
70-80%	2.96	4.53	6.03	4.19	6.53	7.77	7.47	9.86	14.4	10.8	13.9	17.3
80-90%	2.58	4.19	4.78	3.41	5.06	5.91	8.39	10.5	10.9	11.8	11.8	12.6
90-100%	1.58	2.99	5.19	2.94	3.54	6.07	5.31	6.40	11.6	9.33	7.38	12.8
	Single Women			Single Men			Single Women			Single Men		
No income	61.1	82.9	91.4	64.2	70.6	68.9	68.3	86.0	95.0	70.4	81.9	79.0
1%	25.3	63.8	57.9	31.8	57.2	45.7	38.3	69.9	69.5	43.3	71.5	59.9
1-5%	35.6	71.7	85.2	35.1	59.0	59.2	53.0	81.5	92.6	47.7	80.3	67.3
5-10%	36.8	64.1	80.9	30.7	48.7	61.0	47.3	78.6	88.1	43.9	60.3	75.2
0-10%	34.1	67.0	81.4	32.6	53.5	58.6	47.7	79.0	89.0	45.3	69.2	70.2
10-20%	15.3	52.1	63.9	16.5	42.6	41.0	23.8	68.4	81.3	25.8	58.5	55.1
20-30%	10.3	25.3	42.5	9.17	19.8	31.6	17.8	46.4	63.7	15.5	38.5	50.6
30-40%	9.47	25.0	30.8	6.11	19.7	25.1	16.9	42.1	50.9	11.8	36.3	39.2
40-50%	4.18	11.6	31.1	6.24	11.5	22.8	11.3	26.6	44.2	11.6	28.3	44.0
50-60%	4.46	15.9	28.5	6.55	15.9	26.2	15.2	26.7	44.5	13.3	22.6	39.7
60-70%	7.06	10.2	19.9	9.09	5.53	15.9	15.1	22.3	31.3	16.3	15.8	40.2
70-80%	5.39	12.3	22.6	5.08	14.8	10.2	13.2	24.3	35.2	13.6	32.7	35.4
80-90%	1.62	3.83	19.9	5.94	15.1	6.49	10.7	16.8	33.7	18.0	20.0	13.3
90-100%	3.66	10.4	22.6	5.32	5.99	10.9	13.8	20.9	29.3	15.2	9.24	29.8

Notes: This table presents the percentage of households receiving transfers by marital status and number of children.

Table C7: Percentage of Households Receiving Transfers by the Age of Children

Quantile	None	Age 0-6	Age 7-18	None	Age 0-6	Age 7-18	None	Age 0-6	Age 7-18	None	Age 0-6	Age 7-18
	Non-medical Transfers						All Transfers					
	Married			All			Married			All		
No income	60.4	71.2	71.3	69.0	88.2	84.4	70.4	87.6	83.3	74.5	96.0	93.0
1%	15.5	57.9	28.7	29.5	64.8	54.5	31.4	77.8	38.8	42.0	78.3	65.2
1-5%	39.3	66.9	50.9	44.6	84.5	68.4	59.3	78.9	69.1	58.1	92.0	82.0
5-10%	28.3	74.7	51.7	37.7	83.9	66.5	42.2	85.6	81.7	49.2	91.5	84.4
0-10%	30.6	71.8	49.9	39.3	83.1	66.6	46.9	83.4	73.8	51.7	91.0	82.3
10-20%	20.2	73.3	47.5	18.3	77.7	52.4	30.7	89.7	74.5	26.8	91.8	78.3
20-30%	12.1	64.1	32.6	10.8	64.3	31.7	22.3	80.4	67.3	18.9	81.1	63.9
30-40%	6.48	47.4	18.2	7.79	47.1	21.3	17.0	64.7	50.1	14.8	66.9	49.2
40-50%	7.17	27.2	15.9	6.60	31.3	16.5	14.9	44.2	36.8	12.9	49.4	37.3
50-60%	5.00	20.9	9.71	5.51	26.7	12.4	12.7	33.2	28.5	12.6	40.1	30.1
60-70%	5.05	12.6	6.16	5.87	15.5	8.53	7.91	25.4	19.5	10.8	29.6	22.2
70-80%	3.52	6.91	4.19	3.28	8.63	7.91	7.72	14.2	13.2	8.81	18.1	18.8
80-90%	2.80	6.17	3.61	3.05	8.73	4.56	5.43	16.5	9.48	8.36	19.5	11.0
90-100%	3.41	4.95	3.52	4.30	6.23	3.78	7.29	11.4	9.13	9.86	12.7	9.93
	Single Women			Single Men			Single Women			Single Men		
No income	74.8	94.4	90.9	66.0	72.9	63.5	79.4	98.0	95.1	71.3	99.0	93.5
1%	30.4	82.3	63.2	32.8	34.7	81.2	43.7	84.8	74.1	43.6	64.5	93.2
1-5%	53.7	91.9	77.5	37.8	83.9	56.7	66.4	96.6	88.8	50.3	97.0	72.7
5-10%	45.6	92.2	74.5	34.0	80.6	58.3	56.9	96.4	85.6	44.8	92.4	84.0
0-10%	46.5	91.6	75.2	35.3	75.6	59.2	58.6	95.9	86.3	46.8	90.6	80.1
10-20%	21.1	83.3	55.8	15.2	76.7	51.5	29.6	94.4	79.8	22.9	91.0	84.0
20-30%	13.3	65.9	32.0	7.93	61.3	25.8	24.1	82.4	58.9	12.7	82.3	67.5
30-40%	11.1	44.4	25.6	5.96	51.3	25.1	18.2	72.5	47.2	10.7	74.7	50.2
40-50%	7.79	43.3	18.1	5.25	48.8	16.8	14.7	62.5	34.5	9.98	76.4	45.1
50-60%	4.02	57.0	21.3	7.01	44.3	17.0	13.3	70.8	36.5	12.1	70.6	31.6
60-70%	6.74	36.0	15.2	6.43	26.9	15.9	12.9	52.4	30.1	13.4	55.0	30.7
70-80%	4.19	23.1	26.0	2.13	20.9	19.0	10.5	48.0	41.0	9.84	51.3	41.9
80-90%	2.11	33.5	12.7	4.37	30.4	7.99	11.4	49.3	24.2	13.9	44.5	15.1
90-100%	4.41	46.2	10.4	7.00	20.5	0.68	14.0	53.6	16.4	15.6	20.5	20.7

Notes: This table presents the percentage of households receiving transfers by marital status and age of children.

Table C8: Percentage of Months that Households Receive Transfers by the Number of Children

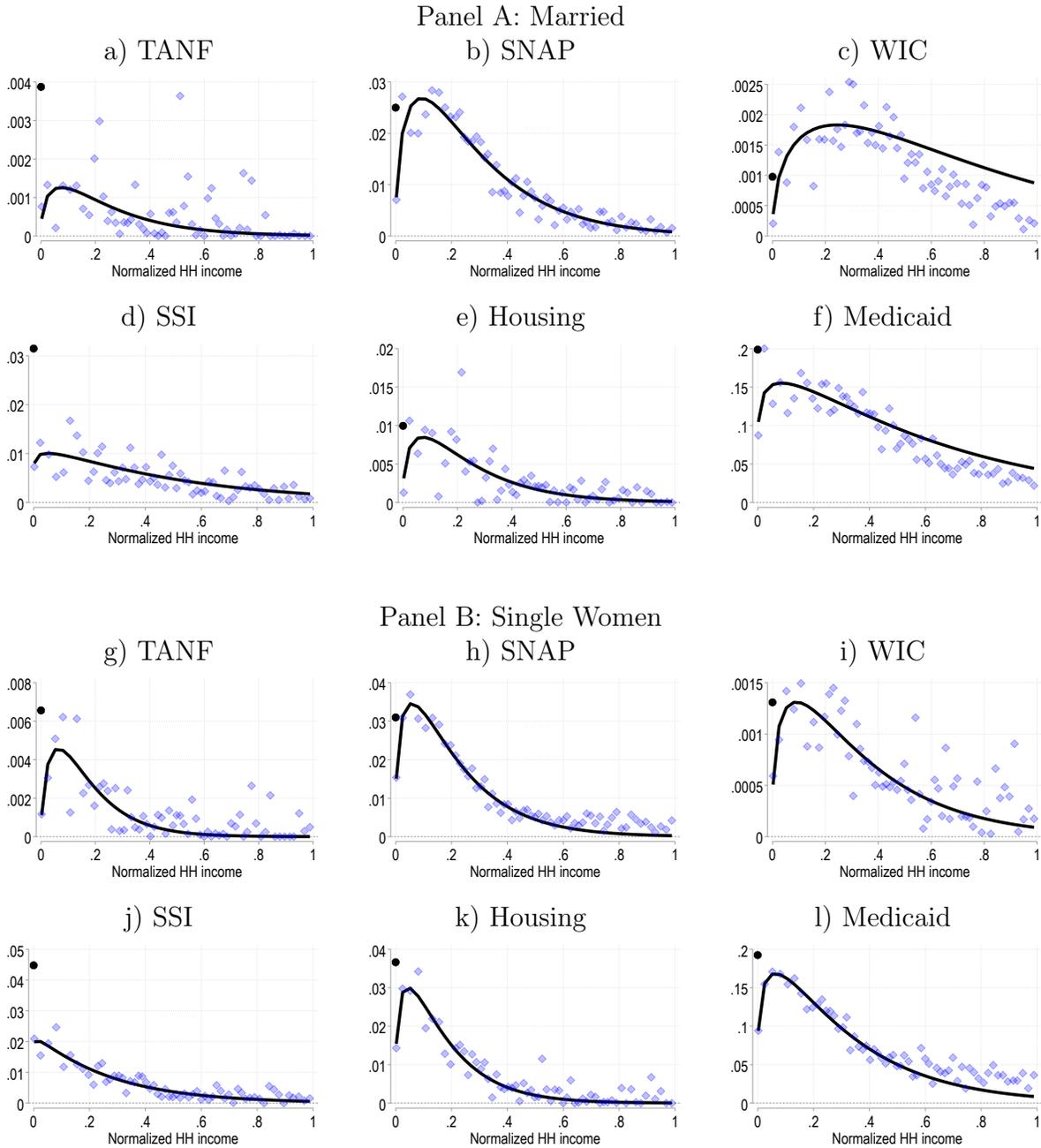|	Non-medical Transfers						All Transfers					
Quantile	None	One child	Two+ children	None	One child	Two+ children	None	One child	Two+ children	None	One child	Two+ children
	Married			All			Married			All		
No income	51.0	66.6	66.4	60.1	74.0	82.3	60.2	79.1	80.1	67.4	81.7	89.3
1%	18.6	24.7	36.2	24.6	45.3	48.7	21.0	66.4	49.4	35.0	64.8	60.9
1-5%	44.2	33.5	52.7	32.4	55.1	71.4	71.1	51.5	71.4	48.2	70.4	83.3
5-10%	25.3	38.0	58.5	28.2	51.0	67.9	35.8	60.8	78.4	40.2	68.9	81.1
0-10%	31.1	34.6	55.3	29.3	52.1	68.1	46.3	57.7	74.5	42.5	69.2	80.7
10-20%	17.6	41.4	51.1	13.6	42.9	53.5	32.4	63.7	73.8	22.6	62.5	73.9
20-30%	8.82	27.7	41.1	7.83	22.5	38.4	15.9	49.0	64.7	13.3	43.2	61.4
30-40%	4.48	16.1	28.5	5.69	18.0	27.2	11.9	36.1	52.5	11.6	35.2	49.6
40-50%	3.25	10.2	19.2	4.22	9.61	20.9	9.29	24.4	37.4	9.57	24.0	38.4
50-60%	2.66	6.07	14.6	4.12	8.13	16.7	7.88	17.4	29.0	9.73	18.4	30.7
60-70%	3.46	3.14	8.42	4.87	4.30	9.82	7.96	10.4	18.3	11.3	12.7	20.9
70-80%	3.56	3.77	5.48	3.86	5.84	6.92	6.17	9.07	12.7	8.79	12.7	15.5
80-90%	2.08	3.66	4.02	2.77	3.96	4.89	7.10	9.59	9.43	9.93	10.7	10.9
90-100%	1.29	2.43	5.14	2.20	2.97	5.93	3.98	4.83	10.6	7.94	5.68	11.8
	Single Women			Single Men			Single Women			Single Men		
No income	58.2	80.8	89.5	62.0	66.4	67.1	66.0	84.6	94.2	68.9	78.2	77.4
1%	22.6	53.8	55.8	27.7	57.2	43.8	35.6	60.9	66.8	37.8	71.5	58.6
1-5%	32.7	65.3	81.6	30.0	53.1	53.6	49.6	76.3	91.6	43.0	75.4	61.6
5-10%	29.2	58.2	76.1	28.2	44.2	54.6	41.3	75.8	85.3	40.5	58.8	65.9
0-10%	29.3	60.6	77.3	28.9	48.7	53.0	43.4	74.9	86.9	41.1	66.4	63.3
10-20%	12.9	45.9	59.4	13.1	37.0	36.0	21.3	64.7	78.8	21.0	54.5	52.3
20-30%	7.54	20.6	36.7	7.72	16.7	29.1	13.0	41.3	60.5	12.8	36.4	45.9
30-40%	7.56	21.7	25.6	4.88	15.9	22.7	14.1	36.2	46.5	9.70	31.7	36.9
40-50%	3.21	9.21	27.0	5.33	8.18	19.5	9.91	22.2	40.9	9.51	25.5	39.7
50-60%	3.74	13.6	23.0	5.39	11.4	22.3	11.7	21.8	36.7	10.1	19.1	34.0
60-70%	5.78	8.27	18.0	5.63	4.74	9.75	13.5	20.7	28.4	13.1	13.9	36.7
70-80%	3.91	12.5	20.1	4.23	13.5	7.25	10.8	22.8	33.5	11.0	28.1	29.7
80-90%	1.92	2.25	15.8	4.46	8.76	5.14	9.91	15.6	29.1	14.6	16.9	12.7
90-100%	2.34	9.19	20.9	3.97	5.99	10.1	12.2	17.5	28.4	13.8	7.48	28.7

Notes: This table presents the fraction of months that households receive transfers by marital status and number of children.

Table C9: Percentage of Months that Households Receive Transfers by the Age of Children

	Non-medical Transfers						All Transfers					
Quantile	None	Age 0-6	Age 7-18	None	Age 0-6	Age 7-18	None	Age 0-6	Age 7-18	None	Age 0-6	Age 7-18
	Married			All			Married			All		
No income	57.9	70.4	68.5	66.7	87.0	81.8	67.8	86.9	83.2	72.6	95.7	92.2
1%	21.9	55.2	28.7	26.8	64.0	51.7	29.4	75.0	38.8	37.3	77.5	64.5
1-5%	32.7	61.2	45.1	39.5	80.4	64.7	57.5	76.0	66.3	54.2	90.5	79.9
5-10%	25.6	68.5	49.0	33.5	78.8	61.8	38.1	82.3	79.8	44.4	89.8	81.8
0-10%	27.7	65.9	46.1	34.9	78.6	62.4	44.0	80.2	71.6	47.3	89.4	80.0
10-20%	16.9	67.1	40.4	15.0	72.4	46.7	26.1	87.9	72.2	22.9	89.9	76.1
20-30%	10.6	58.7	28.1	9.21	57.5	27.2	17.9	75.8	63.5	15.5	76.9	60.4
30-40%	6.03	40.2	16.1	6.55	40.7	18.2	15.9	60.2	46.8	12.6	62.8	45.5
40-50%	5.87	24.2	13.1	5.40	28.2	13.6	13.4	41.0	33.1	11.2	46.6	33.3
50-60%	5.01	18.2	8.52	4.87	23.3	10.5	11.3	30.2	25.7	10.4	37.0	26.5
60-70%	4.77	9.58	4.95	4.92	11.6	6.91	6.37	21.8	16.7	9.04	25.8	19.7
70-80%	4.55	5.82	3.60	3.62	7.64	6.66	6.52	12.9	12.1	7.09	16.8	17.4
80-90%	2.80	4.93	2.99	2.79	6.93	3.60	4.66	14.9	8.18	7.03	17.7	9.62
90-100%	3.91	3.86	3.62	4.19	5.09	3.85	6.68	10.4	7.80	9.02	11.7	8.71
	Single Women			Single Men			Single Women			Single Men		
No income	72.3	93.2	88.8	64.0	70.6	57.7	77.5	97.9	94.4	69.6	97.2	91.3
1%	26.1	82.3	59.5	29.1	34.7	75.7	38.3	84.8	73.5	38.7	64.5	89.5
1-5%	49.4	87.9	74.9	32.3	83.2	51.3	62.9	95.7	87.6	45.5	95.4	66.1
5-10%	39.8	88.3	68.6	30.7	73.9	55.9	50.9	96.1	83.2	40.9	91.4	78.5
0-10%	41.5	87.8	70.8	31.1	72.7	55.4	53.7	95.4	84.6	42.5	89.4	74.3
10-20%	17.8	78.7	51.4	11.9	72.0	44.6	26.4	92.4	77.7	18.5	89.4	81.8
20-30%	11.1	55.5	27.2	6.89	54.2	22.9	19.8	78.7	55.8	10.5	80.5	63.6
30-40%	8.80	40.6	20.9	5.04	46.9	21.3	14.6	69.0	42.7	8.71	72.1	46.9
40-50%	6.11	40.9	14.7	4.49	42.6	14.1	12.3	61.0	31.0	8.56	73.7	38.8
50-60%	3.15	47.7	17.5	5.77	42.3	13.3	10.4	65.9	29.8	9.41	68.9	26.1
60-70%	5.50	31.4	13.6	4.70	13.5	10.5	11.1	47.2	29.0	11.4	50.4	28.0
70-80%	3.45	22.8	22.1	1.84	20.9	15.1	8.07	45.0	40.5	7.53	51.3	37.2
80-90%	2.34	29.7	8.35	3.07	20.9	6.60	10.1	45.6	21.8	11.1	40.5	15.1
90-100%	2.88	43.5	10.4	5.76	17.1	0.11	12.3	53.6	16.4	14.5	20.5	20.5

Notes: This table presents the fraction of months that households receive transfers by marital status and age of children.

Figure C1: Amount of Transfers by Program by Marital Status

Panel A: Married

a) TANF   b) SNAP   c) WIC

d) SSI   e) Housing   f) Medicaid

Panel B: Single Women

g) TANF   h) SNAP   i) WIC

j) SSI   k) Housing   l) Medicaid

Notes: The x-axis shows normalized household income. The y-axis shows normalized transfers received. The source of transfers is indicated in the figure headings. The blue diamonds indicate data points and the black line the fitted Ricker model.

Table C10: Estimates for Transfers by Marital Status

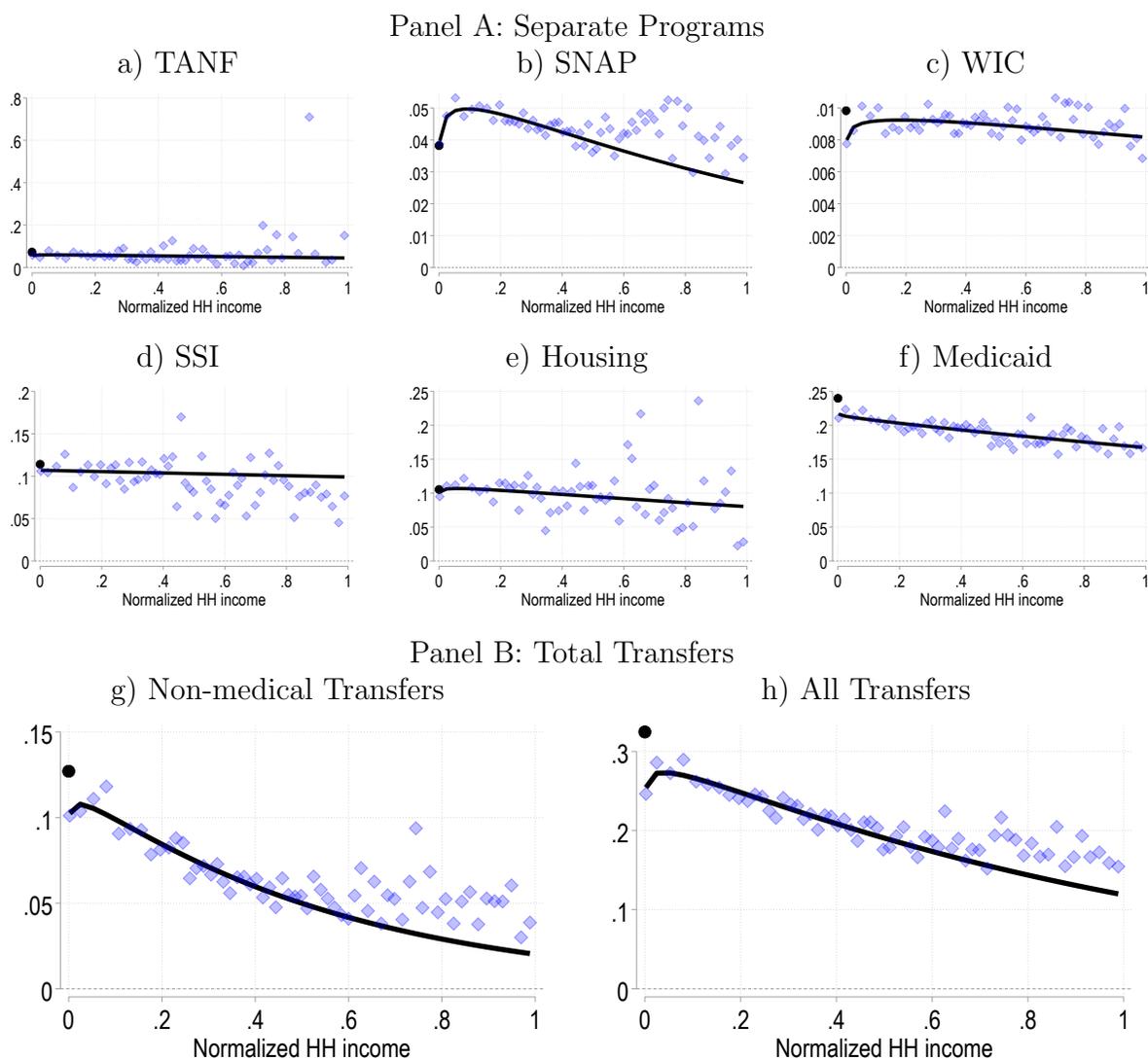|	Amount		Cond. amount		Fraction HH		Fraction Months	
Transfers	No med.	All	No med.	All	No med.	All	No med.	All
Panel A: Married								
γ	0.07	0.27	0.65	0.78	0.63	0.76	0.11	0.36
α	-1.809	-0.947	0.307	0.148	0.083	0.131	-1.808	-1.008
	(0.244)	(0.178)	(0.123)	(0.104)	(0.124)	(0.123)	(0.157)	(0.088)
β_0	-4.266	-2.245	-2.295	-1.232	-2.140	-1.351	-2.293	-1.032
	(0.539)	(0.383)	(0.249)	(0.214)	(0.256)	(0.257)	(0.350)	(0.190)
β_1	0.352	0.187	0.273	0.140	0.227	0.142	0.152	0.067
	(0.075)	(0.053)	(0.040)	(0.031)	(0.039)	(0.037)	(0.045)	(0.025)
Panel B: Single Women								
γ	0.12	0.31	0.84	0.88	0.81	0.87	0.15	0.36
α	-1.307	-0.403	0.788	0.618	0.798	0.663	-2.139	-1.064
	(0.139)	(0.094)	(0.107)	(0.085)	(0.126)	(0.094)	(0.118)	(0.069)
β_0	-6.081	-4.480	-4.129	-2.880	-4.469	-3.151	-1.433	-1.298
	(0.390)	(0.231)	(0.251)	(0.190)	(0.299)	(0.210)	(0.284)	(0.159)
β_1	0.271	0.247	0.274	0.206	0.289	0.226	-0.020	0.026
	(0.037)	(0.026)	(0.031)	(0.025)	(0.037)	(0.028)	(0.029)	(0.018)
Panel C: Single Men								
γ	0.06	0.18	0.66	0.74	0.64	0.72	0.09	0.25
α	-2.599	-1.592	0.005	0.125	-0.158	0.055	-2.166	-1.528
	(0.266)	(0.206)	(0.228)	(0.192)	(0.248)	(0.196)	(0.258)	(0.165)
β_0	-4.939	-3.460	-3.868	-3.151	-3.865	-3.287	-1.853	-0.472
	(0.713)	(0.507)	(0.566)	(0.462)	(0.623)	(0.475)	(0.585)	(0.355)
β_1	0.210	0.154	0.187	0.153	0.174	0.156	0.090	0.023
	(0.071)	(0.056)	(0.063)	(0.053)	(0.067)	(0.054)	(0.071)	(0.046)

Notes: This table presents the estimated coefficients of Equation (1), across different types of government assistance programs. Standard errors of the coefficients estimated via NLS are provided in parentheses beneath the coefficients.

Table C11: Estimates for Transfers by Number of Children

Transfers	Amount		Cond. amount		Fraction HH		Fraction Months	
	No med.	All	No med.	All	No med.	All	No med.	All
Panel A: No Children								
γ	0.05	0.17	0.62	0.69	0.60	0.67	0.09	0.25
α	-3.153	-1.594	0.069	0.304	-0.099	0.338	-2.667	-1.675
	(0.280)	(0.261)	(0.217)	(0.210)	(0.250)	(0.212)	(0.297)	(0.200)
β_0	-4.956	-4.733	-4.996	-4.438	-5.177	-5.024	-0.761	-0.416
	(0.807)	(0.692)	(0.572)	(0.540)	(0.684)	(0.559)	(0.661)	(0.433)
β_1	0.157	0.208	0.239	0.214	0.220	0.239	0.021	0.024
	(0.070)	(0.070)	(0.059)	(0.057)	(0.066)	(0.058)	(0.079)	(0.055)
Panel B: One Child								
γ	0.08	0.24	0.77	0.84	0.74	0.82	0.11	0.29
α	-2.238	-1.531	0.282	0.125	0.179	0.113	-2.479	-1.655
	(0.220)	(0.132)	(0.192)	(0.129)	(0.200)	(0.143)	(0.205)	(0.124)
β_0	-4.964	-2.491	-3.037	-1.679	-3.162	-1.832	-1.538	-0.559
	(0.616)	(0.330)	(0.448)	(0.287)	(0.471)	(0.319)	(0.488)	(0.284)
β_1	0.169	0.039	0.174	0.088	0.172	0.099	-0.008	-0.056
	(0.056)	(0.033)	(0.054)	(0.036)	(0.056)	(0.040)	(0.051)	(0.031)
Panel C: More than One Child								
γ	0.13	0.34	0.84	0.90	0.82	0.89	0.15	0.38
α	-1.526	-0.659	0.474	0.341	0.425	0.347	-1.968	-0.991
	(0.113)	(0.085)	(0.066)	(0.076)	(0.074)	(0.086)	(0.103)	(0.046)
β_0	-4.737	-2.747	-2.616	-1.525	-2.775	-1.653	-1.926	-1.123
	(0.298)	(0.194)	(0.144)	(0.160)	(0.165)	(0.181)	(0.249)	(0.102)
β_1	0.200	0.159	0.199	0.136	0.197	0.144	-0.002	0.020
	(0.030)	(0.024)	(0.020)	(0.023)	(0.022)	(0.026)	(0.026)	(0.012)

Notes: This table presents the estimated coefficients of Equation (1), across different types of government assistance programs. Standard errors of the coefficients estimated via NLS are provided in parentheses beneath the coefficients.

Figure C2: Transfers, Conditional

Panel A: Separate Programs

a) TANF

b) SNAP

c) WIC

d) SSI

e) Housing

f) Medicaid

Panel B: Total Transfers
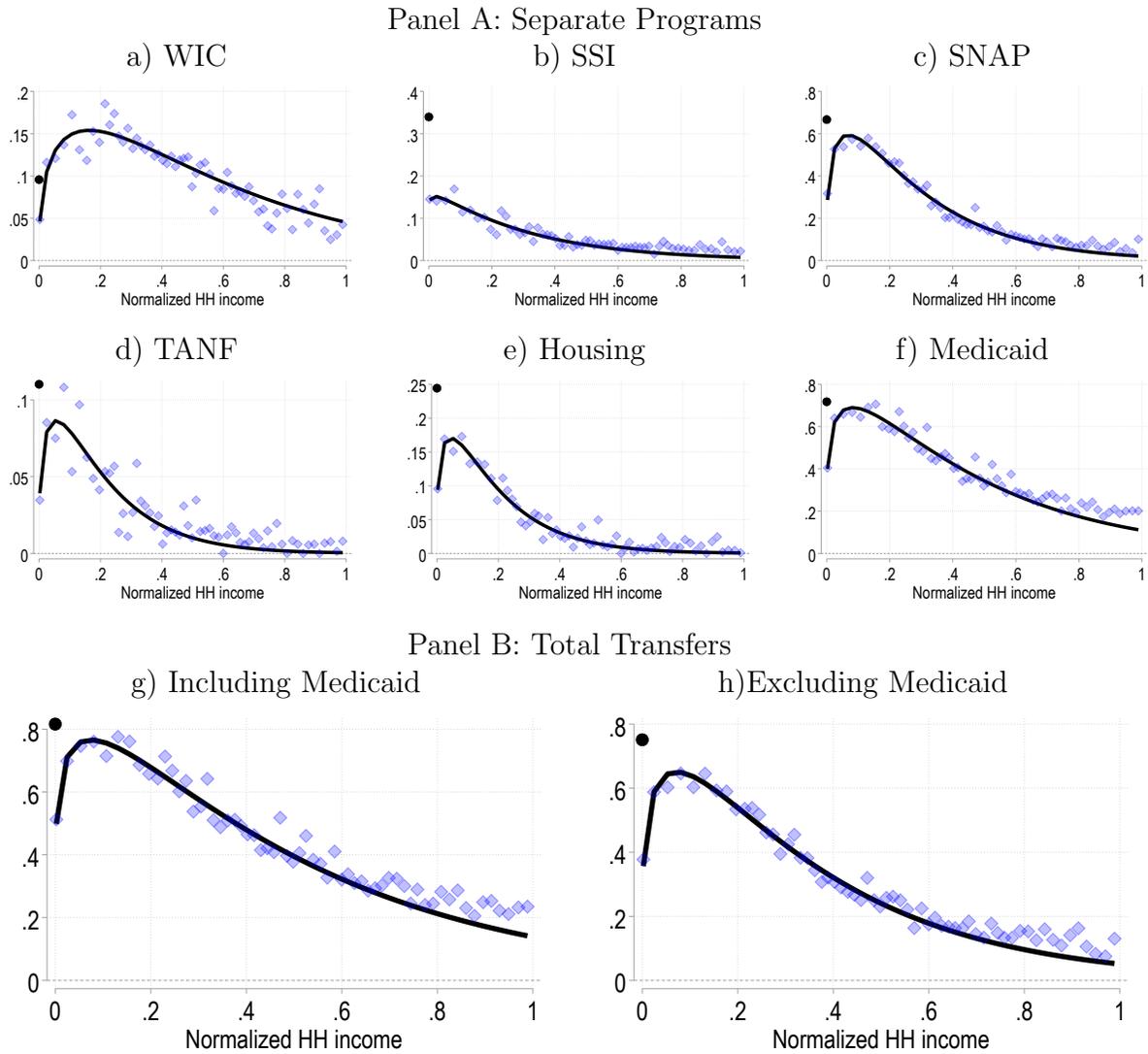
g) Non-medical Transfers

h) All Transfers

Notes: The x-axis shows normalized household income. The y-axis shows normalized transfers, conditional on receipt. The source of transfers is indicated in the figure headings. The blue diamonds indicate data points and the black line the fitted Ricker model.

Table C12: Estimates for the Fraction of Households Receiving Transfers

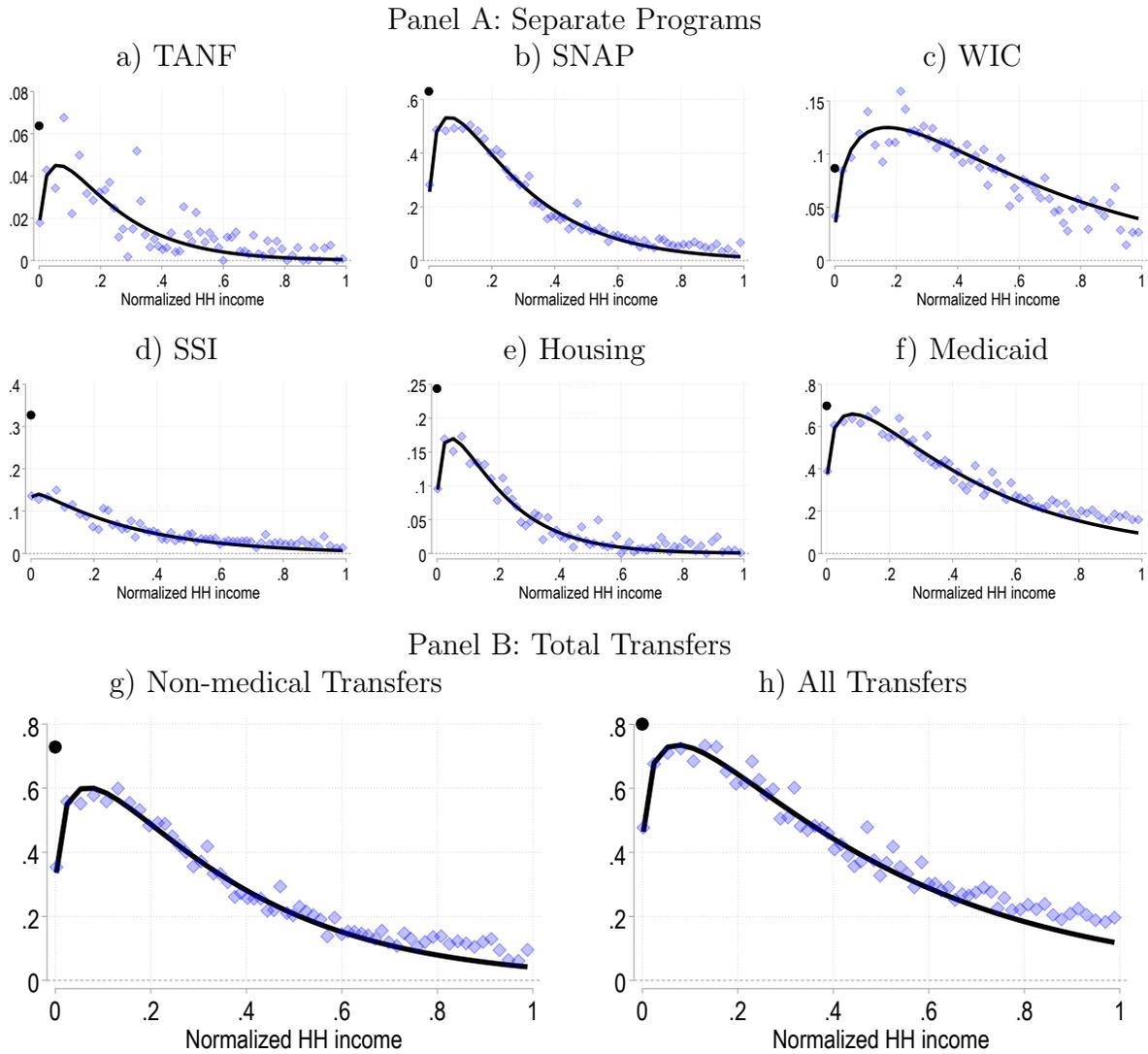| | TANF | SNAP | WIC | SSI | Housing | Medicaid | Transfers | |
							Non-med.	All
Panel A: Fraction of Households								
γ	0.10	0.34	0.67	0.11	0.24	0.72	0.75	0.82
α	-0.832	-1.600	0.601	-1.035	-0.539	0.371	0.466	0.357
	(0.189)	(0.156)	(0.101)	(0.388)	(0.165)	(0.096)	(0.070)	(0.075)
β_0	-2.266	-3.309	-4.490	-6.603	-6.684	-2.587	-3.440	-2.332
	(0.357)	(0.419)	(0.236)	(1.038)	(0.474)	(0.209)	(0.157)	(0.164)
β_1	0.369	0.055	0.304	0.362	0.299	0.212	0.246	0.173
	(0.065)	(0.038)	(0.030)	(0.109)	(0.044)	(0.029)	(0.021)	(0.022)
Panel B: Fraction of Months								
γ	0.09	0.33	0.63	0.06	0.24	0.70	0.73	0.80
α	-1.030	-1.692	0.547	-1.682	-0.544	0.356	0.392	0.364
	(0.216)	(0.158)	(0.119)	(0.605)	(0.165)	(0.101)	(0.080)	(0.079)
β_0	-2.223	-3.322	-4.859	-6.064	-6.676	-2.719	-3.592	-2.520
	(0.405)	(0.425)	(0.286)	(1.524)	(0.474)	(0.219)	(0.184)	(0.175)
β_1	0.379	0.052	0.314	0.374	0.298	0.219	0.244	0.186
	(0.075)	(0.038)	(0.035)	(0.175)	(0.044)	(0.030)	(0.024)	(0.023)

Notes: This table presents the estimated coefficients of Equation (1) for the fraction of households receiving transfers (probability of receipt), across different types of government assistance programs. Standard errors of the coefficients estimated via NLS are provided in parentheses beneath the coefficients.

Figure C3: Estimates for the Fraction of Households Receiving Transfers for each Program

Panel A: Separate Programs

a) WIC

b) SSI

c) SNAP

d) TANF

e) Housing

f) Medicaid

Panel B: Total Transfers

g) Including Medicaid

h) Excluding Medicaid

Notes: The x-axis shows normalized household income. The y-axis shows the fraction of households receiving transfers (probability of receipt). The source of transfers is indicated in the figure headings. The blue diamonds indicate data points and the black line the fitted Ricker model.

Figure C4: Fraction of Months Households Receiving Transfers for each Program

Panel A: Separate Programs

a) TANF

b) SNAP

c) WIC

d) SSI

e) Housing

f) Medicaid

Panel B: Total Transfers

g) Non-medical Transfers

h) All Transfers

Notes: The x-axis shows normalized household income. The y-axis shows the fraction of households receiving transfers (probability of receipt). The source of transfers is indicated in the figure headings. The blue diamonds indicate data points and the black line the fitted Ricker model.

Appendix References

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