

This paper was prepared for presentation at the Northeast Regional Conference of the American Public Welfare Association, Baltimore, Maryland, October 1979.

WORKING PAPER: 0819-02

June 1979
Revised August 1979

WHY DO PERSONS ELIGIBLE FOR PUBLIC
ASSISTANCE FAIL TO ENROLL?

by

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ABSTRACT

In a sample of public assistance programs examined, enrollment averaged less than 50 percent of the eligible population and in some cases fell below 10 percent. One type of nonenrollee does not urgently need assistance and declines to enroll primarily because the benefits offered are small relative to the cost of participation. However, a second type of nonenrollee is precluded by program inaccessibility, often compounded by their own limited bureaucratic skills; and these persons tend to be those with lowest incomes and greatest need. The effectiveness of public assistance in serving this important second group can be improved by modifying administrative practices, by redesigning programs, and by investing in active outreach.

WHY DO PERSONS ELIGIBLE FOR PUBLIC ASSISTANCE
FAIL TO ENROLL?

A low-income person in the United States may be eligible for financial support through a wide variety of public programs, including Aid to Families with Dependent Children (AFDC), Food Stamps, Supplemental Security Income (SSI), General Assistance, Medicaid, various food distribution programs, and various tax rebates or credits. These public assistance programs presumably offer valuable benefits to persons in urgent need. Why would anyone who is eligible fail to enroll and accept assistance?

In this paper we explore the phenomenon of nonparticipation, or failure to enroll by persons eligible for public assistance benefits. We demonstrate that it is a widespread occurrence, affecting a substantial number of persons in a variety of programs. We further demonstrate that the population of nonparticipants includes persons ranging, in terms of income, from the "least needy" among those eligible for programs to the "most needy" but that the causes of nonparticipation are different for "most needy" and "least needy." Corresponding to these differences, we assert that the public policy response to nonparticipation should be different for these two groups. Nonparticipation by the least needy assists in targeting public assistance benefits to those who need help more than they do, and this voluntary nonparticipation should not be discouraged. On the other hand, nonparticipants from among the most needy of those eligible represent a failure of public programs to serve the persons for whom the programs are intended and call for public action. To identify this need for action and to specify directions for it to take are the objectives of this paper.

Some Estimates of Participation Rates

One indicator of the degree to which a public assistance program serves its intended clientele is the participation rate, the proportion of persons eligible for benefits who enroll and receive them. Estimates of participation rates are difficult to construct because they require simulating the eligibility of persons who have never supplied detailed application information. These estimates also generally make sense only for "entitlement" programs, in which the government is legally obligated to serve as many recipients as can prove they are eligible.

Table 1 presents 26 estimates of participation rates for nine differ-

TABLE 1 ABOUT HERE

ent public assistance programs, generated using a variety of methods. The estimates rates range as low as 4 percent and average 45 percent. Thirteen of the 26 estimates, or 50 percent of them, fall below 50 percent; thus, in half of the cases, fewer than half of the persons eligible for benefits were receiving them. Only two programs, Aid to Families with Dependent Children (AFDC) and circuit-breaker property tax relief, are estimated to achieve participation of over 75 percent of eligibles.

Patterns similar to those shown in Table 1 also appear in participation rate estimates for individual programs operating simultaneously in different locales. It has been estimated for example, that participation rates for Food Stamps in 1974 averaged only 38 percent and ranged as low as 12 percent (in North Dakota) (MacDonald 1976, pp. 94-95). Similarly, participation rates for "circuit-breaker" property tax relief have been reported to fall as low as 15 percent (in West Virginia), despite an average of 76 percent (Advisory Commission on Intergovernmental Relations 1975);

and AFDC participation has been estimated to range among counties in the state of Pennsylvania to a low of 15 percent (in rural Centre County), with an average of only 52 percent (Meyer 1978, pp. 33-35).

Thus, we can conclude that a substantial degree of nonparticipation is common to many, if not most, public assistance programs. The number of households and individuals who are eligible for various types of public assistance benefits but who are not receiving them is quite large, both as a proportion of the eligible population and in numerical terms. With about seventeen million persons currently receiving Food Stamps nationwide, for example, eligible nonparticipants apparently also numbers in the millions.

A second general pattern concerning participation which we can examine is that of nonparticipation in relation to need. Throughout this paper, we will use household income as an indicator of the household's need and will assume that society's priority in public assistance is to provide for those with the very lowest incomes. Table 2 provides some illustrative data

TABLE 2 ABOUT HERE

from the Food Stamp Program in 1973, displaying participation rates for several levels of family income within the range eligible for Food Stamps. What it shows is that nonparticipant households are distributed across this income range in approximately the same proportions as are participant households, ranging from those with virtually no income to those with incomes which, while still low enough to make them eligible for Food Stamps, are somewhat better off. Thus, for example, about 7 percent of both participants and nonparticipants have incomes under \$1000 per year, while about 5 percent of both participants and nonparticipants have incomes over \$12,000 per year. To the extent that income represents the need for assistance, it appears that nonparticipants come from all across the spectrum of need, from the "least needy" to the "most needy."

Two Types of Nonparticipants

This apparent uniformity of nonparticipation rate across the range of eligible persons, however, should not lead us to assume uniformity in the causes underlying nonparticipation. Nonparticipation represents very different situations for the "most needy" and the "least needy" groups among the income-eligible population. Let us begin examining these differences at the higher-income end of the spectrum.

Like many household decisions, the decision to become a public assistance recipient can be modeled in terms of the benefits offered to the household and the costs which would be incurred by them in accepting the offer. On the cost side of this benefit-cost view of participation fall several elements. There are out-of-pocket costs involved in traveling to the public assistance office, providing relevant documents, and participating in case processing. There are the "opportunity costs" of time spent in the process, particularly if the applicant is employed and must take time off from work. Finally, and most difficult to measure, there are psychological costs. These include the "stigma" of being a welfare recipient, as well as hostility or indignities which might be experienced during the application process or while receiving program benefits.

Counterbalancing these costs are the benefits offered. These vary widely across programs, from \$20 per month of commodities in some food distribution programs to several hundred dollars once a year in some property tax relief programs, to over \$500 per month for some households receiving AFDC. They also vary widely among households eligible for the same program, usually in relation to income and family size.

To the extent that this benefit-cost model makes sense, we would expect that, holding other factors constant, the higher the benefit offer, the higher the participation rate. Table 3 presents some illustrative

TABLE 3 ABOUT HERE

data from the AFDC program in Pennsylvania consistent with this prediction. It shows that participation rates among eligible families was closely related to the size of monthly grant offers. Participation ranged from 22 percent of households eligible for benefits of \$25 per month to 89 percent for households eligible for \$350 or more per month.

Just as a larger dollar offer increases participation, so does a longer expected time during which benefits would be received. Many of the costs of participating are one-time-only initial costs of applying, and the shorter the time against which to amortize this cost, the less favorable the benefit-cost calculation. While participation rates in the AFDC program are generally high (80 percent or more), participation among families eligible for the Unemployed Fathers segment of that program (AFDC-U) is persistently low; table one presented estimates ranging from 4 percent of eligibles to 16 percent. A large part of the explanation for low participation in AFDC-U appears to be the temporary nature of unemployment for many eligible families, which means that they would collect benefits for only a short time (Lidman 1975). Similarly, for many families, poverty itself is a relatively temporary state; for example, it has been estimated that about 30 percent of persons in the poverty population (as defined by the Census Bureau) in 1967 left poverty during that year (Levy 1977).

When a household eligible for public assistance voluntarily declines to enroll for a benefit because the offer represents too small or too short-lived an addition to its income to compensate for the costs of applying, that outcome probably does not represent a serious failure by a public assistance program to serve a high-priority need. The eligibility rules for any

public assistance program embody many approximations in its measures of households' resources and needs. Approximations are inevitable when theoretical concepts of need are converted into administrable program rules and when rules are needed to cover an almost infinite variety of household circumstances. Furthermore, many public assistance programs extend eligibility to persons of relatively high incomes as an unavoidable byproduct seeking to to avoid work disincentives by tapering-down benefit payments only gradually as incomes rise (Kennedy and MacMillan 1979). Inevitably, some persons will be eligible for a program according to the letter of the law but not fall within the target group intended by the spirit. To the extent that these individuals voluntarily decline to participate, in reaction to a benefit offer which represents too low a net addition to their total resources, then the targeting of program benefits on those in greatest need has been enhanced.

Table 4 cites some data from the Special Supplemental Food Program

TABLE 4 ABOUT HERE

for Women, Infants, and Children (WIC) which illustrates this phenomenon in action. The table presents information from a sample of 141 eligible persons who declined to enroll in the program and examines the relationship between the income level of each nonparticipant and the reason the person gave for nonparticipation. One reason frequently cited was variously phrased as, "I don't need the money" or, "the money is not worth the trouble," or "I don't want to take welfare." These expressions all seem to reflect a situation in which benefits offered were not sufficient to compensate for the effort, expense, or stigma of participation. The most important thing about this response is that while it was cited about 50 percent of the time by persons in households with annual incomes of over \$10,000, it was cited only 5 percent of the time by persons in households with annual incomes of under

\$4000. Thus, "voluntary renunciation" seems to be associated most commonly with nonparticipants whose incomes fall in the upper ranges of program eligibility.

In contrast to the voluntary renunciation responses associated in Table 4 with household incomes of over \$10,000, households with annual incomes of less than \$4000 reported an entirely different set of reasons for nonparticipation. These reasons can be characterized as problems of program inaccessibility--tangible ways in which eligible clients felt themselves unable to take advantage of program benefits even though they wanted to. Barriers to participation cited by these nonparticipants include the cost or unavailability of transportation to the agency office, conflict between work hours and limited agency office hours, and the cost or unavailability of child care while the applicant was to visit the agency. In Table 4, these reasons accounted for 45 percent of nonparticipation by households with annual incomes of less than \$4000 but only 5 percent of nonparticipation by households with annual incomes of \$10,000 or more.

The situation at the lowest income end of the program-eligible income range thus seems to involve a different set of individuals with different participation problems from those of higher income "voluntary renouncers." In large measure, their participation is blocked by forces beyond their control. Indeed, barriers to participation such as inability to afford transportation to the assistance agency ironically derive from the very poverty which makes their participation most urgent. It is this set of people whose nonparticipation represents a failure of public assistance programs to serve those whom society may be assumed to give highest priority.

To identify more precisely these individuals and their problems, let us examine three stages in the participation process and the accessibility barriers which may arise at each stage: first, learning of the availability

of benefits; second, deciding whether to accept benefits; and third, applying for benefits.

Learning of the Availability of Benefits

The first step in enrollment is for program clients to become aware of the existence of benefits and of their potential eligibility. In this process, outreach campaigns are often conducted by social service agencies or client advocacy groups. Typical outreach activities include poster and leaflet distribution, mass mailings, radio and television advertisements or appearances, newspaper advertisements or stories, "hot line" telephone information services, information booths in public places or at public events, appearances by speakers at club meetings, and even door-to-door canvassing.

Belief that such efforts are effective in informing and recruiting recipients is widespread in the social policy community, and mandates for outreach are even provided by the legislation governing some programs (Harter 1977). Few systematic evaluations of outreach techniques exist, however, and those which are available raise doubts about some outreach approaches. For example, reviews by the General Accounting Office of special efforts to enroll the elderly in Supplemental Security Income and in food assistance programs both found that only relatively small numbers of potential recipients were recruited or that only relatively small proportions of the unserved were reached, despite extensive efforts (Comptroller General 1974, Comptroller General 1976).

One characteristic which seems associated with effective outreach is personal contact. It is difficult to design an impersonal, mass media outreach campaign which effectively reaches those at the "greatest need" end of the eligibility spectrum, however effective they may be with somewhat

more bureaucratically-competent persons at the higher-income end of the eligibility range. Posters and brochures may not catch the eyes of a clientele with limited reading skills. Eligibility criteria for public assistance are often complex, and it is difficult to communicate enough information in a quick radio spot to avoid confusion. Even when a mass-media spot announcement arouses the interest of a potential recipient, many persons from the most-needy group may be too timid or may lack the skills required to pursue the information by making an application. For all these reasons, face-to-face contact, patient communication with the client in his or her own terms, and followup assistance in the application process may be necessary elements of outreach for recruitment of most-needy nonparticipants.

One implication of this situation is that referrals by one social service agency to other agencies and programs should be a potentially effective method for recruitment, in large part due to their personal contact element. For example, the study of the WIC program cited before examined the channels by which program recipients had been recruited. Despite the fact that extensive mass-media publicity had been aimed at the group of eligibles, the largest numbers of enrollees came from referrals by social workers and other professionals (Bendick et al., 1976). Thus, one effective form of outreach may be that addressed to social service professionals, to inform them of the availability of benefits under programs other than their own and to motivate them to refer their clients.

A second channel for recruitment of eligibles particularly effective with those in greatest need is categorical eligibility, or automatic eligibility for multiple programs by virtue of being enrolled for one program. Table 5 illustrates with some British data the tendency for participation

in one program to lead to higher participation in other programs than was observed when the individuals were eligible for them but not directly connected to them by categorical eligibility. While an average of only 6 percent of persons eligible for various benefits were receiving them when required to apply separately for each, the number jumped to an average of 52 percent when eligibility was made automatic. Since persons with very low incomes are likely to be eligible for many different programs, the device of categorical eligibility would seem to be particularly well adapted to their needs.

A final important form of recruitment for public-assistance recipients is word of mouth (Greenston and MacRae 1974). Participation in programs is related to the amount of social interaction persons have with family, neighbors, fellow workers, and other members of society. One study of residents of low-income census tracts in Baltimore illustrate this pattern in several different ways (Moles, Hess, and Fascione 1968). For example, of all employed persons in this sample, those employed in private households were best informed about the availability of public assistance, presumably because of close association with informed employers. Moreover, persons living in neighborhoods with larger numbers of assistance recipients tended to know where to obtain public assistance more often than those not living in such areas.

Urban areas offer better information channels than rural areas, both formal and informal. This fact partially explains generally higher participation rates in urban areas than in rural areas. For example, participation for Food Stamps in some typical rural states during 1974 included Kansas (12 percent), North Dakota (12 percent), and Wyoming (15 percent); in contrast, rates among some typical urban states included California (58

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percent, District of Columbia (78 percent), and Rhode Island (54 percent) (MacDonald 1977, pp. 94-95).

This finding concerning the major role of word of mouth recruitment again reinforces the assertion that at least some nonparticipation comes from among those most in need. It does so by emphasizing that the extremely isolated--both physically isolated rural dwellers and socially-isolated persons, rural or urban--will tend to be missed in program recruitment. These extremely isolated often include the elderly; the isolated elderly have been estimated to number in the tens of thousands (Dunlop 1973, Chen 1979, Erickson and Eckert 1977). Other potential groups of socially-isolated individuals include deinstitutionalized mental patients, "street bums," "skid row winos," and other persons without community roots, family contacts, or a settled mode of living (Segal, Baumohl and Johnson 1977).

The Decision to Apply

Once recipients are aware of potential benefits, a choice process ensues concerning whether or not to enroll. This choice has been discussed earlier; nevertheless, a few additional comments can highlight the impact of program design and administrative practices on eligibles who are the most needy.

The first factor to be considered is that of copayments, or out-of-pocket payments by recipients to match assistance payments. The clearest example of a copayment arose from a provision in the Food Stamp Program, now repealed, under which recipients were required to purchase their monthly allotment of stamps. Even though the purchase price was usually modest and usually generated many times its value in stamps (e.g., a \$50 outlay might yield \$150 in stamps), many poor households simply could not accumulate the initial purchase price (Love 1979).

A copayment-like phenomenon may exercise adverse effects on participation even when no explicit out-of-pocket payment is involved. For example,

in the Experimental Housing Allowance Program, a program of rent supplements for the poor, one of the program rules was that to qualify for housing allowance payments, applicants' homes must meet minimum housing quality standards. It was found that the higher the housing quality standards were set, the lower the participation rate among households eligible for the rent supplements, because the higher the probability that participation would be forced to undertake either home repairs or a move that very poor applicants could not afford. Furthermore, it was households occupying the worst housing prior to enrollment in the program--and therefore in greatest need of assistance--who were excluded by the more stringent quality standards; these especially-needy groups included disproportionate numbers of minority households, very low income households, and households with large numbers of children (Goedert 1979).

In deciding whether to apply for program benefits, a low-income family must also consider how receipt of benefits from one program may reduce benefits which they are receiving from other public assistance programs. For example, if a household receives AFDC benefits, those payments are counted as part of the family's income in determining the benefits for which they are eligible under the Food Stamp Program. This effect, which presumably reduces the attractiveness of program participation among all eligible households, reduces it disproportionately for those poorest and most in need, for it is the poorest who will be eligible for the most programs and thus face the largest offsetting benefit reductions.

Completing the Enrollment Process

We now turn to the group of eligible persons who wish to enroll for program benefits but who are prevented from doing so by external circumstances during the enrollment process. There are many different accessibility problems which operate at this stage.

For example, there often exists a gap between the reading and literacy skills which many potential public assistance applicants possess and the skills demanded for completion of agencies' application forms and procedures. One recent study estimated that about 75 percent of the poverty population command no more than an eighth grade level of reading skills. At the same time, nearly 90 percent of the documents in a sample from public welfare agencies required more than an eighth grade reading skill level, and one-third of the documents required college-level reading skills (Bendick and Cantu 1978). Similarly, another study created an index to represent the procedural accessibility of AFDC benefits, incorporating factors such as the number of applications disapproved because of clients' failure to comply with agency procedures, the extent of erroneously-low payments, and the proportion of applications suffering inordinate delay. This study found that the lower the educational levels of AFDC clients, the lower was this index of accessibility; for each one-year decrease in the schooling that the average client in a state possessed, the states' accessibility index decreased 2 percent (Bendick, Lavine, and Campbell 1978; see also Cunningham 1977). The number of forms and the total amount of documents required of public assistance applicants can sometimes be dismayingly large. In AFDC, the most extensive application is demanded by the state of California, which requires that 638 questions be answered (Campbell and Bendick 1977). The accessibility problems created by this gap between agency procedural requirements and applicants' skills may be expected to strike most frequently at the lowest income and most needy because typically these are the individuals with the least education and bureaucratic experience (Gordon 1975).

A further variation on the theme of complex forms arises from language barriers for the non-English speaking. Because a disproportionate number of the persons eligible for public assistance do not speak English as their

native language, bilingual staff and bilingual forms are needed, but they are no means universally available. The statistical analysis of AFDC accessibility cited earlier found that for each additional percent of a state's population which is of Spanish origin, the state's accessibility index decreased nearly one percent (Bendick, Lavine and Campbell 1978).

Examples abound concerning how the poorest and most needy can be excluded by rigid application of program eligibility rules (Piven and Cloward 1971, Pessa 1978, Lidman 1975, Newman and Ryder 1978). For example, the U.S. Department of Agriculture has found instances where migrant workers who were so poor that they were living in their cars were excluded from receiving Food Stamps because they could not provide to the public assistance agency a fixed home address. Migrant workers were also said to have been denied Food Stamps because they could not provide check stubs to verify their earnings; the workers could not obtain pay stubs because their crew bosses were cheating them out of wages and stealing Social Security contributions and were therefore understandably reluctant to supply written pay receipts (Office of Equal Opportunity 1976).

Another set of barriers to participation arise from the physical location of agency offices. When applications for a public assistance program can be filed only at a public assistance office, many eligibles may be discouraged from applying. One reason participation among the low-income elderly in Food Stamps has remained low appears to be that some elderly are afraid to enter the rough neighborhoods where many welfare offices are located; a recent law which requires that Food Stamp applications by the elderly can be filed at Social Security offices is designed to respond to this situation. Similarly, in many rural areas, assistance applications must be filed at the county seat, which may be twenty or thirty miles away from the homes of some

low-income persons with limited access to transportation. The situation is compounded when persons are handicapped, physically frail, or bedridden. In such cases, permission to apply by proxy or by telephone or the willingness of the agency to send an interviewer to the applicants' home is crucial in enrollment.

The feasibility of participation is also affected by the total number of office interviews required, the distance involved with each visit to the office, and the time consumed by each interview. Evidence that such factors influence satisfaction among persons enrolled in a program can be found in the study of WIC cited earlier (Bendick et al., 1976). When asked if they were satisfied with the way their benefits are distributed, only 4 percent of all WIC recipients said they were dissatisfied. However, the 4 percent who rated themselves dissatisfied experienced 38 percent higher transportation costs and 19 percent higher transportation time than did the participants who rated themselves satisfied; they were 45 percent more likely to require child care or other special arrangements in order to visit the WIC agency; and they were more than twice as likely to characterize agency hours as inconvenient. To the extent that dissatisfaction among enrollees follows the same pattern as does the propensity to drop out or to fail to enroll, then these factors can be expected to affect participation. Most importantly, dissatisfied WIC recipients had 18 percent lower average incomes than did satisfied recipients; once again, accessibility problems exercise their anti-participation effects disproportionately on potential participants of lowest income and therefore greatest need.

Reaching Out to the Most Needy

When debate concerning public assistance programs addresses issues of participation, the dominant topic is usually fear of "excessive" participation, meaning either receipt of benefits by persons not eligible for assis-

tance ("fraud and abuse") or too-rapid growth of the eligible population ("people quitting work to get on the dole"). The notion of positive public action to encourage and to facilitate participation by persons eligible for assistance is seldom popular.

This unpopularity is often buttressed by the assumption that the extent of nonparticipation is small and by two explanations offered for whatever failure to participate may be observed. The first explanation, most frequently offered by economists, is that nonparticipation is a rational action by persons eligible for only small benefits or eligible only for a short period of time. The second explanation, most commonly supplied by public assistance administrators, is that nonparticipation is largely a matter of "irrational" rejection of benefits by persons unwilling to bear the stigma of being "on welfare."

The thrust of this paper has been to show that while each of these two explanations has validity for some nonparticipants, they do not apply to all nonparticipants, and they specifically do not usually apply to nonparticipants of lowest income and greatest need. These persons' reasons for nonparticipation are primarily those of inaccessibility, a label we have applied to a variety of difficulties arising from the ways in which public assistance programs are designed and administered. At the same time, we have demonstrated that the total extent of nonparticipation is large, typically involving 50 percent or more of persons eligible for assistance and cumulatively involving millions of persons. These numbers imply that the extent of "socially urgent" nonparticipation--involving the most needy--is too large to be ignored.

To support our contentions throughout this paper, we have drawn upon a number of studies on a variety of public assistance programs. All too

often, individual analyses are methodologically weak; and certainly they are not systematically coordinated. It is therefore to be hoped that this essay will focus the attention of researchers, as well as policymakers and advocates, on program participation issues. More systematic information is needed concerning the extent and nature of nonparticipation, and an important first step would be to require each public assistance program to estimate its participation rate annually, providing separate analyses for the participation of "least needy" and "most needy" eligibles.

Since inaccessibility has been shown to arise from a number of causes, the policy response to the problem must also be multifaceted and should involve aspects of program design and program administration as well as more traditional outreach. In designing responses, the primary lesson of this essay is the need of considering not only the impact on overall participation but on the differential participation of the "least needy" and "most needy" of the eligibles. In fact, by focusing attention on the degree of need among participants, rather than simply on the total number of persons served, this analysis implies that accessibility, participation, and outreach are important issues even in "nonentitlement" public assistance programs with limited resources and all available slots filled.

At the level of broader social policy, one final implication of our discussion is the desirability of income eligibility limits for public assistance and of income-tapering the size of benefits for which an enrolled household is eligible. In the absence of these factors to limit the incentives of higher-income persons to participate, assistance programs tend to become oriented toward easily-processed applicants from more middle-class backgrounds, in terms of their benefit rules, their administrative practices, and their outreach procedures; the hard-to-reach persons, including those

with lowest incomes and greatest need, then tend to be easier to neglect. Such participation considerations offer a countervailing argument to those who argue against income-conditioning and in favor of benefit programs with universal coverage (Lampman 1975).

Active attention to the problems of accessibility and participation must pervade decisionmaking concerning program design and program administration if society is to provide public assistance to its lowest income citizens in practice as well as on paper.

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Table 1. ESTIMATES OF PARTICIPATION IN SELECTED PUBLIC ASSISTANCE PROGRAMS

Program	Eligible Population	Source of Estimates	Participating Units as a Proportion of all Eligible Units
Aid to Families with Dependent Children (AFDC)	Female-headed families nationwide, 1967	Boland 1973, p. 151	63%
	Female-headed families in the Chicago area, 1967	Fisher and Purnell 1973, p. 5	74
	Female-headed families, nationwide, 1970	Boland 1973, p. 151	90
	All eligibles nationwide, 1975	Allen and Uhalde 1976, p. 74	87
Aid to Families with Dependent Children-Unemployed Fathers (AFDC-U)	Eligibles in the Chicago area, 1967	Fisher and Purnell 1973, p. 5	4
	Eligibles in states offering the program, 1971	Lidman 1975, p. 6	15
	Eligibles in states offering the program, 1975	Allen and Uhalde 1976, p. 74	16
General Assistance	Eligibles in the Chicago area, 1967	Fisher and Purnell 1973, p. 5	5
Supplemental Security Income (SSI)/Aid to the Aged, Blind, and Disabled	Eligibles in the Chicago area, 1967	Fisher and Purnell 1973, p. 5	15
	Eligibles nationwide, 1976	Comptroller General 1976, p. 3	60

Table 1 (Continued)

Program	Eligible Population	Source of Estimates	Participating Units as a Proportion of all Eligible Units
Public Assistance, Unspecified	Eligibles in New York City, 1968	Gordon 1969, p. 84	56
	Eligibles in New York City, 1970	Leeds 1973, p. iii	60
	Eligibles in Jackson County, Oregon, 1970	Wyers 1976, p. 42	44
Food Stamps	Eligibles in Jackson County, Oregon, 1970	Wyers 1976, p. 42	41
	Eligibles nation-wide, 1974	McDonald 1977, p. 95	38
	Eligibles nation-wide, 1975	Hoagland 1977, p. xv	55
Free School Lunch	Eligibles in Jackson County, Oregon, 1970	Wyers 1976, p. 42	53
Experimental Housing Allowances	Eligibles approached by outreach workers in Phoenix and Pittsburgh, 1977	Carlson and Heinberg 1978, pp. 8 and 10	32
	Eligible renters in Green Bay and South Bend, 1977	Carlson and Heinberg 1978, pp. 8 and 10	44
	Eligible homeowners in Green Bay and South Bend, 1977	Carlson and Heinberg 1978, pp. 8 and 10	26
"Circuit-Breaker" Property Tax Relief	AFDC Families in Michigan, 1973	Swanson 1975, p. 4	12
	AFDC families in states offering benefits only to the elderly, 1974	Advisory Commission on Intergovernmental Relations 1975, p. 5	69
	Eligibles in states offering benefits to persons of all ages, 1974	Advisory Commission on Intergovernmental Relations 1975, p. 5	<u>82</u>
Average			45

Table 2. DISTRIBUTION BY INCOME LEVEL OF HOUSEHOLDS ELIGIBLE
FOR FOOD STAMPS, 1973

Annual income	Proportion of Participating Households	Proportion of Nonparticipating Households
<\$1,000	6.9%	7.5%
\$ 1,000 - \$ 1,999	13.0	14.6
\$ 2,000 - \$ 2,999	16.2	19.4
\$ 3,000 - \$ 3,999	14.1	14.4
\$ 4,000 - \$ 4,999	10.5	9.6
\$ 5,000 - \$ 5,999	8.0	6.5
\$ 6,000 - \$ 7,999	13.0	11.3
\$ 8,000 - \$ 9,999	8.5	8.0
\$10,000 - \$11,999	4.3	4.6
>\$12,000	5.5	4.0
Total	100.0%	100.0%

SOURCE: Committee on Government Operations 1975, p. 25-26.

Table 3. PARTICIPATION RATES IN RELATION TO MONTHLY GRANT SIZE,
PENNSYLVANIA AFDC PROGRAM, 1968

Monthly Grant for which Household was Eligible	Percent of Eligible Households Participating
\$ 25	22%
50	22
75	24
100	28
125	32
150	35
175	44
200	50
225	56
250	62
275	74
300	78
325	80
350	89
375	89
400	89

SOURCE: Anderson and D'Amico 1969, p. 5.

Table 4. REASONS GIVEN FOR NONPARTICIPATION IN THE WIC PROGRAM
BY 141 ELIGIBLE NONPARTICIPANTS, 1975

Percent of Reasons Cited	Annual Household Income			
	<\$4,000	\$4,000-\$6,000	\$6,000-\$10,000	>\$10,000
"Don't Need Help"	5%	26%	24%	50%
Inaccessibility	45	35	24	5
Other	<u>50</u>	<u>39</u>	<u>52</u>	<u>45</u>
Total	100%	100%	100%	100%

SOURCE: Bendick, et al., 1976, pp. 52-54.

Table 5. PARTICIPATION RATES IN FIVE WELFARE BENEFITS, BEFORE AND AFTER BECOMING CATEGORICALLY ELIGIBLE BY ENROLLING FOR FAMILY INCOME SUPPLEMENT, AMONG 614 BRITISH FAMILIES, 1972

Program	Participation Rate	
	Before	After
Dental/optical charges	26%	28%
Hospital charges	3	6
Prescription charges	40	60
Welfare milk/foods	64	100
<u>School meals</u>	<u>47</u>	<u>67</u>
Average of 5 programs	36%	52%

SOURCE: Knight and Nixon 1975.