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# Examining the Growth of the Zero-Income SNAP Caseload: Characteristics, Circumstances, and Dynamics of Zero-Income SNAP Participants

## Volume II: In-Depth Interview Findings

Food and Nutrition Service  
U.S. Department of Agriculture  
3101 Park Center Drive  
Alexandria, VA 22302

October 2014



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# Examining the Growth of the Zero-Income SNAP Caseload: Characteristics, Circumstances, and Dynamics of Zero-Income SNAP Participants

VOLUME II: IN-DEPTH INTERVIEW FINDINGS



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## EXECUTIVE SUMMARY

The Supplemental Nutrition Assistance Program (SNAP) is one of the Nation’s largest and most important assistance programs for low-income households. SNAP has come to represent a critical source of support for a growing number of people with no income. In recent years, the growth rate of zero-income SNAP households has far surpassed that of the overall SNAP caseload. To gain a better understanding of this trend and the possible contributing factors, the U.S. Department of Agriculture’s (USDA) Food and Nutrition Service (FNS) conducted a mixed-methods research study focusing on the growth and characteristics of the zero-income SNAP population. The study addressed the following four research objectives:

1. Determine the characteristics and circumstances of zero-income SNAP participants now and in the past and how those circumstances compare to other SNAP and non-SNAP individuals with similar income.
2. Examine how, with zero income, these SNAP participants are surviving and coping.
3. Examine the dynamics of income and SNAP participation for zero-income SNAP participants.
4. Examine how economic and/or policy changes may have affected this population and their representation in the SNAP caseload.

Volume I of this report addresses Objectives 1, 3 and 4.<sup>1</sup> This report—volume II—addresses Objectives 1 and 2 based on findings from in-depth, semi-structured interviews with 50 zero-gross-income SNAP participants. The purpose of these interviews was to gather firsthand information about the circumstances that can lead zero-income SNAP participants to experience periods of no income and the strategies they use to survive during those periods. Respondents included SNAP participants living in Maryland, Virginia, West Virginia, or the District of Columbia who reported no income on their SNAP applications. Twenty-eight respondents were women and 22 were men, and more than three-quarters of respondents were unmarried. Approximately three-quarters of the respondents were between 18 and 49 years of age, which is the designated age range for able-bodied adults without dependents (ABAWDs). Almost one-quarter of those adults had full custody of dependent children and therefore were exempt from the work program requirements that apply to ABAWDs.

### ***What are the histories of participation in SNAP and in other government programs for zero-income SNAP participants?***

Respondents were evenly divided between those who had received SNAP benefits at multiple intervals throughout their lives (“multiple-spell” SNAP participants) and those who received benefits without any gaps (“single-spell” participants). Most of the single-spell respondents (22 out of 50) had enrolled in SNAP within the previous 4 years, typically following the loss of a job. Other events that precipitated SNAP entry included separation from or loss of

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<sup>1</sup> Volume I of the report is entitled “Examining the Growth of the Zero-Income SNAP Caseload: Characteristics, Circumstances, and Dynamics of Zero-Income SNAP Participants. Volume I: Cross-Sectional, Longitudinal, and Policy Analysis Findings, 1993–2008.”



a partner who was a source of financial support, and taking leave from work in order to care for children or other family members.

Multiple-spell SNAP participants reported various circumstances that triggered their repeated entry into and exit from SNAP, such as failure to recertify on time, finding employment, and incarceration.

FNS was also interested in finding out whether zero income SNAP participants receive benefits from other programs such as the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), Unemployment Insurance (UI), and others, and if not, why not. Because respondents who received any kind of cash assistance when they applied for SNAP were excluded from the study, only two were receiving any kind of cash benefit at the time of the interview. These two respondents were single mothers who had recently enrolled in TANF.

No respondent was receiving UI or SSI, although many might have qualified for these benefits based on circumstances that prevented them from working, such as disabling health problems. Several respondents described administrative hurdles that prevented them from following through with applications. With respect to UI, several respondents were unaware of the eligibility requirements, assumed they were ineligible, or their former employers dissuaded them from applying.

Interviewers also examined respondents' participation in programs that offer in-kind benefits, such as WIC, Medicaid and subsidized housing. Five out of six mothers of young children were receiving WIC at the time of the interview and approximately three-fifths of respondents (n=31) received Medicaid. Most of the respondents who were not enrolled in Medicaid resided in Maryland, Virginia or West Virginia, which have more stringent eligibility requirements than the District of Columbia, where many of the respondents who did receive Medicaid lived.

Few respondents (n=7) had housing subsidies, although many had applied and were on a waiting list, or were deterred from applying by the length and uncertainty of the waiting period. Several respondents had been told that new applications were not being accepted; those who were on a waiting list noted how difficult it was to obtain information about one's place on the list.

***Do zero income SNAP families have working members? For those who are unemployed or out of the workforce, why are they not working?***

Of the 50 respondents, 2 had found part time work by the time of their interview, 5 were out of the workforce, and the others were unemployed and looking for work. Although some respondents were experiencing their first extended period of unemployment, many others had cycled through several periods of employment and unemployment with little job security. These individuals typically had limited education, lack of training, and/or a history of working in unskilled jobs, making it difficult to compete for employment. Many respondents

had worked in jobs that were physically demanding—such as construction or food service—and suffered from chronic pain or debilitating injuries, which made it difficult to return to the same kind of work.

To help them reenter the labor market, several respondents sought employment and training services from various entities, including community-based organizations and other nonprofits. These programs typically provide services for vulnerable populations, including clients who have experienced long-term unemployment, homelessness, substance abuse, incarceration, or who suffer from a disability. A few respondents were working to improve their long-term job prospects by furthering their education, participating in unpaid internships, or doing volunteer work to gain needed experience.

***What are the circumstances of zero-income SNAP participants that can leave one vulnerable to experiencing periods of no income?***

Respondents reported multiple barriers to employment that made it difficult to enter, remain in, or reenter the workforce. Many respondents had limited education and minimal training, so their only real job opportunities were in unskilled jobs that offered little security. Although many respondents had worked in those types of jobs, other factors—like low wages that did not cover the cost of transportation to and from the job—sometimes made it challenging to keep them.

Physical and mental health issues were among the most commonly reported factors that led to job loss and made it difficult for respondents to reenter the workforce. Two-fifths of respondents suffered from a health problem that affected their ability to perform and maintain work, and more than a quarter of respondents had lost or left their jobs due to physical and/or mental health issues. In addition to complicating the job search process, ongoing health problems also limited the type of jobs that respondents could perform. In several cases, those health problems appeared to have been caused or exacerbated by unsafe practices or unhealthy working conditions at a previous job.

Some respondents had left the workforce to care for young children or sick family members. In addition to the loss of income following the respondent's departure from the workforce, respondents also discovered that the resulting employment gap made it more difficult to reenter the workforce. Those who had spent time caring for chronically ill family members described the ways in which lost opportunities to build new skills and experiences made it more difficult to reenter the workforce.

Other factors that increased respondents' vulnerability to experiencing periods of no income included separation from or loss of a partner who was a sole source of support; age; the economic recession; and having a criminal record.

***What are the survival strategies SNAP participants use to get by during periods of zero income?***

Respondents adopted a number of strategies to help them survive periods of no income. With respect to housing, more than half of the respondents were living with others at the time of the interview; although many of these respondents had lived in shared housing prior to entering the zero-income condition, others had moved in with family members or friends only following their loss of income. Five respondents had housing subsidies and another six moved from place to place, relying on family members or friends for a temporary place to stay. A few respondents lived in rooming houses or homeless shelters.

In return for housing, respondents typically offered their hosts help with housework or other chores, child care or, when available, cash earned from intermittent jobs. Respondents also shared food in exchange for housing, which often made it difficult to extend benefits to the end of each month.

In an effort to stretch their SNAP benefits, respondents shopped at food warehouses and discount stores, targeted sales, used coupons, and developed a monthly food budget. Reliance on food pantries, churches, and other organizations was less common.

In addition to relying on family members and friends for housing, respondents also looked to members of their social network for other types of support, such as job leads or intermittent paid work (e.g., yard work, washing cars). Many respondents managed to acquire occasional earnings from odd jobs, but this work was typically sporadic and therefore not a reliable source of income.

## **I. INTRODUCTION**

This report presents the results of a study for the U.S. Department of Agriculture's (USDA) Food and Nutrition Service (FNS) intended to increase FNS's understanding of the growth of zero-income households on the Supplemental Nutrition Assistance Program (SNAP) caseload. Since passage of the Food Stamp Act of 1964, SNAP has grown to become one of the Nation's largest and most important assistance programs for low-income households. Unlike other FNS nutrition assistance programs, SNAP serves a broad cross section of the population who meet certain financial criteria without restrictions based on age, disability status, or pregnancy status.

The number of individuals participating in SNAP has steadily increased over the past 13 years. SNAP served approximately 47.6 million people in 2013, the largest number to date, with benefits totaling \$76.1 billion in FY 2013 (an average monthly benefit of \$133 per person).<sup>2</sup> In addition to the growing overall caseload, SNAP has also come to represent a critical source of support for a growing number of people with no income. In recent years, the growth rate of the number of zero-income SNAP households has far surpassed that of the overall SNAP caseload. The number of these households has more than doubled since FY 1999, from 8.5 percent of the SNAP caseload in FY 1999 to 20.5 percent in FY 2012 (Gothro & Bencio, 2010; Insight tabulations of SNAP quality control (QC) data). A previous study of zero-income SNAP households showed that in FY 2009, compared to their positive-income counterparts, zero-income SNAP households have been five times as likely to contain nonelderly, nondisabled, childless adults that are ineligible for cash-assistance programs (Gothro & Bencio, 2010). Although the composition of zero-income SNAP households had not changed significantly between FY 1999 and FY 2009, the distributions of these households differed from those of low-income SNAP households on a variety of characteristics including age and gender of unit head, size of household, presence of children, and receipt of benefits from other government assistance programs (Gothro & Bencio, 2010). Finally, the study examined State-level categorical eligibility and SSI<sup>3</sup>-CAP policy status and found no associations between these policies and the growth of the zero-income caseload (Gothro & Bencio, 2010).

The goal of the current study is to provide potential explanations for why the percentage of zero-income SNAP households is increasing. The current study builds on prior research by further examining the characteristics and circumstances of the zero-income SNAP population, in comparison to other SNAP and non-SNAP populations with similar incomes, and how these characteristics have changed from 1993–2012. In addition, it examines how, with zero income, these families are surviving, and how economic and/or policy changes may have affected this population. The four main study objectives are illustrated below in Table I.1.

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<sup>2</sup> See USDA, 2014.

<sup>3</sup> SSI=Supplemental Security Income.

**Table I.1**  
**Study Objectives**

1. Determine the characteristics of zero-income SNAP participants now and in the past and how those circumstances compare to other SNAP and non-SNAP participants with similar income.
2. Examine how, with zero income, these SNAP participants are surviving and coping.
3. Examine the dynamics of income and SNAP participation for zero-income SNAP participants.
4. Examine how economic and/or policy changes may have affected this population and their representation in the SNAP caseload.

Volume I of this report addresses Objectives 1, 3, and 4. This volume provides an in-depth view of the circumstances of zero-income SNAP participants, such as their history of participation in SNAP, their employment history, and what, if any, sources of support they have to draw upon during a zero-income period.

Between June and October 2012, Insight Policy Research (Insight) conducted in-depth, semi-structured interviews with 50 zero-gross-income SNAP participants. The purpose of these interviews was to gather firsthand information from zero-income SNAP participants about the circumstances that led to their periods of no income and the strategies they use to survive during periods of no income. Respondents included SNAP participants living in Maryland, Virginia, West Virginia, or the District of Columbia who reported no income on their SNAP applications.

## **A. ORGANIZATION OF THE REPORT**

The remainder of this volume provides information on the circumstances and survival strategies of zero-income SNAP participants. Chapter II describes the methodology used to conduct this research. Chapter III summarizes the demographic characteristics of the study respondents, including their age, marital status, SNAP unit size, and living arrangements. Chapter IV describes the patterns of SNAP participation among study respondents and their history of participation in other Federal assistance programs. Chapter V discusses trends in employment and workforce participation among study respondents. Chapter VI discusses the circumstances that put respondents at increased risk of having no income, and Chapter VII discusses their survival strategies during periods of no income. Chapter VIII provides a brief summary of key findings.

## II. STUDY METHODOLOGY

The goal of this study is to examine the characteristics, circumstances, and dynamics of the zero-income SNAP population, and how economic and/or policy changes may have affected this population and its representation in the SNAP caseload, in order to provide potential explanations for why the percentage of zero-income SNAP households is increasing. Four key research objectives drove this study:

1. Determine the characteristics and circumstances of zero-income SNAP participants now and in the past and how those circumstances compare to other SNAP and non-SNAP individuals with similar income.
2. Examine how, with zero income, these SNAP participants are surviving and coping.
3. Examine the dynamics of income and SNAP participation for zero-income SNAP participants.
4. Examine how economic and/or policy changes may have affected this population and their representation in the SNAP caseload.

*“Zero income” refers to an individual residing in a family that reports no earnings or other income from any source. This includes salaries, wages, and tips (including self-employment and farm employment); unemployment insurance (UI); disability benefits (SSI and SSDI); Social Security (retirement or survivor’s benefits); cash welfare benefits (e.g., TANF); pensions; or monies from property income, interest, dividends, or gifts (Cody, Castner, Mabli, & Sykes, 2007).*

*SSDI = Social Security Disability Insurance*

Section A of this chapter describes the overall methodology employed for this multicomponent study. Section B describes the methods used to conduct the qualitative research component of the study described in this report involving semi-structured interviews with zero-income SNAP participants. Section C provides a brief list of limitations and considerations for this component of the study.

### A. STUDY METHODS

To address the research objectives, the study used four complementary analytic methods: 1) a repeated cross-sectional analysis; 2) semi-structured in-depth interviews with 50 zero-income SNAP participants; 3) a longitudinal analysis; and 4) a policy analysis. This volume provides the results of the second research component, the in-depth interviews with zero-income SNAP participants. Each of these steps is briefly described below.

1. **Repeated Cross-Sectional Analysis.** This analysis was designed to determine 1) how the composition of the zero-income SNAP population has changed over time and 2) how the distribution of the zero-income SNAP population compares to that of other population groups. The analysis uses cross-sectional SIPP panels from 1993–2008 to document trends in demographic, family, and employment characteristics.<sup>4</sup>

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<sup>4</sup> The SIPP was selected because it has the ability to compare detailed income information on both the SNAP population and the non-SNAP population. In this way, SIPP data provide a useful complement to existing FNS research using the SNAP QC data.

2. **In-Depth Interviews.** Semi-structured in-depth interviews were conducted with 50 zero-income SNAP participants to provide an in-depth look at the characteristics of this population and how, with zero income, these participants are coping and what their survival strategies are.
3. **Longitudinal Analysis.** Using longitudinal data from the 2004 SIPP panel, this analysis examines individuals' patterns for entering and exiting the zero-income SNAP condition to help assess what, if any, dynamics may help to explain the zero-income caseload growth in the mid-2000s.<sup>5,6</sup>
4. **Policy Analysis.** The purpose of this analysis was to examine how economic conditions and SNAP policy changes may have affected zero-income SNAP participants' representation in the SNAP caseload.

Table II.1 below presents a cross walk of the methods and data sources used for each of the four primary research questions.

**Table II.1  
Summary of Data Collection Sources and Methods**

Research Objective/ Methodology	Data Sources	Analysis Year(s)
<b>1. Determine the characteristics of zero-income SNAP participants now and in the past and how those circumstances compare to other SNAP and non-SNAP participants with similar income.</b>		
a. Repeated cross-sectional analysis	SIPP cross-sectional data, using the first wave of the 1993, 1996, 2000, 2004, and 2008 panels	1993, 1996, 2001, 2004, 2008
b. Qualitative semi-structured in-depth interviews	In-person interviews with 50 zero-income SNAP participants	2012
<b>2. Examine how, with zero income, these SNAP participants are surviving and coping.</b>		
a. Qualitative semi-structured in-depth interviews	In-person interviews with 50 zero-income SNAP participants	2012
<b>3. Examine the dynamics of income and SNAP participation for zero-income SNAP participants.</b>		
a. Descriptive analysis, including subgroup analysis	2004 SIPP longitudinal panel; in-depth examination of all individuals with at least one zero-income SNAP spell during the panel period	2004, 2005, 2006
b. Event history analysis, including subgroup analysis	2004 SIPP longitudinal panel	2004, 2005, 2006
<b>4. Examine how economic and/or policy changes may have affected this population and their representation in the SNAP caseload.</b>		
a. Repeated cross-sectional analysis, including descriptive and multivariate analyses	<ul style="list-style-type: none"> <li>• SNAP QC data for FY 2001, 2004, and 2008</li> <li>• SNAP Options Reports for 2004 and 2008</li> <li>• FSP Rules Database from ERS</li> <li>• SIPP cross-sectional data from the 2001, 2004, and 2008 panels</li> </ul>	2001, 2004, 2008
b. Longitudinal analysis, including descriptive and multivariate analyses	<ul style="list-style-type: none"> <li>• SNAP QC data for FY 2004, 2005, and 2006</li> <li>• SNAP Options Reports for 2004, 2005, and 2006</li> <li>• FSP Rules Database from ERS</li> <li>• 2004 SIPP longitudinal data</li> </ul>	2004, 2005, 2006

<sup>5</sup> "Dynamics" refer to changes over time in zero-income receipt and SNAP participation.

<sup>6</sup> The data expand on dynamics of overall SNAP participation (see, for example, Mabli, Godfrey, Castner, Tordella, & Foran, 2011) by providing in-depth information about the zero income and SNAP participation dynamics of the SNAP zero-income population.



The results pertaining to Objectives 1a, 3, and 4 are presented in Volume I<sup>7</sup> of this report. This volume presents the results related to Objectives 1b and 2.

## B. IN-DEPTH INTERVIEWS

This section describes the instrument development, sampling and recruitment, and data collection procedures for the in-depth interviews.

**Instrument Development.** Insight developed a semi-structured interview protocol that addressed the objectives and research questions outlined below in Table II.2.

**Table II.2**  
**In-Depth Interview Objectives and Research Questions**

<b>Research Objective 1: Determine the characteristics and circumstances of zero-income SNAP participants.</b>
<ul style="list-style-type: none"><li>• What are the demographics of these individuals? (e.g., age, marital status)</li><li>• What is their family composition?</li><li>• What is their SNAP reciprocity history?</li><li>• Do they ever receive benefits from other government programs, such as WIC, TANF, SSI, Social Security, or others?</li><li>• Why are these individuals not participating in other Federal programs? (e.g., do they not know of them?)</li><li>• Why are the families with children not receiving TANF? Have they timed out, do they only have partial custody, are they unaware they are eligible for benefits?</li><li>• Do zero-gross-income SNAP units have working members? If so, why are they zero gross income? Are they in internships, school, or job training programs?</li><li>• What is their employment history? How long have they been employed? How long have the ones in the labor force been unemployed?</li><li>• Nearly half of the adults in this group are unemployed and the other half are out of the labor force. What are some reasons why the latter half is not engaged in the labor force? Are they taking care of dependents, pregnant, or discouraged?</li></ul>
<b>Research Objective 2: Examine how, with zero income, these SNAP participants are surviving and coping.</b>
<ul style="list-style-type: none"><li>• What are the circumstances of zero-income SNAP participants that can leave one vulnerable to experiencing periods of no income?</li><li>• What are the survival strategies SNAP participants use to get by during periods of zero income?</li><li>• What are their sources of income if/when they have income?</li></ul>

*WIC = Special Supplemental Nutrition Program for Women, Infants, and Children.*

*TANF = Temporary Assistance for Needy Families.*

Insight pre-tested the interview protocol with six English-speaking and three Spanish-speaking SNAP participants. The research team recruited English-speaking participants through a food bank and Spanish-speaking participants through a community-based organization that serves low-income Latina women. Based on the results of the pre-test, the research team reworded some questions for better comprehension and added new probes to ensure that interviewers were able to obtain a clear chronology of the respondent's work history and participation in SNAP. The final interview protocol appears in Appendix C.

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<sup>7</sup> Volume I of the report is entitled "Examining the Growth of the Zero-Income SNAP Caseload: Characteristics, Circumstances, and Dynamics of Zero-Income SNAP Participants. Volume I: Cross-Sectional, Longitudinal, and Policy Analysis Findings, 1993–2008."



**Qualitative Study Sample.** Prior to developing the sample, Insight and FNS agreed on a local sample region that included Maryland, Virginia, West Virginia, and the District of Columbia. Insight purposefully selected specific counties within each of the three States to ensure that the sample included a diverse set of neighborhoods that spanned urban, suburban, and rural areas. Some of the demographic characteristics considered included median household income, percent of households with incomes below the Federal Poverty Level (FPL), and racial/ethnic composition. Table II.3 below shows the selected counties.

**Table II.3**  
**Sampling Areas<sup>a</sup>**

County	Percent Hispanic, 2010	Percent of Persons With Incomes Below FPL, 2006–2010
Howard County, MD	5.8	4.2
Montgomery County, MD	17.0	6.0
Prince George’s County, MD	14.9	7.9
Arlington County, VA	15.1	7.0
Loudoun County, VA	12.4	3.2
Prince William County, VA	20.3	5.3
Jefferson County, WV	4.7	8.4
Berkeley County, WV	3.8	10.1
District of Columbia	9.1	18.5

Source: U.S. Department of Commerce, 2014.

In order to create the sampling frame, Insight asked SNAP directors in Maryland, Virginia, West Virginia, and the District of Columbia to provide a data file with names and contact information of SNAP participants who had applied for and began receiving SNAP benefits or were recertified for SNAP between January and March 2012 in the specified counties. Insight designated this 3-month reference period to ensure that the files would yield a sufficient number of cases for sampling. The submitted files did in fact provide enough records to complete the target number of interviews. In addition, Insight asked SNAP directors to include only SNAP participants who reported no earned or unearned income when they applied or recertified for SNAP.

The four files were merged into a single master file and sorted by State and ZIP Code. Using simple random sampling, one initial and three replacement sample files for each of five interviewers were generated. If the interviewer could not reach a participant from the initial file after seven attempts, or if that participant refused, the interviewer would select another participant from the first replacement file.<sup>8</sup> If the first replacement participant could not be reached or refused, a participant from the second replacement file would be substituted for the first replacement.

**Data Collection Procedures.** Prior to data collection, Insight interviewers participated in a 1-day training session that covered the goals of the interview, screening and recruitment

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<sup>8</sup> Approximately 10 percent of those contacted refused to participate.

protocols, and procedures for scheduling and conducting the interviews. Interviewers role-played with the trainers and with one another using the semi-structured interview protocol to ensure that they had a thorough understanding of the interview questions. Prior to data collection, each interviewer also observed an Insight supervisory researcher interviewing a respondent. Insight supervisory staff members were available by phone and email during the field period to answer any questions from either the interviewers or respondents.

Interviewers first attempted to contact participants by phone. If a participant's phone was no longer in service or no phone number was available, the interviewer visited the address provided by the State in an attempt to contact the participant. Once the interviewer reached the participant, she asked a series of screening questions to verify the participant's eligibility. Eligibility was based on the following criteria: When the participant applied for or was recertified for SNAP, he or she declared no earned or unearned income. In some cases, participants had found paid employment or had started receiving a cash benefit by the time the interviewers contacted them. These individuals were considered eligible as long as they confirmed that they had no income when they applied.

After verifying a participant's eligibility for the study, the interviewer requested an interview and offered to conduct the interview at the participant's home or another location that was convenient to the participant. To encourage participation, interviewers also offered a \$25 gift card to each participant as a token of appreciation.

To complete 50 interviews, the interviewers contacted approximately 300 zero-income SNAP participants.<sup>9</sup> All interviews were completed between June and October 2012. Interviewers recruited almost 70 percent of respondents by telephone, with the remainder being scheduled in person. Two interviews were conducted in Spanish. The other 48 interviews were conducted in English.

At the start of each interview, the interviewer reviewed the consent form with the respondent; the review included information on the study purpose and procedures, the risks and benefits of participation, measures to protect the respondent's privacy, and participant rights. After reviewing the form, the interviewer also asked the respondent's permission to record the interview for transcription purposes. Each respondent indicated his or her consent to the interview and the audio recording by completing and signing the consent form.

**Data Coding and Analysis.** Interviews were recorded, transcribed, and imported into NVivo 10, a software program used for coding qualitative data. Coders created a record for each interview and entered the following demographic information for each record: respondent age, sex, marital status, SNAP unit size, living arrangements,<sup>10</sup> and family status.

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<sup>9</sup> One interviewer failed to document contact with refusals. The 300 contact attempts include individuals who refused as well as individuals who were never reached and the 50 respondents.

<sup>10</sup> Living arrangements were classified into four different categories: living alone, living with others, transient, and homeless/shelter.

Members of the research team developed and refined a coding scheme over several iterations of preliminary coding, and imported the coding tree into NVivo. The final coding tree appears in Appendix A. Appendix B presents a crosswalk of research questions and the corresponding NVivo codes. Trained coders reviewed and coded each transcript and discussed potential coding issues as they arose. Twenty percent of transcripts were coded by two independent researchers and compared in NVivo for quality assurance purposes. The rate of agreement between coders was high, and inconsistencies were largely the result of coders including varying amounts of text (e.g., coding an entire paragraph versus coding only the phrases or sentences from the paragraph that specifically related to the topic, or “node”). A senior member of the research team reviewed and resolved any inconsistencies identified through this QA process.

### **C. DATA LIMITATIONS AND CONSIDERATIONS**

The personal stories shared by respondents provide insight into their struggles and survival strategies during periods of no income, and the circumstances that led them into periods of no income. Because the quality of data depended, in large part, on the interviewee’s willingness to provide candid responses to some potentially sensitive questions, it was important that the interviewers informed potential respondents that their participation was voluntary. As a result, all findings are based on interviews with SNAP participants who openly agreed to participate. Because respondents represented a small, nonrandom sample of zero-income SNAP participants, the findings are not generalizable to the greater zero-income SNAP population. Some respondents in our sample were never reached, and a number of those who were reached declined to participate in the study. It is possible that these individuals differ in systematic ways from those who agreed to participate. If, for instance, a large proportion of participants who could not be located were homeless individuals with no safety net and no obvious means of escaping poverty, our findings may underestimate the hardships faced by the general zero-income SNAP population as a result of leaving out one of its most vulnerable subgroups.

Although Insight completed interviews with four homeless SNAP participants, several homeless zero-income SNAP participants could not be located. Additionally, despite efforts to include individuals from rural parts of West Virginia, the majority of respondents resided either in the District of Columbia or in a nearby suburb.<sup>11</sup> Finally, compared to the general zero-income SNAP population, our respondents were less likely to have dependent children, and the respondents with young children were less likely to be married. As a result, our data may not fully capture the breadth of survival strategies or circumstances that increase or prolong vulnerability to periods of no income for homeless or rural individuals, parents, and married couples with children.

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<sup>11</sup> All counties except Berkeley County, WV are located in a metro area with a population of 1 million or more. Berkeley County is located in a metro area of fewer than 250,000 people (based on 2003 Census data retrieved from <http://www.ers.usda.gov/data-products/rural-urban-continuum-codes.aspx>).

As a final point of consideration, the results of the longitudinal analyses suggest that SNAP participants' zero-income episodes are typically temporary and short lived. Consistent with this finding, a small number of participants had found paid employment by the time of the interview, and others had started participating in a program that provides cash assistance. These changes in income status do not represent a limitation, but rather can help shed light on some of the strategies that SNAP participants use to regain income.

### III. PARTICIPANT DEMOGRAPHICS

**Research Objective #1: Determine the characteristics and circumstances of zero-income SNAP participants.**

1. What are the demographics of these individuals?
2. What is their family composition?

This chapter describes the demographic characteristics, family composition, and living arrangements of the 50 zero-income SNAP participants who agreed to take part in this study. All individuals were 18 years of age or older and reported no income when they last applied, or were recertified, for SNAP. Section A summarizes the respondents' age, gender, marital status, and family composition. Section B describes the various living arrangements reported by respondents. Section C discusses their SNAP unit composition and their household size.

#### A. RESPONDENT DEMOGRAPHICS

**Age.** Thirty-eight of the 50 respondents were between 18 and 49 years of age, which is the designated age range for able-bodied adults without dependents (ABAWDs). As discussed in the family composition section, 11 of those 38 adults had full or partial custody of dependent children, so they were exempt from the work program requirements that apply to ABAWDs. Nine respondents were between 50 and 59 years old and three were between 60 and 65 years old.

**Gender.** Of the 50 respondents, 28 were women and 22 were men. The women respondents tended to be younger than the men were; close to 90 percent of the women were younger than age 50, compared to fewer than 60 percent of the men.

**Marital Status.** Thirty-nine out of 50 respondents were single, including those who reported being separated or divorced at the time of the interview. Of the 11 respondents who had a partner, 2 were married and 9 were in a committed relationship.

Table III.1 below summarizes these and other demographic characteristics of the study respondents.

**Table III.1  
Characteristics of Interviewed Sample<sup>a</sup>**

Characteristics	Interviewed Sample
Age	
Nonelderly adults 18–59	
Adults 18–35	22
Adults 36–49	16
Adults 50–59	9
Elderly Adults 60+	3
Sex	
Male	22
Female	28
Marital Status	
Single	33
Divorced/Separated	6
Married (Partner) <sup>b</sup>	2(9)
Living Arrangements	
Homeless/Shelter	4
Living alone	10
Living with others	30
With spouse, partner, and/or family	(25)
With others <sup>c</sup>	(5)
Transient	6
SNAP Unit Size	
1 person	41
2–3 people	8
4 people	1
Family Composition	
No children	23
Parent of child(ren) older than 18	10
Parent of child(ren) younger than 18	17

<sup>a</sup> Information on race and ethnicity not available.

<sup>b</sup> Partners include significant others with whom the respondent was living.

<sup>c</sup> Other individuals include ex-partners, friends and their children, and friends of friends.

**Family Composition.** Respondents varied greatly in terms of how they defined family, and whom they considered part of their family. Some respondents spoke of a family network that included children, siblings, parents, and/or other relatives, while others appeared to have few family connections. As an example of the latter, one single woman living alone in subsidized housing said her parents lived in the area, but she had very limited contact with them because of their problems with drug addiction and her own efforts to “stay clean.” By contrast, another respondent who was living at her in-laws’ house with her husband and their three children described a close network of family members who served as an important safety net when her efforts to open a business with her husband failed. This kind of traditional, nuclear family consisting of two parents and one or more children was not very common among respondents.

Table III.2 below shows the breakdown of respondents by sex, age group, and parental status.

**Table III.2**  
**Parental Status by Sex and Age**

	No Children	With Adult Children	With Children Younger Than 18 <sup>a</sup>			Totals
			Child(ren) in respondent's custody	Children not in respondent's custody	Joint custody/visitation privileges	
<b>Men</b>						
18–49	7		3	2	1	13
50–60	3	6				9
<b>Women</b>						
18–49	12	2	6	4	1	25
50–60	1	2				3
<b>Total</b>	<b>23</b>	<b>10</b>	<b>9</b>	<b>6</b>	<b>2</b>	<b>50</b>

<sup>a</sup> Respondents who had children older than age 18 and children younger than age 18 were placed in the “With children younger than 18” cells to avoid double counting.

Nine respondents were taking care of dependent children at the time of the interview. The other 41 respondents included 23 adults with no children, 10 with grown children, 6 whose children were not in their custody, and 2 who had partial custody of their children.

Of the nine respondents who were taking care of dependent children, four were single parents who received varying degrees of non-monetary support from other family members. One single mother with five children was estranged from her parents and siblings, but she relied on other benefit programs (e.g., subsidized housing) and odd jobs to support herself and her children. Another single mother with an infant son was living with her grandmother. In addition to her maternal grandmother’s help with housing, this mother received material support for the baby, such as diapers and clothing, from the baby’s paternal grandparents. The third single mother spent most of her time at her mother’s house. Unlike the woman who was able to stay with her grandmother rent free, this woman paid her mother rent using her TANF (Temporary Assistance for Needy Families) benefits. Another one of the single parents was a father who had recently gained sole custody of his son after his wife left him. At the time of the interview, his parents were helping him make mortgage payments on his house so he and his son could stay there.

The six respondents who did not have custody of their children included four mothers and two fathers. One mother had sent her two children to live with a relative until she was able to get back on her feet. Another mother reported that her children were in their father’s custody. The other two mothers did not explain why they did not have custody of their children. The two fathers both reported that their children were in their mother’s custody. None of the noncustodial parents provided child support to their child’s other parent or guardian.

Like many of the respondents with dependent children, respondents with no children typically maintained connections with a parent, siblings, and extended family members. Many of those family members represented an integral part of the respondent’s safety net during

periods of no income. A few of the respondents with grown children had little to no contact with their children, whereas others were relying on their children for some type of support. Chapter VII describes in more detail the important role that family members played in the lives of many respondents who were working toward self-sufficiency.

## **B. LIVING ARRANGEMENTS**

The study team categorized respondents into one of four living situations, based on the individual's circumstances at the time of the interview: living alone, living with others, homeless or living in a shelter, and transient. Although some respondents reported relatively stable living situations, others described situations that were temporary, unpredictable, or complicated in ways that created instability.

Three-fifths (n=30) of the respondents were living with others at the time of the interview. Although many of these respondents had lived in shared housing prior to entering the zero-income condition, others had moved in with family members or friends only following their loss of income. Respondents who were living with family members included parents who moved in with their grown children, adult children who moved in with their elderly parents, and adults who had never left their parents' home.

Ten respondents were living alone at the time of the interview. Of those, five lived in subsidized housing. The other five respondents reported situations that were more tenuous. One man was renting a room in a boarding house, where he had lived for close to 8 years, and was getting help from his family to pay the rent at the time of the interview. The other four respondents expressed concerns about their ability to continue paying rent. One woman who had lived in the same apartment for more than 6 years noted, *"I haven't paid last month and this month, so I'm battling with it....I've been calling numbers that I've been given for help on your rent....Hopefully, I'll get an answer."* Two respondents had recently lost their partners and could not continue to pay their rent without the partners' income. One of them indicated that he planned on seeking more affordable housing, but the other said she did not know where she would go if evicted.



Six respondents did not have one place where they could stay for more than a few nights at a time, and were considered transient. To avoid becoming an imposition, these individuals would move from place to place, sometimes staying with a family member, other times staying with a friend or an acquaintance (see Vignette 1). Although relatively few respondents were in this situation at the time of the interview, the overall findings suggest that other respondents felt similar uncertainty about their future living arrangements, or had endured such uncertainty in the past.

### **Vignette 1: Finding Places to Call One's Temporary Home**

*"I don't like to be a burden, so I'm always on the go. I come back just to check in and see how things are, see if my sister's okay and see if my niece is okay and things like that. I'll stay a couple days and then I'll go to another friend's house...or I'll come over here and check on my mother, because she's getting up in age...I'll go from house to house."*

*—Male respondent, 29 years old*

When this young man was unable to find work, he applied for SNAP and managed to get by with the small amount of money he occasionally earned from odd jobs. Those earnings were not enough to cover housing costs, however, so he would rely on family members and friends for a place to stay. Although he described himself as "always on the go," his situation was actually more stable than that of some other respondents who moved from place to place: at the time of the interview, he had established a mutually beneficial agreement with his sister, whose daughter was sick with cancer. He would take care of his niece while his sister was at work and in return, the sister allowed him to stay with her without paying any rent. Although he noted, "it's a great understanding that we both have...we've always had each other's back," he was careful not to overstay his welcome, stating, "She needs her space, as well as I need mine."

Four respondents were homeless at the time of the interview. Two of the four homeless respondents were staying in a shelter at the time of the interview. Another respondent was temporarily staying with his mother following his release from the hospital, but he considered himself homeless. One man who became homeless after he was unable to find work had a designated street corner where he slept because he did not feel safe sleeping in any of the shelters. He managed to get by with the help of various outreach programs that offered clients places where they could take showers, wash clothes, and receive mail.

### **C. SNAP UNIT SIZE BY HOUSEHOLD SIZE**

The "SNAP unit" refers to "individuals who share a residential unit and purchase and prepare food together" (Eslami, Filion, & Strayer, 2011). Household composition refers to the

number of people sharing the same residence. Under SNAP rules, individuals who live in the same residence but do not purchase and prepare food together can apply for SNAP as separate household units.

Table III.2 below shows the number of respondents in each SNAP Unit size and household size.

**Table III.3  
SNAP Unit Size by Household Size**

SNAP Unit Size	Household Size					Totals
	1	2-3	≥4	Transient	Homeless	
1 person	11	13	7	6	4	41
2 people		4	1			5
3 people		2 <sup>a</sup>	1			3
4 people			1			1
<b>Totals</b>	<b>11</b>	<b>19</b>	<b>10</b>	<b>6</b>	<b>4</b>	<b>50</b>

<sup>a</sup> According to the file provided by the State, this respondent was in a three-person SNAP unit, although her benefit amount suggests that she was only receiving benefits for herself. The respondent has no children and was temporarily living with a relative.

**Single-Person SNAP Units.** Most of the respondents (41 out of 50) had a SNAP unit size of one, as indicated by data provided by each State and the District of Columbia. Approximately half of those individuals, however, were living in shared housing at the time of the interview. Living with others was a common strategy that respondents used to secure housing when they had no income. Section E discusses this coping strategy in more detail.

The six respondents who were transient were also among the single-person SNAP units. For these individuals, being on the move made it more difficult to stretch their benefits to the end of the month. One woman, who would move between her mother’s house, her sister’s house, and various friends’ places, explained that her SNAP benefits did not last through the month because *“I don’t have one place where I can just put the groceries.”* Like many other respondents, this woman tried to repay her hosts with food, the only resource she had available. When she felt it was time to move on, she would leave any leftover food behind.

**Multiple-Person SNAP Units.** Nine out of the 50 respondents were part of multiple-person SNAP units. Similar to the single-person SNAP units, many of the respondents in multiple-person SNAP units shared housing with people who were not part of their units. For example, one woman lived with her mother and her daughter, but her mother was not part of her SNAP unit. Another single mother who lived with her mother and brother was only receiving benefits for herself and her son. A third respondent in a two-person SNAP unit lived with her grandparents and her infant son. In each of these situations, the respondent was living with family members because she had no income.

## IV. HISTORY OF PARTICIPATION IN SNAP AND OTHER GOVERNMENT PROGRAMS

**Research Objective #1: Determine the characteristics and circumstances of zero-income SNAP participants.**

1. What is the recipient history of zero-income SNAP participants?
2. Do zero-income SNAP participants ever receive benefits from other government programs, such as WIC, TANF, SSI, Social Security, or others?
3. Why are these individuals not participating in other Federal programs? (e.g., do they not know of them?)
4. Why are the families with children not receiving TANF? Have they timed out, do they only have partial custody, are they unaware they are eligible for benefits?

WIC = Special Supplemental Nutrition Program for Women, Infants, and Children.  
SSI = Supplemental Security Income.

One of the goals of this study was to gain a better understanding of the participation history of zero-income individuals in SNAP and other Federal programs, and the types of events or circumstances that triggered their entry into, or exit from, such programs. To that end, interviewers gathered information about the length of time respondents had been participating in SNAP; whether they had multiple SNAP spells or a single, uninterrupted period of participation; and what circumstances prompted their entry or reentry into SNAP. Interviewers also asked about respondents' awareness of and participation in other Federal assistance programs in an effort to understand why some zero-income SNAP participants are not receiving any type of unearned income. Specific findings are described in the sections that follow. Section A describes the respondents' SNAP participation history. Section B describes their history of participation in other Federal programs.

### A. SNAP PARTICIPATION HISTORY

Respondents were evenly divided between those who had received SNAP benefits at multiple intervals throughout their lives ("multiple-spell" SNAP participants) and those who received benefits without any gaps ("single-spell" participants). Participants relied on SNAP during periods of low income as well as periods of no income. The findings presented in this section are not restricted to respondents' zero-income SNAP spells, but rather describe their overall history of participation in SNAP.

Consistent with the quantitative findings reported in Volume I, job loss was a common trigger for SNAP entry. Causes of job loss included layoffs, firings, or short-term positions expiring; health problems that resulted in job loss or limited work opportunities; and incarceration. Other events that precipitated SNAP entry included separation from or loss of a partner who was a source of financial support, and taking leave from work in order to care for children or other family members.

**Multiple-Spell Participants.** Multiple-spell SNAP participants reported various circumstances that triggered their repeated entry into and exit from SNAP. Some participants

lost their benefits temporarily because they did not recertify on time. Other respondents stopped receiving benefits during periods of incarceration. Several respondents left SNAP upon finding employment, but the jobs they found were often temporary or seasonal, leading the participant to reapply for SNAP once the job ended. For example, a respondent who had been on and off SNAP for the past 5 years said he reenrolled each time he was unemployed for an extended period. He found most of his jobs through a temporary employment agency, but continued to struggle financially because the assignments were often part time and short term. Although he was searching for full-time work, various setbacks—such as illness—led to his repeated unemployment and reentry into SNAP.

**Single-Spell Participants.** Half of the 50 respondents had a single SNAP spell. The vast majority of these respondents (n=22 out of 25) had enrolled in SNAP within the past 4 years. The other three respondents had been receiving benefits continuously for more than 4 years. The longest single spell reported was 27 years. This respondent noted that chronic back and knee pain prevented her from working, but she had never gone through the necessary steps to apply for disability. Although she had a long history of participation in SNAP and Medicaid, she was not aware of any other types of assistance for which she might be eligible, and relied instead on her church and other nonprofit organizations for additional help. Around the time of the interview, she had connected with the District of Columbia-based organization So Others Might Eat (SOME), where she volunteered and sometimes ate meals.

## B. PARTICIPATION IN OTHER FEDERAL PROGRAMS

In addition to gathering information about SNAP participation, interviewers asked about current and past receipt of non-cash assistance, such as Medicaid, WIC, and housing vouchers, as well as receipt of cash assistance, such as TANF, SSI, and Unemployment Insurance (UI). The degree of participation in these programs varied. Although the study was limited to SNAP participants who reported no income on their application, a few respondents were earning some income or receiving some unearned income by the time of the interview. Many others had participated in at least one other cash assistance program at some point, but were no longer receiving those benefits at the time of the interviews.

**Medicaid.** Medicaid was the most commonly reported benefit program in which respondents participated. Approximately three-fifths of respondents (n=31) received Medicaid, nearly all of whom were located in the District of Columbia. Unlike the District of Columbia, childless adults in Virginia and West Virginia are not eligible for Medicaid, regardless of income, and childless adults in Maryland whose incomes are less than 116 percent of the FPL are eligible for a State health program called Primary Adult Care. Thus, some of the 19 respondents without Medicaid were ineligible, while others had failed to renew, never applied, were in the process of applying, or were receiving insurance or medical care through some other means.

**WIC.** Five mothers were receiving WIC at the time of their interview. Two of these women were single mothers living with family members. A third woman was living with her fiancé, who was unemployed at the time of the interview. A mother of three was getting WIC for her infant son, although her husband had just found work, so she was uncertain how his

employment might affect their benefits. Finally, another mother was receiving WIC for her two children. Although she was living in the same house as the children's father at the time of the interview, she said she could not stay there, and was looking for work and a new place to live.

**Housing Vouchers.** Although many respondents had explored federally subsidized housing programs, few respondents (n=7) were receiving such aid. It was clear that the demand for subsidized housing far surpassed the supply. Fifteen respondents were on a waiting list for housing assistance or were deterred from applying by the length and uncertainty of the waiting period. Several respondents had been told that new applications were not being accepted; those who were on a waiting list noted how difficult it was to obtain information about one's place on the list. As one respondent said, "*I've been on the list 10 years and no call, no nothing.*" Public Housing Authorities (PHAs) may place applicants on a waiting list by using a random choice technique such as a lottery or by establishing a preference system based on local housing needs and priorities (U.S. Department of Housing and Urban Development, 2012). In addition, the process for selecting applicants from the waiting list may be done using the date and time of application or a random choice technique. A 2009 survey of PHAs indicated that 58 percent of PHAs were not accepting new applicants for the Housing Choice Voucher Program (Section 8), and that the wait for a voucher was more than 2 years for most PHAs (Leopold, 2012).

**TANF.** The two single mothers who received WIC benefits were also enrolled in TANF. Other respondents with children did not participate in TANF for a variety of reasons. One family had not applied because they had extended family members who helped provide non-food related necessities. A few respondents seemed unaware of TANF. For example, one first-time SNAP recipient reported that he applied for SNAP after his wife left him and their son, but he knew nothing about other programs for which he might be eligible and was primarily concerned with finding work.

**Other Support, Such as SSI or Unemployment Insurance.** Only two respondents were receiving any kind of cash assistance at the time of their interview (see prior paragraph on TANF), although many more might have qualified for these benefits, based on circumstances that prevented them from working, such as disabling health problems. Several respondents described administrative hurdles that prevented them from following through with an application. With respect to unemployment insurance, several respondents were unaware of the eligibility requirements, assumed they were ineligible, or their former employers dissuaded them from applying. Vignette 2 describes one respondent's path from employment to zero income; her story exemplifies some of the barriers individuals can encounter when applying for other kinds of benefits.

### **Vignette 2: Barriers to Obtaining Assistance**

*"I'm at the point now where I can automatically see that they're going to deny [me disability]. I don't get my hopes up because it's too stressful to [be] let down."*

*—Female respondent, 33 years old*

This respondent suffered from chronic kidney disease, and was initially suspended from her job after she failed to notify her employer that she was in the hospital and, therefore, could not report to work. Following her second hospitalization, her employer fired her for excessive absences. When she filed for unemployment insurance, the employer tried to deny her benefits. The unemployment office ruled in her favor and she was awarded unemployment insurance. When those benefits expired, she found a job as a cashier, but was later laid off from that job due to the economic recession. At that point, she applied for disability but her application was denied. She next found a job as an office manager, but after working there for 2 months, she was hospitalized once again and was let go from her job. A local Social Security office encouraged her to apply for disability again, but this most recent claim was also denied and she missed the deadline to appeal this decision while she was in the hospital. Without understanding why she was denied disability, she felt there was little she could do to appeal the decision, even if she had the opportunity.

As the respondent described in Vignette 2, several individuals expressed uncertainty about why they were denied unemployment insurance or some other benefit. Without understanding the underlying reasons for the denial, these respondents felt they had no other recourse, and pursued the matter no further. For example, a grocery store clerk who wanted to file for unemployment after losing his job stated, *"I worked there for...over 3 years. I don't know how long you have to be at a job to collect it [unemployment]. I thought you could be there a year and collect it, but they told me after they let me go...they said there's nothing to collect."*



## V. EMPLOYMENT AND WORKFORCE PARTICIPATION

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**Research Objective #1: Determine the characteristics and circumstances of zero-income SNAP participants.**

1. Do zero-gross-income SNAP units have working members? If so, why are they zero gross income? Are they in internships, school, or job training programs?
2. What is their employment history? How long have they been employed? How long have the ones in the labor force been unemployed?
3. Nearly half of the adults in this group are unemployed and the other half are out of the labor force. What are some reasons why the latter half is not engaged in the labor force? Are they taking care of dependents, pregnant, or discouraged?

This chapter provides an overview of the respondents' work histories, the strategies they used to improve their chances of finding employment, and the reasons why some respondents were not actively seeking paid employment. Section A describes the wide range of employment circumstances that respondents reported—from those who had held a series of unskilled jobs with little security to others who had worked steadily up until their recent job loss. Section B discusses the steps some respondents were taking to help them reenter the workforce and maintain a job.

### A. WORKFORCE PARTICIPATION

To understand the situations of multiple-person SNAP units with no income, interviewers asked respondents in such units whether any members of their unit were working, and if not, how they managed to make ends meet. Only nine respondents were part of a multiple-person SNAP unit, and four of those units comprised the SNAP unit head and a dependent child. Of the five remaining units, three had a working member and two did not, but the members were actively seeking work. Employment among the working members was typically unsteady, with individuals cycling in and out of jobs. For instance, one multiple-person unit included a brother and sister who managed to get by with some help from their parents and with occasional income that the sister earned through temporary work assignments. At the time of the interview, she was finishing a 3-week temporary assignment and was still seeking full-time work. In a second multiple-person unit, two of the respondent's sons (ages 17 and 18 years old) had found summer jobs. A third multiple-person unit comprised the parents, two children, and a newborn infant. While the respondent stayed at home with her children, her partner, an electrician, found sporadic work—temporary assignments lasting between 3 and 8 months—through a construction work recruiting organization. He had recently found another temporary job, which the family hoped would lead to a permanent position.

Of the 41 single-person SNAP units, 2 had found part-time employment by the time of the interview, 5 were currently out of the workforce, and the others were unemployed and looking for work.

Taking into consideration the number of respondents who were either caring for dependents or were 50 years of age or older, approximately half of all respondents (27 out of

50) were ABAWDs. The interviews revealed multiple reasons why so many seemingly “able-bodied adults” were unemployed. Chapter VII explores the commonly reported barriers that made it difficult for these individuals to find work. Leading into that discussion, the sections that follow describe the respondents’ employment histories, as well as the circumstances surrounding their search for work or their decision to discontinue their search.

**Employment Histories.** Most of the respondents had cycled through periods of employment and unemployment, with little job security. For many of these individuals, limited education, lack of training, and a history of working in unskilled jobs made it difficult to compete for employment. Respondents who lacked computer literacy seemed to feel particularly vulnerable in an environment where more jobs demand these skills and more employers use online applications.

Many respondents had worked in jobs that were physically demanding—such as construction or food service—and suffered from chronic pain or debilitating injuries, which made it difficult to return to the same kind of work. For example, one food service worker who had taken a medical leave of absence reported, *“I’m not sure I can go back....The doctors say that the way I got the damage in the first place was doing the work I was doing. They didn’t really think I should go back to doing the same thing, so I may be out of work.”*

Although many respondents spoke of going through several short-term periods and some extended periods of unemployment, a few others were experiencing unemployment for the first time. For example, a man who had moved in with his retired parents told the interviewer, *“I’ve worked since I was 14 years old, and the longest I had ever been out of work since then was 6 months, besides this time. This time it’s been over 2 years, and I’m just—I just feel like I’m losing it.”* Another respondent who lost his job after having a seizure at work reported similar, unprecedented difficulties finding employment. He stated, *“Before this I was never out of work....I was just used to working. I’ve been working since I was 12.”* The respondent described in Vignette 3 was unemployed for the first time in her life, and was wholly unprepared for losing her job.



### Vignette 3: For Lifelong Earners, Adjusting to Life on SNAP Proves Particularly Difficult

*"I loved my job....When I was working, I was fine. I was mobile. I was moving. Now, I'm in a rut and I'm just depressed because I'm not able to take care of myself....It makes me feel bad because I'm still able to work and [can] try to support myself if I'm let [sic] to do that."*

*—Female respondent, 53 years old*

This respondent had been working as a security guard for close to 30 years when her employer lost a contract and reduced her hours to 3 days a week. Unable to support herself on so few hours, she applied for unemployment insurance, thinking she may qualify because of her reduced work schedule. Her employer then threatened to terminate her unless she withdrew her application. She did withdraw her application, but continued to struggle financially on her part-time income. Shortly thereafter, her security license expired because she lacked the funds to renew it. Her employer considered this lapse an "automatic resignation." The respondent subsequently applied for and received unemployment for 7 months, but could not renew her security license without an employer to sponsor her. After a lifetime of steady employment that enabled her to provide needed support for her daughter and grandchildren, she was devastated by her sudden job loss, and was struggling to pay the rent and obtain needed medical care for her diabetes, since she also lost her employer-sponsored health insurance.

**Out of the Labor Force.** Five respondents were not seeking employment at the time of the interview, but only one of the five had no plans of returning to a regular job. This respondent was 64 years old and reported that he was able to get by with the small amount of money he earned from occasional informal work, like housekeeping. The other four respondents reported different circumstances that were keeping them out of the workforce temporarily. For example, one respondent was participating in an unpaid internship, which she expected to lead to future employment. Another respondent was among the multiple-person SNAP units that had a working member. Although she intended to return to work at some point, her husband had recently found a job, which allowed her to stay home and take care of their children.

Two respondents were not seeking work at the time of the interview because of injuries, although neither of them was receiving any kind of disability payment. One of them hoped to reenter the job market once his broken foot healed. The other was not looking for work because he had chronic knee pain that prevented him from standing for any length of time. In both of these cases, there were additional factors that may have discouraged the respondents from actively pursuing work. The respondent with the broken foot also had a

criminal record. The other respondent had left school after eighth grade, and had worked off and on at unskilled jobs throughout his life, making it difficult for him to find steady employment in a competitive labor market.

## **B. STRATEGIES FOR REENTERING THE WORKFORCE**

To help them reenter the labor market, several respondents sought employment and training services from various entities, including community-based organizations, other nonprofits, and the Career One Stop Center (now called American Job Centers), sponsored by the U.S. Department of Labor's (DOL) Employment and Training Administration (ETA). These programs typically provide services for vulnerable populations, including clients who have experienced long-term unemployment, homelessness, substance abuse, incarceration, or who suffer from a disability. For example, one respondent was working with the United Planning Organization, a community action agency, to help develop her resume and secure a job despite her difficult past, which included time spent in prison for drug trafficking. After 2 1/2 years of "staying straight," she was ready to reenter the labor force, but felt she needed some help in getting an employer to give her a chance. Other respondents were participating in an employment-training program offered through the District of Columbia-based organization SOME referenced earlier in this report. SOME's Center for Employment and Training helps prepare clients for careers in medical administration, building maintenance, and management of electronic health records systems. Other respondents had connected with a nonprofit organization called Jubilee Jobs, which provides skills training, resume preparation assistance, application support, and help in scheduling and getting to interviews.

A few respondents were working to improve their long-term job prospects by furthering their education, participating in unpaid internships, or doing volunteer work to gain needed experience. Several respondents were pursuing their GED. A recent college graduate who had not been able to find a job started working as an unpaid intern in the hopes that it would lead to future employment. Another respondent who was volunteering at a local hospital stated, "*my main goal is to get gainful [employment] and to enhance my skills.*" Other respondents were exploring training opportunities in growing fields, such as medical coding or medical health technology.

## VI. CIRCUMSTANCES INCREASING VULNERABILITY TO HAVING ZERO INCOME

**Research Objective #2: Examine how, with zero income, these SNAP participants are surviving and coping.**

1. *What are the circumstances of zero-income SNAP participants that can leave one vulnerable to experiencing periods of no income?*

Respondents reported a range of circumstances that led them to experience periods of no income. A few of those circumstances were temporary and allowed for some degree of optimism about the future; for example, some respondents were pursuing additional education or exploring training opportunities while they were out of work. Other circumstances—such as poor health, change in family composition resulting in loss of household income, or a prior criminal record—had a more enduring negative impact on the respondent’s future job prospects, leaving the respondent uncertain about when, and if, he or she would find steady employment.

Nearly all of the 50 respondents reported at least one event or barrier that undermined their ability to work and led them to apply for SNAP benefits. Often, these events had a cascading effect, whereby one barrier gave rise to other challenges that made it difficult to find or keep a job. Vignette 4 provides one example of how respondents often struggle with a number of issues that can hinder a job search or job stability.

#### Vignette 4: Overcoming Multiple Barriers

*"I lost my job and lost the apartment, lost a car, lost everything. I lost that all in one year."*

*—Male respondent, 27 years old*

This respondent's experiences highlight the cascading effect that unemployment can have upon those living at or near the poverty level and the barriers that can impede and/or limit reentry into the job market. In this case, the respondent became ill and lost his job; the loss of his job resulted in the loss of his apartment and transportation, as well as health insurance benefits. He was then compelled to move back home with his parents and sister where he would occasionally do odd jobs for relatives and provide care for his mother, who was suffering from a chronic illness. He continued his job search after moving in with his parents and was eventually able to find part-time employment through a friend's mother. Although he was happy to be employed once again, the sporadic nature of his part-time job meant he would continue to experience food and financial insecurity. He had completed high school and had aspired to become a computer technician, but at the time of the interview, he lacked the necessary training and skills to obtain such a job.

The sections that follow describe the commonly reported factors that seemed to precipitate and prolong periods of no income among respondents. These included lack of education or credentials, physical and mental health issues, criminal history, and taking care of dependents.

#### A. LACK OF EDUCATION/INSUFFICIENT CREDENTIALS

Respondents commonly identified limited education as a barrier to employment and self-sufficiency. Many respondents had no more than a high school degree, and few envisioned a path that would enable them to return to school. For example, one middle-age woman wished to further her education, to improve her chances of finding stable work, but the path toward getting a degree proved difficult. She had enrolled in community college, but later had to drop out after being denied financial aid. When asked about her situation, she said, *"I can't get a job, can't further my education, so what is the next step?"*

Several respondents described financial circumstances that prevented them from completing a degree. For example, one respondent who had enrolled in a work-study program at a local university eventually left the program for a full-time job because she could not afford to remain enrolled on her part-time work-study salary. Later, she was laid off from that job and was unable to find another job, despite her years of work experience. She felt her lack of a

postsecondary degree was one of the reasons she was having so much difficulty finding another job.

## **B. PHYSICAL AND MENTAL HEALTH ISSUES**

Physical and mental health issues were among the most commonly reported factors that made participants vulnerable to experiencing periods of no income. Two-fifths of respondents suffered from a health problem that affected their ability to perform and maintain work, and more than a quarter of respondents had lost or left their jobs due to physical and/or mental health issues. Consistent with this finding, the analysis of the 2008 SIPP data presented in Volume I identified temporary injury/illness and chronic health conditions/disability as the main reason for recent unemployment among 30.4 percent of zero-income SNAP adults who had not held a job in the previous 4 months.

Accounts of medical issues among respondents varied from temporary ones to chronic problems, but both inhibited employment prospects in the short term and often the long term. The respondent described in Vignette 2 offers one example of the lasting impact that illness can have on obtaining and retaining employment:

*I got laid off from my job after being ill for an extended period of time....I had two nurses and a home health aide here with me 24/7, so going out and getting a job wasn't an option. Then after that, when I started getting better and I was allowed to leave the house, finding a job was still hard because I was going to the doctor several days out of the week. It's kind of hard. You have to let your employers know what your medical situation is so they can expect it, and they're not going to accept a new employee being gone starting from day one. I continued to collect unemployment. My health went up and down, and then unemployment ran out and I applied for food stamps.*

In addition to complicating the job search process, ongoing health problems also limited the type of jobs that respondents could perform. In several cases, those health problems appeared to have been caused or exacerbated by unsafe practices or unhealthy working conditions at a previous job. For instance, one young man was in a severe vehicular accident on his fourth day of work, which required reconstructive surgery and 6 months of physical therapy. Because he continued to experience severe back pain following his injuries, his doctor instructed him to avoid doing any hard physical labor. Although he was able to return to his job on "light duty," his employer assigned him tasks that caused his back pain to flare up. His employer then placed him on leave for about 2 weeks, but upon returning, he was told the only available position for him was in a location 40 miles from his home. In addition to having difficulty driving due to his back problems, he did not have a reliable form of transportation, so he could not accept this position.

Respondents who suffered debilitating injuries or chronic pain related to their work also described ways in which their former employers not only failed to protect them, but also discouraged the employee from applying for benefits to which he or she might be entitled, such as workers' compensation or disability. Vignette 5 illustrates how these situations put an individual at risk for a lifetime of unemployment.

### **Vignette 5: Disabling Injuries and Reduced Employability**

*"They gave me a little bit [of compensation]. It didn't last. All at once I had to pay 5 months of rent that I owed...The money went away and I was left with nothing, with my arm messed up."*

*—Female respondent, 27 years old*

This Hispanic woman was working in the food service industry when she lost the use of one arm following a serious injury that occurred on the job. Although she received medical attention and temporary compensation for her injury, she could no longer perform the same duties and therefore she could not return to her former job. With only partial use of one arm and limited English proficiency, she felt her chances of finding another job were very slim, and did not know whether she was eligible for or how to apply for other types of assistance, such as disability.

A number of respondents also reported diagnosed and undiagnosed mood disorders. For example, one respondent who had been in and out of prison following various drug-related offenses had recently been diagnosed with bipolar disorder. Attributing his previous drug-related problems to his undiagnosed disorder, he felt he had a better chance of maintaining a job going forward if he took his medication as directed. The psychiatrist who diagnosed him advised him to apply for SSI, however, so he had made an appointment with the Social Security office to initiate that process.

Other respondents reported suffering from depression, which made it difficult to look for work. In several cases, respondents described a situational depression that resulted from their being unemployed. In a few other cases, though, mental health problems made it difficult for individuals to maintain a job, leading them into a cycle of zero-income spells. For example, one male respondent who struggled with chronic depression and homelessness described how difficult it was to continue searching for work when the odds felt so against him. His one source of hope and support was the community program called Green Door, which assists people with mental illnesses and offers employment services.

## C. INCARCERATION

Approximately one-fifth of study participants had been incarcerated at some point in their lives. Many of these respondents experienced significant difficulties finding employment after serving prison sentences. Not only did they lose their jobs when they went to prison, but their criminal histories made it difficult for them to obtain jobs upon release. State policies can also impact convicted drug felons, with some barred from receiving TANF, SSI, Section 8 housing, and SNAP, depending on the State. These policies can make it more difficult for felons who lack a social support system or transitional program to get back on their feet (Harding, Wyse, Cheyney, & Morenoff, 2011).

## D. DEPENDENT CARE

Eight respondents described how caring for young children or sick family members prevented them from working at some point while on SNAP. The 2008 SIPP data presented in Volume I also suggest that taking care of children and other persons is a common employment barrier among recently unemployed adults<sup>12</sup> in both the zero-income SNAP (28.3 percent) and low-income SNAP (15.8 percent) populations. The typical day for one such respondent shows how these obligations can interfere with one's ability to work or seek employment:

*I may have to take my mom...who is battling breast cancer to the doctor. I may have to take my dad who just lost a leg to the hospital. I have a nephew who just came home from jail...so he needs a chauffeur. My day consists of quite a few things...that's almost my job.*

Taking time off to care for a family member also created employment gaps that sometimes had a lasting impact on a respondent's earning potential. Those who had spent time caring for chronically ill family members described the ways in which lost opportunities to build new skills and experiences made it more difficult to reenter the workforce. One respondent who was struggling to find full-time work had previously quit school in order to care for his ailing grandmother for 4 years. He believed this 4-year gap, in addition to his lack of education, made it more difficult for him to find employment. As he said, *"It was just hard to hop back in the field because they [employers] ask you about that gap....That's the part that's really hard, when you're trying to get back in, and everybody looks at your resume like you have this gap and it's unexplained."*

For those without an extensive and reliable social network, the costs of childcare can pose a significant obstacle to finding and maintaining employment. For example, one young mother with a newborn son decided not to enroll her child in daycare due to concerns about cost. As she said, *"I really want to be at work, though I don't want to put my son in daycare because the daycares are outrageous [expensive] around here."*

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<sup>12</sup> Adults who have not had a job at any time during the previous 4 months.



## E. CHANGES IN HOUSEHOLD COMPOSITION

A few respondents entered into a period of zero income following separation from or loss of a partner who was their sole source of support. For instance, one respondent had been living in subsidized housing with his children's mother, but after they separated, he had no place to live and no assets. He had enrolled in SNAP and had been moving between different households since the separation. Another respondent who had relied on his partner's \$700 disability payments before she passed away had enrolled in SNAP shortly before her death. Without the disability income, he said that he would be unable to pay his upcoming rent.

Another man had left the workforce 4 years prior to care for his partner, who was left partially disabled from brain surgery. The couple had been able to get by on her savings and SNAP benefits, but after her recent death, he could no longer afford the rent and planned to move to more affordable housing. He was readying himself to look for work, but anticipated difficulties reentering the workforce due to the long gap in his employment.

## F. ECONOMIC RECESSION

Of the 50 respondents, 2 had recently found part-time jobs and 3 had temporary or seasonal jobs, but the vast majority of respondents had been struggling to find work for months and sometimes years. Several respondents cited the economic recession as a major contributing factor to their joblessness. For instance, a recent college graduate described the difficulties he had encountered trying to find a job with the Federal government: *"I tried to find a job. My school tried to find [me] a job, but now, how this economy is, it's like all...the government jobs are now on freeze."* Others lost their jobs for economic reasons, such as businesses failing, downsizing, or relocating. Contractors in certain segments of the economy seemed particularly hard hit. For instance, one respondent who worked in construction all his life had been searching for work for years with little success. As he said, *"I was doing foreclosures for a while, and the bottom dropped out of that...[Construction work] is not there anymore....There's not much work going on in my field."* A couple of individuals also noted that work was much harder to find due to changes in hiring practices: *"Back in the 60s and 70s, I could find a job in a week, usually. I can't even go to a retail store anymore and find a job....All they tell you is to go online."*

Having little or no income can also create difficulties for zero-income SNAP recipients attempting to enter/reenter/remain in the job market. A few respondents needed professional licensure to qualify or remain eligible for positions, a process that can be difficult for people living on low income when their employers do not cover associated costs. For instance, one young woman stopped applying for jobs until she could afford to renew her Certified Nursing Assistant's license, while the female respondent in Vignette 3 reported that she was let go because she did not have enough money to renew her security license. For these respondents, their reliance on SNAP is likely to be short term. Once they build up enough funds to renew their licensure or find an employer to sponsor them, they will be able to qualify for positions in their field.



## G. TRANSPORTATION

Limited access to transportation can also be a significant hurdle for SNAP recipients living on no income. While often viewed as a barrier for individuals living in rural areas without nearby job opportunities, access to transportation also affects city dwellers. Six respondents identified transportation difficulties as a major factor that contributed to decreased earnings, reduced employment prospects, and job loss. For instance, one respondent was a former teacher who worked part time at a supermarket after his release from prison. His part-time job did not provide him with enough hours to cover his transportation expenses and to provide for himself, and his efforts to obtain additional hours proved ineffective. The transportation costs, paired with the limited hours he obtained, eventually led this respondent to leave that job and join a training program to help him prepare for new job interviews.

A few respondents also relied on others to drive them to interviews or past jobs, and some lost or refused work because of difficulties getting to their workplaces. For example, one respondent relied on his son's mother to drive him to work, but the commute was "taking a toll" on her and he had to resign from the job.

## H. AGE

Two of the three elderly respondents felt that potential employers declined to hire them based on their age, leading them to drop out of the labor force. As one described, *"Employers will] hire a 30-year-old before me in a heartbeat. Even though you don't put your age on the resume, they'll figure out how old you are once you go in there."* This respondent was nearing retirement age, and had grown skeptical about his chances of landing a full-time job, stating, *"I've sent so many resumes...I gave up on that. I just gave up."* He started volunteering as a caretaker for the elderly, which turned into paid work. Although he did not earn much in this position, he found the work very gratifying, and decided to continue in the hopes of obtaining additional hours. Because he was more than 60 years old and had some health problems, he had come to accept the idea of working less than full time and making do with his limited earnings.

## VII. SURVIVAL STRATEGIES

**Research Objective #2: Examine how, with zero income, these SNAP participants are surviving and coping.**

1. What are the survival strategies SNAP participants use to get by during periods of zero income? How do they cope?
2. What are their sources of income if/when they have income?

A primary goal of this research was to develop a better understanding of the strategies that zero-income SNAP participants use to survive when they have no earned or unearned income. This chapter recounts the ways that respondents stretched what little resources they had and how they managed to secure basic necessities in times of need. Table VII.1 below lists survival strategies reported by respondents.

**Table VII.1  
Reported Survival Strategies Among Zero-Income SNAP Participants**

Reported Survival Strategy	Examples
Rely on social networks	- Obtain job search assistance, housing, income from informal work, transportation, and other basic necessities from family and friends who can help
Find ways to cut expenses	- Find rent-free or reduced rent living situations - Establish a budget and plan food purchases for the month in order to extend SNAP benefits - Shop at food warehouses and discount stores, use coupons, watch for sales
Exchange food or services	- Share food, help with household chores, and/or provide child care in exchange for housing
Receipt and pursuit of other forms of public assistance	- Participate in subsidized housing programs, energy assistance, Medicaid, WIC, and other programs
Visit charitable organizations	- Receive basic necessities, job training, food, and/or housing from shelters, churches, food banks, workforce training centers, and other charitable organizations
Seek out informal work	- Perform “odd jobs” for neighbors or relations (e.g., mow lawns, clean houses, wash cars) - Look for “on call” work opportunities (e.g., day laborer) - Volunteer in order to gain experience and “get a foot in the door”

## A. RELYING ON SOCIAL NETWORKS

The critical role that social relationships play in surviving periods of no income surfaced as an overarching theme throughout the course of this study. Many respondents had access to a personal safety net consisting of family and friends, and relied on that safety net for housing, informal earnings, or job leads. For example, one respondent in his 50s with limited computer skills leaned on family and friends to help him with his job search, noting, *“I get nephews or sisters or nieces to help me...I have pretty good friends...I’m getting ready [to] ask my friend again about another job...He helped me when I first lost the job. See, that’s the people knowing your character. I’m getting ready to ask him for some help again.”* Other respondents were able to borrow money from family or friends, or earn small amounts of cash doing chores. Vignette 6 provides another example of the importance of personal safety nets in helping respondents survive during periods of zero income.

### Vignette 6: Relying on a Personal Safety Net

*“I went to my aunt. I asked her for help, cause like my mom, she gets her Social Security...so—she helps when she can. She also knows—like she’ll try to find people in the neighborhood to give me odd jobs to try to help me earn it myself.”*

*—Male respondent, 30 years old*

This respondent receives \$200 a month in SNAP benefits, and had been living in a boarding house for about 7 months to save money on rent. Prior to moving to the boarding house, he was living with his mother and his aunt. He would occasionally earn money doing “odd jobs” for family members or family friends, stating, *“there’s certain people that I do weekly jobs for. I’ll just mow their lawns, wash their cars. If...they’ll say, ‘We need some help to clean the basement,’ I’ll do that. It doesn’t matter. I’m just trying to do something.”* While he continued to search for full-time and long-term employment, the support he was able to obtain through his network of family and friends was critical to his immediate survival.

## B. STRATEGIES FOR SECURING HOUSING

Because only a small number of respondents had been able to obtain subsidized housing, most respondents reported other strategies for keeping a roof over their heads. The most common strategy involved moving into family and friends’ households. Some respondents were fortunate enough to move in with self-sufficient family members who did not ask for anything in exchange for housing. For example, one respondent moved into her daughter’s camper after she and her husband separated, and sometimes stayed with her son. Although this respondent hoped to become reemployed, chronic health problems made it

difficult for her to work, and she did not plan to move out of the camper until she had a steady source of income.

Other respondents remained in their houses or apartments with financial help from family members, although those circumstances seemed less certain in terms of their potential duration. For example, one middle-age construction worker transferred ownership of his house to his parents to avoid foreclosure, and his parents then made mortgage payments on the home. He agreed to pay them rent when possible, but at the time of the interview, he had not been able to pay them for the last 4 months. Another middle-age respondent who had taken medical leave from his job for needed surgeries turned to his family to help pay his rent. Although grateful for their help, he did not know how long they would be able to continue providing such help.

Respondents who were living with family or friends typically tried to “repay” their host with whatever resources they had available at the time. Of the 37 respondents living with others, most (n=25) provided food, services, and occasionally cash to the shared household. Food purchased with SNAP benefits was the most common contribution respondents offered to their hosts. For example, a single mother who was living with her grandparents tried to reciprocate by sharing the food she was able to purchase with her benefits. She told the interviewer, *“Because I live there, I’m not going to buy food for just me.”* Another woman who moved in with her mother after losing her job also tried to be of some help by putting food on the table. She told the interviewer, *“I like to be able to at least provide that since I can’t help with any bills or anything.”*

A few respondents who moved in with a family member were able to help by providing childcare while the head of the household was at work. For example, a middle-age man who moved into his daughter’s home after separating from his wife occasionally babysat for her children. At the time of the interview, he had been living with his daughter and her children for several months, and planned to stay in her house no longer than a year, by which time he aimed to be reemployed. The woman described in Vignette V also moved in with her daughter after failing to find work, and cared for the daughter’s two children after school. When asked about how long she expected this arrangement to last, the respondent said, *“I think I’m staying with her. It’s the only avenue I have and I get to spend time with the grandchildren as well.”*

Respondents occasionally offered cash earned from odd jobs as payment for housing; however, such work was only intermittently available for most respondents. A smaller number of respondents living with others helped with household chores. As one woman said, *“I clean, do laundry, [and] do yard work to help me stay here. That’s my way of paying them [for housing].”* All of the respondents living in shelters provided labor in exchange for room and board.

### **C. RELYING ON UNREPORTED INCOME**

More than half (n=28) of respondents reported that they had earned money doing informal work, most often for family, friends, and neighbors. Savings were less common, with

only two respondents indicating that they had savings. Jobs largely consisted of domestic tasks such as housecleaning, babysitting, helping people move, landscaping, washing cars, styling hair, etc. Less-common sources of income included fixing cars, playing music, tutoring, and catering, among others. The availability of work appeared to rest heavily on the breadth of the social network and the expertise of the respondent, although no job was noticeably more reliable than any other was. For instance, one respondent had weekly arrangements to mow lawns and wash cars for individuals in his social network. Another respondent, on the other hand, only obtained work when her sister-in-law's employer, a cleaning company, was short staffed or her sister-in-law was busy running errands and needed a replacement. One young male was a skilled car mechanic, but he was in a similar situation: a number of acquaintances had invited him to perform basic maintenance on their vehicles, but this work was, by nature, short term. As he said, *"Sometimes you might have a couple good weeks, and then you...don't have enough for months because you just fixed everybody's car."*

Informal work was a largely unreliable source of income for those who were able to locate such work. One elderly man noted how odd jobs had become more difficult to find: *"Things have really changed in the last 20 years....There used to be odd jobs you could get into or just positions [that] would be open....[There's] not the sort of casual labor [market] that there was once upon a time....There's no help wanted signs in the stores."* Although odd jobs were unreliable, they typically did provide enough income for the purchase of basic living expenses. Respondents that received income from informal work often applied these funds toward bills, necessities, or contributing to the households in which they lived.

#### **D. EXTENDING SNAP AND SECURING FOOD**

Respondents, particularly those who shared their food, employed a number of strategies to extend their SNAP benefits. While almost three-fifths (n=29) of respondents could not always extend their benefits until the end of the month, many used a number of strategies to extend their SNAP benefits as long as possible. Many respondents cited budgeting as an important method for ensuring that benefits would last the entire month. Respondents targeted stores with sales or shopped at warehouse stores and discount stores such as Aldi's, Save-A-Lot, BJ's, and Costco to reduce expenses. As one woman who was particularly adept at extending her benefits said, "I know how to bargain shop. It took me a while to learn that...I can go to Aldi's, fill up a cart, and spend less than 120 bucks. Unless I'm filling it up with meat, you can pretty much stock your entire kitchen and still have money left over." When this respondent gained temporary custody of her foster child, she found that her SNAP benefits were not enough to feed both of them through the month, and she had to visit a local food pantry or eat less at the end of the month so that her daughter could eat more. Once her foster child was enrolled in the National School Lunch Program (NSLP), she was able to stretch her benefits further. Several individuals also established limits on the number of times they would go to a supermarket each month. As one respondent described, "By pushing my shopping to every 18 or 19 days, I can actually maybe save \$15 or \$20 a month. Over the last 6 or 7 months, I've got \$150.00 [in] extra food stamps just in case something happens."

Individuals without access to a kitchen faced particular challenges related to budgeting. A respondent in a boarding house suggested that having access to a kitchen would help extend his SNAP benefits: “If I had an actual kitchen I could work from, I could be even better [about saving my benefits] because I could prepare stuff from scratch. I’m buying a lot of frozen foods, frozen dinners, and what not.” These respondents indicated that it was difficult for them to maintain a healthy, well-rounded diet. As one homeless individual said, “You can’t buy meats, period. You can’t buy that raw stuff because you have no way to cook it.” Nearly two-fifths (n=19) of all respondents said they could not always afford to eat balanced meals.

When respondents were asked if, in the last 3 months, they had ever reduced the size of their meals or skipped meals because there was not enough money for food, approximately one-third (n=17) had done so. When these 17 respondents were asked how often this happened, the majority (n=11) of these individuals said they skipped or cut the size of their meals almost every month. Often, respondents, like the aforementioned foster mother, would do so when their benefits started to run out during the last week of the month. As one parent described, “The kids have to eat first, so I’ll just drink a lot of water behind what I eat.”

A number of respondents received food from friends and family when their benefits ran out; however, reliance on charity and food pantries was less common. Some individuals would visit local churches and food banks to obtain free meals, canned goods, bread, produce, and/or meat; others avoided these places because they thought the food should go to someone in greater need.

## **VIII. CONCLUSION**

The zero-income SNAP participants represented in this study experienced a variety of circumstances, ranging from individuals that had experienced lives of chronic poverty and prolonged SNAP enrollment to new SNAP enrollees who had never experienced periods of no income before. Due to the urban location of the study and the nature of the research, the results presented here do not necessarily reflect the range of circumstances that leave one vulnerable to periods of no income or the coping strategies that the zero-income SNAP population employs.

A range of circumstances can lead to periods of no income. Many of these circumstances have a cascading effect, whereby one challenge triggers other events or barriers that make finding or maintaining employment difficult. Particular circumstances described by respondents include lack of education/insufficient professional credentials; physical or mental health problems; advanced age; a history of incarceration; dependent care needs; loss of earners in the family; the economic recession, leading to job loss or inability to find a job; and lack of transportation options. Many of these circumstances, particularly poor health and lack of education, had an enduring impact on respondents' ability to find and keep work. Other challenges, such as pursuing education or caring for children, were more likely to be temporary. Although nearly all respondents were faced with one of the aforementioned challenges, most continued to search for work. Those who left the workforce due to temporary or enduring barriers expressed little optimism about finding work, but some would apply to jobs on occasion.

Some of the zero-income respondents were grappling with challenges that would seemingly make them eligible for other Federal assistance programs. Although definitive determinations could not be made regarding eligibility, respondents' descriptions of their circumstances suggest that receipt of disability benefits, UI, and TANF were less common than it could be. Reasons attributed to lack of program participation included administrative hurdles; discouragement from previous denials or employers; and a lack of awareness about application processes, eligibility requirements, and reasons for denial. Pursuit of subsidized housing programs was more common, but the length of waiting times or closure of housing lists minimized the number of respondents receiving housing assistance. Medicaid participation depended, in large part, on State policies. Nearly all respondents receiving Medicaid were concentrated in the District of Columbia, where childless adults are eligible if their income is below the FPL threshold. Respondents in Maryland, Virginia, and West Virginia were more likely to have other forms of medical coverage, although many lacked health insurance.

Respondents adopted a number of survival strategies and coping mechanisms when dealing with periods of no income. One prevalent theme that emerged throughout the interviews was reliance on one's social network as a critical source of support. Family, friends, and church communities provided respondents with food, housing, basic necessities, cash income, odd jobs, and/or job application assistance. In exchange, labor, cash from intermittent odd jobs and/or food were often given to those households or individuals providing assistance.



Although the majority of respondents were classified as single-person SNAP units in the case files, most were living with others. Among these individuals, reliance on family and friends to provide housing or income for housing was widespread. Those who adopted a transient lifestyle often did so to minimize the burden on their social networks. Individuals living alone largely relied on public housing assistance or low-rent accommodations in addition to rent support from family members. Respondents living alone in their own apartments had often experienced recent deaths in their households and were anticipating moving.

Respondents' SNAP benefits frequently did not last until the end of the month and respondents adopted a number of strategies to extend their SNAP benefits. These strategies included shopping at food warehouses and discount stores, targeting sales, using coupons, and budgeting. Reliance on food pantries, churches, and other organizations was less common. Lastly, some respondents cut the size of their meals or skipped them entirely in order to extend their benefits and/or provide food for others.

The majority of respondents were actively seeking employment, relying on word-of-mouth, social networks, State agencies, and community-based organizations to provide job leads. Odd jobs were a common source of unreported income for respondents, but this work was largely unreliable. Income from these jobs was often allocated toward housing, food, or as repayment to others.



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## APPENDIX A: ZERO INCOME CODING OUTLINE

### A. ATTRIBUTES

- Age
- Sex
- Marital status
- Education
- Reported household size
- SNAP unit composition (single- or multiple-person unit)
- Housing situation
  - Living by themselves
  - Living with others
- Parent
  - No children
  - Have children and not living with them
  - Have children and living with them
- Interview location (home or public)

### B. NODES

- Employment
  - Job plans & goals
  - Reasons for un(der)employment
  - Work history
- Family
  - Family composition
  - Family employment
  - Family dependent
  - Family reliance
- Housing/living situation
  - Co-residents
  - Food purchases
  - Housing history
  - Housing plans & goals
  - Living expenses
- Income/support
  - Other Federal assistance
    - Assistance history
    - Barriers to assistance
    - Energy assistance
    - Housing vouchers/Section 8
    - Medicaid
    - TANF

- WIC
- Other (General Relief, Social Security, SCHIP, School Meals, etc.)
  - SNAP
    - Amount received
    - Cycle on-off SNAP
    - SNAP history
    - SNAP meets needs
    - Time on SNAP
  - Unreported income
    - Family & friends
    - Odd jobs
    - Survey questions
    - Survival/Coping
  - Circumstances increasing vulnerability to no income
    - Job loss
    - Medical
    - Prison
    - Other
  - Survival strategies (SS)
    - Employment SS
    - Food SS
    - Housing SS
    - Living expenses SS
    - Other SS
    - Social SS
    - Unreported savings

## APPENDIX B: SEMI-STRUCTURED INTERVIEW PROTOCOL

[Interviewer Notes]: You can use the following introduction to help you get started. You do not need to use these exact words, and you should modify your introduction to take into account anything you have already covered. For example, if you recruited the respondent at home and just explained what the study is about, you may want to skip some of the explanatory dialogue. Keep in mind, however, that there are some things you are required to do before beginning the interview. They are:

1. You must review the consent form with the respondent to confirm that the respondent has agreed to participate in the interview and has given you permission to record the interview. If the participant has agreed to do the interview but not to have it recorded, you can proceed, but be sure to take detailed notes since that will be the only record of the interview. If the respondent expresses specific concerns about the interview being recorded, you can emphasize that the researchers at Insight are the only people who will have access to the recordings, and they will not know who is speaking. You can also let the respondent know that the recordings will be destroyed at the end of the study. Most respondents will agree to have the interview recorded, but it is not a requirement of participation.
2. You must tell the respondent he can stop the interview at any time and can choose not to answer any question.
3. You must get the respondent's signature on the consent form.

### A. INTRODUCTION

Thank you for taking the time to talk with me today.

I'd like to tell you a little bit about why we are doing these interviews. They are part of a study for USDA—the Federal Government agency that provides funding for food stamps. We know that a growing number of people in this country are out of work and have no income. What we want to find out is, how are these people getting by? For example, how do they manage to find food and a place to live? We're asking because the agency always wants to understand the people it serves and make sure it is helping the best it can.

Now I need to review the consent form with you, which gives some more information about the study and how your privacy will be protected. (BEGIN READING CONSENT FORM).

I also want to let you know that you may stop the interview at any time and you may refuse to answer any question. If you do, you will still receive the gift card to thank you for your time.

Now that we have gone over those things, I'd like to get your permission to begin the interview. Do you agree to participate? If it's ok with you, I would like to record the interview so that I don't miss anything. Is that all right?

Do you have any questions for me before we begin?

## B. SNAP HISTORY AND USE OF OTHER ASSISTANCE PROGRAMS

Let's start by reviewing some basics. I understand you are currently getting food stamps, is that still correct?

Can you tell me about how long you have been getting food stamps?

POSSIBLE PROMPT: Would you say it has been most or all of your adult life, on and off, or is this the first time you've ever gotten food stamps?

- IF ALL OR MOST OF ADULT LIFE: So, you have been getting food stamps since you were about 18, is that correct? Can you tell me a little about your situation at that time—for instance, what led you to apply?
- IF ON AND OFF: Can you tell me more about that? For instance, were you on it for months at a time, or years at a time? What about when you were off food stamps—did that typically last a few months? A few years? Can you tell me about some of the things that led you to stop getting food stamps, and what led you to reapply?
- FIRST TIME: Can you describe what led you to apply? Had you ever considered or come close to applying before this time?

Do you know how much you get each month?

Is the amount that you receive from food stamps enough to get by?

What about other kinds of assistance or government aid? I remember when we spoke earlier, you mentioned that you get \_\_\_\_\_. Let's start with that.

FOR EACH SOURCE:

- How long have you been getting (IDENTIFY BENEFIT)?
- Is this something you have also gotten in the past? Can you tell me about that?

Aside from this/these already mentioned, are there other kinds of assistance or government aid that you are getting, or have gotten in the past?

IF THE SUBJECT OF CHILDREN HAS NOT COME UP, SAY: Some programs are just for families with children. Do you have any children? How old are they?

IF ANY OF THE FOLLOWING TYPES OF AID ARE NOT MENTIONED ABOVE, ASK ABOUT EACH.

MEDICAID:

- Are you (and/or your child/children) currently getting Medicaid?
  - YES: Does this cover you, your children, or both? How long have you (or they) been on Medicaid?
  - NO: Have you looked into or applied for Medicaid in the past, (IF RESPONDENT HAS CHILDREN) for either you, your children, or both?
    - ➔ YES: What led you to look into it or apply? What happened?
    - ➔ NO: Why not?

IF NOT GETTING MEDICAID, ASK ABOUT CHIP:

- Do you have any health insurance for you or your children?

- YES: **Is that something you got through social services or health services? Do you know the name of your insurance company? How long have you/your children been covered?**
- NO: **Have you looked into or applied for any kind of health insurance in the past?**
  - ➔ YES: **What happened?**
  - ➔ NO: **Why not?**

HOUSING VOUCHERS:

- **Are you currently getting any kind of help with paying the rent?** (PROBE TO FIND OUT IF THE RESPONDENT LIVES IN A PUBLIC HOUSING UNIT OR HAD A LANDLORD THAT GETS RENT PAYMENTS THROUGH SECTION 8.)
  - YES: **How long have you been getting help?**
  - NO: **Have you looked into or applied for housing assistance in the past?**
    - ➔ YES: **What led you to look into it or apply? What happened?**
    - ➔ NO: **Why haven't you looked into it?**

ENERGY ASSISTANCE:

- **Are you currently getting any kind of assistance to pay for things like heat and gas?**
  - YES: **How long have you (or they) been getting this?**
  - NO: **Have you looked into or applied for energy assistance in the past?**
    - ➔ YES: **What led you to look into it or apply? What happened?**
    - ➔ NO: **Why not?**

(IF PREGNANT OR HAS CHILDREN AGE 5 OR YOUNGER):

WIC:

- **Are you currently getting WIC benefits?**  
IF RESPONDENT IS NOT FAMILIAR WITH WIC, EXPLAIN: **WIC is a government-funded program that offers food, nutrition education, and breastfeeding support to pregnant women, new mothers, and children up to age 5.**
  - YES: **How long have you been getting WIC?**
  - NO: **Have you ever looked into or applied for WIC?**
    - ➔ YES: **What happened?**
    - ➔ NO: **Why not?**

(IF RESPONDENT HAS SCHOOL-AGE CHILDREN):

FREE OR REDUCED-PRICE SCHOOL MEALS:

- **Does your child/do your children currently get free or reduced-price school meals?**
  - YES: **How long have they been getting these meals?**
  - NO: **Have you looked into or applied for this?**
    - ➔ YES: **What happened?**
    - ➔ NO: **Why not?**

## C. HOUSING

- ✓ Does the respondent have a place to live?
- ✓ Does he live alone or with other people?
- ✓ How does he pay for housing expenses, or, if he doesn't pay any, how does he have a place to live?

Now I'd like to talk a bit about how you have managed to get by when you have no income. Let's start by talking about housing.

I know some people have their own place, while other people don't, and they may end up moving around a lot. Can you tell me about your situation?

IF NOT INTERVIEWING AT HOME: **Where are you living these days?**

[POSSIBLE PROBE]: **Are you living in a house, apartment, shelter? In your car? Are you homeless?**

IF INTERVIEWING AT HOME: **Is this where you are living now?**

IF NOT ALREADY STATED IN A PREVIOUS RESPONSE: **Do you live alone, or with other people?**

- IF LIVING WITH OTHER PEOPLE: **Who else lives with you? Does he/she (do they) live here all of the time, or just some of the time? Is this your house or someone else's?**

**How long have you been living or staying there (here)? Has it been a few days, weeks, months, longer?**

**Is this arrangement temporary or long term for you?**

IF TEMPORARY LIVING ARRANGEMENT:

- **How long do you expect to be able to stay there (here)?**
- **What will you do when you can no longer stay there (here)?**
- **Can you tell me about the place where you were living or staying before now?**
  - **How long were you living or staying there?**
  - **Were other people living there with you?**

IF HOUSING COSTS HAVE NOT BEEN DISCUSSED, SAY:

**Now, I'd like you to tell me about any housing expenses or arrangements you may have; for example, do you pay rent, or a mortgage?**

- IF PAYING FOR HOUSING: **How do you cover those expenses?**
- IF PERSON REPORTS NOT HAVING HOUSING EXPENSES, BUT IS NOT HOMELESS, OR "COUCH SURFING," AND IT IS NOT YET CLEAR HOW HE/SHE IS ABLE TO LIVE WHERE HE HAS BEEN LIVING, PROBE FOR MORE INFORMATION. FOR EXAMPLE: **I know some people who don't have money for rent find other ways to keep a roof over their heads—for example, some people have friends that let them stay for free, they may work in exchange for housing, or they may move in with a relative. What's your situation been?**
- IF LIVING WITH OTHERS, AND NOT ALREADY COVERED: **Tell me more about how you and the people you live with handle housing expenses. For example, do you put your money together to pay rent? How do you split it? What happens when one person doesn't have any money? What about food? How do you all handle food purchases? For example, do you put your money together to buy food for the household and share, or does each person buy and eat his or her own food?**



## D. EMPLOYMENT

- ✓ Has he been mostly unemployed during his adult years, in and out of work, or is he only recently unemployed?
- ✓ Is he looking for a steady job and if not, why not?
- ✓ What does he do for money when he does not have a steady job?

**Let's talk a bit about work. A lot of people are out of work these days. What about you, are you working now?**  
[POSSIBLE PROBE]: **I'm interested in any kind of work you may be doing these days, whether it's a regular job, or some other kind of informal arrangement where you work from time to time. Anything that helps to put some money in your pocket counts.**

IF WORKING CURRENTLY:

- **Can you tell me more about that? Do you have steady work, or are you earning money here and there?**
- PROBE IF HAS A STEADY JOB:
  - **What do you do there?**
  - **How long have you worked there?**
  - **Do you work full time or part time?**
  - **[If part time] Would you like to work more hours? Full time?**
  - **How did you find this job?**
  - **Overall, would you say that this job meets your needs, or would you rather have something different? (IF SOMETHING DIFFERENT:) What would you like to have in a job? Are you looking now?)**
- PROBE IF DOES NOT HAVE A STEADY JOB:
  - **What kinds of things do you do to earn money here and there?**
  - **What has that been like? For example, how well are you able to make ends meet? Is the money enough?**
  - **Overall, would you say that this arrangement meets your needs?**

IF NOT WORKING CURRENTLY:

**Was there a period when you did work?**

- ➔ NO: **Have you ever looked for work?**
- ➔ YES: **About how long have you been out of work?**
  - ➔ **Can you tell me about the last place you worked?**
  - ➔ **What kind of work did you do?**
  - ➔ **About how long did you work there?**
  - ➔ **Why did you stop working there?**
- ➔ **Some people get unemployment benefits when they lose their jobs. Are you familiar with that? Have you ever gotten unemployment benefits?**
- IF YES: **Tell me a little bit about that; for example, how long did you get unemployment benefits?**

**Have you been looking for work?**

- IF LOOKING FOR WORK:
  - **How has your job search been going?**
  - **What kind of work are you looking for?**

- IF NOT LOOKING FOR WORK:
  - **I know there are all sorts of reasons that people stop looking for work. Can you tell me about your situation?**
- IF IT SEEMS THAT THE RESPONDENT HAS SPENT MORE TIME OUT OF WORK THAN WORKING:
  - **What's the longest period of time that you have had steady work? Tell me about that—when was it? What type of work were you doing?**
- IF IT SEEMS THAT THE RESPONDENT HAS ONLY RECENTLY BEEN OUT OF WORK:

**What's the longest period of time that you have been out of work? Tell me about that—when was it and how long did it last?**

## **E. COPING STRATEGIES**

- ✓ How does the respondent get the basic necessities, other than food?
- ✓ Does he support anyone else, or does anyone else help support him?

**Now, let's talk a bit about other kinds of expenses and basic necessities.**

IF LIVING WITH OTHER PEOPLE: **Earlier, you said you were living with \_\_\_\_\_. How do you all handle food purchases?**

IF ANSWER IS BRIEF OR RESPONDENT DIGRESSES: **Do you put your money together to buy food for the household, and share, or does each person buy and eat their own food?**

IF RESPONDENT DOES NOT MENTION THE FOLLOWING, PROBE:

- **Does anybody ever give you food or free meals?**
  - **For example, do you ever go to a food pantry or a church or shelter?**
  - **Is this a place where you eat or do they give you groceries that you can take with you?**
  - **How often do you go there?**
  - **How did you find out about this place?**

**Let's talk about things like soap, toothpaste, and medication—how do you manage to get these things when you need them?**

PAUSE AND FOLLOW UP WITH THE FOLLOWING PROBES IF NECESSARY:

IF LIVING WITH OTHER PEOPLE:

- **Do things like soap or shampoo ever get shared in your house? Do you sometimes end up having to do without these things?**
- **What about clothing, like a warm coat in the winter, or shoes? Have you been without these kinds of things?**
- **Do you ever go to organizations like Goodwill to get clothes?**
- **Have you ever tried trading, selling things, or borrowing? Can you describe how that worked?**

IF NOT SUFFICIENTLY COVERED:

- **Where do you go for help in getting the things you need when you have no money?**
- **Is there anyone—a partner, family members, friends, others—who can sometimes help you cover your expenses?**
- **Do you know any other people or places you can turn to for help?**

We talked about people you sometimes rely on for support, but I'd also like to find out if there are people that we have not yet talked about who rely on you.

Do you give them cash on a regular basis or support them in other ways?

- Share housing?
- Take care of their kids?

## F. FOOD INSECURITY

This section includes six standard questions on food insecurity. This is the only section where the questions need to be asked exactly as written.

I have just a few more specific questions about the food eaten in your household in the last 3 months, since (MONTH), and whether you were able to afford the food you need. I'm going to read you several statements that people have made about their food situation. For these statements, please tell me whether the statement was often true, sometimes true, or never true for (you/your household) in the last 3 months—that is, since last (MONTH).

The first statement is, "The food that (I/we) bought just didn't last, and (I/we) didn't have money to get more." Was that often, sometimes, or never true for (you/your household) in the last 3 months?

- Often true
- Sometimes true
- Never true
- Don't know or Refused

The second statement is, "(I/we) couldn't afford to eat balanced meals." Was that often, sometimes, or never true for (you/your household) in the last 3 months?

- Often true
- Sometimes true
- Never true
- Don't know or Refused

In the last 3 months, since (MONTH), did (you/you or other adults in your household) ever cut the size of your meals or skip meals because there wasn't enough money for food?

- Yes
- No (Skip below)
- Don't know (Skip below)

[IF YES, ASK] How often did this happen—almost every month, some months but not every month, or in only 1 or 2 months?

- Almost every month
- Some months but not every month
- Only 1 or 2 months
- Don't know

In the last 3 months, did you ever eat less than you felt you should because there wasn't enough money for food?

- Yes
- No
- Don't know

**In the last 3 months, were you ever hungry but didn't eat because there wasn't enough money for food?**

- Yes
- No
- Don't know

## **G. WRAP-UP**

**That's all the questions I have for you. Is there anything else you would like to say before we end? Is there anything I should have asked, but didn't?**

**Thank you so much for your time. I have your \$25 gift card, as well as a form for you to sign confirming that you received it. Please look it over and sign it when you're ready.**

**Great. Did you have any questions before we conclude?**

**Thank you again and have a good day.**



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