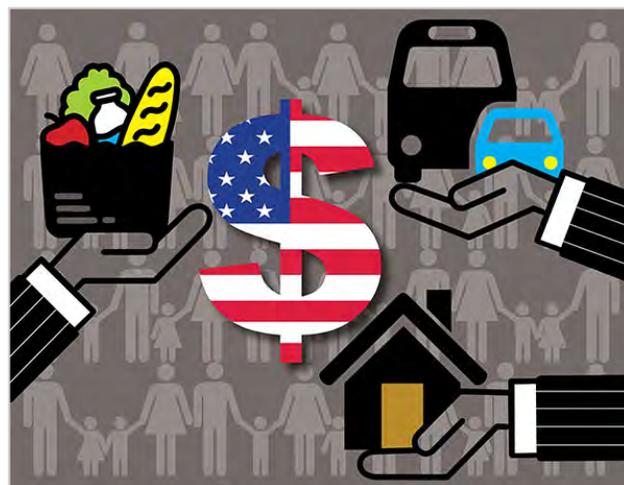


Program participation and spending patterns of families receiving government means-tested assistance

While average family size was the same, average annual expenditures of families who have children and were receiving means-tested government assistance were about half the amount spent by families not receiving assistance. Food, housing, and transportation took up the greatest share of the family budget regardless of whether any assistance was received. Among families receiving means-tested government assistance, Medicaid was the program with the highest participation rate (84.1 percent) and public assistance was the program with the lowest participation rate (7.0 percent).



Government means-tested assistance programs, such as Medicaid and Supplemental Security Income (SSI), provide cash and noncash benefits to many low-income families. A 2015 report from the Survey of Income and Program Participation found that, in 2012, 21.8 percent of all U.S. families, on average, participated in at least one major means-tested program per month. The participation rate for one-parent families headed by women, 50 percent, was much higher than that for one-parent families headed by men (29.5 percent) or married-couple families (14.7 percent).¹

This article uses data from the 2014 Consumer Expenditure Interview Survey to examine the spending patterns of families who have at least one child under 18 and receive benefits from one or more government means-tested assistance programs.² Because the 2014 poverty rate for children under 18 (21.1 percent) was higher than that for people ages 18 to 64 (13.5 percent) and ages 65 and older (10.0 percent), we believe this analysis is needed.³ Estimates indicate that about half of all government means-tested assistance goes to

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families with children, and an assessment of the goods and services that these families purchase is a way to evaluate the quality of life that the assistance helps families attain.⁴

Scope of analysis

The sample examined in this analysis was made up of families with at least one child under 18.⁵ We compared families receiving assistance with families not receiving assistance, and we examined their demographic characteristics, program participation, and spending patterns. In addition, we compared one-parent families receiving assistance with two-parent families receiving assistance. Further analysis compared families receiving assistance from a particular program with those not receiving benefits from that program.

Sample families participated in the following benefit programs:

- Housing assistance (provision of public housing and housing rent subsidy payments)
- Medicaid, the joint federal–state program that pays for medical care for people with low incomes
- Public assistance or cash assistance from state and local government welfare programs, such as Temporary Assistance for Needy Families (TANF) and short-term emergency help
- The Supplemental Nutrition Assistance Program (SNAP)
- The SSI program that provides monthly benefits to disabled adults and children and to those 65 and older who have limited income and assets but are not disabled

Participation in any of these programs was based on information provided by 2014 Consumer Expenditure Interview Survey respondents.⁶

Demographic characteristics

Consumer Expenditure Survey (CE) data show that, in 2014,⁷ there were 31.6 million families in the United States with at least one child under 18 years old.⁸ Slightly over one-fifth (21.1 percent) of these families received government means-tested assistance.

Pretax income was \$65,939 for the sample as a whole. Families not receiving assistance had pretax income of \$74,597, compared with pretax income of \$33,549 for families receiving assistance. Among families receiving assistance, 45.6 percent were headed by a single parent and 54.4 percent had two parents. Pretax income for one-parent families receiving assistance was \$18,282, compared with \$46,328 for two-parent families receiving assistance. (See table 1.)

Table 1. Characteristics of families with children under age 18, by receipt of means-tested government assistance, 2014

Item	All families	Families receiving no assistance	Families receiving assistance		
			Total	One-parent families	Two-parent families
Number of families (in thousands)	31,596	24,931	6,665	3,037	3,628
Average pretax income (in dollars)	65,939	74,597	33,549	18,282	46,328

See footnotes at end of table.

Table 1. Characteristics of families with children under age 18, by receipt of means-tested government assistance, 2014

Item	All families	Families receiving no assistance	Families receiving assistance		
			Total	One-parent families	Two-parent families
Average age of reference person (years)	39.6	40.3	37.1	36.6	37.4
Average number in family					
Total family members	4.0	4.0	4.0	3.2	4.7
Children under 18	1.9	1.9	2.1	2.0	2.2
People 65 and older	0.0	0.0	0.0	0.0	0.1
Earners	1.7	1.8	1.3	0.8	1.7
Vehicles	2.0	2.2	1.4	0.8	1.9
Percent distribution					
Male reference person	42.9	47.1	27.3	6.2	45.1
Female reference person	57.1	52.9	72.7	93.8	54.9
Race of reference person					
Black or African American	13.6	10.6	24.7	37.6	13.9
White, Asian, and all other races	86.4	89.4	75.3	62.4	86.1
Hispanic or Latino origin of reference person					
Hispanic or Latino	19.2	16.4	29.9	21.6	36.9
Not Hispanic or Latino	80.8	83.6	70.1	78.4	63.1
Education of reference person					
Less than high school	11.5	9.1	20.8	18.9	22.5
High school graduate	21.8	18.1	35.7	40.4	31.9
Some college or associate's degree	30.7	30.4	31.8	34.1	29.9
Bachelor's degree or higher	35.9	42.4	11.6	6.7	15.7
Housing tenure					
Homeowner	61.6	71.2	25.7	13.8	35.6
Renter	38.4	28.8	74.3	86.2	64.4
Number of earners					
None	5.3	2.6	15.3	28.4	4.3
One	37.4	33.8	51.1	62.8	41.3
Two	45.0	50.4	24.9	7.7	39.2
Three or more	12.2	13.2	8.7	1.1	15.2
Number of vehicles owned or leased					
None	7.6	4.5	19.2	31.5	9.0
One or more	92.4	95.5	80.8	68.5	91.0

Note: Because of rounding, percentages may not sum to 100.0.
 Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Average family size was 4.0 people whether or not a family received assistance. Among families receiving assistance, one-parent families averaged 2.0 children under age 18, compared with 2.2 children under age 18 for two-parent families receiving assistance. Families not receiving assistance averaged 1.8 earners, compared with 0.8 for one-parent families receiving assistance and 1.7 for two-parent families receiving assistance.

The reference person was black or African American in 13.6 percent of the families.⁹ The proportion of families with a black or African American reference person ranged from 10.6 percent of families not receiving assistance to 37.6 percent of one-parent families receiving assistance. About 86 percent of sample families had a reference person who was white, Asian, or all other races.¹⁰ This proportion ranged from 62.4 percent of one-parent families receiving assistance to 89.4 percent of families not receiving assistance.

The reference person was Hispanic or Latino in 19.2 percent of all families, with a range of 16.4 percent for families not receiving assistance to 36.9 percent for two-parent families receiving assistance. Among all one-parent families receiving assistance, nearly 94 percent had a female household head.

In all families with children under 18, 11.5 percent had a reference person with less than a high school education. Families who had a reference person with less than a high school education ranged from 9.1 percent of those not receiving assistance to 22.5 percent of two-parent families receiving assistance. In families not receiving assistance, 42.4 percent had a reference person with a bachelor’s degree or higher. Among families receiving assistance, 6.7 percent of one-parent families and 15.7 percent of two-parent families had a reference person with at least a bachelor’s degree.

Most families not receiving assistance were homeowners (71.2 percent), and 28.8 percent were renters. The situation was reversed among families receiving assistance: 25.7 percent were homeowners and 74.3 percent were renters. Two-parent families receiving assistance were more likely to be homeowners than one-parent families, 35.6 percent and 13.8 percent, respectively.

Participation in means-tested assistance programs

Medicaid was the program with the highest participation rate (84.1 percent) among families receiving government means-tested assistance. Among one-parent families, 81.7 percent received government means-tested assistance, and 86.1 percent of two-parent families did so.¹¹ (See table 2.)

Table 2. Participation in specific means-tested government assistance programs among families with children under 18, 2014

Program	Percent receiving assistance			Dollar amount received last 12 months		
	All families	One-parent families	Two-parent families	All families	One-parent families	Two-parent families
Housing assistance	21.8	37.8	8.3	NA	NA	NA
Medicaid	84.1	81.7	86.1	NA	NA	NA
Public assistance	7.0	11.8	3.1	3,072	3,208	2,629
Supplemental Nutrition Assistance Program (SNAP)	51.6	66.4	39.3	3,928	3,936	3,916
Supplemental Security Income (SSI)	9.9	12.5	7.8	6,719	6,915	6,466

Note: NA = not available. Because of rounding, percentages may not sum to 100.0.
 Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

SNAP benefits were reported by 51.6 percent of families receiving assistance. A greater proportion of one-parent families (66.4 percent) than two-parent families (39.3 percent) received SNAP benefits. For families with SNAP benefits, the average amount received was \$3,928; benefits received by one-parent and two-parent families were similar (\$3,936 and \$3,916, respectively).¹²

Nearly 22 percent of families received housing assistance. One-parent families had a participation rate of 37.8 percent, compared with a rate of 8.3 percent for two-parent families.¹³ A much smaller proportion of families (9.9 percent) received SSI benefits; these benefits averaged \$6,719. One-parent families received benefits averaging \$6,915, and two-parent families received benefits averaging \$6,466. However, the difference between these amounts was not statistically significant.¹⁴

Only 7.0 percent of families received public assistance benefits. These benefits averaged \$3,072. Participation was 11.8 percent for one-parent families, compared with 3.1 percent for two-parent families. Benefits averaged \$3,208 for one-parent families and \$2,629 for two-parent families, but the difference between the average benefit amounts was not statistically significant.¹⁵

Among families receiving means-tested assistance, close to half participated in only one means-tested program, as shown here:

Number of programs	Percent of families
1	49.2
2	32.1
3	14.2
4	4.2
5	0.4

The greatest proportion (37.0 percent) of families receiving assistance participated in Medicaid only, while 23.7 percent participated in Medicaid and SNAP. Participation in Medicaid, SNAP, and housing assistance was reported by 8.4 percent of families, while 7.3 percent reported participation in SNAP only. See table 3 for more information on the combinations of assistance programs in which families participated.

Table 3. Means-tested program combinations among families receiving assistance, 2014

Program	Percent of families with combination
Families receiving assistance	100.0
Medicaid only	37.0
Medicaid and Supplemental Nutrition Assistance Program (SNAP)	23.7
Medicaid, SNAP, and housing assistance	8.4
SNAP only	7.3
Medicaid and housing assistance	3.0
Housing assistance only	2.7
Medicaid, SNAP, and Supplemental Security Income (SSI)	2.5
SNAP and housing assistance	2.2
All other combinations	13.3

Note: Because of rounding, percentages may not sum to 100.0.

See footnotes at end of table.

Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Spending patterns

In 2014, total expenditures for families receiving assistance were \$36,398, about half (50.3 percent) of the \$72,338 spent by families not receiving assistance. Total expenditures for one-parent families receiving assistance were \$26,085, about three-fifths (58.6 percent) of the \$44,516 spent by two-parent families receiving assistance.

Food, housing, and transportation accounted for the greatest proportion of the budget of all families. These three categories made up 66.2 percent of the total budget of families not receiving assistance, compared with 82.5 percent for one-parent and 75.9 percent for two-parent families receiving assistance. (See table 4.)

Table 4. Average annual expenditures of families with children under 18, by receipt of means-tested government assistance, 2014

Item	All families		Families receiving no assistance		Families receiving assistance					
					Total		One-parent families		Two-parent families	
	Dollars	Percent	Dollars	Percent	Dollars	Percent	Dollars	Percent	Dollars	Percent
Total expenditures	64,728	100.0	72,338	100.0	36,398	100.0	26,085	100.0	44,516	100.0
Food	9,970	15.4	10,656	14.7	7,418	20.4	5,941	22.8	8,581	19.3
Food at home	6,932	10.7	7,199	10.0	5,936	16.3	4,933	18.9	6,726	15.1
Food away from home	3,039	4.7	3,457	4.8	1,482	4.1	1,007	3.9	1,855	4.2
Housing	21,931	33.9	24,180	33.4	13,558	37.2	10,963	42.0	15,600	35.0
Clothing	1,732	2.7	1,898	2.6	1,115	3.1	978	3.7	1,222	2.7
Transportation	11,827	18.3	13,011	18.0	7,420	20.4	4,627	17.7	9,619	21.6
Healthcare	4,350	6.7	5,146	7.1	1,386	3.8	661	2.5	1,957	4.4
Entertainment	3,112	4.8	3,584	5.0	1,356	3.7	923	3.5	1,696	3.8
Pensions and Social Security	6,663	10.3	7,889	10.9	2,098	5.8	875	3.4	3,062	6.9
Other ⁽¹⁾	5,143	7.9	5,975	8.3	2,047	5.6	1,119	4.3	2,777	6.2

Notes:

⁽¹⁾ Includes cash contributions, alcohol, tobacco, personal care products and services, reading, education, life and personal insurance, and miscellaneous expenses.

Note: Because of rounding, percentages may not sum to 100.0.

Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Food

Expenditures were lower among families receiving assistance, but food accounted for a greater proportion of total expenditures than among families not receiving assistance. A different pattern emerged when expenditures on food at home and food away from home, the two components of food spending, were examined separately. Food away from home spending was lower both in dollar amount and as a percent of total expenditures among families receiving assistance. One explanation may be the prevalence of SNAP benefits, which, with few exceptions, can only be used for food at home.¹⁶

Housing

Families receiving assistance spent \$13,558 on housing, which was less than the \$24,180 spent by families not receiving assistance. Among families receiving assistance, one-parent families spent \$10,963, 70.3 percent of the \$15,600 spent by two-parent families. One factor is that one-parent families were more apt to receive housing assistance benefits (37.8 percent) than two-parent families (8.3 percent), as shown in table 2. Although smaller in dollar amount, housing expenditures represented a larger share of total expenditures among families receiving assistance, 37.2 percent, compared with 33.4 percent for families not receiving assistance.

Transportation

One-parent families receiving assistance spent \$4,627 on transportation, which was less than the \$13,011 spent by families without assistance and the \$9,619 spent by two-parent families receiving assistance. Transportation expenses also represented a smaller share of the family budget of one-parent families receiving assistance, 17.7 percent, compared with 18.0 percent for families without assistance and 21.6 percent for two-parent families receiving assistance. Automobile ownership had a major influence on transportation spending. As shown in table 1, nearly 32 percent of one-parent families receiving assistance did not own or lease a car, compared with 9.0 percent of two-parent families receiving assistance and 4.5 percent of families not receiving assistance.

Clothing

Although clothing is considered a basic necessity, clothing claimed a relatively small proportion of the budget of all families, ranging from 2.6 percent for families not receiving assistance to 3.7 percent for one-parent families receiving assistance.¹⁷

Healthcare

Among families receiving assistance, healthcare spending averaged \$661 (2.5 percent of the family budget) for one-parent and \$1,957 (4.4 percent of the family budget) for two-parent families. In contrast, spending on healthcare was greatest in dollar amount (\$5,146) and as a proportion (7.1 percent) of the budget of families not receiving assistance. One explanation for these findings may be that 84.1 percent of families receiving assistance had Medicaid coverage for healthcare expenses. The data do not indicate whether families with Medicaid benefits received the same services and quality of care as either families receiving no assistance or families receiving assistance other than Medicaid.¹⁸

Other categories

Contributions to pensions and Social Security accounted for 5.8 percent of the budget for families receiving assistance, compared with 10.9 percent for families not receiving assistance. Families receiving assistance had fewer earners and thus would be less likely to make pension contributions than families without assistance, who, on average, had more earners. Entertainment expenses were 3.7 percent (\$1,356) of the budget for families receiving assistance, compared with 5.0 percent (\$3,584) for families not receiving assistance. Other expenses claimed 5.6 percent of the budget for families receiving assistance and 8.3 percent of the budget for those not receiving assistance.¹⁹

Spending patterns by program participation

Additional analysis of families receiving assistance was done to see if families receiving benefits from a particular program differed in demographic characteristics and spending patterns from families not receiving benefits from that program. This analysis was done for each of the five means-tested programs examined.

Medicaid

Demographic characteristics were similar among the 84 percent of families receiving Medicaid benefits and the 16 percent of families who did not. Families with Medicaid benefits, however, were more apt to be homeowners (27.4 percent, compared with 16.7 percent for families without Medicaid benefits). Pretax income for families with Medicaid benefits was \$32,963, compared with not \$36,643 for families without Medicaid benefits. However, the difference in pretax income was not statistically significant. (See table 5.)

Table 5. Characteristics of families with children under 18, with means-tested government assistance, by receipt of Medicaid benefits, 2014

Item	All families	Families receiving Medicaid benefits	Families receiving no Medicaid benefits
Number of families (in thousands)	6,665	5,603	1,061
Average pretax income (in dollars)	33,549	32,963	36,643
Average age of reference person (years)	37.1	37.0	37.2
Average number in family			
Total family members	4.0	4.0	3.8
Children under 18	2.1	2.1	2.2
People 65 and older	0.0	0.0	0.0
Earners	1.3	1.3	1.1
Vehicles	1.4	1.4	1.4
Percent distribution			
Male reference person	27.3	27.1	28.9
Female reference person	72.7	72.9	71.1
Race of reference person			
Black or African American	24.7	24.4	26.1
White, Asian, and all other races	75.3	75.6	73.9
Hispanic or Latino origin of reference person			
Hispanic or Latino	29.9	31.5	21.5
Not Hispanic or Latino	70.1	68.5	78.5
Education of reference person			
Less than high school	20.8	21.4	17.5
High school graduate	35.7	35.7	35.8
Some college or associate's degree	31.8	30.8	37
Bachelor's degree or higher	11.6	12.0	9.7
Housing tenure			
Homeowner	25.7	27.4	16.7
Renter	74.3	72.6	83.3
Number of earners			
None	15.3	14.9	17.3
One	51.1	50.4	54.7

See footnotes at end of table.

Table 5. Characteristics of families with children under 18, with means-tested government assistance, by receipt of Medicaid benefits, 2014

Item	All families	Families receiving Medicaid benefits	Families receiving no Medicaid benefits
Two	24.9	25.3	22.6
Three or more	8.7	9.4	5.4
Number of vehicles owned or leased			
None	19.2	18.6	22.5
One or more	80.8	81.4	77.5

Note: Because of rounding, percentages may not sum to 100.0.
 Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Families receiving Medicaid benefits had average expenditures of \$36,450, not statistically different from the \$36,119 for families without Medicaid benefits. Among families with Medicaid benefits, healthcare expenditures were lower and represented a smaller proportion of the family budget (\$1,278 and 3.5 percent, compared with \$1,961 and 5.4 percent for families without Medicaid benefits). Transportation expenses, however, were higher and represented a larger proportion of the family budget among families with Medicaid benefits (\$7,756 and 21.3 percent, compared with \$5,635 and 15.6 percent for families without Medicaid benefits). For the remaining categories, there were no significant spending differences between the two groups. (See table 6.)

Table 6. Average annual expenditures of families with children under 18, with means-tested government assistance, by receipt of Medicaid benefits, 2014

Item	All families		Families receiving Medicaid benefits		Families receiving no Medicaid benefits	
	Dollars	Percent	Dollars	Percent	Dollars	Percent
Total expenditures	36,398	100.0	36,450	100.0	36,119	100.0
Food	7,418	20.4	7,338	20.1	7,845	21.7
Food at home	5,936	16.3	5,881	16.1	6,230	17.2
Food away from home	1,482	4.1	1,457	4.0	1,615	4.5
Housing	13,558	37.2	13,543	37.2	13,634	37.7
Clothing	1,115	3.1	1,086	3.0	1,269	3.5
Transportation	7,420	20.4	7,756	21.3	5,635	15.6
Healthcare	1,386	3.8	1,278	3.5	1,961	5.4
Entertainment	1,356	3.7	1,362	3.7	1,321	3.7
Pensions and Social Security	2,098	5.8	2,131	5.8	1,927	5.3
Other ⁽¹⁾	2,047	5.6	1,956	5.4	2,528	7.0

Notes:
⁽¹⁾ Includes cash contributions, alcohol, tobacco, personal care products and services, reading, education, life and personal insurance, and miscellaneous expenses.
 Note: Because of rounding, percentages may not sum to 100.0.

See footnotes at end of table.

Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Supplemental Nutrition Assistance Program (SNAP)

Slightly over half (51.6 percent) of families who received assistance were recipients of SNAP benefits. Average pretax income for SNAP recipients was \$27,260, which was lower than the \$40,264 for families not receiving SNAP benefits. Families with SNAP benefits were less apt than other families who received assistance to be homeowners (15.9 percent, compared with 36.1 percent of families without SNAP benefits). About one quarter (25.3 percent) of families receiving SNAP benefits did not own a vehicle, compared with 12.8 percent of families not receiving SNAP benefits. (See table 7.)

Table 7. Characteristics of families with children under 18, with means-tested public assistance, by receipt of Supplemental Nutrition Assistance Program (SNAP) benefits, 2014

Item	All families	Families receiving SNAP benefits	Families receiving no SNAP benefits
Number of families (in thousands)	6,665	3,441	3,223
Average pretax income (in dollars)	33,549	27,260	40,264
Average age of reference person (years)	37.1	35.6	38.7
Average number in family			
Total family members	4.0	4.0	4.0
Children under 18	2.1	2.2	1.9
People 65 and older	0.0	0.0	0.1
Earners	1.3	1.1	1.5
Vehicles	1.4	1.2	1.6
Percent distribution			
Male reference person	27.3	21.8	33.2
Female reference person	72.7	78.2	66.8
Race of reference person			
Black or African American	24.7	30.3	18.7
White, Asian, and all other races	75.3	69.7	81.3
Hispanic or Latino origin of reference person			
Hispanic or Latino	29.9	25.2	35.0
Not Hispanic or Latino	70.1	74.8	65.0
Education of reference person			
Less than high school	20.8	22.8	18.7
High school graduate	35.7	37.3	34.1
Some college or associate's degree	31.8	32.5	31.1
Bachelor's degree or higher	11.6	7.4	16.1
Housing tenure			
Homeowner	25.7	15.9	36.1
Renter	74.3	84.1	63.9
Number of earners			
None	15.3	24.1	5.9
One	51.1	50.8	51.4
Two	24.9	19.8	30.3
Three or more	8.7	5.3	12.4
Number of vehicles owned or leased			

See footnotes at end of table.

Table 7. Characteristics of families with children under 18, with means-tested public assistance, by receipt of Supplemental Nutrition Assistance Program (SNAP) benefits, 2014

Item	All	Families receiving	Families receiving no
	families	SNAP benefits	SNAP benefits
None	19.2	25.3	12.8
One or more	80.8	74.7	87.2

Note: Because of rounding, percentages may not sum to 100.0.
 Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Total expenditures among families with SNAP benefits were \$30,884, lower than the \$42,150 for families without SNAP benefits. Although families receiving SNAP benefits spent less on food, the food category accounted for a greater proportion of the family budget (21.8 percent, compared with 19.3 percent for families without SNAP benefits). When we examined expenditures on food at home and food away from home—the components of food spending—a different pattern emerged. For example, families with SNAP benefits spent \$5,678 on food at home, which accounted for 84.2 percent of total food spending, while the \$1,068 they spent on food away from home accounted for the remaining 15.8 percent. For families without SNAP benefits, the \$6,206 they spent on food at home accounted for a lower proportion (76.4 percent) of food spending, while the \$1,913 spent on food away from home accounted for a higher proportion (23.6 percent) of total food spending, compared with families receiving SNAP benefits. These findings could reflect the fact that SNAP benefits, with few exceptions, must be used to purchase food at home only.²⁰ (See table 8.) Families receiving SNAP benefits also spent less on the remaining expenditure categories than families not receiving SNAP benefits, and these differences were statistically significant.

Table 8. Average annual expenditures of families with children under 18, with means-tested public assistance, by receipt of Supplemental Nutrition Assistance Program (SNAP) benefits, 2014

Item	All families		Families receiving SNAP benefits		Families receiving no SNAP benefits	
	Dollars	Percent	Dollars	Percent	Dollars	Percent
	Total expenditures	36,398	100.0	30,884	100.0	42,150
Food	7,418	20.4	6,746	21.8	8,119	19.3
Food at home	5,936	16.3	5,678	18.4	6,206	14.7
Food away from home	1,482	4.1	1,068	3.5	1,913	4.5
Housing	13,558	37.2	11,989	38.8	15,194	36.0
Clothing	1,115	3.1	1,008	3.3	1,225	2.9
Transportation	7,420	20.4	6,109	19.8	8,789	20.9
Healthcare	1,386	3.8	1,032	3.3	1,756	4.2
Entertainment	1,356	3.7	1,133	3.7	1,588	3.8
Pensions and Social Security	2,098	5.8	1,339	4.3	2,891	6.9
Other ⁽¹⁾	2,047	5.6	1,528	4.9	2,587	6.1

Notes:

See footnotes at end of table.

(1) Includes cash contributions, alcohol, tobacco, personal care products and services, reading, education, life and personal insurance, and miscellaneous expenses.
 Note: Because of rounding, percentages may not sum to 100.0.
 Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Housing assistance

Housing assistance was received by 21.8 percent of families. The majority of this group were one-parent families, which is reflected by a smaller family size (3.6 people, compared with 4.1 for families without assistance) and fewer earners (0.9, compared with 1.4 for families without assistance). Fewer earners is also a factor in the average pretax income of \$19,682, which was lower than the \$37,404 for families not receiving assistance. All families receiving housing assistance were renters and were less apt to own a vehicle than families not receiving assistance. (See table 9.)

Table 9. Characteristics of families with children under 18, with means-tested government assistance, by receipt of housing assistance benefits, 2014

Item	All families	Families receiving housing assistance benefits	Families receiving no housing assistance benefits
Number of families (in thousands)	6,665	1,450	5,215
Average pretax income (in dollars)	33,549	19,682	37,404
Average age of reference person (years)	37.1	37.6	37.0
Average number in family			
Total family members	4.0	3.6	4.1
Children under 18	2.1	2.2	2.0
People 65 and older	0.0	0.0	0.0
Earners	1.3	0.9	1.4
Vehicles	1.4	0.7	1.6
Percent distribution			
Male reference person	27.3	13.3	31.3
Female reference person	72.7	86.7	68.7
Race of reference person			
Black or African American	24.7	45.4	18.9
White, Asian, and all other races	75.3	54.6	81.1
Hispanic or Latino origin of reference person			
Hispanic or Latino	29.9	24.4	31.5
Not Hispanic or Latino	70.1	75.6	68.5
Education of reference person			
Less than high school	20.8	23.8	20.0
High school graduate	35.7	40.8	34.3
Some college or associate's degree	31.8	32.4	31.6
Bachelor's degree or higher	11.6	3.0	14.0
Housing tenure			
Homeowner	25.7	0.0	32.8
Renter	74.3	100.0	67.2
Number of earners			
None	15.3	28.9	11.5

See footnotes at end of table.

Table 9. Characteristics of families with children under 18, with means-tested government assistance, by receipt of housing assistance benefits, 2014

Item	All families	Families receiving housing assistance benefits	Families receiving no housing assistance benefits
One	51.1	55.6	49.8
Two	24.9	14.4	27.8
Three or more	8.7	1.1	10.9
Number of vehicles owned or leased			
None	19.2	41.4	13.1
One or more	80.8	58.6	86.9

Note: Because of rounding, percentages may not sum to 100.0.
 Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Total expenditures for families with housing assistance were \$25,597, lower than the \$39,300 spent by families without assistance. Families with housing assistance spent less on total food (\$6,483, compared with \$7,670 for families without assistance), but food accounted for a greater share of total expenditures (25.3 percent, compared with 19.5 percent for families without assistance).

The composition of food spending varied between the two groups. The \$5,476 that families with housing assistance spent on food at home represented 84.5 percent of food spending, while the \$1,007 spent on food away from home represented 15.5 percent of food spending. Families without housing assistance spent \$6,060 on food at home (79.0 percent of their food spending) and \$1,609 on food away from home (21.0 percent of their food spending). (See table 10.) These findings may reflect the fact that a greater proportion of families with housing assistance also received SNAP benefits (69.3 percent, compared with 46.2 percent of families without housing assistance).

Table 10. Average annual expenditures of families with children under 18, with means-tested government assistance, by receipt of housing assistance benefits, 2014

Item	All families		Families receiving housing assistance benefits		Families receiving no housing assistance benefits	
	Dollars	Percent	Dollars	Percent	Dollars	Percent
Total expenditures	36,398	100.0	25,597	100.0	39,300	100.0
Food	7,418	20.4	6,483	25.3	7,670	19.5
Food at home	5,936	16.3	5,476	21.4	6,060	15.4
Food away from home	1,482	4.1	1,007	3.9	1,609	4.1
Housing	13,558	37.2	9,698	37.9	14,595	37.1
Clothing	1,115	3.1	1,118	4.4	1,114	2.8
Transportation	7,420	20.4	4,403	17.2	8,231	20.9

See footnotes at end of table.

Table 10. Average annual expenditures of families with children under 18, with means-tested government assistance, by receipt of housing assistance benefits, 2014

Item	All families		Families receiving housing assistance benefits		Families receiving no housing assistance benefits	
	Dollars	Percent	Dollars	Percent	Dollars	Percent
Healthcare	1,386	3.8	637	2.5	1,588	4.0
Entertainment	1,356	3.7	1,059	4.1	1,435	3.7
Pensions and Social Security	2,098	5.8	887	3.5	2,424	6.2
Other ⁽¹⁾	2,047	5.6	1,312	5.1	2,244	5.7

Notes:
⁽¹⁾ Includes cash contributions, alcohol, tobacco, personal care products and services, reading, education, life and personal insurance, and miscellaneous expenses.
 Note: Because of rounding, percentages may not sum to 100.0.
 Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Housing outlays among families receiving housing assistance were \$9,698, lower than the \$14,595 spent by families not receiving assistance. However, housing outlays represented similar proportions of the family budget for both families receiving housing assistance and those not receiving housing assistance. Because the CE does not collect the dollar amount of housing assistance benefits, the total housing costs for families receiving assistance could not be determined.²¹

There was no difference in clothing expenditures between the two groups. Families with housing assistance, however, spent less on each of the remaining categories than families without housing assistance.

Supplemental Security Income (SSI)

A small proportion of families receiving assistance (9.9 percent) collected SSI benefits. Families with SSI benefits had an older reference person (an average age of 42.4 years, compared with 36.5 years for families without SSI benefits) and fewer earners (0.9, compared with 1.4 for families without benefits). Pretax income for families with SSI benefits was \$27,806, lower than the \$34,183 for families without SSI benefits. (See table 11.)

Table 11. Characteristics of families with children under 18, with means-tested government assistance, by receipt of Supplemental Security Income (SSI) benefits, 2014

Item	All families	Families receiving SSI benefits	Families receiving no SSI benefits
Number of families (in thousands)	6,665	662	6,003
Average pretax income (in dollars)	33,549	27,806	34,183
Average age of reference person (years)	37.1	42.4	36.5
Average number in family			
Total family members	4.0	3.9	4.0

See footnotes at end of table.

Table 11. Characteristics of families with children under 18, with means-tested government assistance, by receipt of Supplemental Security Income (SSI) benefits, 2014

Item	All families	Families receiving SSI benefits	Families receiving no SSI benefits
Children under 18	2.1	1.9	2.1
People 65 and older	0.0	0.1	0.0
Earners	1.3	0.9	1.4
Vehicles	1.4	1.2	1.4
Percent distribution			
Male reference person	27.3	19.0	28.3
Female reference person	72.7	81.0	71.7
Race of reference person			
Black or African American	24.7	29.9	24.1
White, Asian, and all other races	75.3	70.1	75.9
Hispanic or Latino origin of reference person			
Hispanic or Latino	29.9	11.6	31.9
Not Hispanic or Latino	70.1	88.4	68.1
Education of reference person			
Less than high school	20.8	27.6	20.1
High school graduate	35.7	37.2	35.6
Some college or associate's degree	31.8	28.0	32.2
Bachelor's degree or higher	11.6	7.2	12.1
Housing tenure			
Homeowner	25.7	25.3	25.7
Renter	74.3	74.7	74.3
Number of earners			
None	15.3	42.6	12.3
One	51.1	30.6	53.4
Two	24.9	24.8	24.9
Three or more	8.7	2.0	9.5
Number of vehicles owned or leased			
None	19.2	27.2	18.4
One or more	80.8	72.8	81.6

Note: Because of rounding, percentages may not sum to 100.0.
 Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Although total expenditures for families receiving SSI benefits were \$38,965, this amount was not significantly different from the \$36,121 for families without SSI benefits. Families receiving SSI benefits spent significantly more on healthcare than families not receiving benefits (\$2,012, compared with \$1,319 for families without SSI benefits). This may reflect the fact that low-income people under age 65 can receive SSI benefits only if they are disabled. Families with SSI benefits also spent significantly more on clothing (\$1,309) and entertainment (\$1,691) than families without SSI benefits (\$1,094 and \$1,320, respectively). There was no significant difference between the two groups in spending on the remaining categories. (See table 12.)

Table 12. Average annual expenditures of families with children under 18, with means-tested government assistance, by receipt of Supplemental Security Income (SSI) benefits, 2014

Item	All families		Families receiving SSI benefits		Families receiving no SSI benefits	
	Dollars	Percent	Dollars	Percent	Dollars	Percent
Total expenditures	36,398	100.0	38,965	100.0	36,121	100.0
Food	7,418	20.4	7,363	18.9	7,424	20.6
Food at home	5,936	16.3	5,923	15.2	5,938	16.4
Food away from home	1,482	4.1	1,440	3.7	1,486	4.1
Housing	13,558	37.2	14,971	38.4	13,406	37.1
Clothing	1,115	3.1	1,309	3.4	1,094	3.0
Transportation	7,420	20.4	7,143	18.3	7,450	20.6
Healthcare	1,386	3.8	2,012	5.2	1,319	3.7
Entertainment	1,356	3.7	1,691	4.3	1,320	3.7
Pensions and Social Security	2,098	5.8	1,533	3.9	2,159	6.0
Other ⁽¹⁾	2,047	5.6	2,943	7.6	1,950	5.4

Notes:

⁽¹⁾ Includes cash contributions, alcohol, tobacco, personal care products and services, reading, education, life and personal insurance, and miscellaneous expenses.

Note: Because of rounding, percentages may not sum to 100.0.

Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Public assistance

Only 7.0 percent of families received public assistance benefits. One-parent families accounted for over three-fourths (76 percent) of recipient families. Families receiving public assistance benefits had fewer earners (0.7, compared with 1.4 for families without benefits) and owned fewer vehicles (0.7, compared with 1.5 for families not receiving benefits). Only 14.8 percent of recipient families were homeowners, compared with 26.5 percent of families not receiving benefits. Pretax income for families with public assistance benefits was \$15,487, lower than the \$34,917 for families without public assistance. (See table 13.)

Table 13. Characteristics of families with children under 18, with means-tested government assistance, by receipt of public assistance benefits, 2014

Item	All families	Families receiving public assistance benefits	Families receiving no public assistance benefits
Number of families (in thousands)	6,665	469	6,196
Average pretax income (in dollars)	33,549	15,487	34,917
Average age of reference person (years)	37.1	37.1	37.1
Average number in family			
Total family members	4.0	3.4	4.0
Children under 18	2.1	1.8	2.1
People 65 and older	0.0	0.0	0.0
Earners	1.3	0.7	1.4

See footnotes at end of table.

Table 13. Characteristics of families with children under 18, with means-tested government assistance, by receipt of public assistance benefits, 2014

Item	All families	Families receiving public assistance benefits	Families receiving no public assistance benefits
Vehicles	1.4	0.7	1.5
Percent distribution			
Male reference person	27.3	17.2	28.1
Female reference person	72.7	82.8	71.9
Race of reference person			
Black or African American	24.7	24.2	24.7
White, Asian, and all other races	75.3	75.8	75.3
Hispanic or Latino origin of reference person			
Hispanic or Latino	29.9	28.0	30.1
Not Hispanic or Latino	70.1	72.0	69.9
Education of reference person			
Less than high school	20.8	26.6	20.4
High school graduate	35.7	37.3	35.6
Some college or associate's degree	31.8	23.0	32.5
Bachelor's degree or higher	11.6	13.2	11.5
Housing tenure			
Homeowner	25.7	14.8	26.5
Renter	74.3	85.2	73.5
Number of earners			
None	15.3	46.1	13.0
One	51.1	40.5	51.9
Two	24.9	8.5	26.1
Three or more	8.7	4.9	9.0
Number of vehicles owned or leased			
None	19.2	42.7	17.5
One or more	80.8	57.3	82.5

Note: Because of rounding, percentages may not sum to 100.0.
 Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Total expenditures for families receiving public assistance were \$28,992, lower than the \$36,994 for families without public assistance. While there was no significant difference in the amount spent on food at home, families receiving public assistance spent less on food away from home than families without public assistance. (See table 14.) The lower expenditures for food away from home could be because a greater proportion of families receiving public assistance also received SNAP benefits (84.3 percent, compared with 48.4 percent of families not receiving public assistance).

Table 14. Average annual expenditures of families with children under 18, with means-tested government assistance, by receipt of public assistance benefits, 2014

Item	All families		Families receiving public assistance benefits		Families receiving no public assistance benefits	
	Dollars	Percent	Dollars	Percent	Dollars	Percent
Total expenditures	36,398	100.0	28,992	100.0	36,994	100.0
Food	7,418	20.4	6,596	22.7	7,484	20.2
Food at home	5,936	16.3	5,596	19.3	5,964	16.1
Food away from home	1,482	4.1	1,000	3.4	1,521	4.1
Housing	13,558	37.2	11,794	40.7	13,700	37.0
Clothing	1,115	3.1	1,033	3.6	1,121	3.0
Transportation	7,420	20.4	6,213	21.4	7,517	20.3
Healthcare	1,386	3.8	245	0.8	1,478	4.0
Entertainment	1,356	3.7	1,047	3.6	1,381	3.7
Pensions and Social Security	2,098	5.8	586	2.0	2,220	6.0
Other ⁽¹⁾	2,047	5.6	1,479	5.1	2,092	5.7

Notes:

⁽¹⁾ Includes cash contributions, alcohol, tobacco, personal care products and services, reading, education, life and personal insurance, and miscellaneous expenses.

Note: Because of rounding, percentages may not sum to 100.0.

Source: Consumer Expenditure Interview Survey, U.S. Bureau of Labor Statistics.

Families receiving public assistance spent less on housing (\$11,794) than families without public assistance (\$13,700). One explanation for the spending difference may be that 47.1 percent of families receiving public assistance also received housing assistance, compared with 19.1 percent of families without public assistance. Another factor is the higher homeownership rate among families not receiving public assistance. Housing expenses, however, accounted for a greater share of total expenditures for families receiving public assistance than for other families (40.7 percent, compared with 37.0 percent for families not receiving public assistance).

Healthcare spending by families receiving public assistance was lower in dollar amount (\$245) and as a share of the family budget (0.8 percent) than by families not receiving public assistance (\$1,478 and 4.0 percent, respectively). About four-fifths (79.4 percent) of families receiving public assistance benefits also received Medicaid benefits, compared with 84.4 percent of families without public assistance benefits. Only 25.0 percent of families receiving public assistance, however, reported any healthcare expenditures, compared with 50.0 percent of families not receiving public assistance. It is unclear from the CE data whether families with public assistance had higher reimbursement levels, did not use as many services, or used less expensive services than families without public assistance.

Outlays on pensions and Social Security were lower both in dollar amount (\$586) and as a share of the budget (2.0 percent) for families receiving public assistance than for families not receiving assistance (\$2,220 and 6.0

percent, respectively). A major factor is that 46.1 percent of families receiving assistance had no earners, compared with 13.0 percent of families not receiving assistance.

There was no significant difference between families receiving public assistance benefits and families without benefits in the amounts spent on clothing and transportation.

Conclusion

Average annual expenditures by families receiving means-tested government assistance were about half the amount spent by families not receiving assistance even though average family size was the same. Total spending of one-parent families receiving assistance was about three-fifths of spending by two-parent families receiving assistance. Food, housing, and transportation together took up the greatest share of the family budget, regardless of whether any assistance was received. Families not receiving assistance spent more on food and housing than families receiving assistance, but expenditures represented smaller proportions of the family budget compared with families receiving assistance. Healthcare spending was higher in dollar amount and as a percentage of the family budget among families receiving no assistance. One reason may be that nearly 71 percent of families receiving assistance had Medicaid coverage.

We did further analysis of the expenditures and demographics of families receiving means-tested government assistance to see if those receiving assistance from a particular program differed from those not receiving assistance from that program. Findings varied depending on the particular program.

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NOTES

¹ Means-tested programs are those which require that an individual or family's income or assets fall below specified thresholds to qualify for benefits. The means-tested assistance programs examined in the Survey of Income and Program Participation were Medicaid, Supplemental Nutrition Assistance Program (SNAP), Housing Assistance, Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), and General Assistance (GA). For more information, see Shelley K. Irving and Tracy A. Loveless, "Dynamics of economic well-being: participation in government programs, 2009–2012: who gets assistance?" *Current Population Reports*, P70-141 (U.S. Census Bureau, May 2015), <https://www.census.gov/content/dam/Census/library/publications/2015/demo/p70-141.pdf>.

² A more detailed description of the Consumer Expenditure Surveys can be found in "Consumer expenditures and income," *BLS handbook of methods*, U.S. Bureau of Labor Statistics, February 26, 2016, <https://www.bls.gov/opub/hom/cex/home.htm>.

³ In addition, the poverty rate for related children in married-couple families was 10.6 percent, compared with 46.5 percent for children in families with a female householder. Related children are those under age 18 related to the householder by birth, marriage, or adoption. For more information, see Carmen DeNavas-Walt and Bernadette D. Proctor, "Income and poverty in the

United States: 2014,” *Current Population Reports*, P60-252 (U.S. Census Bureau, September 2015), <https://www.census.gov/content/dam/Census/library/publications/2015/demo/p60-252.pdf>.

4 In 2014, cash, food, and housing benefits received by families with children came to \$222.8 billion. The addition of medical care benefits increased the total to \$402.2 billion. For more information, see Rachel Sheffield and Robert Rector, “Five myths about welfare and child poverty,” *Backgrounders*, No. 3176, Washington D.C., The Heritage Foundation, December 20, 2016, <http://www.heritage.org/welfare/report/five-myths-about-welfare-and-child-poverty>.

5 In the Consumer Expenditure Survey (CE), the consumer unit is the entity for which expenditure reports are collected. Consumer units include families, single people who live alone or share a household with others but who are financially independent, and two or more people who live together and share expenses. For more information, see the CE glossary, characteristics section, <https://www.bls.gov/cex/csxgloss.htm>. This analysis is limited to families with own children under 18 who currently live with the reference person. “Own children” in a family are sons and daughters, including stepchildren and adopted children, of the reference person.

6 Cash benefit means from SSI, SNAP, and TANF and all expenditure means were calculated as sample estimates rather than population estimates because of their higher levels of statistical significance. In the analyses, data from each quarter were treated as data independent from other quarters. Benefit amounts from SSI and SNAP were collected in the second and fifth interviews only.

7 This analysis uses data from the 2014 collection year, which, because of the rotating panel design of the Consumer Expenditure Interview Survey, is different from the calendar year. For example, data for the first quarter of calendar year 2014 were collected in January, February, and March. Respondents interviewed in January were asked to recall expenditures made since the first of the month that was 3 months prior to the interview, resulting in a reference period from October 1, 2013 to December 31, 2013. Similarly, respondents interviewed in February had a reference period from November 1, 2013 to January 31, 2014. This means that respondents who were interviewed in January were also interviewed in April, July, and October, and would have provided 4 quarters of data in collection year 2014. However, the data would cover a combined period from October 1, 2013 to September 30, 2014 that comprises the last 3 months of calendar year 2013 and the first 9 months of calendar year 2014. For more information, see “2014 users’ documentation, Interview Survey, public-use microdata (PUMA), consumer expenditure,” U.S. Bureau of Labor Statistics, September 3, 2015, <https://www.bls.gov/cex/2014/csxintvw.pdf>.

8 These families accounted for about 25 percent of the consumer units represented in the survey.

9 The reference person is the first household member mentioned by the respondent when asked, “Start with the name of the person or one of the persons who owns or rents the home.” The relationship of the other consumer unit members is determined with respect to this person. In two-parent families, the reference person can be male or female. In one-parent families, the gender of the reference person is usually that of the sole parent.

10 “All other races” includes Native Hawaiian or other Pacific Islander, American Indian or Alaskan Native, and approximately 1 percent who report more than one race.

11 In fiscal year 2013, 64.7 million people received Medicaid benefits. The largest proportion (46.0 percent) was made up of nondisabled children under age 21 who received an average benefit of \$3,498. Nondisabled adults in families with dependent children made up 21.7 percent of Medicaid recipients, receiving an average benefit of \$2,305. Nondisabled people ages 65 or older made up 6.4 percent of all Medicaid recipients and received an average benefit of \$15,104. The disabled of all ages accounted for 14.8 percent of beneficiaries, with an average benefit of \$16,030. The remaining 11.2 percent was made up of other recipients whose eligibility status was unknown; the average benefit was \$1,776. For more information, see table 8.E2 of *Annual Statistical Supplement, 2015* (Social Security Administration, April 2016), <https://www.ssa.gov/policy/docs/statcomps/supplement/2015/index.html>.

[12](#) SNAP is the largest of the 15 domestic food-and-nutrition-assistance programs administered by the U.S. Department of Agriculture, Food and Nutrition Service. In fiscal year 2014, an average of 46.6 million people a month received SNAP benefits. The average monthly benefit for single-parent families was \$375, compared with \$454 for two-parent families. Taking family size into account, the average monthly benefit per person was \$129 for single-parent families and \$103 for two-parent families. For more information, see Kelsey Farson Gray and Shivani Kochhar, “Characteristics of Supplemental Nutrition Assistance Program households: fiscal year 2014,” Report No. SNAP-15-CHAR (U.S. Department of Agriculture, Food and Nutrition Service, December 2015), table 3.4, <http://www.fns.usda.gov/sites/default/files/ops/Characteristics2014.pdf>.

[13](#) In 2012, the average monthly participation in housing assistance programs was 3.7 percent of all U.S. families. Participation ranged from 1.3 percent of married-couple families to 14.7 percent of families with a female householder, no husband present. Families with a male householder, no wife present, had a participation rate of 2.3 percent. For more information, see appendix table 4, “Average monthly participation rates for housing assistance by selected characteristics,” in Irving and Loveless, “Dynamics of economic well-being,” <https://www.census.gov/content/dam/Census/library/publications/2015/demo/p70-141.pdf>.

[14](#) In December 2014, 8.3 million people received SSI benefits. Of these recipients, 15.6 percent were under age 18, 58.9 percent were 18 to 64, and the remaining 25.5 percent were 65 and older. The average monthly benefit was \$532, ranging from \$427 for those 65 and older to \$633 for those under 18; recipients 18 to 64 had an average monthly benefit of \$551. Recipients under age 65 must be blind or disabled (as well as low-income) in order to receive benefits. Recipients over 65 must be low income but do not have to be blind or disabled. For more information, see table 7.A1, *Annual statistical supplement, 2015*, <https://www.ssa.gov/policy/docs/statcomps/supplement/2015/index.html>.

[15](#) In fiscal year 2014, 1.5 million families received TANF benefits, which averaged \$389 per month. Average monthly benefits ranged from \$314 for families with no child recipients to \$592 for families with four or more child recipients. For more information, see table 37, “TANF families by amount of cash assistance and the number of child recipients: fy2014,” *Characteristics and financial circumstances of TANF recipients, fiscal year 2014* (U.S. Department of Health and Human Services, Administration for Children and Families, March 25, 2016), http://www.acf.hhs.gov/sites/default/files/ofa/tanf_characteristics_fy2014.pdf.

[16](#) Although SNAP benefits are not included in computing poverty statistics, the value of SNAP benefits is included as income in the CE. When requesting information on food purchases, the CE does not ask whether these purchases were made with cash or SNAP benefits. Monthly income is the most important determinant of a family’s or household’s eligibility for SNAP benefits. A detailed process is used to compute the net income that determines eligibility, with standards varying somewhat by state. For more information, see “Characteristics of Supplemental Nutrition Assistance Program households: fiscal year 2014,” <http://www.fns.usda.gov/sites/default/files/ops/Characteristics2014.pdf>.

[17](#) For further discussion about basic necessities, see Kathleen S. Short and Thesia I. Garner, “The Supplemental Poverty Measure: a joint project between the Census Bureau and the Bureau of Labor Statistics,” paper presented to the Federal Economic Statistics Advisory Committee on June 8, 2012, https://www.bls.gov/pir/spm/spm_pap_joint12.pdf.

[18](#) For research examining possible inequality in healthcare spending, see Samuel L. Dickman, Steffie Woolhandler, Jacob Bor, Danny McCormick, David H. Bor, and David U. Himmelstein, “Health spending for low-, middle-, and high-income Americans, 1963–2012,” *Health Affairs*, July 2016, pp. 1189–1195.

[19](#) The other expenses category comprises outlays on cash contributions, alcohol, tobacco, personal care products and services, reading, education, life and personal insurance, and miscellaneous expenses, such as funeral expenses, legal fees, and safe deposit box rental. For more information, see Consumer Expenditure Survey, glossary, expenditures section, U.S. Bureau of Labor Statistics, <https://www.bls.gov/cex/csxgloss.htm>.

[20](#) In some areas, restaurants can be authorized to accept SNAP benefits from qualified homeless, elderly, or disabled people in exchange for low-cost meals. For more information, see Supplemental Nutrition Assistance Program (SNAP): “What can SNAP buy?” (U.S. Department of Agriculture, Food and Nutrition Service), <http://www.fns.usda.gov/snap/eligible-food-items>.

²¹ Because public assistance, SNAP, and SSI benefits are paid directly to recipients, the CE treats these benefits as income sources and the amounts received are reflected in the total annual expenditures of families receiving these benefits. Because families receiving housing assistance, Medicaid, or both have benefits paid on their behalf, the CE only collects information about whether a family receives these benefits. Because the CE asks respondents to report actual out-of-pocket expenses for housing and healthcare, the true dollar value of the housing and healthcare consumed cannot be determined.

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