



United States Department of Agriculture

***Understanding the Rates, Causes, and Costs of
Churning in the Supplemental Nutrition
Assistance Program (SNAP)***

Final Report

Nutrition Assistance Program Report

Food and Nutrition Service

Office of Policy Support

November 2014

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Understanding the Rates, Causes, and Costs of Churning in the Supplemental Nutrition Assistance Program (SNAP) Final Report

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EXECUTIVE SUMMARY

This study examines the rates, causes, and costs of participant churn in the Supplemental Nutrition Assistance Program (SNAP). Churn occurs when a SNAP case exits the program and then reenters within four months or less, as currently defined by the Food and Nutrition Service (FNS). Churn is a policy concern for several reasons: the forgone benefits among households who were eligible while off the program, the client time and expense involved in reentering the program, and the added federal and State administrative costs associated with case closings and re-openings.

The study combines quantitative and qualitative research to achieve the following four objectives posed by FNS:

- determine the rates and patterns of churning, overall and by demographic characteristics;
- examine the causes of churning;
- determine the process of churning reentry; and
- calculate the cost of churning.

Six States participated in the study: Florida, Idaho, Illinois, Maryland, Texas, and Virginia. To enable a systematic analysis of churn rates and patterns and the associated forgone benefits among churners, each State provided administrative datasets with detailed information on cases participating in SNAP over the period December 2009 through December 2012. Additionally, data from States' unemployment insurance wage records were used to examine the role of earnings fluctuations as a factor leading to churn. To explore in greater detail the process of churn and its possible causes, the research team conducted site visits to one local office in each State. Team members interviewed SNAP administrators and caseworkers and representatives of community-based organizations (CBOs); members also conducted focus groups with SNAP clients who had recently churned. To support an analysis of the costs associated with churn, the team obtained from FNS the quarterly SF-269 forms that the six States had submitted in reporting their program administrative costs.

The major findings from this research are as follows, drawn from the indicated chapters:

Rates and patterns of churn (from Chapter 3)

- Across the six study States, the estimated rate of churn for fiscal year (FY) 2011 ranged from 17 to 28 percent, based on analysis of State-provided case-level SNAP participation data. The annual rate of churn is the number of households experiencing a churn spell that occurred wholly or partly within the year as a percentage of all households receiving benefits at any time during the year.
- For a very high proportion of churning cases (ranging by State from 66 to 90 percent), the precipitating exit occurs at the time of a scheduled recertification or a required interim report.
- Most churners (from 62 to 79 percent) are off the program for one month or less. More detailed analysis in three of these States indicates that one-third or more of all churners are off the program for *less than* one month.
- Compared to non-churning cases, churning cases tend to have case heads that are younger (less than 45 years old), are nonelderly/nondisabled with children, are employed (or are unemployed with no other unearned income), and are black non-Hispanic.
- Pre- and post-churn earnings patterns as shown in SNAP case records and as reported by employers in quarterly unemployment insurance (UI) wage data, provide little indication that additional earnings is a significant cause of churn, particularly among those who churn for one month or less.

Agency, client, and community perspectives on SNAP churn (from Chapter 4)

- SNAP clients who have recently churned indicated in focus groups that they experienced a great deal of anxiety when they lost their SNAP benefits, even if for a short period, as the benefit loss was unexpected. Some clients first became aware that their benefits had been stopped when they were attempting to purchase groceries.
- In addition to experiencing food insecurity, the loss of benefits led to broader financial insecurity for SNAP churners. In having to commit more of their scarce income for food, churners were less able to pay important bills such as their utilities or rent.
- Churn sometimes occurred when SNAP clients got a new job that was lost quickly owing to illness or lack of child care. In related instances, churn occurred when the household's income went up for short period because of seasonal employment or overtime pay.
- Procedural issues often led to churn. The most frequently cited example was nonresponse to a recertification notice. Sometimes a SNAP client simply did not receive the notice because it was sent to the wrong address or the client never informed the agency of an address change. Other times, clients never responded because they were experiencing personal difficulties, they could not

read the notice, they were unable to use the online resources, or they were unable to respond in person because of transportation issues.

- SNAP workers and CBO representatives described changes in policy or procedure that they believed could reduce churn. These included reducing the client burden at recertification, providing a 30-day grace period for recertification (under a “reinstatement of eligibility waiver”), and providing more responsive customer service.

Household and locational factors associated with churning (from Chapter 5)

- Based on multivariate models, the types of SNAP households more likely to churn within the coming year are those with case heads who are younger or black, with more members, and with neither elderly, disabled, nor child members, all other things equal.
- Regarding the presence of income, the cases at greatest risk of churn are those with gross income above 100 percent of the poverty level and those with no earned or unearned income at all. These two distinct high-risk groups suggest very different storylines for churners: one that involves gaining more income and leaving SNAP because of benefit ineligibility (or perceived ineligibility) and one that involves leaving SNAP given challenging household circumstances and difficulty with the recertification process.
- Although locational characteristics appear to have small effects on churn, households are more likely to churn if their area has more per-capita community food providers (such as food pantries). These may be high-poverty areas where both clients and agencies are challenged to keep pace with required reporting, notices, and casework.
- Compared to non-churners, households that churn experience far more changes in circumstances that could affect their ability to recertify. For instance, churners are much more likely than non-churners to have moved within State to a new ZIP code before a recertification. (Out-of-State moves were not observable in the data.) The disruption of moving may make it more difficult to comply with recertification procedures. Or, participants who move may be less likely to receive notice of an upcoming recertification, as they may not have reported their address change to the SNAP office (or did so, but the agency did not act on the change).
- Other changes associated with churn at recertification include changes in household composition, employment, and earnings. All these factors could affect benefit eligibility, but the low gross earnings amounts indicated in the SNAP case records suggest that household instability (versus ineligibility) plays a key role in churn. With respect to household composition, any change (upward or downward) in household size (number of adults or children) increases the likelihood of churn.
- Households with elderly or disabled members are less likely than others to churn within the ensuing year, as their longer certification periods make them less likely than others to face a recertification or required interim report in the upcoming 12 months. When one focuses specifically on cases coming due for recertification, households with elderly or disabled members are more likely than others to churn. This pattern suggests that the longer certification periods typically

assigned to the elderly and disabled may simply forestall the problem, extending the period on SNAP before churn occurs. If so, improvements to the recertification process (rather than longer certification periods) may be the more critical factor in reducing churn.

Costs associated with churn (from Chapter 6)

- Churn imposes costs both to program clients and to agencies administering the program. For agencies, churn increases costs by requiring agencies to process additional applications from households reentering the program. For clients, costs include the loss of benefits that they otherwise would have received, the administrative burdens involved in the steps taken to reenter the program, and other burdens related to coping during the period without benefits.
- Churn imposes added certification costs because reapplications for households returning to the program take more staff time than recertifications. Staff interview responses suggest that the application procedures for churners at reentry, and time taken to process those applications, are essentially the same as for an initial application for benefits. In contrast, recertifications or interim reports typically require only one-third to one-half as much staff time as initial applications. One thus expects that churn would lead to a net increase in the staff time spent on certifications.
- On average among the six States, the certification costs associated with churn are approximately \$80 for each instance of churn that requires a full reapplication. This amount varies widely among States, from less than \$30 to more than \$130. These estimates are based on analysis of statewide administrative cost data and churn spells identified using administrative datasets, and they reflect the assumption that recertifications have one-half the cost of initial applications. Higher estimates of the added costs of churn result if one assumes that recertifications have one-third the cost of initial applications.
- The added annual certification costs associated with churn range from \$0.1 million in Idaho to \$6.0 million in Illinois, equaling an estimated 1 to 4 percent of total certification costs in the States studied. To derive these estimates, we applied the certification cost per instance of churn to the number of instances of churn in each State for cases considered likely benefit-eligible and where churn appears to have led to a full reapplication.
- Churn also leads to a partial cost offset through a reduction in case maintenance costs. This is associated with the time spent off the program by churning households classified as likely benefit-eligible. When combined with the added certification costs, the estimated net administrative costs of churn for States range annually from \$0.1 million in Idaho to \$3.9 million in Illinois.
- The annual amount of SNAP benefits forgone by cases that churn ranges from \$2.2 million in Idaho to \$108.2 million in Florida. These estimates assign a benefit loss only to those cases considered likely benefit-eligible during their churn spell.
- Other notable costs to churning households are not included in the above estimate of forgone benefits. Households who churn must devote time and effort to reapply for SNAP benefits or

otherwise rectify the situation that led to their case closure. They also face material hardship when they do not receive SNAP benefits, relating not only to shortages of food but also to housing insecurity, an inability to meet other basic expenses, and a general increase in anxiety and stress. In addition, some of the steps that they take to cope with the loss of benefits involve out-of-pocket costs, such as the travel cost to food pantries.

Conclusions (from Chapter 7)

- *Implications for ongoing measurement of SNAP churn:* This report has estimated an annual rate of SNAP churn for each participating State using program participation data of the type that States routinely maintain. The measure is based on the current four-month maximum duration of a churn spell. The numerator is the number of such cases who have experienced a churn spell, some or all of which occurs within the 12-month measurement period. The denominator is the number of cases that have participated in SNAP at any time during the 12 months. Other issues to consider pertain to specifying the unit of analysis at the case level (as done here) or at the individual level and to specifying the assumptions under which churners should be classified as benefit-eligible and thus regarded as having forgone benefits during their churn spell.
- *Common quantitative-qualitative evidence on household factors related to churn:* A number of consistent themes emerge from the analyses conducted in this study, regarding the household circumstances and individual attributes that appear to contribute to churn. The contributing factors for which both the quantitative and qualitative research provided supporting evidence are as follows: changes in address; changes in earnings or employment status; changes in other program benefits, other unearned income, or assets; changes in household size or composition; and issues of language, literacy, age, and disability.
- *Implications for program policy and administrative procedure:* The quantitative and qualitative evidence presented in this report suggests that SNAP churn has adverse consequences to agencies and clients that are sufficient to warrant consideration of actions to reduce churn. One should recognize that some amount of churn is unavoidable in light of fluctuating circumstances among low-income households. Decisions on whether to adopt changes in policy or procedure will involve trade-offs among multiple objectives. A lower rate of churn is clearly a desirable goal; it represents an improvement in benefit access and service quality for program clients. A lower churn rate may be very difficult to achieve, however, without some risk of compromising other objectives, such as maintaining low error rates and keeping total program costs within budget constraints. The information in this study is a first step in providing the systematic evidence needed to inform such choices.

1 INTRODUCTION

This study was undertaken by the Food and Nutrition Service (FNS) to examine the rates, causes, and costs of participant churn in the Supplemental Nutrition Assistance Program (SNAP). Churn occurs when a SNAP case exits the program and then reenters within four months or less, as currently defined by FNS. The study has been conducted under contract to FNS by the Urban Institute and its subcontractors, MEF Associates and the University of Missouri.

1.1 Understanding the issue of SNAP participant churn

In the context of recent dramatic SNAP caseload growth, increasing attention has focused on the churning of SNAP participants. This on-off-on cycling is a policy concern in terms of possible benefit loss to households who were eligible while off the program, the additional burden to clients of reentering the program, and the added federal and State administrative costs associated with case closings and reopenings.

It is important to distinguish between the churn that occurs among recipients who exit the program at a time when they continue to meet income, resource, and other requirements and the churn among recipients who are ineligible at exit but become eligible again within a brief period. An example of the first is a client who misses an interview or fails to file proper paperwork and whose SNAP benefit is terminated but whose income and other circumstances are unchanged. An example of the second is a client who exits SNAP due to increased earnings, but loses their job within a few months and reenters the program as newly eligible. The first type is associated with client costs in forgone benefits and agency costs in added administrative expense. The second type is important as it relates to recipients' economic instability, even though no benefit loss has occurred.

Other complex situations may arise where a household's timely access to benefits is interrupted until the case is recertified, and where the cause may be agency delay in acting on the case's expiring certification.

If benefits are renewed without a break in participation, this would not be counted as churn, even though the household is adversely affected by its inability to access benefits for some number of days or weeks.

1.1.1 Churn in the context of SNAP participation patterns

The phenomenon of participant churn in SNAP or other income support programs is not easily tracked by conventional program statistics, which are typically tabulated on either an average monthly basis (such as caseload data) or an annual basis (such as program expenditures) and do not reveal the patterns of case exit and reentry. As defined by FNS in the context of SNAP, churn is the result of two events that occur in calendar proximity to each other: an exit from program followed by a reentry within a four-month interval.

1.1.2 Previous studies and estimates

A number of prior studies provide useful context to this research. We focus below specifically on the earlier findings as they relate to breaks in SNAP participation of up to four months. Table 1 compares the estimates from these earlier national and State studies. It is important to note that the estimates shown are rates of reentry among SNAP exiters, not rates of churn among a defined set of SNAP entrants or active SNAP participants, as we later develop. Additionally, we have excluded from this review other studies that show conditional reentry rates, estimated only among those who have reentered within a defined observation period.

Although no prior federally funded studies have specifically addressed the topic of SNAP churn on a national basis, relevant empirical evidence comes from a 2007 FNS-funded study on the dynamics of SNAP participation (Cody 2007). That study used the 2001 panel of the Survey of Income and Program Participation (SIPP) to examine national patterns of SNAP entry, exit, and reentry among individuals in low-income families. It is well established that SIPP data reflect some degree of benefit under-reporting and seam bias (i.e., accentuated differences in reported benefit receipt between the last month of the four-month reference period of one survey wave and the first month of the next).

The Cody study found that 24 percent of exiters experience a reentry within three months and 26 percent within four months. These rates were based on participating individuals, rather than households or cases. Gaps in participation of one month were filled (or “closed”) in this study based on data reporting concerns.

The median time to reentry was 16 months for the survey period of 2001–03. For the 1990 SIPP panel, the corresponding median in 1990–93 was 20 months. This comparison in median time off between program spells for exiters was interpreted as indicating that: “Those who exited reentered sooner, on average, than in earlier years, which led to more participants who had multiple spells in the early 2000s, compared to the early 1990s.”¹ This pattern, in combination with some shortening in the median completed spell length for program entrants over the same historical period, suggested increasing movement of individuals off and on the program. Unclear from this analysis was the extent to which such off-and-on movement was concentrated in the short-term off-spells that constitute churn: breaks in participation of less than four months.

A more recent national study used the 2004 SIPP panel to explore the dynamics of SNAP participation (Mabli 2011). Based on 32 months of panel data during 2004–06, the Mabli study found that 10 percent of exiters reenter SNAP within three months and 22 percent reenter within four months. It is important to note that this study examined the question of whether gaps in participation of one or two months in duration represent accurately reported churning or instead reflect misreporting associated with recall bias. Among all individuals who report SNAP participation at any time in the 32-month study period, 7 percent reported one or more gaps in participation lasting one or two months. In consultation with FNS, the study authors decided to close these gaps for all analyses, including the estimates cited above and in Table 1.

States have undertaken their own statewide studies of SNAP participant churn, using administrative data (rather than survey data) and focusing on cases (rather than individuals) as the unit of analysis:

- An analysis by Idaho of June through July 2011 data indicates that among cases closed at recertification, 44 to 45 percent reapplied within three months (Andueza 2012). Coupled with the State’s estimated 80 to 81 percent approval rate for initial applications, this implies a three-month reentry rate of 36 percent.
- A study was conducted for Illinois using 1997–99 data (Rangarajan and Gleason 2001). Among cases that exited SNAP in 1997, 22 percent returned within four months.
- A study by Oregon used program data from 2000 to 2010 (Eckstein 2011). Among cases that experienced a closure during this period, 28 percent reopened within three months.

¹ Cody 2007, p. 89.

- Virginia conducted a 2009 study based on data from January 2007 to February 2009 (Beecroft 2009). Among cases exiting SNAP, 17 percent reentered within three months and 20 percent returned within four months.

The differences in reentry rates likely reflect methodological considerations beyond the above-noted issues that distinguish the national and State studies: survey versus administrative data and individuals versus cases as units of analysis. For instance, States may have differed in how their data systems classified cases whose certification expired but where benefits were subsequently issued retroactively. Reentry rates will be lower in those States that did not define such cases as exiters.

Table 1. Estimated SNAP Reentry Rates from Prior Studies (%)

Time interval between exit and reentry	US, 2001–03	US, 2004–06	Idaho, 2011	Illinois, 1997–99	Oregon, 2000–10	Virginia, 2007–09
Percent of SNAP exiters who reenter within:						
1 month	5				15	6
2 months	7	5			23	12
3 months	24	10	36		28	17
4 months	26	22		22		20
6 months	30	26				27
12 months	46	42				
24 months	56	53		48		59

Sources:

US Department of Agriculture, Food and Nutrition Service, Office of Research, Nutrition, and Analysis, *Dynamics of Food Stamp Program Participation, 2001–2003*, by Scott Cody, et al., Mathematica Policy Research, November 2007.

US Department of Agriculture, Food and Nutrition Service, Office of Research and Analysis, *Dynamics of Supplemental Nutrition Assistance Program Participation in the Mid-2000s*, by James Mabli, et al., Mathematica Policy Research, September 2011.

Idaho Department of Health and Welfare, *Idaho Benefit Program Churn and Retention Rates*, by Rosie Andueza, et al., February 2012.

US Department of Agriculture, Economic Research Service, *Food Stamp Leavers in Illinois: How Are They Doing Two Years Later?*, by Anu Rangarajan and Philip M. Gleason, Mathematica Policy Research, January 2001.

Oregon Department of Human Services, *Administrative Churn Analysis*, by Nathan Eckstein, et al., December 2011.

Virginia Department of Social Services, Office of Research, *Estimates of "Churning" in Virginia's SNAP Caseload*, by Erik Beecroft and Beth Jones, April 23, 2009.

1.1.3 SNAP certification and recertification

Households participate in SNAP by establishing that they meet program requirements set by federal statute and regulation. These requirements relate to household composition, resources, income, and deductible expenses, under rules that condition the household's eligibility and its monthly benefit amount on

the circumstances of individual household members, including their residency, immigration status, age, and disability status.

States establish administrative procedures by which to collect from program applicants the information and supporting documentation necessary to determine the household's eligibility and benefits. Federal policies allow State agencies substantial discretion on these procedural matters, as to the mode that clients can or must use to provide their information and documents: whether in person, online, or by phone, fax, mail, e-mail, or other means. States can exercise options on these matters under federal waivers granted by FNS.

Once households enter the program through the above-described process of initial certification, they must then undergo a periodic recertification of their eligibility and benefit amount, including an interview (which, depending on the State, can be conducted by phone). The length of one's certification period will vary by State and (within State) by household characteristics, reflecting the expectation of changes in household composition or financial circumstances. Households made up entirely of elderly and/or disabled members receive the longest certification periods: typically 12 or 24 months (or even 48 months under the Supplemental Security Income Combined Application Project demonstrations). Most other SNAP households receive a 12-month certification period, although certification periods can be as short as four months.

States make their decisions on the length of certification periods in combination with decisions about interim client reporting—where, once again, rules vary by State and household characteristics. Depending on the State, any given household could be subject to either “change reporting” (i.e., a required to report specified changes in circumstances within 10 days of occurrence) or “periodic reporting” (i.e., monthly reporting, quarterly reporting, or simplified reporting). Under simplified reporting, households with 12-month certification periods are typically assigned a reporting interval of four or six months. Between these scheduled reporting periods, the client's reporting obligations are limited to reporting income changes that cause countable income to rise above 130 percent of the poverty level (or changes in work hours, for able-bodied adults without dependents).

Households will generally continue to participate in the program as long as they comply with the procedural requirements associated with their interim reporting regime and with their scheduled recertification, and as long as the SNAP agency determines that the household's indicated circumstances continue to meet the program's eligibility requirements. (The exceptions to this will be situations in which the client complies with all procedural requirements, but their certification nonetheless "expires" because the agency has failed to take timely action to renew the certification.)

If a case is to be closed, the agency is required to provide adequate notice to the client. The household's assistance may be terminated either for reasons of procedural noncompliance (e.g., failure to file an interim report when required or failure to complete a recertification interview) or for reasons of circumstantial ineligibility (e.g., income or resources that exceed the applicable limit).

As indicated earlier, churn is characterized by the household's exit from the program and a subsequent reentry, with a break in participation of four months or less.

1.2 Study objectives

Most broadly stated, the objectives of this study are to improve understanding of the rates, causes, and costs of churning among SNAP participants, to enable a better-informed consideration of policies and practices that might reduce churning and mitigate its costs to program agencies and clients. In calling for this study, FNS identified four specific objectives:

1. determine the rates and patterns of churning, overall and by demographic characteristics;
2. examine the causes of churning;
3. determine the process of churning reentry; and
4. calculate the cost of churning.

These are discussed briefly in turn below.

1.2.1 Determine the rates and patterns of churning, overall and by demographic characteristics

To understand the extent to which churning is an issue, to be able to estimate the costs of churning, and as context for analyzing policies and practices that can mitigate churning, we need to first understand the rate and patterns of churning, including how many SNAP participant households experience churning and

how frequently. To understand the causes of churning and be able to develop and target solutions, it is also important to identify how rates of churn (including time off the program and frequency of churning) differ across household demographic characteristics, program eligibility groups, and other characteristics such as whether participants are working. Given differences in policies and practices, we also want to know whether churning differs across States and potentially across regions or offices within States. Another question is how often churning occurs at recertification versus other times.

1.2.2 Examine the causes of churning

The second set of research questions examines the causes of and the factors associated with churning. Potential causes or correlates of churning include personal barriers or characteristics that may impede recipients' ability to comply with administrative procedures (including health issues, young children, household composition changes, literacy and language issues, and work schedules). Operational practices in offices or SNAP policies may make it easier or harder for recipients to recertify or report status changes, including face-to-face or telephone interviews, office hours, online or telephone recertification or reporting, procedures and timing on reporting relevant status changes, or simplified reporting. These can impact exits of otherwise eligible recipients and likewise lead to churning. In both the quantitative and qualitative research here we explore the association of these factors to churning. We will also explore community stakeholders' views on churning, including whether it is a major issue, the perceived causes, why cases fail to recertify, and how can churning be reduced.

1.2.3 Determine the process of churning reentry

We also want to understand more about the process of reentry for churners and how it may be different than a standard application process. For example, are these short-term SNAP leavers treated differently than new applicants, possibly having to provide less documentation or go through a shorter process? Does this depend on length of time off the program? Differences could have implications for estimates of the costs of churning. In addition, is there any action taken when participants fail to recertify for administrative reasons, but appear to be otherwise eligible? Is there any outreach to these households? Are there any differences in the action taken among types of households that fail to recertify? We explore here whether the process of churning reentry differs across selected offices with one visited site in each participating State.

1.2.4 Calculate the cost of churning

Finally, we address questions of the cost of churning, both for participants and for programs. For participants, the primary cost of churning when still eligible is their forgone benefit amount. For programs, a key factor is the administrative cost of closure and preapproval versus case maintenance for the months between exit and reentry. Estimating the extent to which participants that churn continued to be eligible for benefits after exit is an important element of this analysis.

1.3 Organization of this report

The remainder of this report is organized as follows: Chapter 2 describes the study design and methods, including the selection of the six participating States; Chapter 3 provides comparative estimates of the rates of churn among the six States; Chapter 4 examines the perspectives of program administrators, caseworkers, clients, and representatives of community-based organizations, as drawn from the qualitative research conducted in the study States; Chapter 5 presents the findings from multivariate analysis on the role of household demographic characteristics and local economic conditions in explaining the likelihood that cases will churn; Chapter 6 explores the costs of churn to the administering agencies and participating clients; and Chapter 7 provides concluding observations that draw from the preceding chapters, drawing implications for ongoing measurement of SNAP churn, highlighting themes that emerged from both the quantitative and qualitative research about individual and household factors contributing to churn, and offering a framework for the consideration of possible changes in policy or procedure to reduce churn and mitigate its costs to program agencies and clients.

2 STUDY DESIGN AND METHODS

2.1 Overview of the study design

Our approach to understanding the rates, causes, consequences, and costs of churning involves a combination of quantitative and qualitative analyses using multiple sources of data. The quantitative analysis relies primarily on analysis of SNAP administrative data in six States. We also make use of linked SNAP administrative data and unemployment insurance records in Florida to measure patterns of employment and earnings. In addition to these quantitative analyses, we conducted qualitative analyses in six local sites, through interviews of SNAP program administrators, case managers, and representatives of community-based organizations (CBOs), and focus groups with SNAP participants who recently experienced churn.

2.2 Research questions

The main research questions for this study are grouped under the four study objectives. We list the method and data source we use to answer questions in Figure 1.

Figure 1. Research Objectives and Questions

Research question by objective	Quantitative	Qualitative
Objective 1. Determine the rate and patterns of churning, overall and by demographic characteristics.		
a. How many households are leaving for one- to four-month periods and then reentering the program?	✓	
b. When does churning occur; is it always at recertification?	✓	✓
c. How often are people leaving and returning, and what is the amount of time on and off the program each time?	✓	
d. How many participants are off for only one month; two, three, four?	✓	
e. Are the same people churning, or does it vary?	✓	
f. Is churning widespread, or concentrated in certain States?	✓	
g. Are there any differences in characteristics of participants who do and do not churn, or, for churners, by the number of months on and off the program (i.e., are there differences between those who churn for one versus four months)?	✓	

Research question by objective	Quantitative	Qualitative
h. How many who churn are still eligible compared to those who churn because of a short-term change in circumstances that made them ineligible?	✓	
i. How many participants who come up for recertification actually complete the process, how many drop out of the program, and how many of those return within four months?	✓	
Objective 2. Examine the causes of churning.		
a. What is the relative influence of personal barriers, program policies, operational practices (including technology), and community support on churning?	✓	✓
b. Do the relationships vary by household characteristics?		✓
c. How, if at all, do these factors interact to affect churning in SNAP?		✓
d. How do key stakeholder groups (program administrators, case managers, SNAP participants that have experienced churning, and representatives from CBOs feel about churning? Do they see it as an issue and, if so, why? What do they think causes churning? Can churning be reduced and, if so, how?		✓
e. When people do not recertify, their benefits stop. Do they fail to recertify because they feel their circumstances have changed or are there other reasons?		✓
Objective 3. Determine the process of churning reentry.		
a. What happens to churners when they return to the SNAP office to resume participation? What are the steps involved?		✓
b. What churning-specific policies, if any, are in place?	✓	✓
c. How does the process differ between initial application, recertification, and churning reentry?		✓
d. Are they treated as new applicants subject to the full set of application requirements or as recertifiers subject to an abbreviated number of steps?		✓
e. Does this vary by State, by SNAP office, or time off the program?		✓
Objective 4. Calculate the cost of churning.		
a. What is the cost of churning for the program (in the form of staff hours and salaries)? For participants?	✓	✓
b. Does churning cost more than continuous enrollment?	✓	
c. What is the State fiscal impact of implementing waivers and options?	✓	

2.3 Selection of participating States and sites

We recruited six States (and six within-state localities) for this study: Florida, Idaho, Illinois, Maryland, Texas, and Virginia. We selected these States based on the following factors: technology; certification periods; waivers relevant to recertification; coordination with other programs; CBO involvement; type of SNAP administration (State or county); State SNAP participation rate; and availability of linked administrative data. We also considered the extent of State participation in other FNS studies (wanting to include some States that have not already involved themselves in recent multiple FNS-funded studies of

SNAP), the likelihood to willingly cooperate in this study, and variation in urban-rural caseload mix and regional location.

2.4 Definition of churn

In this study, a churning household is defined as a SNAP household that experiences a break in participation of four months or less. Note that we count as a “churner” a case that has a period of SNAP nonreceipt of less than a full month between two otherwise uninterrupted spells of participation. These latter cases are referred to as “partial month” churners in our analysis. An example of “partial month” churn is a case that does not submit the required documentation for recertification by the end of a certification period, but does submit the necessary documentation within the next 30 days. In this situation, the case would typically receive partial (or “pro-rated”) benefits for the first month of the new certification period, which are based on the number of days that remain in the month after the necessary documentation has been submitted.

The SNAP caseload is in constant flux. In each month, some cases cease participation, some cases join the program, and other cases continue their spell of participation. Most spells of participation do not line up with boundaries defined by a calendar or fiscal year. Therefore, another key definitional issue involves the time period over which churn is analyzed. We count a case as “churning” if any month of the case’s period of benefit nonreceipt occurs within fiscal year (FY) 2011. For example, if a case received benefits in May through September of 2010, did not receive benefits in October 2010, and then received benefits again beginning in November 2010, the case would be counted as a FY 2011 year “churner” because benefits were missed during October 2010, the first month of FY 2011. Similarly, a case that received benefits from April through August 2011, did not receive benefits in September 2011, and began receiving benefits again in October 2011 would be considered to have churned during FY 2011 because September, the month with missed benefits, was within FY 2011.

A final definitional issue involves the question of churn “rate” or the percent of cases that churn. Once the number of churners had been identified, to what universe should this be compared? Should the denominator in the estimate be the average monthly caseload, the size of the caseload for a particular month of the year, or the number of cases that participate at any point during the year? Our analysis

calculates the “churn rate” by dividing the total number of cases that churn during the fiscal year by the total number of cases that participate in SNAP in any month of the fiscal year.

2.5 Determining benefit eligibility among churners

Benefit-eligible churners can cease receiving benefits by not taking the appropriate procedural steps to continue their benefit receipt (for example, by missing a required recertification interview or failing to file the proper paperwork). In other instances, the client may have taken all necessary steps but the case is nonetheless closed because the agency fails to act by the expiration date of the certification period. (This situation is referred to as “auto-closure.”) Determining whether a churner is benefit eligible can be problematic, due to data limitations.

Administrative data codes that provide the reason for case closure provide some insight but cannot provide a conclusive answer in all cases. If a case is closed because it is found to have excess income or assets, then it is presumptively benefit-ineligible. However, if a case is closed because of missed recertification, its eligibility cannot be determined unambiguously based on the SNAP administrative data.

Some insight can be gained into the case’s eligibility status through use of linked administrative data. If linked quarterly wage data from a State’s unemployment insurance (UI) system show no change in the earnings of the adult members of the case during the period that included the break in SNAP participations, it suggests that the case has not become income-ineligible. However, even in these instances, the findings are more suggestive than conclusive. For example, if a case fails to report at recertification because of a new household member whose earnings would render the case ineligible, then linked UI wage data would not be able to identify the case as ineligible (because the existence of the new household member is unknown). Even when there is no change in household composition, linked data alone cannot conclusively determine whether a case is eligible. For example, a case may have become ineligible because it no longer incurs child care expenses (and without the child care deduction, is not eligible), or a case member may have obtained noncovered employment or employment in a neighboring State (and so earnings are not reflected in the State UI wage data for the State of residence).

Given these data limitations and the infeasibility of accessing UI wage data for all six States, we used the following approach in classifying churners according to their presumptive eligibility status, using SNAP case record information from the State-provided administrative datasets:

- Cases that had a closure code indicating a clear disqualifying condition (such as excess income or assets) were counted as *likely benefit-ineligible* during their subsequent churn spell.
- Cases that before and after their churn spell had the same number of adults and children and net income amounts that differed by either less than 5 percent or \$25 were counted as *likely benefit-eligible*.
- All other cases were classified as having *indeterminate* eligibility, as the closure code (if available) and the observed pre- versus post-churn comparison in benefit amount or household composition did not meet any of the above criteria.

2.6 Data sources

2.6.1 Qualitative

We conducted site visits at one local site in each of the six study States. The site visits typically took place over the course of two to three days. During the site visits, we interviewed two to three SNAP administrators, three to four SNAP caseworkers and representatives of two community-based organizations (CBOs), such as food pantries that served SNAP clients. The SNAP administrators and caseworkers were selected for the interviews by the visited local office. The local offices provided us contacts for local CBOs, and we called them to arrange interviews. In total, we interviewed 13 SNAP administrators, 20 SNAP caseworkers, and representatives of 12 CBOs.

We also conducted focus groups with SNAP clients at each visited site. We recruited the focus group participants through telephone calls to SNAP clients who had recently experienced churn, as identified through administrative records provided to us by the local sites. We conducted 12 focus groups in total. The first eight focus groups were conducted at the SNAP office, primarily during weekdays. Attendees received monetary incentives of \$30. Because of lower-than-expected attendance at the earlier focus groups, we raised the incentives to \$80 and held some of the latter focus groups at community locations and on the weekend. This increased attendance substantially. In total, there were 71 participants across the 12 focus

groups. The focus groups were held primarily in English; however, we conducted two focus groups in Spanish and one in both Spanish and English.

Before the site visits, we developed standard protocols for each type of interviewee to use in the interviews and focus groups. All the site visitors were trained in conducting interviews and the specific protocols. The key topics covered in the protocols included the cost of churn to clients and SNAP offices and workers; the process of applying for SNAP and recertifying for SNAP; the interviewees' perspective on the causes of SNAP churn (including client characteristics, processes in the SNAP office, and program policies); and the interviewees' perspective on the consequences of churn. After the first site visit, the researchers provided feedback on the protocols, which were reorganized and streamlined to reduce repetitiveness in the interviews (see Appendix B for the revised protocols).

Two researchers were present for each interview. The lead researcher conducted the interview, and the research assistant took notes on a computer throughout the interview. The interviews were also audio recorded. Immediately following the interviews, the research team completed a summary of the site visits that described emerging themes about SNAP churn, based on their initial impressions of the interview and focus group interviews.

The interview notes were de-identified and then coded by the same researchers who took notes during the site visit interviews. We developed a coding scheme to identify the sections of the interviews that focused on key themes, such as the causes of SNAP churn and the consequences of churn for clients. For consistency, a separate researcher was assigned to code all interviews (or focus groups) within each category of respondent: SNAP administrators, SNAP caseworkers, CBO representatives, and SNAP clients.

2.6.2 Quantitative

2.6.2.1 *State SNAP administrative data*

We received administrative data records from all six Study States, encompassing information about all SNAP households receiving benefits in each State from December 2009 to December 2012. To examine a complete period of time without censoring (meaning that cases can be observed to begin or end a churn spell outside the primary observation period), our estimates in this report focus on FY 2011.

The data files contained numerous fields, each reflecting the data that each State was able to make available for this project. In some cases, States provided client and case-level information in separate files, which we rolled up to the case level as appropriate. In general, the following fields were available for all States: identification (case and client ID numbers); demographic characteristics of the case head (age, gender, race/ethnicity, disability status, case composition, household size, numbers of adults and children in the household); economic characteristics (reported income, SSI and TANF receipt); location (case ZIP code); and SNAP characteristics (benefit amount, reason for case closure, reevaluation due date²).

2.6.2.2 *Unemployment Insurance (UI) wage data*

Among the six study States, only in Florida was it feasible to conduct a linked data analysis using SNAP case records and employer-reported quarterly wage data from the State's UI system; this analysis was conducted by the University of Missouri under subcontract to the Urban Institute. The university was able to undertake this analysis through modification of a prior data sharing agreement with Florida. The analysis here focused on FY 2011, using UI wage data for eight quarters: the four quarters corresponding to FY 2011, the prior two quarters, and the subsequent two quarters.

2.6.2.3 *Geographic information*

To supplement the administrative data, we gathered data on county-level geographic characteristics from several publically available data sources. These sources were chosen to capture characteristics for before FY 2011 where possible, to provide a clean temporal comparison for the multivariate analysis (although calendar year 2010 was the closest temporally available information in most cases). These data were as follows:

² States generally provided information about when each case had to supply updated income and household information to the SNAP agency to continue receiving benefits, which we recorded as the date that a State had a "reevaluation" due. These dates include both the times that a case had to submit a formal "recertification," where the case submits new paperwork and generally conducts a new interview, and the required submission of an "interim report," which is generally an abbreviated process where a case need only submit documentation of factors that have changed. Because both recertifications and interim reports lead to a case's denial of benefits if they are not submitted, we considered both types of reevaluations together in this analysis. Texas, Illinois, and Florida do not generally have interim reports (instead requiring cases to recertify at six-month intervals), so combining the two reevaluation types also allowed us to look at the dynamics of churn more consistently across State.

Florida was the one State that did not provide information on reevaluation due dates. We thus imputed these dates by assuming that recertification was due six months after entering SNAP (or 12 months later for elderly or disabled cases), supplemented using case closure codes that indicated recertification was due.

Virginia provided complete information on recertification dates, but had missing information about interim reports before mid-2011. We imputed the dates that interim reports were due using dates of SNAP entry and recertification.

- An index mapping ZIP code information to States and county FIPS codes, from the SAS Institute (originally from zipcodedownload.com).³ The data vintage was October 2010 (although there is minimal change in assignment of ZIP codes to counties over time).
- County Business Patterns data from the Census Bureau for 2010,⁴ capturing the number of establishments by industry type in each county. This data was used to identify establishments providing community food services, with a North American Industry Classification System (NAICS) code of 624210.
- Unemployment rates for 2010 (county-level annual averages) from the Bureau of Labor Statistics' Local Area Unemployment Statistics (LAUS) program.⁵
- Poverty rates and median household income estimates for 2010 (county-level annual values) from the Census Bureau Small Area Income and Poverty Estimates program.⁶
- Median rents on two-bedroom apartments for FY 2010 (county-level) from the Department of Housing and Urban Development.⁷
- County population in 2010 from the Census Bureau's QuickFacts.⁸
- Urban-rural continuum codes from the USDA Economic Research Service, 2003 vintage, identifying whether each county is metropolitan or nonmetropolitan.⁹ We counted all nonmetropolitan counties (codes 4 through 9) as "rural" for this analysis. Micropolitan counties are thus classified as rural.

2.6.3 Costs

The approach used to estimate how churn affects agency administrative costs starts with data that States report to the federal government on program costs. Through FY 2011, States were required to submit these costs quarterly using the Financial Status Report (Standard Form-269). On the SF-269, States reported outlays and unliquidated obligations, divided among 26 categories and split between federal and nonfederal expenses. FNS provided us with the final, revised data submitted by States for FY 2011. We estimate how much of that total cost is attributable to cases where churn occurred, and then

³ Source: <http://support.sas.com/rnd/datavisualization/maponline/html/misc2010.html>

⁴ Source: http://www.census.gov/econ/cbp/download/10_data/

⁵ Source: <http://www.bls.gov/lau/laucnty10.txt>

⁶ Source: <http://www.census.gov/did/www/saie/data/statecounty/data/2010.html>

⁷ Source: <http://www.huduser.org/portal/datasets/50per.html>

⁸ Source: http://quickfacts.census.gov/qfd/download_data.html

⁹ Source: <http://www.ers.usda.gov/data-products/rural-urban-continuum-codes/.aspx>

calculate how those costs would have been different in a counterfactual scenario where churn did not occur for cases that may have been benefit-eligible.

It is important to note that there are well-acknowledged limitations to the cost data that States report. Notably, there is wide variation in the costs reported per participating household or per case-month. For example, in FY 2011, State administrative costs per case-month ranged from \$9.59 in South Carolina to \$66.81 in California. The source of this variation is not well understood, and our findings based on the cost data reflect the variation. A 2008 report by Abt Associates for FNS discusses issues with the data and makes recommendations for potential future studies to better understand the variation (Logan and Klerman 2008).

The advantage of using statewide data is that (in principle, at least) it captures all administrative costs to State agencies that may be affected by churn, including wages, benefits, and staff time as well as agency overhead expenses. The disadvantage is that some of the costs captured may be fixed costs that do not vary within the range of changes to caseloads and program operations affected by churn. In this sense, this approach could be seen as providing upper-bound estimates of the impact of churn on agency costs. (As discussed briefly in Chapter 6, an alternative approach was also used to calculate the effect on certification costs, focusing explicitly on the marginal costs of churn that occur through added caseworker time.)

SNAP costs are shared between the federal and State governments, with the federal government covering approximately 50 percent of costs in most categories. The SF-269 data separate costs between federal and nonfederal expenses, but throughout the cost analysis in Chapter 6 we combine these costs and focus on the total administrative costs to agencies, regardless of the level of government that finances it.

2.7 Analysis methods

2.7.1 Qualitative

For the data presented in this report, we focused our analysis on the sections of the interviews that identified causes and consequences of churn. To identify the specific causes and consequences of churn as described in this report, researchers read through the interview notes that had been coded as referring

to those topics. The researchers then summarized the consequences and causes of churn that were described in the interviews (by respondent type), and they also identified quotes that illustrated those causes and consequences. A second researcher then created a comprehensive list of the causes and consequences of churn that were mentioned across the respondent categories. This list was then checked against the site visit summary that described emerging themes to determine whether anything in the summary had not been identified through the coding of the interviews. Through this process, we identified the key themes to present in this report with illustrative quotes.

2.7.2 Quantitative

After creating analysis files for each State with variables in standardized formats, we processed the data to generate our quantitative findings.

2.7.2.1 *Rates and patterns of churn*

Determining when a household churns involves identifying the specific months during which a household receives SNAP benefits. A key component of this process is identifying which households that begin a new spell of SNAP participation have previously received SNAP; otherwise, we might mistakenly identify a household that leaves the program and returns as two separate households exiting and entering SNAP, rather than a single household that churns. To follow households over time, we generally relied on the household's case ID number as recorded by the States. However, in order to match individuals over time who moved between cases with different IDs (or cases whose ID changed), we used the following process if the client ID on the case ever changed, or the case head ever appeared on more than one case during the full data observation period (December 2009 to December 2012):

- After sorting the file by date, for each record, we identified the record in the closest following month that matched on either case ID or case head client ID. (If there were separate matches for both values, we used case ID to follow the case.) This following record was then given the same ID value so that the household would have consistent identifiers over time.
- A small number of cases merged or split over time. For example, two SNAP households might join into one unit, or a client from the one SNAP unit might move to a different address and apply to form his or her own SNAP household there. To follow these households, we treated all cases in a month that matched to the same SNAP case (before or after that month) as independent records for the duration of the observation period, and constructed parallel

records of case history. For example, if two cases merged, they were represented in the final analysis file as two separate cases, but with identical characteristics (apart from ID number) from the date of the merge forward. Similarly, if two cases split, they were represented in the final file by two cases, with identical characteristics before the split and different characteristics from the date of the split forward. The final unit of analysis was thus all SNAP households that ever existed as independent units during the period of the data.

After we had followed households over time and created complete records of each household's participation in each month, we computed for each household the number of months between each month of participation. Cases were then considered to churn when there was a gap of four months or less between two months of receipt.

We also identified partial months of SNAP receipt that appeared during a spell, which we took to be indicative of a partial month of missed benefits (i.e., churn for less than one month). The criteria for identifying such partial months were if the case received lower benefits than would normally be received by a case with its household size and net income level, except in Florida, where a direct indicator of whether the case received partial months of benefits was available. After identifying such months, we counted cases as experiencing churn if the case received partial benefits in a given month, received SNAP in the prior month without partial benefits, and received a greater amount of SNAP benefits in the next month with identical gross income and household size values. These restrictions helped more definitively identify cases that truly received partial months of benefits and were thus considered to churn. These partial month churners were counted as experiencing 0.5 months off the program.

Once churners were identified, we simply tabulated variables as necessary to generate estimates. Note that the universe for the analysis of rates of churn is all cases with at least one month of SNAP receipt during FY 2011, and cases whose only records in FY 2011 were those created as part of a split or merge (meaning the case did not have a unique record in that year) were also excluded. To provide a consistent time period for descriptive characteristics, we examined each case as of the case's first month on SNAP observed in FY 2011 (so October 2011 for most cases and the month of entry for new entrants).

2.7.2.2 *Causes of churn*

In order to construct models to assess the causes of churn, we required a universe of churners with data from before FY 2011, so that the predictor variables would not be endogenous with the FY 2011 churn rate. Thus, we chose to focus on the cohort of cases who were on the program in September 2010, immediately before FY 2011 began, and to use cases' characteristics from that month in our analysis.

The structure of the models was a multinomial logit model, predicting the likelihood that a case experienced churn during FY 2011 or ever exited SNAP during FY 2011, relative to the odds of remaining on the program continuously. To reflect the fact that cases might have differing lengths of time on the program, we included variables capturing the number of months that each case was continuously on SNAP since the beginning of the available data, as well as a dummy variable for whether the case was on SNAP in December 2009 (the start of the data, which controlled for left censoring).

To confirm that our findings were not influenced by cases with different lengths of time on the program, we also ran a model using an entry cohort, consisting of all cases that entered SNAP in September 2010. (These cases might have had prior experience with the program, but were not receiving benefits in August 2010.) For this model, we included a dummy for whether a case had prior months of SNAP receipt during the data period (i.e., between December 2009 and July 2010), to capture different behavior among cases with prior experience with the program.

We also examined a subset of the full cohort, consisting of the cases that had recertification due in September 2010 and did not exit the program that month (i.e., either successfully recertified or experienced churn). For these cases, we used a logit model with the dependent variable capturing whether the case churned at recertification, and included several variables measuring whether the case experienced a change in characteristics between the September 2010 observation and the next available record (either October 2010 for cases that successfully recertified, or the first month of reentry for churning cases). Characteristics such as the number on the case and ZIP code were counted as changing if the case had different non-missing values for that variable before and after the recertification; for income, we examined case gross income as a percentage of the monthly poverty guidelines in groups of 0 to 49 percent, 50 to 99 percent, and 100 percent or more and classified the case as changing income if the case moved between income groups.

2.7.3 Cost estimation

2.7.3.1 Certification costs

To calculate the increase in certification costs due to churn, we start with the statewide data reported on the SF-269s. The SF-269s provide State-by-State certification costs as a separate category of program costs. We use the statewide costs, in combination with estimates of the number of certifications and recertifications that occurred in FY 2011 from analysis of administrative data, to calculate “unit costs” of initial certifications and recertifications—that is, a cost per initial certification and a cost per recertification. We do this separately under the bounding assumptions that a recertification involves one-third to one-half as much staff time as an initial certification.

Based on the finding described earlier that the overwhelming majority of churn spells occur at the time of a recertification or interim report, we make the simplifying assumption that this is so for all churn spells. Thus, each instance of churn involves replacing a recertification with an initial recertification, and we can calculate a unit certification cost of churn (i.e., the change in certification costs per incident of churn) by taking the difference between the unit costs for initial certifications and recertifications. Applying this unit cost to the number of instances of churn produces a total statewide certification cost of churn.

The above approach can be summarized in the following equations:

- Unit cost of initial application = statewide (federal and nonfederal) cost of initial applications in FY 2011/number of initial applications in FY 2011;
- Unit cost of recertification = statewide (federal and nonfederal) cost of recertifications in FY 2011/number of recertifications in FY 2011;
- Unit certification cost of churn = unit cost of initial application – unit cost of recertification; and
- Statewide certification cost of churn in FY 2011 = unit certification cost of churn * number of instances of churn.

Not all the data items needed for these calculations are directly available. Most notably, with the exception of one State (discussed below), we do not have direct estimates of the number of initial applications and recertifications.

To approximate the number of initial applications using the available administrative data, we treat every new spell of program participation that begins more than a month after a previous spell as an initial application. The reason we only count spells that begin more than a month after the previous spell is that, as noted earlier, responses during the qualitative interviews conducted with program staff indicated that instances of churn where clients return to the program within one month are, from a process standpoint, usually handled as delayed recertifications rather than as new cases.

To approximate the number of recertifications, we count the number of recertification and interim reporting dates in FY 2011 that passed without a spell ending. We add to this the number of new participation spells beginning one month or less after a previous spell (which, as just discussed, staff interviews suggest are handled as delayed recertifications). For the purpose of calculating the statewide certification costs of churn, we similarly do not include cases with a churn spell of one month or less in the count of churn spells that impose a net agency cost.

The division of the total certification costs between initial certifications and recertifications is also not available from the SF-269 data. However, it is possible to algebraically distribute the total costs based on the number of initial certifications and recertifications, and the ratio of unit costs of the two different types of certifications. As noted, the interview questions described earlier provided estimates of the ratio of staff time involved in the two different types of certifications. We assume that the dollar costs to agencies of initial applications and recertifications are proportional to staff time (i.e., we assume that the unit cost of recertifications is one-third to one-half the unit cost of initial applications).

2.7.3.2 *Ongoing maintenance and other costs*

In addition to its effects on certification processes, churn can be expected to influence other agency costs. In particular, the substantial number of households temporarily leaving the SNAP caseloads reduces overall State caseloads at any given time. This may reduce the ongoing program costs of SNAP to the extent that these costs are proportional to the caseload. Such a reduction may partially offset the costs churn imposes in terms of certification costs.

We take an approach similar to that used in our calculation of certification costs. We start with agency costs as measured by the SF-269s, and assume these costs are proportional to caseloads. We calculate

unit costs per case-month, and then apply those unit costs to the number of months that likely benefit-eligible households spend off the SNAP caseloads due to churn.

The categories of program expenses included on the SF-269 forms, beyond certification costs, include:

- costs associated with the issuances of benefits and of EBT cards,
- costs of quality control, management and fraud control,
- program outreach costs,
- costs of operating SNAP Employment and Training programs,
- costs of implementing and maintaining automated data processing (ADP) systems, and
- other miscellaneous costs.

The extent to which costs in each of these categories is directly related to caseload levels likely differs, but for the purposes of this analysis's estimates, we assume costs in each category is proportional to monthly caseloads. In reality, there may be exceptions. For example, it is possible that the costs of issuing EBT cards are higher in initial months of participation spells, and therefore more closely related to spells rather than monthly caseloads. In a future study, it may be possible to investigate these differences further, but for the most part we set aside these considerations here and treat almost every category the same. However, there are two categories we remove from our analysis on the basis that the expenses are unlikely to be either ongoing or proportional to the caseload. The first is ADP development expenses. These expenses were large in FY 2011 in two of the six study States. These States were in the process of developing system transitions in FY 2011. The other four States do not include any costs in this category. The second category we remove is reinvestment costs, which refers to money State agencies can invest in program improvements in lieu of sanctions due to error rates estimated through the SNAP Quality Control process. Only one State had expenses in this category.

3 RATES AND PATTERNS OF CHURN

This chapter presents findings from an analysis of SNAP statewide administrative data in six States—Florida, Idaho, Illinois, Maryland, Texas, and Virginia. These findings respond to the research questions posed under Objective 1: determine the rate and patterns of churning, overall and by demographic characteristics (see Figure 1). Results are organized into the following sections: estimated rates of churn; patterns of churn; characteristics of churning cases; and presumptive benefit eligibility of cases during the churn spell. In this study, a churner is defined as a SNAP household that exits the program and then reenters in four months or less. (Further details on the definition of churn are provided in Chapter 2.)

The annual rate of churn is computed for each State as the number of households experiencing churn as a percentage of all households receiving benefits at any time during the year. All findings are for federal fiscal year 2011 (FY 2011, encompassing October 2010 through September 2011).

3.1 Estimated rates of churn

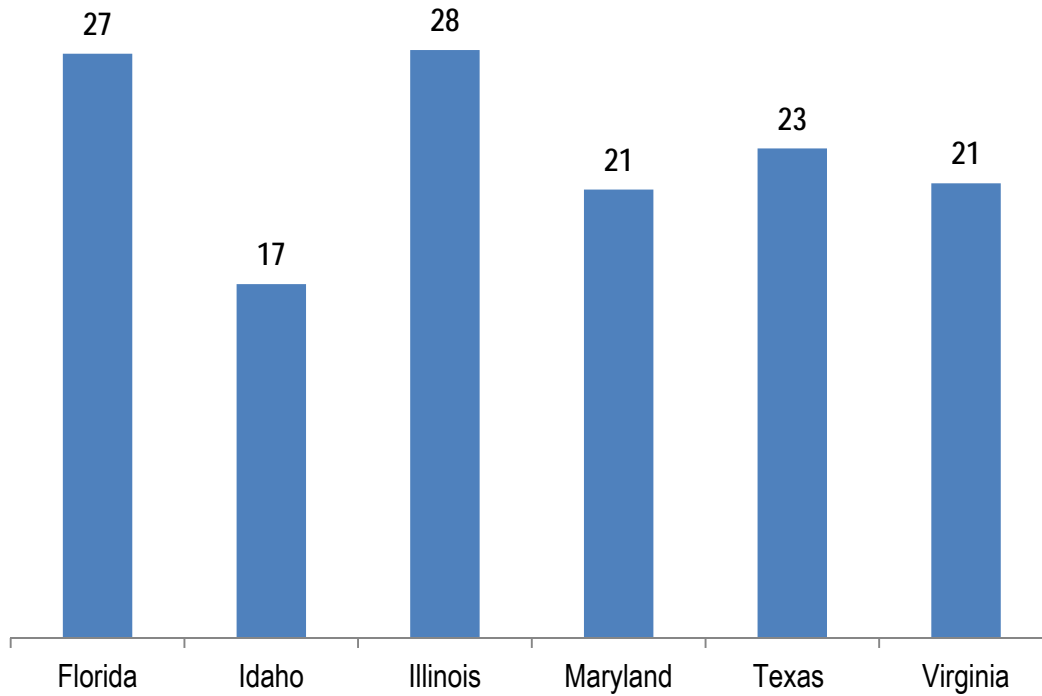
A State's churn rate is likely influenced to some extent by overall caseload trends in the period being examined. FY 2011 occurred toward the end of a period of substantial growth in SNAP participation during and following the Great Recession. Nationally, the number of participating persons increased from 28.2 million in FY 2008, to 40.3 million in 2010, and 44.7 million in 2011. FY 2011 growth among the study States ranged from 8 percent in Illinois to 15 percent in Maryland (see Appendix Table A-1).

The extent to which program growth affects churn is unknown. If growth increases the volume of work handled by individual caseworkers, this could have implications for the time spent on each case—possibly affecting the likelihood of churn. Growth (or reduction) in the program can also affect the churn rate by affecting the overall composition of the caseload. For example, if growth is attributable primarily to new entrants, then churn rates could be lower than otherwise, because many of the new entrants will not have reached their recertification date within the year being analyzed. On the other hand, if growth is caused by fewer participants exiting the program without reentry, churn rates could be higher than otherwise, because some of the cases that would otherwise have exited without reentry will churn at the point of recertification.

3.1.1 Comparing annual churn rates across the study States

In FY 2011, the rate of churn in the six study States ranged from 17 percent in Idaho to 28 percent in Illinois (see Figure 2). Florida had a 27 percent churn rate and the other three States (MD, TX, and VA) clustered between 21 and 23 percent.

Figure 2. Rate of Churn by State, FY 2011



Source: Urban Institute tabulations of States administrative data for FY 2011.

The raw numbers from which the churn rates are computed are shown in

Table 2, where the total FY 2011 caseload reflects the number of cases receiving benefits at *any* time during the year. As shown in the table, Florida has the highest absolute number of churners among the study States (around 664,000), while Texas has the second most churners (around 548,000).

Table 2. Estimated Rates of Churn by State, FY 2011 (in thousands)

State	Number of churners	Total FY 2011 caseload ¹⁰
Florida	664.1	2,422.8
Idaho	22.7	136.7
Illinois	306.0	1,108.7
Maryland	92.0	435.7
Texas ¹¹	548.4	2,389.2
Virginia	115.0	539.5

Source: Urban Institute tabulations of State administrative data for FY 2011.

To understand why households churn, it is useful to construct comparison groups of non-churners. Throughout this chapter we refer to four mutually exclusive categories of non-churners:

- “stayers”—households that remain on SNAP throughout the year;
- “exiters”—households that exit, but do not enter (or reenter) SNAP during the year;
- “entrants”—households that enter SNAP, but do not exit during the year; and
- “other non-churners”—households that enter and exit SNAP during the year but are not counted as churners because their time off SNAP is greater than four months.

¹⁰ See Table A-1 for a comparison between average monthly participating households as computed from state administrative data for this study and average monthly participating households according to FNS program data.

¹¹ The Texas administrative dataset on SNAP participation does not explicitly indicate the timing of initial benefit receipt for cases that entered SNAP after the middle of a month. We have used additional State data on all SNAP applications to impute receipt in the initial months after application approval. The counts of churners in Texas are sensitive to the imputation assumptions; see Chapter 2 for more detail.

Table 3 presents the distribution of each State's caseload by churner and non-churner status for FY 2011. In all States, stayers made up the greatest share of the SNAP caseload. Churners make up the next largest share of the caseload, followed by entrants (except in Idaho and Maryland, where entrants are more numerous than churners). Exiters account for between 12 and 16 percent of each State's caseload, and other non-churners are the least numerous at 6 to 8 percent.

Table 3. State SNAP Caseload Distribution by Churner and Non-Churner Status, FY 2011 (%)

State	Churners	Non-churners			
		Stayers	Exiters	Entrants	Other non-churners
Florida	27	33	13	18	8
Idaho	17	37	15	23	8
Illinois	28	37	12	17	6
Maryland	21	37	13	22	7
Texas	23	32	16	21	8
Virginia	21	41	13	19	6

Source: Urban Institute tabulations of States administrative data for FY 2011.

Notes: Churners are SNAP households that ever experience a churn spell that overlaps FY 2011. Stayers are households that remain on SNAP throughout FY 2011. Exiters are households that are observed on SNAP during FY 2011, but exit during the year and do not return within five months. Entrants are households that begin receiving SNAP benefits in FY 2011, but do not exit. Other non-churners are households that both enter and exit SNAP during FY 2011 and have an off-spell that is greater than four months.

3.1.2 Churn rates by length of churn spell

By definition, churn spells are very short. More than 60 percent of SNAP households that experienced churn in FY 2011 in the study States were off SNAP for one month or less (see

Table 4). Only between 5 percent (in Texas) and 11 percent (in Idaho) were off SNAP for four months. The average length of churn spells ranged from a low of 1.1 months in Texas to a high of 1.5 months in Idaho and Illinois.

As described in Chapter 2, we count a case as being off SNAP for less than a month if it receives less than a full month of benefits between two months of full receipt and has consistent case characteristics. For example, if a case is late in providing information needed for recertification and does not do so until the month following the end of its prior certification period, it will receive only a portion of the benefits for the new month, and will be counted as being off SNAP for less than one month. Data from Florida, Idaho, and Maryland enable us to separately identify cases that had a churn spell of less than one month. In Florida, 42 percent of churners receive partial month benefits, followed by 40 of churners in Idaho, and one-third of churners in Maryland.

Table 4. Distribution of Churners by Months off SNAP and Average Length of Churn Spell by State, FY 2011

State	Churners by months off SNAP (%)				Average length of churn spell (months)
	One month or less	Two months	Three months	Four months	
Florida	74	11	8	7	1.3
Idaho	62	15	12	11	1.5
Illinois	67	19	8	6	1.5
Maryland	68	15	9	8	1.4
Texas	79	10	7	5	1.1
Virginia	77	9	7	6	1.3

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: Data are presented combining spells of less than one month with one-month spells due to data limitations. Illinois' data classifies some prorated months as missing months, which will tend to overstate churn spell lengths. For the calculation of average churn spell length, spells of less than one month are counted as 0.5 months.

3.2 Patterns of churn

3.2.1 Average number of churn spells per churner

On average, churners experienced just over one churn spell during the year (see Table 5). Churners in Idaho and Virginia experienced 1.1 churn spells on average, while churners in Florida, Illinois, Maryland, and Texas experienced 1.2 churn spells. (Illustratively, an average of 1.2 will result when 80 percent of churners have a single churn spell and the remaining 20 percent have two spells during the year.)

Table 5. Average Number of Churn Spells among Churners by State, FY 2011

State	Average number of churn spells
Florida	1.2
Idaho	1.1
Illinois	1.2
Maryland	1.2
Texas	1.2
Virginia	1.1

Source: Urban Institute tabulations of administrative data for FY 2011.

3.2.2 Length of churners' preceding spell of benefit receipt

Before their churn spell, churners received SNAP continuously for an average of 9.4 months (in Florida) to 10.6 months (in Illinois) (see

Table 6). We do not have data before December 2009; therefore, the estimates presented are “left censored” at December 2009, meaning that any months of participation before that point are not included in the average.

Table 6. Months on SNAP before Churn Spell by State, FY 2011

State	Average number of months <u>on</u> SNAP before each churn spell
Florida	9.4
Idaho	9.8
Illinois	10.6
Maryland	9.8
Texas	10.0
Virginia	9.8

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: Months on SNAP before churn are left-censored at December 2009.

However, the simple average masks considerable variation in the distribution of months off the program. As shown in

Table 7, the most common month that churn occurs is after six months on the program (except in Illinois, where the durations are likely understated by excluding the month of partial benefits at the start of a spell). In most States (except Illinois and Texas), the second most common duration to churn is 12 months. These durations correspond well to the typical certification length in the study States, as discussed in the next section. However, recertification does not necessarily occur at multiples of six months. Cases receiving expedited benefits must supply missing verifications within a month of initial receipt, cases with unstable circumstances may face shorter certification periods, and recertification for SNAP may also occur at the time of a case's recertification for assistance from another program.

Table 7. Distribution of Months on SNAP before Churn Spell by State, FY 2011 (percent)

Months on SNAP before churn spell	Florida	Idaho	Illinois	Maryland	Texas	Virginia
1	10	1	1	5	0	7
2	7	1	1	5	3	3
3	1	1	1	3	3	1
4	2	1	8	3	3	2
5	3	2	18	4	10	8
6	21	39	3	18	20	19
7	2	2	2	4	2	2
8	2	2	2	3	2	2
9	2	3	5	3	3	2
10	5	5	10	6	7	7
11	5	6	8	6	9	7
12	10	15	5	9	8	13
13	4	3	4	5	5	5
14	3	3	4	4	4	5
15	3	2	5	4	4	4
16	3	2	5	3	3	2
17	3	2	5	4	3	3
18	4	4	4	3	3	3
19	2	2	4	3	2	1
20	2	2	3	2	2	1
21	4	2	2	2	2	2
22	1	1	0	1	1	1

Source: Urban Institute tabulations of State administrative data for FY 2011.

Note: Illinois' data may miss months of partial benefit at the start of a churn spell, as discussed in Chapter 2.

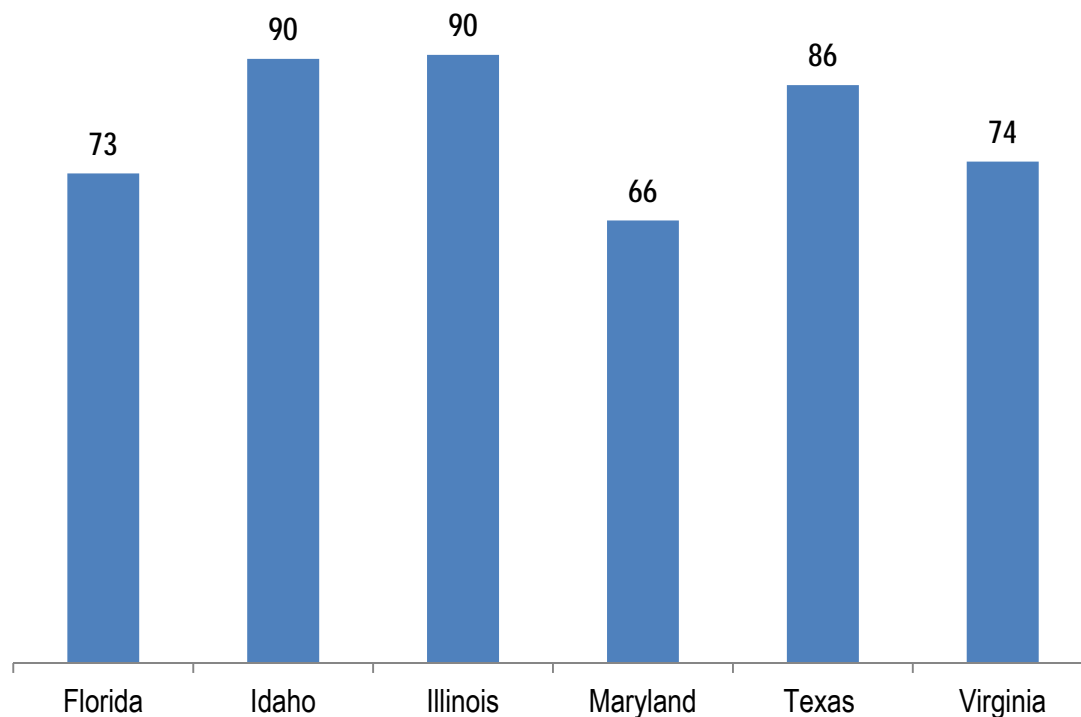
3.2.3 Proportion of churn spells occurring at recertification

Most churn occurs when households are required to recertify or submit a periodic report. For simplicity, we refer to both events as “recertification” in this report. These events are likely to occur at most two times during a year for most households (and less frequently for elderly or disabled households in Florida, Idaho, Maryland, and Virginia, and for certain Texas households receiving Supplemental Security Income).¹² In

¹² All the States in the analysis had certification periods of at least six months in FY 2011 (under simplified reporting, periodic reports are not required for certification periods of six months or less). All States except Illinois and Texas had 24-month certification periods for cases consisting entirely of elderly or disabled people without earnings (for which a 12-month periodic report is required). However, Texas also had three-year SNAP certification periods for elderly and disabled Supplemental Security Income (SSI) recipients through the SSI Combined Application Demonstration Project. (See <http://www.fns.usda.gov/sites/default/files/CAPsDevelopmentGuidance.pdf>.) Maryland and Virginia had 12-month certification

Idaho, Illinois, and Texas, between 86 and 90 percent of churn occurred at recertification (see Figure 3). Nearly three-quarters of churn cases in Florida and Virginia churned at recertification. Though most churners—two-thirds—in Maryland churned at recertification, it is not as common as in the other study States.

Figure 3. Among Cases That Churn, Percentage That Churn at Recertification



Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: Recertification dates are imputed in Florida and partially imputed in Virginia based on case characteristics and length of time on the program. Recertification refers to the point at which a household must fully recertify or submit a periodic report.

Among all households reaching the point of recertification in FY 2011, between 12 percent (in Idaho and Virginia) and 26 percent (in Illinois) churned at the point of recertification (see Table 8).¹³ Over half of households successfully recertified. In Florida and Illinois, a higher proportion of cases churned at

periods for some cases (requiring a 6-month periodic report). Source: Supplemental Nutrition Assistance Program State Options Report, Ninth Edition.

¹³ The churn rates for cases at the point of recertification (see Table 8) are lower than the rates of churn for cases over the course of the year (see

Table 3), reflecting the fact that a case has only one opportunity to churn at any given recertification, but may have multiple opportunities to churn over the course of a year.

recertification than exited the program. In Idaho, a higher proportion of cases exit than churn; in Maryland, Texas, and Virginia, roughly the same proportion churned as exited at recertification.

Table 8. Experiences of SNAP Households at Recertification by State, FY 2011 (%)

State	Successfully recertify	Churn	Leave program without churn	Total
Florida	68	18	14	100
Idaho	72	12	16	100
Illinois	57	26	17	100
Maryland	74	13	13	100
Texas	63	19	18	100
Virginia	77	12	11	100

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: Recertification refers to the point at which a household must fully recertify or submit a periodic report. Households are counted more than once if they recertify more than once during FY 2011. Households that leave SNAP without churn may exit the program permanently or may return more than four months later.

3.3 Characteristics of churning cases

We compare the demographic, economic, SNAP participation, and local characteristics of churners to the non-churner groups. We present these findings as a pooled analysis of all six States (see Table 9). For State specific results, see Appendix Table A-2 through Table A-7. The variables tabulated were chosen to correspond to our multivariate analysis of churn (see Chapter 5).¹⁴

3.3.1 Demographic characteristics

3.3.1.1 Age of case head

Churners tended to be younger than non-churners, with the average age of the case head around 36 years for churning cases and 42 years for all other cases. In particular, substantially more churning

¹⁴ Primary language of the SNAP case head was available in five of the six study States; Texas did not provide information on primary language. For that reason, results are not presented in the body of the report; however, among the five States with data available, we find that SNAP units with case heads whose primary language is non-English are less likely to churn than those with case heads whose primary language is English, even after controlling for other factors. This finding may be contrary to expectations; however, the qualitative findings suggest that low literacy was a greater predictor of churn, rather than difficulty speaking English. There are a number of plausible hypotheses for why non-English speakers would have lower churn rates. Reliance on call centers rather than local offices may make it more likely that a bilingual caseworker will be easily accessible. Selection may be present; it could be that if a person whose primary language is not English is able to (and has the motivation to) enroll in SNAP in the first place, that the language issue does not pose a significant barrier to recertification. Primary language of the case head also does not account for the level of English proficiency of the case head or whether other English speakers are present in the household.

households had case heads who were age 18 to 29 (38 versus 27 percent) or age 30 to 44 (36 versus 31 percent) than non-churning households, and churners had substantially fewer case heads who were over age 65 (3 versus 12 percent). Among non-churners, cases that entered and exited the program during the year (other non-churners) tended to be of similar age as churners, while other types of non-churners tended to be older.

3.3.1.2 *Race/ethnicity of case head*

Overall, a slightly higher proportion of churners than non-churners had case heads that were non-Hispanic black (34 versus 29 percent), and a lower proportion were non-Hispanic white (32 versus 35 percent). The proportion of cases that was Hispanic or of another race was similar for churners and non-churners.

3.3.1.3 *Household size*

Churners tended to have larger households than non-churners, with an average of 2.3 clients per churning household, and 2.0 clients per non-churning household. Looking at the number of adults and children in the household, churners had on average about the same number of adults (1.3) and more children (0.9 versus 0.7) than non-churners.¹⁵

3.3.1.4 *Case composition*

To better understand the types of households that churn, we divided the SNAP households into mutually exclusive groups based on the presence of children and whether the household had an elderly or disabled member (as defined for SNAP purposes, meaning a member over age 60 or with a SNAP-recognized disability). We combined elderly and disabled status for this table, as some States' data did not permit separately tabulating these types of clients. Looking at this distribution, we see that the most common type of household among both churners and non-churners was a household with no elderly or disabled members and with children; however, such households made up about half of churning households and only 36 percent of non-churning households. Conversely, only 16 percent of churning households had an elderly or disabled member and no children, whereas 30 percent of non-churning households fell into this category. A third group, households with no elderly or disabled members and no children, was about equally prevalent among both churners and non-churners (29 and 27 percent, respectively). The same

¹⁵ The sum of adults and children on the case does not necessarily match the total household size for two reasons. First, the counts of adults and children include individuals who are ineligible for SNAP but are listed in administrative records as part of the household. Second, the counts of adults and children are often merged on to the data from client-level files, so data mismatches may cause there to be missing records for these counts, which can affect the averages.

pattern held for the final, relatively rare household, one with both elderly or disabled members and children; such households made up 8 and 6 percent of the totals, respectively. Overall, 55 percent of churning households had children, compared to 43 percent of non-churning households, and only 23 percent of churning households had an elderly or disabled member, compared to 37 percent of non-churning households.¹⁶

Among the individual non-churner groups, cases that remained on the program had the highest proportion with an elderly or disabled member, while those who exited the program had the highest proportion of households with children (after churners). The cases that both entered and exited without churn were particularly likely to be composed of cases that did not have elderly or disabled members or children.

3.3.2 *Economic characteristics*

We divided cases first by their employment status and then by further characteristics to capture factors associated with churn.

3.3.2.1 *Employed cases*

Cases that churned were more likely to be employed than non-churners, 32 versus 26 percent. Looking at employed cases by poverty status (as tabulated by comparing monthly gross income to the FY 2011 monthly poverty guidelines), we see that churning cases that are employed and have income of 50 to 100 percent of the poverty level are more common (at 15 percent of all churning cases) than they are among non-churners (11 percent). Employed cases in deep poverty (less than 50 percent of the poverty level) and above poverty are both about equally prevalent among churners and non-churners. Similar shares of churners and non-churners have earnings above poverty (10 percent and 9 percent, respectively).

3.3.2.2 *Not employed cases*

Rather than dividing non-employed cases by their poverty level, we examine the cases' other program participation. Non-earners with SSI or TANF make up a smaller share of churners than non-churners, 9 percent versus 17 percent. Non-churners also have slightly more cases that are not employed but have other sources of unearned income (such as Social Security benefits or veteran's benefits), with 27 percent versus churners' 23 percent. The final economic category consists of cases with no income for SNAP

¹⁶ These figures are computed from raw numbers, so do not exactly match the rounded values in the tables.

purposes, fully 36 percent of churners and 29 percent of non-churners fall into this category. SNAP entrants and those who enter and exit during the year (without churn) also have a higher proportion of cases with no income and a lower proportion with SSI or TANF, similar to churners.

3.3.3 Local characteristics

To assess the role of local characteristics on churn, we used ZIP codes of each case to merge on county-level geographic information. Only a small number of cases (0.3 percent for churners, and 0.7 percent for non-churners) had missing ZIP codes (meaning these cases are excluded from the other local characteristics calculations). Note that the local characteristics generally refer to county characteristics as of calendar year 2010 (as discussed in Chapter 2), rather than reflecting changing values over time.

3.3.3.1 Poverty rate

Churners and non-churners lived in counties with roughly similar levels of poverty; the average county poverty rates were 17.2 percent and 17.3 percent, respectively.¹⁷

3.3.3.2 Unemployment rate

Churners tended to live in areas with similar rates of unemployment as non-churners. Churners lived in counties with an average unemployment rate of 10.1 percent and non-churners lived in counties with an average unemployment rate of 9.9 percent.¹⁸

3.3.3.3 Community food providers

To assess the availability of community nutritional resources to churners, we employed information about the number of non-governmental business establishments in each county providing “Community Food Services,” such as food pantries and soup kitchens. Tabulating the number of community food providers per 100,000 residents, we find that churners and non-churners had an average of about 1.1 such establishments in their counties.

3.3.3.4 Cost of housing

The cost of living in each county was indexed by computing the median rent for a two-bedroom apartment as a percentage of median household income in the county. On average, churners and non-

¹⁷ Roughly similar shares of churners and non-churners—23 and 24 percent, respectively—lived in high-poverty counties (i.e., more than 20 percent of the population in the county has income below the poverty threshold).

¹⁸ Similar proportions of churners (54 percent) and non-churners (51 percent) lived in counties with high rates of unemployment (i.e., unemployment rates of 10 percent or higher).

churners experienced a similar cost of living, where median rent made up an average of 25 percent of median household income.

3.3.3.5 Rural status

Churners were slightly less likely to live in rural areas, with 10 percent of churners and 12 percent of non-churners in rural counties.

Table 9. Characteristics by Churn Status, FY 2011: Pooled Sample

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	1,748,200	5,284,400	2,407,300	985,900	1,374,700	516,500
Demographic characteristics						
Age of case head (%)						
<18	1	1	1	1	1	1
18–29	38	27	21	30	33	38
30–44	36	31	30	35	31	33
45–64	22	29	31	27	27	23
65+	3	12	18	7	8	2
Missing age	0	0	0	0	0	3
Mean age	36	42	46	40	39	36
Race/ethnicity of case head (%)						
White, non-Hispanic	32	35	32	38	36	39
Black, non-Hispanic	34	29	31	28	28	28
Hispanic	30	29	31	29	29	25
Other, non-Hispanic	3	4	4	3	4	4
Unknown race	1	2	2	2	2	5
Household size (mean)	2.3	2.0	2.1	2.0	1.9	1.8
Case composition (%)						
Nonelderly/nondisabled, no children	29	27	14	33	36	53
Nonelderly/nondisabled, with children	48	36	36	39	36	31
Elderly/disabled, no children	16	30	41	23	23	13
Elderly/disabled, with children	8	6	8	6	4	4
Clients on case (mean)						
Adults on case	1.3	1.3	1.3	1.3	1.3	1.3
Children < 18 on case	0.9	0.7	0.8	0.7	0.9	0.9
Economic characteristics						
Employment and earnings (%)						
Employed, income < 50% poverty	8	6	6	5	6	6
Employed, income 50–100% poverty	15	11	12	11	11	10

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	1,748,200	5,284,400	2,407,300	985,900	1,374,700	516,500
Employed, income \geq 100% poverty	10	9	6	13	11	12
Not employed, SSI or TANF receipt	9	17	28	11	8	4
Not employed, other unearned income	23	27	30	28	25	19
Not employed, no unearned income	36	29	19	32	38	49
Local characteristics (county-level)						
Poverty rate (mean %)	17.2	17.3	17.7	17.2	17.0	16.8
Unemployment rate (mean %)	10.1	9.9	10.1	9.8	9.8	9.8
Community food providers per 100,000 (mean)	1.08	1.13	1.14	1.15	1.12	1.10
Median rent percent of median income (mean)	25.0	24.7	25.1	24.4	24.5	24.5
Rural (%)	10	12	12	12	11	11
Missing ZIP code (%)	0.3	0.7	0.3	0.7	0.3	3.2

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

3.3.4 Characteristics by length of churn spell

In this section, we compare the characteristics of those that churn for one month or less to those that churn for longer periods. We present results from an analysis of a pooled sample of all six States (see Table 10). Individual State results are presented in Appendix Table A-8 through Table A-13.

The characteristics of churners are similar by length of their churn spell, with a few exceptions. Those households that churn for one month or less are slightly more likely to be black (34 percent) or Hispanic (31 percent) than white (31 percent) compared with those that churn for four months (32, 26, and 37 percent, respectively). Those that churn for one month or less also have larger household sizes on average (2.3 members) than those that churn for four months (2.0 members). The larger household sizes of those that churn for one month or less appear to be associated with a larger presence of children than adults. Households that churn for one month have on average 1.2 children compared to 0.9 children for households that churn for four months, but have similar numbers of adults—on average 1.3 adults per household for one-month churners and four-month churners.

Households that churn for one month or less have similar economic characteristics to those that churn for longer spells. However, they have slightly less earned income than four-month churners—23 percent

have income below 100 percent of poverty compared with 20 percent of four-month churners. In contrast, households that churn for one month or less are more likely to receive SSI or TANF (10 versus 7 percent) and less likely to be unemployed with no unearned income compared with households that churn for four months (35 versus 39 percent).

Table 10. Characteristics of Churners That Churn for One Month or Less Compared to Those Churning for Four Months, FY 2011: Pooled Sample

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	1,283,000	215,900	138,700	110,500
Demographic characteristics				
Age of case head (%)				
<18	1	1	1	1
18–29	38	39	39	39
30–44	36	35	35	35
45–64	22	22	22	22
65+	3	3	3	3
Missing age	0	0	0	0
Mean age	36	36	36	36
Race/ethnicity of case head (%)				
White, non-Hispanic	31	35	36	37
Black, non-Hispanic	34	34	32	32
Hispanic	31	27	27	26
Other, non-Hispanic	3	3	3	3
Unknown race	1	2	2	2
Household size (mean)	2.3	2.1	2.0	2.0
Case composition (%)				
Nonelderly/nondisabled, no children	27	33	35	36
Nonelderly/nondisabled, with children	50	44	43	42
Elderly/disabled, no children	16	16	17	16
Elderly/disabled, with children	8	6	6	6
Clients on case (mean)				
Adults on case	1.3	1.3	1.3	1.3
Children < 18 on case	1.2	1.0	0.9	0.9
Economic characteristics				
Employment and earnings (%)				
Employed, income < 50% poverty	8	7	7	7
Employed, income 50–100% poverty	15	14	14	13
Employed, income ≥ 100% poverty	9	11	12	12
Not employed, SSI or TANF receipt	10	8	8	7

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	1,283,000	215,900	138,700	110,500
Not employed, other unearned income	23	22	21	22
Not employed, no unearned income	35	38	39	39
Local characteristics (county-level)				
Poverty rate (mean %)	17.3	16.7	16.9	16.9
Unemployment rate (mean %)	10.0	10.2	10.1	10.1
Community food providers per 100,000 (mean)	1.07	1.11	1.09	1.09
Median rent percent of median income (mean)	25.1	24.7	25.0	25.2
Rural (%)	10	10	11	11
Missing ZIP code (%)	0.2	0.4	0.5	0.5

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

3.4 Presumptive eligibility for SNAP during churn spell

Are SNAP households benefit-eligible during their churn spells? It is to this question that we turn in this section. We first present findings of presumptive eligibility from an analysis of SNAP administrative data for all six study States. We then examine presumptive eligibility using linked SNAP and Unemployment Insurance (UI) wage records from Florida.

3.4.1 Findings from State administrative data

State SNAP administrative data limit our ability to assess benefit eligibility during the churn spell, given that households do not report their case characteristics to SNAP when they are not receiving benefits. To estimate benefit eligibility during churn, we defined several suggestive categories based on reported case closure codes and consistency of gross income and clients on the case, as discussed in Chapter 2.

As shown in Table 11, the share of churners who have an indeterminate eligibility status under these methods is too high—over 40 percent of all churn cases—to discern definitive patterns in benefit eligibility using SNAP administrative data alone. Data from two of the States may be indicative of patterns, however. Florida and Virginia had the lowest rates of indeterminate eligibility—45 and 40 percent for all churners, respectively. A higher proportion of cases that churn for one month or less were likely benefit-eligible compared to those that churn for four months. In Florida, 56 percent of cases that churn for one month or less were likely benefit-eligible, compared with 45 percent of churners that were off of SNAP for four

months. Similarly, in Virginia, 60 percent of cases that churned for one month or less were likely benefit-eligible compared with only 39 percent of cases that churned for four months.

Table 11. Distribution of Churners by Likely SNAP Benefit Eligibility During Time Off SNAP: All Churners, Churners with One Month or Less Off SNAP, and Churners with Four Months Off SNAP, FY 2011 (%)

State	All churners				Churn spell of one month or less				Churn spell of four months			
	Likely benefit-eligible	Likely benefit-ineligible	Indeterminate eligibility	Total	Likely benefit-eligible	Likely benefit-ineligible	Indeterminate eligibility	Total	Likely benefit-eligible	Likely benefit-ineligible	Indeterminate eligibility	Total
Florida	50	5	45	100	56	4	41	100	45	8	46	100
Idaho	34	17	49	100	43	10	47	100	25	29	47	100
Illinois	48	0	51	100	52	1	48	100	43	1	56	100
Maryland	46	4	50	100	51	4	45	100	39	4	57	100
Texas	33	7	60	100	36	5	59	100	31	13	56	100
Virginia	53	7	40	100	60	3	38	100	39	24	37	100

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: Likely benefit-ineligible individuals are rarely identified in Illinois due to missing information for most cases on the reason for closure.

3.4.2 Findings from linked SNAP-UI wage data analysis for Florida

We turn to additional analyses of linked SNAP and UI wage data in Florida to help determine the extent to which additional earned income may be making churners temporarily ineligible for SNAP benefits. Under subcontract to the Urban Institute, the University of Missouri conducted an analysis of SNAP administrative data in Florida linked to information on wage records in Florida's UI system. The data cover most earnings from wages and salaries within the State. We refer to the earnings obtained from the UI data as "covered earnings" because they reflect earnings that are covered for the purpose of determining whether a person losing a job is eligible for unemployment compensation.

A limitation of the UI earnings data for this analysis is that earnings are reported for each calendar quarter, without reference to the month (or months) of the calendar quarter in which earnings were received. We count a SNAP case as having covered earnings in a month if any member had covered earnings in the calendar quarter in which the month occurred. To calculate monthly earnings, we sum up covered earnings for all members of the SNAP case for the quarter and divide by three. We then compute

average monthly covered earnings for a particular spell (such as the churn spell) by calculating the average of the assigned monthly earnings amounts for the months covered by the spell.

We examined patterns of covered earnings receipt and found little fluctuation in the presence of covered earnings among churners (see

Table 12). Because we cannot clearly distinguish how earnings correspond to time on the program in very short churn spells of less than one month, we tabulate “partial-month” churners who churn for less than one month separately from churners who churn for one to four months. For these one-to-four-month churners, 46 percent had covered earnings before their churn spell, 41 percent had covered earnings during their spell off SNAP, and 46 percent had covered earnings in their post-churn on-spell. If additional earnings are contributing to churn, we would expect a *larger* share of churners to have covered earnings during their churn spell than in their pre-churn and post-churn on-spell. We suspect that we are seeing the opposite result due to the fact that the churn spell reflects a shorter time frame, with less opportunity to have covered earnings, than the pre- and post-churn periods examined (which reflect covered earnings for the length of the pre- and post- churn spell, up to six months). When we examine earnings for no more than three months in the pre- and post-churn spell, we see very little fluctuation in income (see Figure 4). For instance, among one-to-four month churners, we find that 43 percent had earnings in the three months before churn, 41 percent had earnings during the churn spell, and 42 percent had earnings in the three months after returning to SNAP from the churn spell.

We find no change in the presence of covered earnings among partial month churners. Both pre- and post-churn spell, 42 percent of partial month churners had any covered earnings.

Table 12. Percent of Cases with Covered Earnings and Mean Covered Earnings as Percent of Poverty, by Churn Status and Spell On or Off SNAP, FY 2011: Florida

Earnings	Churners					Non-churners						
	Partial-month Churners		One- to four-month churners			Remained on	Exited		Entered		Entered and exited (off SNAP for > 4 months)	
	Pre-churn on-spell	Post-churn on-spell	Pre-churn on-spell	Churn spell	Post-churn on-spell	On-spell	On-spell	Post-exit off-spell	Pre-entry off-spell	On-spell	First on-spell	First off-spell
Percent of cases with earnings	42	42	46	41	46	29	48	45	42	44	50	51
Mean earnings* as % of poverty**	68	74	80	94	80	60	98	139	115	79	110	125

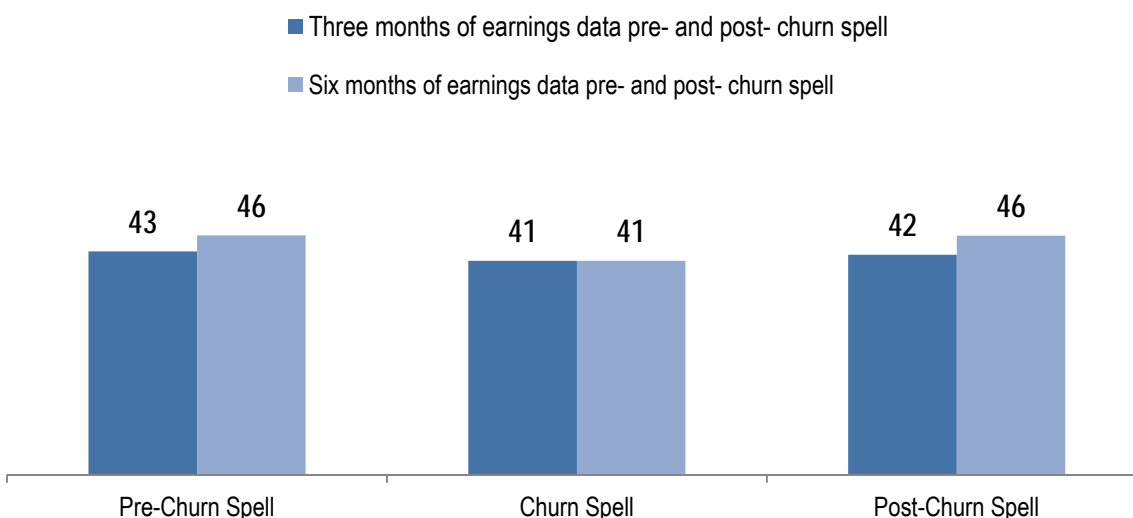
Source: University of Missouri tabulations of linked Florida SNAP administrative data and quarterly Unemployment Insurance (UI) wage records for FY 2011.

Notes: Earnings are those covered by quarterly UI wage records, computed in each month as one-third of quarterly earnings. "Earnings as % poverty" presents the ratio of a case's covered earnings to the case's poverty guideline; this figure is computed for each month in the relevant spell and then average across the months of the spell. The length of each on- or off-spell is equal to the minimum of six months or the length of the period on or off SNAP (and 12 months for those who remained on the program).

* Non-zero.

** Percent of the federal SNAP poverty guidelines.

Figure 4. Pattern of Presence of Quarterly Earnings before, during, and after Churn for One- to Four-Month Churners, FY 2011: Florida



Source: University of Missouri tabulations of linked Florida SNAP administrative data and quarterly Unemployment Insurance (UI) wage records for FY 2011.

Notes: Earnings are those covered by quarterly UI wage records, computed in each month as one-third of quarterly earnings.

If increased earnings contribute to churn, we would also expect average earnings (for those with earnings) to be higher during the time off SNAP than in the months before and after the churn spell. Because the SNAP income limit increases with the number of people on the SNAP case, we examine a unit's average monthly covered earnings as a percentage of the monthly poverty guideline for a unit of its size. We do find evidence that covered earnings are higher during the churn spell.

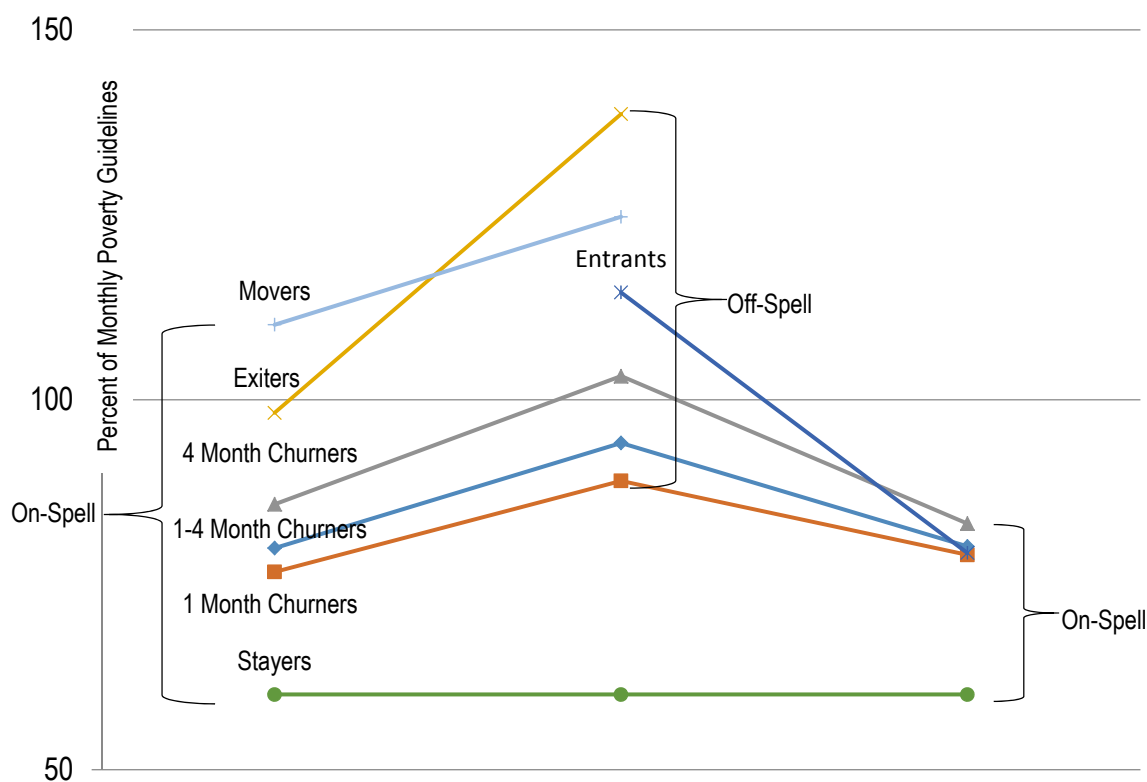
Results reveal that among one- to four-month churners, the mean ratio of average monthly covered earnings to the monthly poverty guideline is 80 percent in the pre-churn on-spell, rises to 94 percent during the churn spell, and then drops back to 80 percent in the post-churn on-spell.¹⁹ Among partial month churners, the mean ratio of average monthly covered earnings to the monthly poverty guideline is 68 percent pre-churn and 74 percent post-churn.²⁰

¹⁹ Ten percent of one- to four-month churners had earnings that could make them potentially income ineligible (i.e., income above 130 percent of poverty) during their churn spell. When we remove these potentially ineligible cases from the analysis, we find that average earnings among earners as a percent of poverty is 58 percent in the pre-churn on spell, 61 percent during the churn spell, and 60 percent in the post-churn spell.

²⁰ Few partial month churners have covered earnings close to the income eligibility criteria. Five percent of partial month churners had earnings in their pre-churn on-spell above 130 percent of poverty; seven percent had earnings above 130 percent of poverty in their post-churn on-spell.

Although earnings increase during the churn spell, it is notable that earnings as a percent of poverty among earners were very low for churners—well below the federal SNAP gross income eligibility limits of 130 percent of the monthly poverty guideline.²¹ In contrast, when we looked at the presence of covered earnings for non-churners who entered and exited the program, we found sharper changes in earnings (see Figure 5). For instance, among those who exited and had earnings, we see that before exit, average earnings were 98 percent of poverty and rose to 139 percent of poverty in the post-exit off-spell. For entrants, we found earnings average 115 percent of poverty in their pre-entry off-spell, which dropped to 79 percent when they entered SNAP. For those that entered and exited (but were off SNAP for more than four months), we find that average earnings in their first on-spell were 110 percent of poverty, rising to 125 percent of poverty in their first off-spell.

Figure 5. Patterns of Earnings among Earners Relative to the Monthly Poverty Guidelines by Churn Status: Florida, FY 2011



²¹ The gross income limit applies only to households without an elderly or disabled member. Federal SNAP rules require that SNAP cases have net income (gross income less certain deductions) below 100 percent of the monthly poverty guideline. Florida instituted broad-based categorical eligibility in 2010 which additionally extends eligibility to households with gross income less than or equal to 200 percent of poverty, although not all households meeting this criteria qualify for a non-zero benefit (Trippe and Gillooly 2010).

Source: University of Missouri tabulations of linked Florida SNAP administrative data and quarterly Unemployment Insurance wage records for FY 2011.

We also compare earnings pre- and post-churn for one-month churners to four-month churners (see Table 13). We still find that many churners do not have any covered earnings and levels of earnings are low; however, the data do suggest that earnings and employment may be more highly correlated with churn for four-month churners than for one-month churners. Among one-month churners, 42 percent have covered earnings before the churn spell, 37 percent have earnings during the churn spell, and 44 percent have earnings after the churn spell. Average earnings (among earners) as a percent of the federal poverty level increase from 77 percent pre-churn to 89 percent during the churn spell, and then decline to 79 percent after returning to SNAP. In comparison, more four-month churners have covered earnings (about half) before, during, and after the churn spell. Their earnings are also higher—average earnings (among earners) as a percent of poverty are 86 percent pre-churn, increase to 103 percent during the churn spell, then drop back down to 83 percent when the case returns to SNAP.²²

Table 13. Characteristics of Covered Earnings by Length of Churn Status, FY 2011: Florida

Earnings	One-month churners			Four-month churners		
	Pre-churn on-spell	Churn spell	Post-churn on-spell	Pre-churn on-spell	Churn spell	Post-churn on-spell
% of cases with earnings	42	37	44	50	48	48
Mean earnings* as % FPL**	77	89	79	86	103	83

Source: University of Missouri tabulations of linked Florida SNAP administrative data and quarterly Unemployment Insurance wage records for FY 2011.

Notes: See notes for Table 12.

* Non-zero.

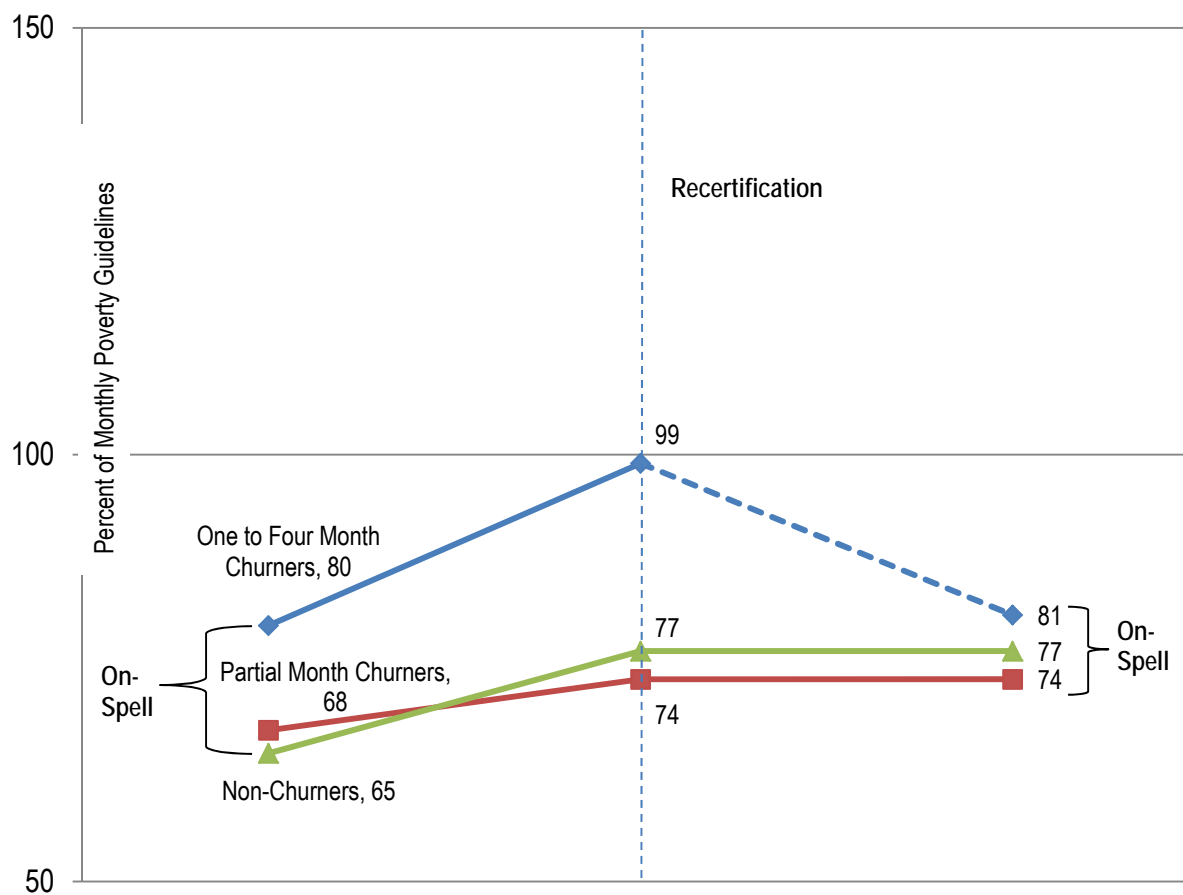
** Percent of the federal SNAP poverty guidelines.

²² Eight percent of one-month churners and 15 percent of four-month churners had earnings that could make them potentially income ineligible (i.e., income above 130 percent of poverty) during their churn spell. When we remove these potentially ineligible cases from the analysis, we find that among one-month churners, average earnings among earners as a percent of poverty is 57 percent in the pre-churn on spell, 59 percent during the churn spell, and 59 percent in the post-churn spell. Among four-month churners, average earnings among earners as a percent of poverty is 60 percent in the pre-churn on spell, 62 percent during the churn spell, and 61 percent in the post-churn spell.

We also examined the change in earnings around the time of recertification. We found that, among those with earnings, earnings increased after recertification (see

Figure 6). Note that these results are based on earnings obtained from the UI wage data, so do not simply reflect increases in earned income reported by SNAP cases at the time of their recertification. For churners who churn at recertification for one to four months, average earnings rose from 80 percent of poverty in the pre-churn on-spell to 99 percent in the churn spell, and then dropped back down to 81 percent in the post-churn on-spell. We also found an increase in earnings around recertification for partial-month churners and non-churners, though increases were less pronounced. For those who churned for less than one month, average earnings rose from 68 to 74 percent of poverty. For non-churners, average earnings rose from 65 to 77 percent of poverty after a successful renewal. It is noteworthy that for churners and non-churners at recertification, average earnings appear well below federal income eligibility guidelines, suggesting that while ineligibility due to increased earnings may contribute to churn for some households, it is not the cause of churn for the majority of cases.

Figure 6. Average Monthly Covered Earnings as a Percent of the Monthly Poverty Guidelines at Recertification by Churn Status, FY 2011: Florida



Source: University of Missouri tabulations of linked Florida SNAP administrative data and quarterly Unemployment Insurance wage records for FY 2011.

3.5 Key findings

- In five of the six study States, more than one-fifth of the SNAP caseload (21 to 28 percent) experienced churn in FY 2011.
- A high proportion of churn (66 to 90 percent) occurs at the time of recertification or required submission of a periodic report.
- Most churners (62 to 79 percent) are off the program for one month or less. More detailed analysis in three of these States indicates that one-third or more of all churners are off the program for *less than* one month.
- Churners tend to be younger, are more likely to have children and be employed, and are slightly less likely to be white than non-churners.
- Examination of earnings as shown in each State's SNAP case records and as separately reported by employers in quarterly UI wage records provide little indication that additional earnings is a significant cause of churn, particularly among those who churn for one month or less.

4 AGENCY, CLIENT, AND COMMUNITY PERSPECTIVES ON SNAP CHURN

We conducted site visits at one local site in each of the six study States (Florida, Idaho, Maryland, Virginia, Illinois, and Texas). During the site visits, we interviewed SNAP administrators and caseworkers and representatives of community-based organizations (CBOs), such as food pantries, which served the SNAP clients. The SNAP administrator and caseworkers were selected for the interviews by the visited local office. The local offices provided us contacts for local CBOs, and we called them to arrange interviews. In total we interviewed 13 SNAP administrators, 20 SNAP caseworkers, and representatives of 12 CBOs. For a full description of the qualitative methods employed, see Chapter 2.

The following sections of this chapter describe interviewees' perspectives on the consequences of churn for clients and the causes of churn, including client characteristics, SNAP office processes, and local policies.

4.1 Perceived consequences of churn for clients

In this section, we report on the consequences of churn to clients as reported by the client focus group participants, and the interviewed CBO representatives and SNAP caseworkers. (SNAP administrators were not asked about this issue.)

4.1.1 Anxiety, stress and uncertainty

The effects of churn on clients included high levels of anxiety they experienced when they lost their SNAP benefits. Because SNAP clients typically live on very tight budgets, a loss of benefits could result in material hardship related to food or to other essential living needs, as when bill payments are skipped for other necessary items in order to buy food. Many clients relied on food pantries to make up the difference in their household budgets when they lost their SNAP benefits.

This theme was particularly prevalent in the client focus groups and the interviews with the CBO representatives. Some clients described being caught by surprise when their SNAP benefits expired and the sense of helplessness they felt when their SNAP benefits were stopped.

They'll change your date without telling you in the mail or nothing, and you'll be up there with a bunch of food, and you have to walk away and leave it [food at the grocery store]. That is one of the most embarrassing things. [Client Focus Group Participant]

Clients described a sense of helplessness in managing the SNAP system.

Yeah, you feel [you] lost something that's needed, and you sit there and you get so frustrated, and after I seen that it took her one time to hit a button to get it on my card, that's when I got real frustrated because these people have the power to do it. [Client Focus Group Participant]

The CBO representatives described the emotional impact of losing SNAP benefits on the clients they serve.

For folks with limited understanding or severe emotional trauma...being cut off from something impacts people. That's traumatic: To be wanting to feed your family but all of a sudden your card doesn't work and there's no one around to help you and that's really hard. ...There's a lot of drain and emotional costs there." [CBO Representative]

The CBO representatives and SNAP caseworkers also recognized the larger emotional impact on clients of losing SNAP benefits. They described this experience as "turning the world upside down."

If they go off...if something like [being] laid off or [they] lost their job, beyond their control, obviously it puts them into a whole host of problems with whatever bills they have, and in this day and age, you can't sell your house, you can't sell your car, you're locked into phone contracts; so if [they] feel they are just getting ahead, and then run into this situation, or [have] been ahead and run into this situation, it can really turn their world upside down. [CBO Representative]

Sometimes just having the stability of food to eat helps you get on that path of now I can do other things but when they become desperate for essential needs, they go into survival mode; [it] creates a different psyche in what they do, so we do see an increase in criminal activity, and just less stability in their lives. [SNAP Caseworker]

4.1.2 **Food insecurity**

Food insecurity was a prominent recurring theme among clients, CBO representatives, and SNAP caseworkers. The strain of facing food shortages often led to frustration among clients with the response of the SNAP office, as described in these quotes from clients.

You also don't eat whole meals. They think that automatically if you have a job then you can eat whole meals. But you still have the gas money or bus money to get to the job to pay. [Client Focus Group Participant]

No letters were sent out. Nothing. You just call to see if your stamp is on your card and then it's not. Then you have to go a couple weeks without eating because they don't tell you. [Client Focus Group Participant]

They're really nonchalant about telling you "oh, you'll get it later." Well, your kids need to eat now. [Client Focus Group Participant]

CBO representatives and SNAP caseworkers echoed the theme of food insecurity and hunger being the primary consequence of churn to clients.

I don't know the percentage of my caseload [who experience churn], but when it is an issue, it is a huge issue because we are talking about people who are hungry. [CBO Representative]

Furthermore, losing SNAP benefits for clients affected their ability to engage in other important life activities because the immediate need for food was overwhelming.

Most of them tell me: You don't realize how much it means to me just to eat, now I can do other things in my life, I can conduct other business or I don't have to spend my last dollar on food instead of rent. If they have some shelter expense, we want them spending whatever cash they have on shelter not food. [SNAP Caseworker]

4.1.3 **Housing insecurity, missed rent payments and utility bills**

Another prominent theme was the housing-related impact of losing SNAP benefits. The loss of SNAP benefits often meant that other key bills, such as rent or utilities payments, went unpaid in order to buy food. Clients often mentioned "falling behind" in their finances when they experienced the loss of SNAP benefits.

Everything changes, because that help you get for food, it's money that you stop, you have to buy food [with]. For example, in my case, they give me \$200 for food a month. If they don't give it to me, it's \$200 less; \$200 that I have to find for my rent, for my this or my that, to live, so life becomes more difficult for you, financially. [Client Focus Group Participant]

It's hard because the money you have for bills is not even enough to pay the bills, and you have to take out for food because I have a child she has to eat, so that bill can wait. It happens many times that I even have to pay rent late; it's a good thing I have a good landlord. [Client Focus Group Participant]

Never thought about saying it like that but it changes the way you shop. I would go to like Food Lion, and I didn't have electricity. I would take my cell phone, find an outlet somewhere in the store, plug my phone in and walk around with a shopping cart like I was shopping and after an hour or so, come back and get my phone. I would pick up like noodles, bologna or some chicken livers, box of rice, and leave with my phone charged, that's what I would do. [Client Focus Group Participant]

This sentiment was echoed by the CBO representatives and SNAP caseworkers. They also noted the effects of the loss of SNAP on housing insecurity.

Loss of benefits can impact their ability to maintain housing when they have to use more income for food; the people that this CBO serves could move from permanent housing to homelessness again as a result of the loss of benefits, as many are the 'working poor,' and they cannot afford their rent if they lose their food stamps. This is a big setback for them. [CBO Representative]

When you look at SSI people, living off \$710 a month—that's full benefit, some only \$473 a month, because it's reduced [due] to in-kind maintenance. If you're living off \$710 a month and have to pay rent, electric, phone, you got a budget, most have a budget, \$710 budgeted each month. If you have to take money from that budget to pay for food, everything gets knocked off, that's why when they don't send the form back, or [send it back] late I try to get it processed as soon as possible; I know if [they] don't get food stamps, [they] will have to dig into that, [and it] makes a big difference. [SNAP Caseworker]

4.1.4 **Inability to meet other basic living expenses**

The issue of being unable to meet other basic living expenses was frequently mentioned by clients. The inability to pay for transportation was a common issue clients faced when losing SNAP benefits.

And I needed money because I need gas, and I still needed to buy clothes for my kids, but they put me through so much that I don't even want it. [Client Focus Group Participant]

Well, there is transportation, because they'll have to get on a bus, so they'll have to, you know... And many of the clients we work with don't even have a dollar to get on the bus. Transportation is a huge obstacle. [CBO Representative]

Transportation and child care, those are other costs to the client. If they have to bring their child with them—it's tough. [SNAP Caseworker]

4.1.5 **Reliance on food pantries and local churches**

Clients reported relying on food banks and local churches to obtain food when they lost their SNAP benefits.

I always have my freezer stocked because we have run out of food in the past, so I have lots of nonperishables. So I did that until I couldn't anymore, and then the food bank helped. [Client Focus Group Participant]

However, CBO representatives described the restrictions on the use of food pantries, such that they could not meet all of the clients' food needs in the event of lost SNAP benefits.

Most of them [food pantries] will only serve you once a month. [CBO Representative]

There are a few that only do you twice a year. [CBO Representative]

Well, there are quite a few [food pantries] around; they just are not set up to be a family's main source of food. [CBO Representative]

And then a lot of times, what you find is that the day they need food, the food bank in their ZIP code is not open. And so then, you have to wait until they're open, and you're still trying to find them food for that day until they open. Salvation Army will typically help out, but I have noticed lately that they're not wanting to. They're handing you a piece of paper telling you where to go in your ZIP code. [CBO Representative]

In addition, getting to the food banks require resources that clients might not have when they are facing a financial crisis. As a CBO representative described,

[Clients] don't have food stamps and need to reapply but they can't get back into the office because of their schedule. So now they have to find food banks, and driving there, and the time and gas to go to multiple places. [CBO Representative]

Losing SNAP benefits thus affected clients in multiple domains of their life. In general, they often lost SNAP benefits unexpectedly, and this led to high levels of anxiety and stress. The loss of SNAP benefits was often destabilizing to the household, in particular when housing and utility payments were skipped in order to buy food. Clients often mentioned being unable to afford transportation when they lost SNAP benefits. Though clients reported relying on food pantries to supplement their food, the restrictions of the use of food pantries and the difficulty in getting to the pantry locations meant that such assistance could not sustain a client through a multi-month loss of SNAP benefits.

4.2 Perceived causes of churn

In this section we describe the perceived causes of churn, including client characteristics, the administrative procedures used by SNAP offices, and the interaction of the two. SNAP administrators, SNAP caseworkers, clients, and CBO representatives were asked about their perception of the causes of churn during the interviews and focus groups. SNAP administrators and caseworkers sometimes viewed the causes differently than did SNAP clients and CBO representatives. For example, administrators and caseworkers were more likely to cite irresponsible clients who do not respond to recertification notices as a cause of SNAP churn, while clients were more likely to cite a failure to receive notification of recertification

as a primary cause. Often the administrative processes in the SNAP office interacted with the characteristics of the clients to cause churn. For example, the issue of difficult-to-read recertification forms was compounded by the low literacy levels of clients.

4.2.1 **Client characteristics and characteristics of the local area**

In this section, we begin with client characteristics as causes of churn. Client circumstances such as fluctuations in income and assets, and changes in household structure can lead to churn because of the nature of SNAP rules that establish a household's eligibility and benefit amount. We then describe the causes of churn that are “unintentional,” reflecting client characteristics and SNAP office procedures that create barriers to recertifying for SNAP within the required timeframe.

4.2.1.1 ***Fluctuations in income and assets***

Several factors contributed to fluctuations in income and assets. Clients changed jobs or received pay raises that lifted them over the program's income eligibility limits. However, these jobs were then sometimes quickly lost when other barriers surfaced; in particular, child care costs were mentioned as an issue that made it difficult for clients to keep their jobs.

People move a lot, change jobs. There are localities where there are no jobs, people stay, only thing is [their] change of address; some people get jobs, lose jobs, move, daycare today not tomorrow, we have very active caseloads. [SNAP Administrator]

I was off for three months, because I started working. I worked for three months, and then I got sick, then I had to get back on it. [Client Focus Group Participant]

Client pride was cited as an issue that compounded job changes in contributing to SNAP churn. Sometimes clients were so eager to get off SNAP that as soon as they got a new job offer, they would stop their SNAP benefits before they had a chance to determine whether they might still be eligible for SNAP in their new job.

And when my husband got a raise—and it was a \$100 raise because he got promoted—and they ended up taking us off the food stamps, which I was like, okay, we were making more money. I understand, we're over the bar, whatever, I am happy to better myself; I would prefer to do that. So they took us off and we lost the medical card [SNAP card name], fine by me. Then we come to find out we actually still qualify! So we got put back on it. And we got another letter in the mail saying that I got to do the special call in. And I'm like, okay, I'll give it one more time. I tried to call it in. And sure enough, I had to come right back into the office again. [Client Focus Group Participant]

And then some of it with the working is just—this [SNAP] is great and a benefit to them but it is not their whole budget, it is a supplement, and that is what it is designed to be, it just wasn't a priority for a few months, and now they can get it taken care of and off their list. [SNAP Administrator]

The majority of people that receive benefits are the ones in the working class—these are the ones that come and go. This might be because they got a job, then lost it, and then come back. [SNAP Administrator]

I think that people just lose jobs in the area, they come and they apply, they get it for three months since they don't have a job, and then later, they find a job, and they do not come back after that. This office is for the majority, working people, they all really work and they go from job to job. [SNAP Administrator]

Seasonal employment and overtime were mentioned as a contributing factor to income fluctuation.

Sometimes I have to work overtime because Christmas is coming up. Then I will work overtime so that I can buy my kids Christmas stuff. But then I'm not working over[time] all of the time. There are times when I only work 20-30 hours for the pay period. And then I won't be getting help [from SNAP] because I don't work overtime for the whole year. [Client Focus Group Participant]

And that is when they say that she is making too much because she worked that overtime maybe once. And then it screws your whole month up. [Client Focus Group Participant]

Seasonal workers may come on and off the program because of the nature of their work—periods of employment and then unemployment. There are a lot of seasonal workers here because of all the farms. [SNAP Caseworker]

Asset fluctuations could also lead to a spell of SNAP churn. For example, one client mentioned that she received a settlement from a lawsuit that pushed her over the asset limit. However, she quickly spent the settlement money and she had to reapply for SNAP. Another client mentioned that receiving a car as a gift pushed her over the asset limit.

Even when I was lying in bed—I have a metal rod in my leg, I needed an artificial kneecap—I could not work. I couldn't even stand up for a period of time. So that's why my dad invested me in a car. I explained that to them; they said since I have a car, since I can pay the insurance, you don't need food stamps. And I still have a child. I still have rent. [Utility company] is \$135 [and] everything else: that's my budget. I mean, I'm in need of food stamps, and they won't allow you... [Client Focus Group Participant]

Child support payments were cited as pushing clients over the income limits. Clients sometimes noted that though it was recorded that they received child support, from their perspective, they had not received it.

I got cut off in May of this year because I got three child support checks that month. I didn't even notice I got it. I got cut off because of it. And then I got right back on it. [Client Focus Group Participant]

Changes in family structure could also lead to income fluctuations. Sometimes adult children moved in and out of the household or parents moved in with each other, then separated. The changes in their income contributions affected SNAP eligibility of the household.

A lot of relational problems: I went to live with this father of [the] children, didn't work out, lot of domestic issues that cause them to flip flop. [SNAP Caseworker]

4.2.1.2 *Client mobility and difficulty with address changes*

SNAP recertification notices are typically sent to clients through regular US mail. Clients must respond to the letters by providing the requested documentation in a timely manner, to maintain their SNAP benefits without interruption. There are typically no “back up” notifications, such as a phone call, reminding clients to recertify. Thus, lack of receipt and response to mail notifications is a key issue in churn.

If the client fails to receive the notification because they moved, this can lead to an expired certification. Among clients, this was a commonly cited cause of SNAP churn. Low-income households tend to move more often than those with higher income, and SNAP clients often face housing insecurity (as described in the previous section). In contrast, SNAP administrators and caseworkers were more likely to note that clients failed to respond to their recertification notices because of procrastination, while clients were more likely to cite a failure to receive the notification notices as causing their failure to respond.

[Response to why the client lost benefits and came back on] because they said that they didn't have my address, but that's not true [it is] because they didn't send it, and they do have my address. I get all my mail. [Client Focus Group Participant]

When they sent me the letter saying that my benefits were denied because I moved. Ok, if I moved, then how am I getting this letter? They said that they got the mail back, but they sent me my denial here so I don't know whom they think you are dealing with. I'm not some stupid idiot on the street. [Client Focus Group Participant]

Maybe that is why people are not coming...because they are not getting their mail because they are either not there or people [are] living with people who don't give them their mail. [SNAP Caseworker]

When they don't have kids and they are not as stable—they are the ones that say that they are going from house to house so they are using someone else's address for mail. And sometimes it does happen with people that work. They may forget to tell us that they moved. Or they tell the post office, but they forward our mail, so they have to tell us. [SNAP Caseworker]

We have a lot of transient people who move a lot, are in and out. A lot of people who stay in shelters where they don't necessarily get their mail, or sleep wherever, not even in shelters. [SNAP Caseworker]

They don't live where they say they live. That is our biggest. We do not have, for whatever reason, an address to get a hold of them. When we mail out mailings, we get so much back. Undeliverable. The biggest misconception that they have is that they think that if they report a change of address to the post office that we are going to get it. [SNAP Administrator]

Right, that's the biggest. It is really surprisingly a very mobile—homelessness is not per se what it was 10 years ago or whatever. It is couch hopping especially with the young, so they don't even know what address

they are using. So they are not technically what people see as homeless, but they don't have a permanent residence and I see that as a major issue. [SNAP Administrator]

Sometimes the clients' employment situation contributed to the agency's difficulty in notifying them of a need to recertify. In one site with many migrant workers, caseworkers noted it was difficult to locate these very mobile clients.

Clients often noted that they lived in large households or in households with changes in composition. This contributed to difficulties in receiving their mail because other household occupants never gave the mail to them. This issue also occurred when clients lived in apartment buildings with communal mail areas, which could lead to mail mix-ups.

The following circumstances were also cited by respondents:

- In some sites, the caseloads were too large for the caseworkers to manage, and even when clients submitted address changes to the system, they were not entered into the clients' records.
- In a site, there were glitches in the computers that led to forms being sent to old addresses.
- In some sites, clients and caseworkers noted that the call centers were overwhelmed and the clients were unable to reach them to ask questions about the recertification process or to submit address changes.
- In some sites, they used a paper-based system, and forms and documentation needed for recertification were sometimes lost in the office.

4.2.1.3 *Literacy issues and complicated agency notices*

In some sites, SNAP caseworkers described the recertification notices as being written with complicated wording. For example, in one site, multiple dates were listed on the notice, often confusing clients about the date that was relevant to their recertification process.

The complicated nature of the notices was compounded by low literacy levels of some SNAP clients.

I look at the rural communities, and to me, bigger pockets of literacy and language issues [SNAP Administrator]

Language barriers could also play a role. Sometimes notifications were not available in the primary language spoken by clients. This was particularly true in areas with more recent immigrant populations.

Spanish language used to be a barrier, I think, because we didn't have lots of Spanish working here, but Propel [a language translation service] has helped, it's a good service. You just choose the language you want and they'll give you an interpreter [SNAP Caseworker]

4.2.1.4 *Client lack of response*

SNAP administrators and caseworkers also noted that sometimes clients simply did not respond to recertification notices.

They don't read their mail, we have a wonderful [database] that tells them everything, but they don't keep up with log on passwords, any of that, kind of like they feel like it's our responsibility to do that. [We] can't keep up with that, they want case managers and we're not case managers [SNAP Administrator]

Clients may also be dealing with multiple stressors in their lives, such as mental health issues, complicated relationship issues, or stress that prevents them from responding promptly to recertification notices.

Most SSI people...majority are mental health issues, very excitable people, they worry over these things, different things, call and call to make sure and verify, lot of talking them down. If they did not return interim report, they snap, explode out of proportion; its ok just have to do this do that, they're anxious people, mental health, got form but can't find them, such and such out of town, did not have anyone to fill out for them. [SNAP Caseworker]

A lot of customers are experiencing a difficult time in their lives and they have a lot of things going on at the same time so they miss deadlines [SNAP Administrator]

In contrast, some respondents attributed the lack of client response to confusion over the recertification process. Another often-cited factor was a lack of transportation to the office to respond to requests for information or in-person interviews.

Depending on where you are in the county, this is a rather large county, there are some rural areas, I only live 10 miles from here but it takes me 20 minutes to get home because it's rural, there's only one road, I'm going where everyone else is going, so that's definitely part of it, for them to be able to get into here. [SNAP Caseworker]

Transportation issues can be a problem for a lot of people. They may not have transportation during the hours the office is open, especially. [SNAP Caseworker]

Well, a large percentage of our clients don't have transportation. They have to rely on buses or somebody to bring them, which I'm sure makes it very difficult at times to get down here. That's why it is so good that we have the [automated phone system], that they can phone. [SNAP Caseworker]

Many clients lacked computer literacy and were uncomfortable with computerized systems for receiving or responding to recertification notices.

They don't understand what they're doing on the computer, a lot of customers aren't computer literate so [it is a] real tough one for me; we do a lot of that. [SNAP Administrator]

A significant number of people are not good with computers, and we strongly encourage people to use the computers. Just go online, set up a [account]. But there are people who don't have computers, never used them, they're not going to change, but we can always give a paper application. It takes more time for a worker to process that, but it should always be available; you can't expect everybody to be computer literate, especially old people, some old people are very good with that, but the majority that I've encountered are not [SNAP Caseworker]

4.2.2 **SNAP practices**

4.2.2.1 *Task management versus case management*

Many sites no longer use case management systems, in which caseworkers follow a SNAP case through its life cycle. Instead they use a task-based system, in which a caseworker focuses on one piece of the SNAP case, such as recertification. The switch to a task-based system has masked the awareness of SNAP churn as an issue. Because caseworkers do not follow the SNAP case through the multiple stages of entry, exit, and reentry, caseworkers in sites with task-based systems were much less aware of churning as an issue among their clients.

4.2.2.2 *Recertification process versus application process*

In one site, the staff believed that the recertification process was more complicated than the application process. Some staff speculated that clients may even let their benefits lapse on purpose, preferring to reapply rather than go through a recertification.

4.2.3 **SNAP policies and procedures to reduce churn**

In this section we describe the policies and procedures that are believed to reduce churn, based on the perspective of SNAP clients, caseworkers, and administrators. Sometimes these procedures were implemented with the specific intention of reducing churn. Sometimes these procedures were implemented for other reasons, but they seemed to have an effect on churn. These procedures have not been proven to reduce churn, but were cited by interviewees as promising practices for reducing churn.

4.2.4 Reinstatement of eligibility waiver (30-day grace period)

In several sites, we heard that the “30-day grace period” reduced churn. Under the reinstatement of eligibility waiver (or “break in service” waiver) that some study states have received from FNS, households can be reinstated without a reapplication if they provide required documentation within 30 days. Clients in particular mentioned this as a key to reducing churn. Clients would go to the store to buy food, and their SNAP card would be rejected because they had missed the deadline for recertification. This was often the first time clients became aware that they had missed the recertification deadline, if they had not received the notices in the mail. The grace period would allow them 30 additional days to submit the necessary documentation.

4.2.5 Aligned recertification dates or lengthened certification periods

Some States have aligned the recertification dates across Medicaid, TANF, and SNAP. This allows SNAP clients receiving multiple benefits to recertify only once during the year. Other sites have lengthened the time period between recertification periods.

4.2.6 Simplifying recertification

In one site, the six-month report was reduced to a brief checklist. If the client reported no changes, it was a quick recertification process.

4.2.7 Reducing face-to-face interviews

Scheduling and attending interviews was often a barrier to recertification for SNAP clients. Some sites have eliminated face-to-face interviews with caseworkers for some types of cases for which it is a burden, allowing interviews to be conducted by telephone or by a third party.

4.2.8 Integrated data systems in real time

Sites have taken measures to reduce the circumstances in which interviews are needed by utilizing accessible, integrated administrative data systems. For example, in one site, if caseworkers can verify client information through accessible integrated data systems, they do not require an interview.

4.2.9 Reducing paperwork

Completing, submitting, and keeping track of paper documentation can interfere with timely recertification, as described in the section on causes of churn. Sites have taken measures to reduce paperwork. In one site, all recertification is done by phone, rather than by paper. In addition, the workers verify the information in real time, while the client is on the phone, which reduces the need for the client to

submit supporting documentation. Additionally, sites allow for telephonic signature so clients can sign off on their recertification over the phone.

One site implemented a system to scan and file all paper documents that were received; however, the site experienced “glitches” and some of the electronic information has been lost.

4.2.10 Online systems

Automated tracking systems through which clients can access and monitor their SNAP cases were cited as a means to potentially reduce SNAP churn. These systems are accessible around the clock and provide important information to clients about what they need to submit to maintain their SNAP benefits. However, some caseworkers and clients cited concerns about using these systems. Some clients are not computer literate, particularly older clients, and some clients do not have access to a computer.

The only ones that get hurt might be the ones without a computer. So those that have to come in and need to find transportation, it makes it harder for them. The elderly might not have computers, and they are the ones getting OASDI or social security. [SNAP Caseworker]

4.2.11 More accessible call centers

As described in the previous section on causes of churn, keeping track of clients’ addresses is important for reducing churn so that clients receive the key notifications about recertification. To help address this issue, one site implemented a call-in system through which clients could report address changes at any time.

4.2.12 Flexible staffing

In the previous section, very high caseloads were identified as a cause of churn because staff could not keep up with the requisite paperwork, such as recording address changes. In one office, they addressed this issue by allowing offices to shift work to other local offices. This reduced staff burden and allowed them to provide more timely responses.

4.2.13 Food bank waivers

In one site, the state has obtained a waiver allowing the local food bank to conduct interviews with SNAP clients. Their outreach coordinator maintained a spreadsheet with client data and keeps in touch to remind people when to recertify.

4.3 Key findings

- SNAP clients experienced a great deal of anxiety when they lost their SNAP benefits, even for a short period of time.
- Loss of the benefits was unexpected. Clients would learn that their benefits had been stopped at the moment they were purchasing groceries.
- In addition to experiencing hunger and food insecurity, the loss of benefits also led to financial insecurity. SNAP clients had to pay for food, rather than pay important bills, such as their utilities or rent.
- Churn sometimes occurred when SNAP clients got a new job that was lost quickly, due to illness or lack of child care.
- Churn occurred when their incomes went up for short period of time due to seasonal employment or overtime pay.
- Procedural issues led to churn. The most frequent issue was nonresponse to recertification notices. Sometimes SNAP clients simply did not receive the notices because they were sent to the wrong address or the client never changed their address at the office. Other times, the client never responded because they were experiencing personal difficulties, they could not read the notice, they were unable to use the online resources, or they were unable to respond in person because of transportation issues.
- SNAP workers described many procedures and policies that they believed could reduce churn. Though these have not been rigorously evaluated, they included reducing the burden of recertification, providing a 30-day grace period for recertification (under a reinstatement of eligibility waiver), and providing more responsive customer service.

5 FACTORS ASSOCIATED WITH CHURN

In this chapter, we examine potential factors associated with churning in SNAP from multivariate analyses conducted on administrative data from the six study States. For these analyses, we present estimates from regression models that pool all six States' data. We use State fixed effects to control for potential time-invariant State differences that could influence churn. (For individual State model results, see Appendix Table A-14 through Table A-19). Refer to Chapter 2 for a full discussion of the methods employed in this chapter.

We consider three sets of factors that could potentially influence churn, each of which will be discussed in turn: household demographic characteristics, household economic characteristics, and local characteristics. We present findings from a multivariate logistic regression model that estimates the odds of churning and the odds of exiting (and not returning in four months) relative to the odds of remaining on SNAP throughout the FY 2011 observation period. For simplicity,

Table 14 shows the odds ratios for churning only.

This primary analysis includes all SNAP cases observed on the caseload in September 2010. For these cases, we estimate their probability of churning at any point during FY 2011. We include the number of months on SNAP since December 2009 as a control variable to capture different lengths of time on the program, and account for left censoring with a dummy variable for whether the case is first observed in December 2009. Appendix Table A- 20 presents the model estimates for a FY 2011 entry cohort that accounts for potential censoring bias; similar results are found.

We also present findings from an analysis of cases that reach a recertification event. In Chapter 3, we demonstrated that most, but not all, churn occurs at a recertification or submission of a required periodic report. We refer to both events as “recertification” for simplicity. Our focus in this analysis is to examine factors that change (e.g., household address; household composition; employment status and earnings; TANF or SSI receipt), and to assess whether these changes are associated with an increased probability of churning in SNAP. We measure change for churners as changes in their circumstances between their last observed time on SNAP before churning at recertification and their characteristics once they return to SNAP. We measure change for those who successfully recertify as a change in their circumstances between the month before recertification and the month after recertification. There are two key limitations of note: first, not all cases reach recertification, including those that churn, so results of these analyses are biased towards cases that reach a recertification event. We know that most cases that churn do so at recertification, so we think that though this limitation is important to note, it is more critical to understand what is happening at recertification. Second, we do not actually know what happens during the churn spell, as the only information we have is what households report to SNAP while they receive benefits. While this limits the interpretability of findings, it is important to note that most churn spells are one month or less, so it is highly plausible that what we observe when cases return to SNAP is what was happening during the churn spell. With those caveats, the findings presented in this section should be cautiously interpreted and used to suggest patterns and not causal impacts.

In all the models presented in this chapter, the results presented reflect relationships controlling for other modeled characteristics. For example, a coefficient showing that cases with younger heads of household are more likely to churn indicates that this relationship holds when controlling for race,

household size and composition, employment and earnings, and local characteristics. Results are presented as odds ratios; thus, for example, a value of 1.15 indicates that a case has 15 percent higher odds of churning relative to a reference group.

5.1 Factors associated with churn in fiscal year 2011

5.1.1 Demographic characteristics

5.1.1.1 *Age of case head*

Relative to cases headed by working-age adults (30 to 44 year olds), cases headed by younger persons are more likely to churn and cases headed by older persons are less likely to churn than to remain on SNAP (see

Table 14). Cases headed by individuals under age 18 have 11 percent higher odds of churning than cases headed by 30- to 44-year-olds. Cases headed by younger adults (18- to 29-year-olds) have 32 percent higher odds of churning than cases headed by 30- to 44-year-olds. In contrast, cases headed by 45- to 64-year-olds have 27 percent lower odds of churning than those headed by the reference group, and cases headed by someone 65 or older have 58 percent lower odds of churning.

5.1.1.2 *Race/ethnicity of case head*

The race/ethnicity of the SNAP case head is associated with the probability of churning. SNAP households with black case heads have 4 percent higher odds of churning than households with white case heads. In contrast, households with Hispanic and other minority case heads are less likely to churn than households with white case heads (10 and 15 percent lower odds, respectively).

5.1.1.3 *Household size*

Larger household size is associated with increased odds of churning. Each additional household member increases the odds of churning by 3 percent, relative to remaining on SNAP.

5.1.1.4 *Household composition*

Differences in household composition are also associated with changes in the odds of churning relative to staying. Nonelderly nondisabled households without children have 28 percent greater odds of churning than nonelderly nondisabled households with children (the reference group). Households with an elderly or disabled member and children have 10 percent greater odds of churning. In contrast, households with an elderly or disabled member but without children have 44 percent lower odds of churning than the reference group.

5.1.2 *Household economic characteristics*

Employment and earnings characteristics are associated with churning in SNAP. Relative to households that report employment and have gross income above 100 percent of poverty, those employed with below-poverty earnings have about 13 percent lower odds of churning. Households with no employment but with some form of unearned income (including TANF or SSI) also have lower odds of churning than remaining on the program compared to working households with above-poverty gross income. In contrast, households with no earned or unearned income have 4 percent higher chance of churning than remaining on the program compared to employed households with above-poverty income.

5.1.3 Local characteristics

5.1.3.1 *County poverty rate*

County poverty rates are negatively associated with churning in SNAP. The magnitude of the effect is small, however. For every percentage-point increase in the county poverty rate, the odds of churning relative to remaining on the program decline by 1 percent.

5.1.3.2 *County unemployment rate*

County unemployment rates are also negatively associated with churning in SNAP. Like county poverty rates, the relative size of the association is small. For every percentage-point increase in the county unemployment rate, the odds of churning in SNAP relative to staying on the program are 1 percent lower.

5.1.3.3 *County community food service providers (per capita)*

The per capita number of community food service providers in the county is positively associated with churning in SNAP. For every additional community food provider per 1,000 county residents, the odds of churning relative to staying on SNAP increase by 16 percent.

5.1.3.4 *Median rent as a percent of median income (county)*

Living in a higher cost county, defined as having a high ratio of median rent to median income, is positively associated with churning relative to remaining on SNAP. The magnitude of the association, however, is small. For every one-unit increase in the rent-to-income ratio, the odds of churning relative to staying on SNAP are higher by less than 1 percent.

5.1.3.5 *Rural area*

Living in a rural area is negatively associated with churning in SNAP relative to remaining on SNAP. SNAP households that live in rural areas have 8 percent lower odds of churning compared with those in non-rural areas.

Table 14. Estimated Odds of Churning versus Remaining on SNAP as Modeled by Demographic, Economic, and Local Characteristics

Characteristic	Churner Odds ratio (SE)
Demographic characteristics	
Age of case head	
< 18	1.106*** (0.016)
18–29	1.322*** (0.004)
30–44 (reference)	
45–64	0.730*** (0.002)
65+	0.420*** (0.003)
Race/ethnicity of case head	
White (reference)	
Black	1.042*** (0.003)
Hispanic	0.902*** (0.003)
Other	0.854*** (0.006)
Unknown	1.021* (0.011)
Household size	1.030*** (0.001)
Household composition	
Nonelderly/nondisabled with children (reference)	
Nonelderly/nondisabled without children	1.278*** (0.005)
Elderly/disabled with children	1.104*** (0.005)
Elderly/disabled without children	0.662*** (0.003)
Economic characteristics	
Employment and earnings	
Employed, gross income < 50% poverty	0.873*** (0.005)
Employed, gross income 50–100% poverty	0.875*** (0.004)
Employed, gross income > 100% poverty (reference)	
Not employed, SSI or TANF receipt	0.537*** (0.003)
Not employed, unearned income (not SSI/TANF)	0.773*** (0.004)
Not employed, no income	1.036*** (0.005)
Local characteristics (county-level)	
Poverty rate	0.991*** (0.000)

Characteristic	Churner
	Odds ratio (SE)
Unemployment rate	0.994*** (0.001)
Community food providers per 1,000 population	1.162* (0.078)
Median rent as percent of median income	1.007*** (0.000)
Rural area	0.919*** (0.004)
State fixed effects	
Florida (reference)	
Idaho	0.479*** (0.005)
Illinois	0.952*** (0.004)
Maryland	0.681*** (0.004)
Texas	1.002 (0.005)
Virginia	0.709*** (0.004)
SNAP participation characteristics	
Months on SNAP	0.938*** (0.001)
First observed December 2009	0.707*** (0.003)
Constant	1.562*** (0.019)
Observations	4,696,600
Pseudo r-squared	0.087

Source: Urban Institute estimates of pooled State SNAP administrative data from Florida, Idaho, Illinois, Maryland, Texas, and Virginia.

Universe: All SNAP cases observed receiving benefits in September 2010.

Dependent variable: whether case churns or exits (rather than stays on SNAP) during observation period of October 2010—September 2011.

Notes: Exponentiated coefficients; standard errors in parentheses.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

5.2 Factors associated with churn at recertification

Households that churn at recertification experience far more changes in their household circumstances than households that successfully recertify (see

Table 15). Over one-half of churners (53 percent) move or experience a change in household composition, TANF or SSI receipt, employment, or earnings compared with about a quarter of households that successfully recertify (27 percent).

5.2.1 Moving

Nearly one-fifth (18 percent) of churners who churn at recertification move to a new ZIP code. This may be an important factor, as only 3 percent of those who successfully recertify reported moving to another ZIP code. These estimates understate the extent to which churners and non-churners change address, as they do not capture moves within the same ZIP code.²³ Moving to a new ZIP code is associated with a five-fold increase in the odds of churning at recertification relative to successfully recertifying.

5.2.2 Change in household size

Among households that churn at recertification, 12 percent experience a change in household size compared with 6 percent of households that successfully recertify. A change in household size is associated with a 64 percent increase in the odds of churning relative to successfully recertifying.

5.2.3 Change in TANF or SSI receipt

We do not observe many cases experiencing a change in their TANF or SSI status. Among SNAP households that churned at recertification, 3 percent experienced a change in TANF or SSI receipt compared with 2 percent of households that successfully recertified. However, a change in TANF or SSI receipt is associated with a 26 percent increase in the odds of churning relative to successfully recertifying.

5.2.4 Change in employment status

Nearly one-fifth (18 percent) of SNAP households that churned at recertification experienced a change in employment status—more than twice the share of households that successfully recertified. Ten percent of cases that churned at recertification became unemployed, and 8 percent became employed. We see the reverse pattern among those that successfully recertified—5 percent became employed and 3 percent became unemployed. A change in employment status is associated with a 50 percent increase in the odds of churning relative to recertifying.

²³ To preserve confidentiality, the data files obtained from the states excluded address.

5.2.5 **Change in gross income as a percent of poverty**

More than one-quarter of SNAP households that churn at recertification experience a change in income as a percent of poverty compared with 16 percent of those that successfully recertify. Only 8 percent of churners gain income that puts them above 100 percent of poverty. A slightly lower share—5 percent—of those that successfully recertify gain income that moves them above the poverty line. Experiencing any change in income is associated with a 29 percent increase in the odds of churning relative to successfully recertifying.

5.2.6 **Other factors**

Demographic, economic, and geographic factors have similar results comparing the annual model—which shows the odds of churn during the year (see

Table 14) and the recertification model—which shows the odds of churn at the point of recertification for households facing recertification in September 2010 (see

Table 16).²⁴ However, the State fixed effects are higher in the recertification model, relative to the reference group. This may in part reflect the fact that, while Florida (the reference group) has the second highest churn rate among the study States (Figure 2) it is the second lowest in the extent to which churn happens at recertification (see Figure 3). Also, relative to the reference group of families with children and no elderly or disabled, elderly or disabled cases without children are less likely to churn in the annual model and more likely to churn in the recertification model. The lower likelihood of churn among the elderly or disabled in the annual model is explained in part by the fact that they typically have longer certification periods and are therefore less likelihood to churn in a given year. Their higher likelihood of churn at the point of recertification suggests that when recertification is reached, the elderly or disabled may face additional challenges to successful recertification, despite the fact that their income and family situation may be more stable than those of families with children.

²⁴ We also ran the recertification model without the variables showing changes in circumstances. The resulting odds ratios for demographic, economic, and geographic characteristics were similar to those when the change variables are included.

Table 15. SNAP Participant Characteristics Associated with Churn at Recertification

Changes at recertification	Churn at recertification (%)	Successfully recertify (%)
Address change		
Change in ZIP code	18	3
Household composition change		
Increase in number of adults on case	4	2
Decrease in number of adults on case	5	2
Increase in number of children on case	4	2
Decrease in number of children on case	3	1
Any change in number of household members	12	6
Change in TANF or SSI receipt		
Started receiving TANF or SSI	2	1
No longer receiving TANF or SSI	2	1
Any change in TANF or SSI receipt	3	2
Employment status change		
Became employed	8	5
Became unemployed	10	3
Any change in employment status	18	8
Change in income as a percent of poverty		
Increase in income—over 100% FPL	8	5
Decrease in income—below 100% FPL	5	2
Any change in income as a percent of poverty	27	16
Change in any of the above characteristics	53	27

Source: Urban Institute tabulations of pooled State SNAP administrative data from Florida, Idaho, Illinois, Maryland, Texas, and Virginia.

Universe: All SNAP cases with recertification due in September 2010 that either successfully recertified or churned (but did not exit SNAP for five or more months).

Notes: Missing values are not counted as changes. Numbers may not sum to totals due to rounding.

Table 16. Estimated Odds of Churning versus Remaining on SNAP at Recertification, as Modeled by Demographic, Economic, Local, and Change Characteristics

Characteristic	Churner Odds ratio (SE)
Demographic characteristics	
Age of case head	
< 18	0.907* (0.042)
18–29	1.173*** (0.010)
30–44 (reference)	
45–64	0.765*** (0.008)
65+	0.355*** (0.008)
Race/ethnicity of case head	
White (reference)	
Black	1.055*** (0.010)
Hispanic	0.959*** (0.009)
Other	0.889*** (0.021)
Unknown	1.053 (0.032)
Household size	0.974*** (0.003)
Household composition	
Nonelderly/nondisabled with children (reference)	
Nonelderly/nondisabled without children	1.298*** (0.015)
Elderly/disabled with children	1.255*** (0.017)
Elderly/disabled without children	1.333*** (0.019)
Economic characteristics	
Employment and earnings	
Employed, gross income < 50% poverty	0.965* (0.016)
Employed, gross income 50–100% poverty	0.947*** (0.014)
Employed, gross income > 100% poverty (reference)	
Not employed, SSI or TANF receipt	0.485*** (0.008)
Not employed, unearned income (not SSI/TANF)	0.822*** (0.011)
Not employed, no income	1.118*** (0.016)
Local characteristics (county-level)	
Poverty rate	0.997*** (0.001)

Characteristic	Churner
	Odds ratio (SE)
Unemployment rate	0.997 (0.003)
Community food providers per 1,000 population	0.734 (0.152)
Median rent as percent of median income	0.999 (0.001)
Rural area	0.835*** (0.011)
State fixed effects	
Florida (reference)	
Idaho	1.063* (0.032)
Illinois	2.529*** (0.034)
Maryland	0.899*** (0.017)
Texas	1.695*** (0.026)
Virginia	1.039* (0.018)
SNAP participation characteristics	
Months on SNAP	0.966*** (0.005)
First observed December 2009	0.669*** (0.015)
Change characteristics	
Change in ZIP code	4.923*** (0.056)
Change in total number on case	1.637*** (0.019)
Change in SSI/TANF receipt	1.263*** (0.026)
Change in employment status	1.525*** (0.016)
Change in gross income as percent of poverty	1.294*** (0.012)
Constant	0.302*** (0.013)
Observations	618,500
Pseudo r-squared	0.135

Source: Urban Institute estimates of pooled State SNAP administrative data from Florida, Idaho, Illinois, Maryland, Texas, and Virginia.

Universe: All SNAP cases with recertification due in September 2010 that either successfully recertified or churned (but did not exit SNAP for five or more months).

Dependent variable: whether case churns (rather than successfully recertifies) in September 2010.

Notes: Exponentiated coefficients; standard errors in parentheses.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

5.3 Key findings

- SNAP households with younger case heads, black case heads, larger number of members, and those with neither elderly members, disabled members, nor children are all more likely to churn than other households, holding other factors constant.
- Households with elderly or disabled members are less likely to churn than nonelderly and nondisabled households with children within the ensuing year, but are more likely to churn among those reaching a scheduled recertification. This contradictory finding suggests that the longer certification periods often allotted the elderly and disabled may temporarily reduce churn. This does not, however, suggest that longer certification periods eliminate churn, rather it is suggestive that it prolongs the period on SNAP before churn occurs. Improving the process of recertification may be the more critical factor in reducing churn.
- Cases with gross income above 100 percent of poverty and cases with no earned or unearned income are the most likely to churn. These are two very distinct groups within those that churn and may suggest very different storylines for churners—one that involves obtaining more income and leaving SNAP because of benefit ineligibility (or perceived ineligibility), and one that involves leaving SNAP given challenging household circumstances and difficulty with the recertification process.
- While local characteristics have small impacts on churn, households living in areas with more community food providers per capita are more likely to churn.
- Households that churn experience far more changes in their circumstances that could affect their ability to recertify than non-churners.
- Churners are much more likely than non-churners to have moved to a new ZIP code. The disruption of moving may make it difficult for SNAP participants to comply with recertification procedures. It may also be that SNAP participants do not report their address change to the SNAP office and do not receive recertification notifications.
- Other changes associated with churn at recertification include changes in household composition, employment, and earnings. All of these factors could affect benefit eligibility, but the low gross earnings reported to SNAP suggest that household instability may play as much of a role if not larger in churn.

6 COSTS ASSOCIATED WITH CHURN

The closing and reopening of SNAP cases that experience churn imposes costs both to program clients and to agencies administering the program. For clients, a full accounting of costs includes the loss of benefits that they otherwise would have received, the administrative burdens involved in the steps taken to reenter the program, and other burdens related to coping during the period without benefits (e.g., needing to visit food pantries or other available sources of food assistance). For agencies, churn affects costs in a number of ways, some of which impose additional program costs—such as needing to process applications of households applying to reenter the program—and others which reduce them—such as a reduction in the cost of maintaining cases during the period they have exited the program.

This chapter presents a discussion of the costs of churn and some basic approaches to measuring them. It presents estimates of the costs based on data gathered for this study, including findings from administrative data and the qualitative interviews, and on cost data reported by States. For the estimates of benefit loss to individuals, these data sources allow development of reasonable bounding estimates. For the estimates of the costs to agencies, the available data lack sufficient detail and require more extensive assumptions and sensitivity analysis. The chapter presents preliminary estimates of those costs and illustrates strategies that could potentially be used to develop more accurate estimates in the future.

Throughout this chapter, as with earlier quantitative chapters, the focus is on f 2011, and the analysis includes churn spells where any part of the case's break in participation occurred within FY 2011. It is also important to note that in any measurement of costs, there is the question of *cost compared to what?* This chapter considers costs compared to a counterfactual scenario in which households that appear potentially eligible to receive benefits had continued to receive benefits instead of experiencing churn. Therefore, throughout the chapter, we focus on cases where the administrative data indicate that the household may have been benefit-eligible during their churn spell.

This chapter presents findings for all six States that are the focus of this study. These findings respond to the research questions posed under Research Objective 4: Calculate the cost of churning. Results are

organized into two main sections: the impact of churn on agency administrative costs, and the costs of churn for participants. Findings are presented separately by State, except where noted.

6.1 Certification costs of churn

Churn can be expected to impose certification costs on agencies, versus a scenario in which eligible participants instead continued on the program, because in many instances of churn, the agency must process a reapplication that the client would otherwise not submit. In four of the six study States, as presented in Chapter 3, 80 to 90 percent of churn events occur at the time of a scheduled recertification or interim report. This suggests that churn events typically replace a recertification with a reapplication. To the extent that the reapplication process is more costly to the agency than recertification, churn imposes a net cost. A very important qualification to this, drawn from findings in both Chapters 3 and 4, is that instances of churn where a client reenters the program after one month or less are, from a process standpoint, usually handled as a delayed recertification rather than a new case, suggesting no net added cost. Therefore the discussion of certification costs of churn that follows focuses on cases with breaks in participation of more than one month. As indicated in Chapter 3, such cases make up to 21 to 34 percent of churners among the study States.

Detailed cost information showing the difference in costs of recertifications and reapplications is not available. However, the qualitative interviews we conducted under this study included relevant questions asked of caseworkers and administrators: “Do you know how many hours it might take to process a typical initial application; an interim six-month report; a typical recertification; a typical reentry (for someone who churns)?” Responses to these questions were based on the impressions of the interviewees at the time of the interview rather than from any systematic study of staff times. Interviewees pointed out that the time needed could vary widely based on different case characteristics (e.g., household size, whether there were earnings, etc.). However, most responses were generally consistent on two key points. First, the application procedures for a churner reentering the program and the time taken to process that application is essentially the same as for an initial application for benefits. Second, the staff time involved in a recertification or interim report is typically one-third to one-half of the staff time involved in an initial application.

6.1.1 **Unit costs**

Table 17 presents the estimates of unit costs arrived at using the methodology indicated in Chapter 2. It shows two sets of estimates, based on different assumptions about the ratio of the unit cost of a recertification to the unit cost of an initial application. As noted, estimates of staff time involved in these certification processes, provided by staff interviewed on the site visits, suggested that this ratio falls within the range of one-half to one-third. The two sets of estimates are based on the lower and higher end of this range.

Table 17. Estimates of Unit Costs of Initial Applications and Recertifications and of Unit Certification Cost of Churn, FY 2011

State	Unit cost of initial application (\$)	Unit cost of recertification (\$)	Unit certification cost of churn (\$)
Assumption: unit cost of recertification is 1/2 that of initial application			
Florida	49	24	24
Idaho	86	43	43
Illinois	197	99	99
Maryland	202	101	101
Texas	172	86	86
Virginia	275	137	137
Six-state average	164	82	82
Assumption: unit cost of recertification is 1/3 that of initial application			
Florida	60	20	40
Idaho	104	35	69
Illinois	235	78	157
Maryland	246	82	164
Texas	208	69	139
Virginia	346	115	231
Six-state average	200	67	133

Source: Calculations based on Urban Institute tabulations of State administrative data for FY 2011, State expense data as reported on form SF-269, and assumptions base on qualitative interviews of SNAP agency staff.

It is clear from this table that the unit cost estimates vary widely, both among the States and between the different assumptions of the ratio of the costs of recertifications to initial applications. Looking first at the estimates under the assumption that recertification unit costs are one-half that of the unit costs for applications, the estimated unit certification costs range from \$24 per instance of churn in Florida up to \$137 per instance of churn—more than five times higher—in Virginia. This between-State variation is

largely driven by the variation in the overall certification costs included in the SF-269. The differences are largely consistent with the differences in per-case-month certification costs by State. The reasons for this variation are not entirely clear. It may reflect different processes in the different States, different distributions of case types, different wage rates for eligibility workers, and so on. One notable factor is that States appear to interpret the certification cost category on the SF-269 differently; Logan and Klerman report that States differ in what categories on the SF-269 they report indirect costs of certification.²⁵ Given the variation, a simple average of the estimated unit costs for the six States may be more reliable. The six-State average certification cost per instance of churn is \$82.²⁶

The different assumptions about the ratio of the costs of recertifications to initial applications have a substantial effect on the estimate of the unit certification cost of churn. Using the assumption that the ratio is one-third instead of one-half raises the six-State average unit costs of initial applications by 22 percent; lowers the average unit cost of recertifications by 19 percent, and increases the difference between the two—the cost attributable to churn—by approximately 63 percent. The unit certification costs of churn under this set of assumptions range from \$40 per instance of churn in Florida to \$231 in Virginia, with a six-State average of \$133.

6.1.2 Statewide certification costs of churn

Table 18 shows estimates of the statewide certification costs of churn, calculated by multiplying the number of churn spells in FY 2011 greater than one month for each State by the estimate of the unit certification cost for the State that was presented in the previous table. (Only churn spells greater than one month are used because, as previously noted, we assume that cases reentering SNAP after a month or less would be handled as a delayed recertification and therefore would not impose a net cost on the agency.) Since we are estimating the cost of churn only for cases who appear to have been benefit-eligible throughout their churn spell, and since (as discussed in Chapter 3) it is not clear from the administrative

²⁵ Logan and Klerman (2008), chapter 5. However, the authors also conclude that State reported data are generally consistent enough to permit cross-State comparisons

²⁶ This represents a simple average that gives equal weight to all six States. An alternative summary measure is the aggregated unit cost for the six States combined, which is \$69 per instance of churn. That figure gives greater weight to those States with more annual certifications (Florida, Illinois, and Texas).

data for a subset of cases whether they were in fact eligible throughout, we present separate estimates that include and do not include the cases with “indeterminate eligibility.”²⁷

Table 18. Statewide Certification Costs of Churn, FY 2011

State	Number of churn spells greater than one month	Certification cost of churn, assuming unit cost of recertification is 1/2 that of initial applications (\$)	Certification cost of churn, assuming unit cost of recertification is 1/3 that of initial applications (\$)
Likely benefit-eligible cases			
Florida	106,400	2,587,500	4,223,100
Idaho	2,700	115,700	186,300
Illinois	60,800	6,006,100	9,538,500
Maryland	15,000	1,511,800	2,451,600
Texas	44,900	3,874,000	6,226,900
Virginia	12,800	1,753,900	2,946,000
Likely benefit-eligible and indeterminate cases			
Florida	232,200	5,643,800	9,211,400
Idaho	8,500	367,800	592,100
Illinois	142,300	14,054,800	22,320,700
Maryland	39,000	3,944,900	6,397,000
Texas	145,400	12,538,300	20,153,200
Virginia	28,200	3,877,500	6,513,000

Source: Calculations based on Urban Institute tabulations of State administrative data for FY 2011, State expense data as reported on form SF-269, and assumptions base on qualitative interviews of SNAP agency staff.

Note: The counts of the number of churn spells treat spells that fell within two different fiscal years as one half a case.

The table shows a wide range of estimates, depending on which assumptions are used. Under the most conservative assumptions (only including cases with likely benefit eligibility, and assuming recertifications involve half the cost of initial applications) the estimates of the statewide certification costs of churn range from approximately \$0.1 million in Idaho to \$6.0 million in Illinois. Under the least conservative assumptions (including cases with indeterminate eligibility, and assuming recertifications involve one-third the cost of initial applications), the estimates of the statewide certification costs of churn are about three to five times

²⁷ The number of cases of churn shown here differs somewhat from the figures presented in earlier chapters due to the treatment of cases of churn that start in one fiscal year and end in another. Throughout this report, these all have been counted as cases of churn occurring in FY 2011. However, it would be inappropriate to attribute the full certification costs of all such cases to FY 2011. As a simple way to allocate the costs between FY 2011 and other years, we consider one-half of the cost as attributable to each year. We applied this adjustment via the number of churn spells, by counting cases that left SNAP in FY 2010 and returned in FY 2011, or that left SNAP in FY 2011 and returned in FY 2012, each as a half case.

higher, depending on the State, and range from approximately \$0.4 million in Idaho to \$22.3 million in Illinois.

Several observations about the costs presented in Table 18 are worth noting. First, this method assumes certification costs reported in the SF-269 form can be distributed on a per-certification basis. To the extent that States include costs within their reporting of certification costs that should not be distributed on that basis, these estimates may overstate the costs of initial certifications and recertifications, and likely overstate the certification cost of churn.

Second, the calculations that produced these estimates were based on a limited number of data items in the available administrative datasets. With more detailed or nuanced data, it would be possible to take into account more factors in the estimates. One notable example is the number of initial certifications and recertifications included as the basis of the calculation of the unit costs. Our estimates of the number of certifications and recertifications, based on participation spells and churn spells, implicitly assume that there is one initial application per participation spell, and that recertifications reliably occur at fixed dates (or if not, lead to program exit). In actuality, there are a number of other certification events that contribute to statewide certification costs, including denied initial applications and recertifications, multiple applications submitted by applicants while their first application is still being processed, and expedited cases that require the submission of full verifications within a small number of months. The available administrative data did not allow us to capture any of these events except in Texas, for which we had information on actual applications and whether they were approved or denied. The Texas data indicate that there were actually 58 percent more approved initial applications and recertifications than assumed in our calculation.²⁸ They also show that there was one denied initial application or recertification for approximately every six that were approved. Including these additional certification events in the calculation of unit costs would have led to smaller estimates of per-event unit costs. However, we do not have information to know how the cost of denied applications compared to the cost of approved ones; how many events (e.g., denials, multiple applications) are associated with approved initial applications and recertifications; and whether that is different in instances of churn than applications not associated with instances of churn.

²⁸ Data limitations do not allow us to meaningfully compare figures from the Texas data and those from our calculation separately for initial applications and recertifications.

6.1.3 Comparing churn-related costs and statewide certification costs

Table 19 compares these estimates of the costs of churn with the total statewide certification costs. Focusing just on churners identified as likely benefit eligible, certification costs of churn make up 1.1 to 3.7 percent of certification costs under the assumption that the cost of recertifications is one-half the cost of initial applications, and 1.8 to 5.8 percent under the assumption that the cost of recertifications is one-third the cost of initial applications. Including cases with indeterminate eligibility doubles to triples the number of churner cases contributing to the cost estimate, and therefore also would double to triple the percentage presented in Table 19.

Table 19. Certification Costs of Churn for Likely Benefit-Eligible Cases as a Percentage of Statewide Certification Costs, FY 2011

State	Certification cost of churn (\$)	Statewide certification costs (\$)	Cost of churn as a percentage of total statewide certification costs (%)
Assumption: unit cost of recertification is 1/2 that of initial application			
Florida	2,587,500	110,417,300	2.3
Idaho	115,700	10,605,200	1.1
Illinois	6,006,100	163,760,700	3.7
Maryland	1,511,800	80,361,700	1.9
Texas	3,874,000	348,706,300	1.1
Virginia	1,753,900	134,435,600	1.3
Assumption: unit cost of recertification is 1/3 that of initial application			
Florida	4,223,100	110,417,300	3.8
Idaho	186,300	10,605,200	1.8
Illinois	9,538,500	163,760,700	5.8
Maryland	2,451,600	80,361,700	3.1
Texas	6,226,900	348,706,300	1.8
Virginia	2,946,000	134,435,600	2.2

Source: Calculations based on Urban Institute tabulations of State administrative data for FY 2011, State expense data as reported on form SF-269, and qualitative interviews of SNAP agency staff.

Note: Includes only cases identified as likely benefit-eligible during their churn spell.

6.1.4 Alternative approach to calculating certification costs of churn

Another potential approach to estimating the certification costs of churn would be to build an estimate from the bottom up, based on independent measures of the costs involved in certifications, such as eligibility worker time, eligibility worker pay, and overhead reflecting non-labor costs. This would not rely on the statewide cost data reported by the States. Such an approach would require a more systematic

measurement of time spent on certification and collection of other cost data than was conducted as part of this study. In order to be representative, it would also require attention to a broader sample of staff in each State than those covered by our study's interviews, which included only a few staff members in one office in each State.

Although we did not collect enough information as part of this study to conduct such an analysis, we use the interview responses to the questions described earlier in the chapter to provide an example of how such an analysis might proceed. In most cases, interviewees said that time spent on initial applications was somewhere in the range of 30 to 60 minutes; recertifications ranged from about 15 to 30 minutes. This suggests a difference of 15 to 30 minutes between time spent on initial applications and recertifications. There was considerable variation within States, with times reported by interviewees in Florida notably lower than in the other States, and times reported by interviewees in Virginia notably higher. (Note that this is similar to the pattern found in the estimates of unit costs Table 17, where unit costs in Florida were notably lower than for the other States, and unit costs in Virginia notably higher.) Assuming a wage rate for eligibility workers of \$19.95, this suggests that each time a case of churn necessitated an initial eligibility process instead of a recertification it cost agencies between \$4.99 and \$9.98 in one caseworker's wages.²⁹

A number of other costs would need to be included in this type of analysis. First, the labor costs involved should reflect not just wages, but also benefits and overhead. Second, these measurements only reflect one eligibility worker's involvement. If managers or intake staff spend time on certifications that involvement is not included here; it is reflected in the earlier calculation of unit costs. Additionally, without a systematic time study, it is possible that staff have a tendency to underestimate (or overestimate) the amount of time they spend on each case. They may also focus only on cases they see as "typical" without factoring in more (or less) complicated cases could affect the average time spent. Further, the offices visited may not be representative of the entire State, and staff at these offices may spend more or less time on cases than is average for the State as a whole. A future study could more systematically investigate time spent, case types, and overhead costs, and focus on a broader set of offices and staff in the State, to come up with more reasonable measures.

²⁹ \$19.95 was the national mean hourly wage for "Eligibility Interviewers, Government Programs" in May 2011, according to the Bureau of Labor Statistics' Occupational Employment Statistics (<http://www.bls.gov/oes/current/oes434061.htm>). Mean wages vary among States. For example, among the six States in this study, mean hourly wages in May 2011 ranged from \$17.14 in Idaho to \$22.90 in Maryland. Mean wages also vary substantially among different areas within States.

An advantage of the approach used earlier in the chapter, which started with statewide cost data, is that it already takes account of these issues. The statewide cost data, at least to the extent that they are reported accurately, reflect all wages, staff time spent, and overhead and other costs, and all offices throughout the State. The difficulty is in figuring out how to properly distribute those costs to certification events, and how those events are affected by instances of churn. By including all certification costs, that method essentially assumes all costs involved will be affected by churn in a similar way, while some of the costs may in fact be unaffected by the changes that occur due to churn. A study based on a bottom-up approach may be able to focus more explicitly on the incremental costs associated with churn.

6.1.5 Ongoing maintenance and other costs

In addition to its effects on certification processes, churn can be expected to influence other agency costs. In particular, the substantial number of households temporarily leaving the SNAP caseloads reduces overall State caseloads at any given time. This may reduce the ongoing program costs of SNAP to the extent that these costs are proportional to the caseload. Such a reduction may partially offset the costs churn imposes in terms of certification costs.

We calculate a unit cost per case-month by dividing the total ongoing costs by the total number of case-months of SNAP participation in each State. This calculation is shown in

Table 20. As with the certification data, this calculation leads to a wide range in the State-by-State estimates of unit costs, which is not fully understood. The average unit cost across the six States is approximately \$6 per case-month.³⁰

³⁰ The aggregated unit cost of churn for the six States combined is slightly lower, at about \$5 per case-month. That estimate weights more heavily the States with more annual case months (again, Florida, Illinois, and Texas).

Table 20. Estimates of Unit Costs of Ongoing Maintenance and Other Costs, FY 2011

State	Statewide ongoing maintenance costs (\$)	Case-months in FY 2011	Unit cost of ongoing maintenance costs (\$)
Florida	55,731,400	20,621,600	3
Idaho	7,856,400	1,157,500	7
Illinois	90,072,300	9,938,400	9
Maryland	15,264,900	3,767,500	4
Texas	102,674,800	19,354,700	5
Virginia	41,972,200	4,807,700	9
Six-state average			6

Source: Calculations based on Urban Institute tabulations of State administrative data for FY 2011 and State expense data as reported on form SF-269.

Note: Statewide ongoing maintenance costs include all categories of expenses on form SF-269 except for certifications, ADP development, and reinvestment.

To calculate the total impact on State maintenance and other costs, we apply the unit cost to the number of months when SNAP households were off the caseload during churn spells in FY 2011. This is presented in Table 21, below. Based on these calculations, administrative savings due to the period that households experiencing churn are off the caseloads range from \$0.1 million in Idaho to \$2.1 million in Illinois, when taking into account only those households that are likely benefit eligible. Including the households with indeterminate eligibility, savings range from \$0.2 million in Idaho to \$4.5 million in Illinois.³¹

Table 21. Impact of Churn on Ongoing Maintenance and Other Costs, FY 2011

State	Likely benefit-eligible Cases		Likely benefit-eligible and indeterminate cases	
	Number of case-months missed due to churn	Change in ongoing maintenance and other costs (\$)	Number of case-months missed due to churn	Change in ongoing maintenance and other costs (\$)
Florida	429,200	-1,160,000	881,700	-2,382,800
Idaho	9,200	-62,700	26,000	-176,100
Illinois	226,900	-2,056,300	501,900	-4,548,700
Maryland	55,000	-223,000	131,100	-531,000
Texas	185,500	-984,100	584,500	-3,100,600
Virginia	75,000	-654,600	144,400	-1,260,500

Source: Calculations based on Urban Institute tabulations of State administrative data for FY 2011 and State expense data as reported on form SF-269.

Notes: Ongoing maintenance costs include all categories of expenses on form SF-269 except for certifications, ADP development, and reinvestment.

³¹ In performing these calculations, we treated partial-month absences from SNAP during churn spells as half months, regardless of the actual length of the churn spell. For example, a spell lasting slightly over two months and one lasting just under three months would both be counted as two and a half months missed due to churn.

Because the unit cost estimates used are based on cost data that include nearly all categories of spending in the SF-269s, including some where costs may not be directly proportional to monthly caseloads, they may overstate the savings due to churn.

6.1.6 Net administrative costs due to churn

Table 22 brings together the findings on the certification costs of churn and the savings in ongoing maintenance and other costs. It shows that, taking both types of costs into account, churn imposes a net administrative cost on SNAP agencies, ranging from less than \$0.1 million in Idaho to \$3.9 million in Illinois, when only likely benefit-eligible cases are taken into account, and from \$0.2 million in Idaho to \$9.5 million in Illinois when cases with indeterminate eligibility are included. As a percentage of each State's total administrative costs, these costs range from 0.3 percent of administrative costs in Idaho to 1.6 percent in Illinois among likely benefit-eligible churners, and from 1.0 percent in Idaho to 3.7 percent in Illinois when including cases with indeterminate eligibility. These figures are based on the assumption, discussed earlier in the chapter, that recertifications have one-half the cost of initial applications; if the alternate assumption that recertifications have one-third the cost of initial applications is used instead, these net costs would be higher. Notably, all six States show net costs.

Table 22. Net Impact of Churn on Agency Administrative Costs: FY 2011 (\$)

State	Likely benefit-eligible Cases			Likely benefit-eligible and indeterminate cases		
	Change in certification costs	Change in ongoing maintenance and other costs	Net administrative costs of churn	Change in certification costs	Change in ongoing maintenance and other costs	Net administrative costs of churn
Florida	2,587,500	-1,160,000	1,427,500	5,643,800	-2,382,800	3,261,100
Idaho	115,700	-62,700	53,000	367,800	-176,100	191,600
Illinois	6,006,100	-2,056,300	3,949,800	14,054,800	-4,548,700	9,506,100
Maryland	1,511,800	-223,000	1,288,900	3,944,900	-531,000	3,413,900
Texas	3,874,000	-984,100	2,890,000	12,538,300	-3,100,600	9,437,700
Virginia	1,753,900	-654,600	1,099,400	3,877,500	-1,260,500	2,617,000

Source: Calculations based on Urban Institute tabulations of State administrative data for FY 2011, State expense data as reported on form SF-269, and assumptions base on qualitative interviews of SNAP agency staff.

Notes: Ongoing maintenance costs include all categories of expenses on form SF-269 except for certifications, ADP development, and reinvestment. Certification cost estimates are based on the assumption that recertifications have one-half the cost of initial applications.

6.2 Client costs

SNAP clients who churn while remaining benefit-eligible for the program experience a number of different costs and burdens, compared to continuous participation in the program. This section considers two types of costs. First, we consider the benefits that clients do not receive during their churn spell. We provide quantitative estimates of these costs based on analysis of the administrative data. Second, we consider the various burdens incurred during the period of churn, both as a result of having to reapply for the program (or otherwise rectify the situation that led to their exit from the program), and in terms of the ways they must cope with the absence of benefits. For these burdens, we report on qualitative information gathered during site visits.

6.2.1 Forgone benefits

Table 23 presents estimates of the amount of SNAP benefits that households did not receive during their period of churn, based on analysis of administrative data. These estimates are case specific, applying the full monthly benefit paid to the case upon its reentry to the duration (in months) of the churn spell. We include all churn-related months of nonreceipt that occurred within FY 2011. Part-month churners are assigned a churn spell duration of 0.5 months.

For the likely benefit-eligible cases, forgone benefits due to churn range from \$2.2 million in Idaho to \$108.2 million in Florida. When cases with indeterminate eligibility are included, the range is from \$8.2 million in Idaho to \$246.5 million in Florida. To understand how these amounts compare to the overall scale of SNAP in these States, it is useful to look at them as a percentage of total benefits paid in each State. The forgone benefits due to churn range from 0.6 percent of total benefits in Idaho to 2.1 percent in Florida when only including the likely benefit-eligible cases, and from 2.3 percent of total benefits in Idaho to 5.1 percent in Illinois when including the cases with indeterminate eligibility.

Table 23. Impact of Churn on Participant Benefits: FY 2011

State	Likely benefit-eligible cases (\$)	Likely benefit-eligible and indeterminate cases (\$)	Total annual SNAP benefit payments (\$)	Forgone benefits among likely benefit-eligible cases, as a share of benefit payments (%)
Florida	108,222,200	246,501,000	5,148,715,700	2.1
Idaho	2,241,100	8,223,000	361,999,100	0.6
Illinois	62,847,000	153,676,000	2,995,469,000	2.1
Maryland	14,753,800	39,699,800	1,035,175,800	1.4
Texas	61,552,100	205,429,400	5,993,125,500	1.0
Virginia	19,860,100	42,259,200	1,335,038,900	1.5

Source: Calculations based on Urban Institute tabulations of State administrative data for FY 2011; US Department of Agriculture, Food and Nutrition Service Annual State Level Data: FY 2009–2013 (<http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>).

The table also presents the total SNAP benefits paid in each State, to provide a sense of scale. It shows that, had churn not occurred among the cases classified as likely benefit-eligible, benefit payments would have been higher in these States by 1 to 2 percent. Although not shown in the table, the range becomes 2 to 5 percent if one includes the indeterminate eligibility cases in this calculation.

6.2.2 Burdens on clients during periods of churn

Chapter 4 presented a detailed discussion of the perceived consequences of churn for participants, based on interviews with agency staff (administrators and caseworkers), interviews with staff of CBOs, and focus groups with participants who recently churned. We do not provide a full discussion here, but note that the findings discussed in that chapter illustrate the types of costs that participants face.

There are two types of relevant burdens. First are the time and effort costs involved in having to either reapply for SNAP benefits or rectify the situation that led to their case closure. As with agencies, interviews suggest that for clients the process of reapplying for benefits is more burdensome than the recertification process. Clients need to gather more documentation when reapplying, and some interviewees report having to go to SNAP offices when reapplying, where waiting times to meet with SNAP eligibility workers could be several hours. They also note the costs of transportation to go to the office.

Second are the burdens that households face when they do not have the support from SNAP benefits that they otherwise receive. Chapter 4 discusses that these families face material hardship and financial

insecurity that goes beyond just food, but ranges to housing insecurity, an inability to meet other basic expenses, and a general increase in anxiety and stress. In addition, some of the steps that they take to cope with the loss of benefits involve costs of their own. For example, many clients report using a food pantry; there is the time burden of identifying which pantries are available on a given day and of traveling to a pantry and waiting in line there. Chapter 4 notes other costs as well; for example, needing to borrow from friends or family.

6.3 Key findings

- Churn imposes costs both to program clients and to agencies administering the program. For agencies, churn increases costs by requiring agencies to process additional applications from households reentering the program. For clients, costs include the loss of benefits that they otherwise would have received, the administrative burdens involved in the steps taken to reenter the program, and other burdens related to coping during the period without benefits.
- Churn imposes certification costs because reapplications for households returning to the program take more staff time than recertifications. Staff responses to interview questions suggest that the application procedures for a churner returning to the program after being exited, and time taken to process that application, is essentially the same as for an initial application for benefits. In contrast, recertifications or interim reports typically require only one-third to one-half of the staff time involved in initial applications. This indicates that churn leads to a net increase in the staff time spent on certifications.
- On average, the certification costs associated with churn are in the range of approximately \$80 for each instance of churn that requires a full reapplication. There is wide variation among States, from less than \$30 to more than \$130. These estimates are based on analysis of statewide administrative cost data and churn spells identified using administrative datasets, and reflect the assumption that recertifications have one-half the cost of initial applications. Assuming that recertifications have one-third the cost of initial applications leads to higher estimates.
- Recertification costs of churn make up an estimated 1 to 4 percent of total certification costs in the States studied. We applied the certification costs per instance of churn to the number of instances of churn in each State for cases considered likely benefit-eligible and where churn appears to have led to a full reapplication. As discussed in section 6.1.3, this leads to estimates of annual statewide certification costs of churn ranging from \$0.1 million in Idaho to \$6.0 million in Illinois, or between 1 percent and 4 percent of total certification costs.
- By lowering monthly caseloads, churn reduces case maintenance costs, but churn still imposes a net administrative cost on States. Churn leads to a reduction in case maintenance costs, due to the period that churning households are off the program despite appearing to be benefit-eligible. Such

annual cost reductions range from \$0.1 million in Idaho to \$2.1 million in Illinois. When combined with the added certification costs, the estimated net administrative costs of churn for States range from \$0.1 million in Idaho to \$3.9 million in Illinois.

- The annual amount of SNAP benefits forgone by cases that churn ranges from \$2.2 million in Idaho to \$108.2 million in Florida. These estimates are based on analysis of administrative data for cases considered likely benefit-eligible during their churn spell.
- There are notable other costs to churning households. Households who churn must devote time and effort into reapplying for SNAP benefits or otherwise rectifying the situation that led to their case closure. They also face material hardship when they do not receive SNAP benefits, not only relating to shortages of food, but also housing insecurity, an inability to meet other basic expenses, and a general increase in anxiety and stress. In addition, some of the steps that they take to cope with the loss of benefits involve costs of their own, such as the transportation cost of accessing food pantries.

7 CONCLUSIONS

This concluding chapter builds upon the quantitative and qualitative findings presented in Chapters 3 through 6 (and described in the Executive Summary) to address broader considerations related to the measurement of SNAP churn, common quantitative and qualitative themes on patterns of churn, and the consideration of possible actions to reduce churn.

7.1 Implications for ongoing measurement of SNAP churn

This report has estimated an annual rate of SNAP churn for each participating State using program participation data of the type that States routinely maintain. The measure is based on the current four-month maximum duration of a churn spell. It would be a straightforward matter to estimate the churn rate using a different maximum duration such as three months, which some prior State studies have adopted.

Other issues to consider pertain to defining the numerator and denominator for the churn rate and to specifying the unit of analysis at the case level or the individual level. Here we have defined the denominator as the number of cases that have participated in SNAP at any time during the 12-month period. The numerator is the number of such cases who have experienced a churn spell, some or all of which occurs within the 12-month measurement period. One could construct a similar measure based on individuals. This avoids the problem of what to do when case composition changes and individuals move from one case to another, although not all States maintain their data in such a way as to readily estimate an individual churn rate.

A particular challenge is determining whether benefit loss has occurred for those who have churned. Here we have classified cases as likely benefit-eligible, likely benefit-ineligible, or indeterminate using definitions that are ultimately arbitrary. Most cases fall into the indeterminate category, indicative of the difficulty of constructing a feasible typology.

7.2 Common quantitative-qualitative evidence on household factors related to churn

Drawing from the findings in Chapters 3, 4, and 5, a number of themes emerge regarding the household circumstances and individual attributes that appear to contribute to churn. Here we highlight those issues for which both the quantitative and qualitative research provided supporting evidence. These themes pertain to household and individual characteristics, as variations in program policy and administrative procedure could not be addressed in the quantitative analysis, and variations in local conditions could not be addressed in the qualitative analysis. The quantitative findings cited below are drawn primarily from the analysis in Chapter 3 of linked SNAP-UI wage data and the multivariate analysis in Chapter 5 of churn patterns among those subject to a scheduled recertification.

7.2.1 Changes in address

As noted in Chapter 5 a change in ZIP code is associated with a five-fold increase in the likelihood of churn for those subject to recertification. Similarly the on-site interviews and focus groups also pointed to a recent move as an event that triggers churn, as agency letters requesting documents may not arrive at the client's new address. This can be due to either the client's not informing the agency of the address change or the agency not acting on that information.

Patterns of geographic mobility may underlie the finding in Chapter 5 that the cases most likely to churn are those with very low gross income and those with above-poverty gross income. These caseload segments tend to experience high rates of geographic mobility, reflecting the plight of the lowest-income clients who are transient as they attempt to avert severe hardship, contrasted with the situation of those with above-poverty income who have some ability to afford a move.³²

7.2.2 Changes in earnings or employment status

The analysis in Chapter 5 found that 18 percent of the SNAP households who churned at recertification experienced a change in employment status; this was more than twice the share among households who successfully recertified. A change in employment status was associated with a 50 percent increase in the odds of churning. The linked-data analysis also found somewhat higher amounts of average monthly covered earnings during churn spells, versus the pre-churn and post-churn periods of benefit receipt.

³² Moving is more prevalent among households in deep poverty (8.6 percent) and households living above poverty (5.7 percent) than households living between 50 and 100 percent of poverty (4.3 percent).

Similarly, a number of the client focus group participants indicated that their churn spell was caused by an increase in earnings (such as overtime pay, a pay raise, a promotion, the onset of seasonal work, or some other change in job status). Job-related income gains were then sometimes lost soon thereafter, due to the intermittent nature of the work, child care costs, illness, or other challenges to job retention.

The linked-data analysis suggested that churning with earnings were seemingly not made ineligible during their churn spell by increased earnings alone. The qualitative analysis offered several possible explanations. Clients may mistakenly believe that their increased earnings have made them ineligible and later learn otherwise. Alternatively, they may simply want to go off the program and may initially expect that they can make ends meet without SNAP benefits, but are unable to do so and reapplied.

7.2.3 Changes in other program benefits, other unearned income, or assets

Both the quantitative and qualitative analysis found evidence that other increases in income or assets may play a role in causing churn. A change in TANF or SSI receipt was associated with a 26 percent increase in the probability of churn for those subject to recertification. The interviewees and focus group participants also noted increased child support payments, legal settlements, or other financial circumstances unrelated to employment. As with changes in earnings or job status, these improvements may have been temporary or may simply have been perceived as causing ineligibility.

7.2.4 Changes in household size or composition

The multivariate analysis of the recertification cohort found that a change in household size was associated with a 64 percent increase in the odds of churning relative to successfully recertifying. During the interviews and focus groups there was also mention of frequent shifts in household structure with the arrival and departure of older children and adults. These shifts sometimes caused the changes in earned or unearned household income noted above, if the arriving and departing members were employed or received other program benefits.

7.2.5 Issues of language, literacy, age, and disability

Compounding the instability of low-income households is the limited capacity of the head of household or other household members to deal with the procedural burdens upon clients that come with required interim reporting and scheduled recertifications. This was noted in the quantitative analysis with respect to the probability of churn at recertification for those households with elderly or disabled members (but without children). Even though such households may have greater stability in the financial circumstances, they

have cognitive limitations that make it challenging for them to understand and comply with administrative procedures.

Similar to the cognitive limitations associated with age and disability are the challenges that are faced by those with limitations in English language proficiency, basic literacy, computer literacy, or their ability to drive or take public transportation, as mentioned in the interviews and focus groups.

7.3 Implications for program policy and administrative procedure

This concluding section offers a general framework for considering changes in program policy or administrative procedure that might reduce SNAP churn. This framework encompasses, in a conceptual manner, the last research question posed for this study (as listed under Figure 1): “What is the State fiscal impact of implementing waivers and options?” Our approach here is broader than this stated question, recognizing that such options have fiscal impacts at the State and federal level, through effects on both administrative costs, where State and federal shares are approximately equal, and benefit payments, which are entirely federal. Our perspective here is also broader in that, as explained below, it is important to consider that churn-reducing initiatives may have second-order effects on rates of program participation (among benefit-eligible households who would not otherwise participate) and on rates of payment error (among active cases).

The types of possible changes in policy and procedure that might reduce churn include (but go beyond) those mentioned in the closing section of Chapter 4, which draw specifically from the interviews with SNAP administrators, caseworkers, clients, and CBO representatives. Broadly speaking, such actions fall into a number of categories:³³

- Actions to make a household’s monthly benefit entitlement less sensitive to changes in household composition, income, or other circumstances—e.g., allowing a longer period to report changes, increasing the amount of a change in income that must be reported.
- Actions to reduce the burden to clients of establishing their eligibility in order to remain on the program—e.g., alignment of recertification dates across programs, longer certification periods,

³³ As indicated in Chapter 5, although the states participating in this study differed in their use of such policies and practices, we were unable to estimate the corresponding effects on churn in the multivariate analysis. The reason is that we did not observe *changes* in these provisions for individual States within the multi-year period of available data. This was true not only for the selected States but also for other states considered to participate.

elimination of face-to-face interviews, acceptance of documents and signatures electronically, break-in-service waivers that allow households to be reinstated promptly onto the program without a loss of benefit.

- Actions to avoid delays or foul-ups in agency-client communication—e.g., improved mail-out of advance information to clients about their need to recertify, customer service call centers, and use of community-based organizations (CBOs) to provide client assistance in submitting materials for recertification.

What are the types of fiscal effects that result from such actions? As indicated in Chapter 6, churn is associated with added administrative costs for client reentry, in the range of 1 to 4 percent of program certification costs, with some offsetting savings through reduced case maintenance costs during the breaks in participation experienced by churners. The net of these two effects is an increase in administrative costs. One State fiscal impact of waivers and options to reduce churn would thus be a reduction in these churn-related costs, about half of which are borne by States.

The other first-order fiscal impact of actions to reduce churn would be an increase in benefit payments, as SNAP clients would collectively experience fewer breaks in participation and would receive benefits during the added case-months of assistance. This cost increase, as estimated in Chapter 6, would be entirely federal.

In considering the merits of possible churn-reducing actions, it is also important to recognize potential behavioral responses among program-eligible nonparticipants. If, for instance, burden-reducing measures increased the likelihood that such households enter the program, the correspondingly higher SNAP participation rate would increase State costs (through higher administrative costs) and federal costs (through higher administrative costs and benefit payments). Although a higher participation rate is generally considered an improvement in program performance, it does create fiscal impacts, especially at the federal level.

Whether or not the participation rate is affected, churn-reducing actions might increase the rate of payment error among active cases. Longer certification periods, for instance, would cause some changes

in household circumstances to go unreported by clients, leading to higher rates of overpayment or underpayment.³⁴ Such fiscal impacts would also be borne federally.

The quantitative and qualitative evidence presented in this report suggests that SNAP churn has adverse consequences to agencies and clients that are sufficient to warrant consideration of actions to reduce churn. One should recognize that some amount of churn is appropriate in light of fluctuating circumstances among low-income households. Decisions on whether to adopt changes in policy or procedure will involve trade-offs among multiple objectives. A lower rate of churn is clearly a desirable goal; it represents an improvement in benefit access and service quality for program clients. A lower churn rate may be very difficult to achieve, however, without some risk of compromising other objectives, such as maintaining low error rates and keeping total program costs within budget constraints. The information in this study is a first step at providing the systematic evidence needed to inform such choices.

³⁴ See Mills (1988) for an earlier analysis of such relationships, with estimates of the effect of more frequent recertification in reducing overpayment error.

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APPENDIX A: ADDITIONAL ANALYSIS TABLES

Table A-1. Participating SNAP Households in FNS Program Data and State Administrative Data, by State, FY 2011

State	FNS program data				Tabulated from State administrative data	
	October 2010 caseload	September 2011 caseload	% growth in FY 2011	Average monthly caseload FY 2011	Participated in at least one month FY 2011	Average monthly caseload FY 2011
Florida	1,576,162	1,729,471	10	1,659,063	2,422,800	1,730,734
Idaho	89,478	100,200	12	96,372	136,662	96,821
Illinois	817,687	883,015	8	859,785	1,108,729	827,769
Maryland	303,759	349,277	15	328,328	435,749	314,818
Texas	1,557,979	1,692,595	9	1,608,476	2,389,192	1,627,557
Virginia	389,623	431,935	11	406,811	539,527	401,539

Source: FNS Program data from <http://www.fns.usda.gov/pd/16SNAPparHH.htm>, and Urban Institute tabulations of State administrative data for FY 2011.

Table A-2. Characteristics by Churn Status, FY 2011: Florida

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	664,054	1,758,748	808,805	319,900	444,816	185,227
Demographic characteristics						
Age of case head (%)						
<18	1	1	0	1	1	1
18–29	36	25	18	28	30	39
30–44	34	29	28	33	29	32
45–64	25	31	33	30	30	25
65+	4	14	21	8	9	3
Missing age	0	0	0	0	0	0
Mean age	37	44	48	41	41	36
Race/ethnicity of case head (%)						
White, non-Hispanic	37	38	34	43	41	43
Black, non-Hispanic	33	27	29	25	25	26
Hispanic	26	29	32	27	28	26
Other, non-Hispanic	4	5	5	5	6	6
Unknown race	0	0	0	0	0	0
Household size (mean)	1.9	1.7	1.8	1.7	1.6	1.6
Case composition (%)						
Nonelderly/nondisabled, no children	33	30	18	35	41	47
Nonelderly/nondisabled, with children	36	28	27	28	28	28
Elderly/disabled, no children	24	37	47	32	29	21
Elderly/disabled, with children	7	6	8	6	3	4
Clients on case (mean)						
Adults on case	1.4	1.3	1.4	1.4	1.4	1.3
Children < 18 on case	1.0	0.7	0.8	0.9	1.2	0.8
Economic characteristics						
Employment and earnings (%)						
Employed, income < 50% poverty	7	5	5	5	5	7
Employed, income 50–100% poverty	13	10	10	11	9	10
Employed, income ≥ 100% poverty	8	8	5	12	10	12
Not employed, SSI or TANF receipt	6	13	22	7	5	2
Not employed, other unearned income	21	29	34	28	27	19
Not employed, no unearned income	45	34	24	37	43	51

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	664,054	1,758,748	808,805	319,900	444,816	185,227
Local characteristics (county-level)						
Poverty rate (mean %)	17.0	17.1	17.3	16.9	16.9	16.9
Unemployment rate (mean %)	11.5	11.5	11.6	11.5	11.5	11.4
Community food providers per 100,000 (mean)	0.62	0.62	0.62	0.63	0.63	0.62
Median rent percent of median income (mean)	29.9	30.2	30.6	29.8	29.9	29.7
Rural (%)	6	6	6	6	6	6
Missing ZIP code (%)	0.1	0.2	0.0	0.5	0.1	0.6

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

Table A-3. Characteristics by Churn Status, FY 2011: Idaho

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	22,689	113,974	49,997	20,909	31,694	11,374
Demographic characteristics						
Age of case head (%)						
<18	0	0	0	0	1	1
18–29	49	36	29	39	42	45
30–44	34	33	35	34	30	33
45–64	16	24	27	22	23	20
65+	1	6	8	5	4	1
Missing age	0	0	0	0	0	0
Mean age	32	38	40	37	36	34
Race/ethnicity of case head (%)						
White, non-Hispanic	81	82	82	84	82	82
Black, non-Hispanic	1	1	1	1	1	1
Hispanic	14	14	15	12	13	14
Other, non-Hispanic	3	2	2	2	3	2
Unknown race	1	1	1	1	2	1
Household size (mean)	2.3	2.3	2.5	2.3	1.9	2.1
Case composition (%)						
Nonelderly/nondisabled, no children	39	29	13	35	44	51
Nonelderly/nondisabled, with children	47	40	45	42	34	37
Elderly/disabled, no children	8	23	32	17	18	8
Elderly/disabled, with children	6	7	10	6	4	4
Clients on case (mean)						
Adults on case	1.3	1.4	1.4	1.4	1.3	1.4
Children < 18 on case	1.1	1.0	1.3	1.0	0.7	0.8
Economic characteristics						
Employment and earnings (%)						
Employed, income < 50% poverty	12	10	9	9	11	10
Employed, income 50–100% poverty	19	18	20	18	16	17
Employed, income ≥ 100% poverty	12	11	8	15	12	16
Not employed, SSI or TANF receipt	1	2	2	1	1	1
Not employed, other unearned income	21	33	42	27	26	21
Not employed, no unearned income	36	27	19	31	35	35

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	22,689	113,974	49,997	20,909	31,694	11,374
Local characteristics (county-level)						
Poverty rate (mean %)	16.0	16.1	16.2	16.0	16.0	15.9
Unemployment rate (mean %)	9.0	9.0	9.0	9.0	9.0	9.0
Community food providers per 100,000 (mean)	2.73	2.74	2.79	2.74	2.66	2.75
Median rent percent of median income (mean)	19.6	19.7	19.7	19.8	19.7	19.7
Rural (%)	27	29	30	29	28	28
Missing ZIP code (%)	0.1	0.1	0.1	0.1	0.2	0.1

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

Table A-4. Characteristics by Churn Status, FY 2011: Illinois

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	306,002	802,697	410,878	134,619	190,177	67,023
Demographic characteristics						
Age of case head (%)						
<18	1	1	1	1	1	1
18–29	36	27	20	31	34	40
30–44	37	32	31	35	30	34
45–64	23	30	33	27	27	22
65+	3	11	15	7	8	3
Missing age	0	0	0	0	0	0
Mean age	37	43	46	40	40	36
Race/ethnicity of case head (%)						
White, non-Hispanic	32	37	34	40	40	45
Black, non-Hispanic	45	40	42	39	38	34
Hispanic	17	16	17	15	16	16
Other, non-Hispanic	2	3	3	2	3	2
Unknown race	4	4	4	3	4	3
Household size (mean)	2.3	2.0	2.1	1.9	1.8	1.9
Case composition (%)						
Nonelderly/nondisabled, no children	36	31	18	42	44	51
Nonelderly/nondisabled, with children	46	34	34	35	32	37
Elderly/disabled, no children	11	30	40	19	21	9
Elderly/disabled, with children	6	6	8	4	3	3
Clients on case (mean)						
Adults on case	1.3	1.3	1.3	1.3	1.2	1.3
Children < 18 on case	1.0	0.8	1.0	0.8	0.7	0.6
Economic characteristics						
Employment and earnings (%)						
Employed, income < 50% poverty	5	3	3	3	3	4
Employed, income 50–100% poverty	13	9	9	11	9	11
Employed, income ≥ 100% poverty	7	7	4	10	7	11
Not employed, SSI or TANF receipt	12	20	29	11	10	8
Not employed, other unearned income	26	31	32	29	30	25
Not employed, no unearned income	37	30	21	36	41	42

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	306,002	802,697	410,878	134,619	190,177	67,023
Local characteristics (county-level)						
Poverty rate (mean %)	14.9	15.2	15.5	15.0	15.0	14.7
Unemployment rate (mean %)	10.8	10.7	10.7	10.7	10.7	10.7
Community food providers per 100,000 (mean)	1.26	1.30	1.31	1.31	1.29	1.31
Median rent percent of median income (mean)	20.8	21.0	21.3	20.8	20.8	20.3
Rural (%)	11	14	13	14	14	17
Missing ZIP code (%)	0.0	0.0	0.0	0.0	0.0	0.0

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

Table A-5. Characteristics by Churn Status, FY 2011: Maryland

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	92,027	343,722	162,680	56,251	94,594	30,197
Demographic characteristics						
Age of case head (%)						
<18	4	3	5	3	1	1
18–29	38	26	20	28	33	39
30–44	33	30	28	34	30	32
45–64	22	31	33	29	29	25
65+	2	10	14	6	7	2
Missing age	0	0	0	0	0	0
Mean age	35	41	44	39	40	36
Race/ethnicity of case head (%)						
White, non-Hispanic	29	31	30	31	31	33
Black, non-Hispanic	60	55	56	54	53	52
Hispanic	6	6	6	6	7	5
Other, non-Hispanic	1	3	3	2	2	2
Unknown race	5	6	5	7	7	8
Household size (mean)	2.2	1.9	2.0	2.0	1.7	1.8
Case Composition (%)						
Nonelderly/nondisabled, no children	30	29	15	47	35	54
Nonelderly/nondisabled, with children	40	31	31	36	29	30
Elderly/disabled, no children	24	35	47	15	33	13
Elderly/disabled, with children	7	5	7	2	3	2
Clients on case (mean)						
Adults on case	1.2	1.2	1.4	1.3	1.3	1.3
Children < 18 on case	0.5	0.7	1.2	1.0	0.8	1.0
Economic characteristics						
Employment and earnings (%)						
Employed, income < 50% poverty	9	6	5	6	7	11
Employed, income 50–100% poverty	12	10	10	10	9	9
Employed, income ≥ 100% poverty	12	12	9	16	13	17
Not employed, SSI or TANF receipt	17	23	36	18	9	6
Not employed, other unearned income	18	24	24	22	26	20
Not employed, no unearned income	32	26	17	29	36	38

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	92,027	343,722	162,680	56,251	94,594	30,197
Local characteristics (county-level)						
Poverty rate (mean %)	14.8	13.7	14.2	13.2	13.4	12.9
Unemployment rate (mean %)	9.4	9.1	9.2	9.0	9.0	8.9
Community food providers per 100,000 (mean)	1.66	1.52	1.57	1.48	1.50	1.44
Median rent percent of median income (mean)	27.6	26.5	26.9	26.2	26.2	25.8
Rural (%)	6	6	7	6	6	6
Missing ZIP code (%)	0.1	0.0	0.0	0.1	0.0	0.0

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

Table A-6. Characteristics by Churn Status, FY 2011: Texas

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	548,427	1,840,765	754,335	382,665	511,004	192,761
Demographic characteristics						
Age of case head (%)						
<18	1	1	0	0	2	1
18–29	41	29	23	30	34	36
30–44	38	33	32	36	32	33
45–64	17	25	27	25	25	21
65+	3	11	18	7	7	2
Missing age	0	1	0	1	0	8
Mean age	35	41	45	40	38	35
Race/ethnicity of case head (%)						
White, non-Hispanic	25	28	24	31	29	32
Black, non-Hispanic	23	22	21	22	23	24
Hispanic	49	45	51	43	43	33
Other, non-Hispanic	2	4	5	3	4	3
Unknown race	0	1	0	1	0	8
Household size (mean)	2.8	2.2	2.3	2.3	2.1	1.8
Case Composition (%)						
Nonelderly/nondisabled, no children	17	21	6	24	27	58
Nonelderly/nondisabled, with children	65	46	47	50	48	31
Elderly/disabled, no children	8	26	38	18	19	7
Elderly/disabled, with children	10	7	9	7	6	4
Clients on case (mean)						
Adults on case	1.3	1.3	1.3	1.2	1.2	1.4
Children < 18 on case	0.7	0.6	0.6	0.5	0.7	1.2
Economic characteristics						
Employment and earnings (%)						
Employed, income < 50% poverty	9	6	7	5	7	5
Employed, income 50–100% poverty	18	13	13	12	14	8
Employed, income ≥ 100% poverty	12	11	7	15	14	12
Not employed, SSI or TANF receipt	11	20	34	15	10	4
Not employed, other unearned income	24	24	25	28	22	17
Not employed, no unearned income	26	26	13	26	33	54

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	548,427	1,840,765	754,335	382,665	511,004	192,761
Local characteristics (county-level)						
Poverty rate (mean %)	19.6	19.7	20.7	19.2	18.9	18.5
Unemployment rate (mean %)	8.5	8.6	8.8	8.5	8.5	8.3
Community food providers per 100,000 (mean)	1.33	1.33	1.36	1.36	1.28	1.31
Median rent percent of median income (mean)	21.8	21.8	22.1	21.6	21.6	21.5
Rural (%)	13	13	15	14	12	12
Missing ZIP code (%)	0.3	1.1	0.1	0.8	0.4	7.8

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

Table A-7. Characteristics by Churn Status, FY 2011: Virginia

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	115,048	424,466	220,607	71,545	102,411	29,903
Demographic characteristics						
Age of case head (%)						
<18	0	0	0	0	1	0
18–29	38	28	23	29	36	37
30–44	35	32	31	34	31	33
45–64	24	30	31	29	27	27
65+	4	10	14	7	5	2
Missing age	0	0	0	0	0	1
Mean age	37	42	45	40	38	37
Race/ethnicity of case head (%)						
White, non-Hispanic	36	40	42	41	37	39
Black, non-Hispanic	46	40	43	38	36	35
Hispanic	9	7	7	8	9	8
Other, non-Hispanic	2	2	3	2	2	2
Unknown race	8	10	6	12	17	16
Household size (mean)	2.1	2.0	2.2	2.0	1.8	1.8
Case composition (%)						
Nonelderly/nondisabled, no children	36	31	18	39	44	52
Nonelderly/nondisabled, with children	45	37	39	37	35	34
Elderly/disabled, no children	13	26	34	19	18	11
Elderly/disabled, with children	6	6	8	5	4	4
Clients on case (mean)						
Adults on case	1.4	1.4	1.3	1.3	1.3	1.3
Children < 18 on case	0.9	1.2	0.8	0.7	0.6	0.6
Economic characteristics						
Employment and earnings (%)						
Employed, income < 50% poverty	9	6	6	5	8	8
Employed, income 50–100% poverty	17	13	14	13	13	13
Employed, income ≥ 100% poverty	9	8	6	12	10	11
Not employed, SSI or TANF receipt	10	16	24	10	7	5
Not employed, other unearned income	22	28	32	26	24	21
Not employed, no unearned income	34	28	19	34	38	42

Characteristics	Churners	Types of non-churners				
		Subtotal	Stayers	Exiters	Entrants	Other non-churners
N	115,048	424,466	220,607	71,545	102,411	29,903
Local characteristics (county-level)						
Poverty rate (mean %)	15.1	15.0	15.4	14.7	14.5	14.5
Unemployment rate (mean %)	8.3	8.4	8.5	8.3	8.2	8.2
Community food providers per 100,000 (mean)	1.21	1.29	1.31	1.29	1.25	1.29
Median rent percent of median income (mean)	22.3	21.7	21.7	21.7	21.7	21.7
Rural (%)	16	22	24	20	19	18
Missing ZIP code (%)	2.1	2.4	2.9	2.3	1.7	1.6

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

Table A-8. Characteristics of Households that Churn, by Length of Churn Spell, FY 2011: Florida

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	486,749	76,547	54,735	46,023
Demographic characteristics				
Age of case head (%)				
<18	1	1	1	1
18–29	35	39	39	38
30–44	35	33	33	34
45–64	25	24	24	24
65+	4	3	3	3
Missing age	0	0	0	0
Mean age	37	36	36	36
Race/ethnicity of case head (%)				
White, non-Hispanic	36	39	40	40
Black, non-Hispanic	33	31	31	30
Hispanic	27	26	25	26
Other, non-Hispanic	4	4	4	4
Unknown race	0	0	0	0
Household size (mean)	1.9	1.8	1.8	1.8
Case Composition (%)				
Nonelderly/nondisabled, no children	32	36	37	37
Nonelderly/nondisabled, with children	37	35	35	35
Elderly/disabled, no children	24	23	23	23
Elderly/disabled, with children	7	6	6	5
Clients on case (mean)				
Adults on case	1.3	1.3	1.3	1.3
Children < 18 on case	0.9	0.7	0.7	0.7
Economic characteristics				
Employment and earnings (%)				
Employed, income < 50% poverty	7	7	7	7
Employed, income 50–100% poverty	13	13	13	12
Employed, income ≥ 100% poverty	8	10	10	11
Not employed, SSI or TANF receipt	6	5	4	4
Not employed, other unearned income	21	20	20	20
Not employed, no unearned income	44	46	46	45

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	486,749	76,547	54,735	46,023
Local characteristics (county-level)				
Poverty rate (mean %)	17.1	17.0	16.9	17.0
Unemployment rate (mean %)	11.5	11.4	11.5	11.4
Community food providers per 100,000 (mean)	0.62	0.62	0.63	0.62
Median rent percent of median income (mean)	30.0	29.8	29.7	29.7
Rural (%)	6	6	6	6
Missing ZIP code (%)	0.1	0.2	0.2	0.2

Source: Urban Institute tabulations of State administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

Table A-9. Characteristics of Households that Churn, by Length of Churn Spell, FY 2011: Idaho

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	13,922	3,533	2,770	2,464
Demographic characteristics				
Age of case head (%)				
<18	0	0	0	0
18–29	50	48	48	45
30–44	34	33	33	35
45–64	15	16	18	18
65+	1	2	1	1
Missing age	0	0	0	0
Mean age	32	33	33	33
Race/ethnicity of case head (%)				
White, non-Hispanic	81	82	83	80
Black, non-Hispanic	1	1	1	1
Hispanic	14	13	13	16
Other, non-Hispanic	3	3	2	3
Unknown race	1	1	0	0
Household size (mean)	2.3	2.3	2.3	2.3
Case Composition (%)				
Nonelderly/nondisabled, no children	39	39	40	39
Nonelderly/nondisabled, with children	49	45	45	46
Elderly/disabled, no children	7	10	10	9
Elderly/disabled, with children	6	6	6	6
Clients on case (mean)				
Adults on case	1.3	1.4	1.4	1.4
Children < 18 on case	1.1	1.0	1.0	1.1
Economic characteristics				
Employment and earnings (%)				
Employed, income < 50% poverty	12	11	11	10
Employed, income 50–100% poverty	18	19	20	21
Employed, income ≥ 100% poverty	9	14	15	16
Not employed, SSI or TANF receipt	1	1	1	1
Not employed, other unearned income	20	22	22	22
Not employed, no unearned income	39	32	32	31

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	13,922	3,533	2,770	2,464
Local characteristics (county-level)				
Poverty rate (mean %)	16.0	16.0	15.9	16.1
Unemployment rate (mean %)	9.0	9.0	9.0	9.0
Community food providers per 100,000 (mean)	2.71	2.83	2.67	2.72
Median rent percent of median income (mean)	19.6	19.6	19.6	19.7
Rural (%)	27	28	28	28
Missing ZIP code (%)	0.1	0.1	0.2	0.0

Source: Urban Institute tabulations of state administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

Table A-10. Characteristics of Households that Churn, by Length of Churn Spell, FY 2011: Illinois

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	203,756	56,907	26,064	19,275
Demographic characteristics				
Age of case head (%)				
<18	1	1	1	1
18–29	34	38	40	39
30–44	37	36	35	36
45–64	25	22	21	21
65+	3	3	4	3
Missing age	0	0	0	0
Mean age	37	37	36	36
Race/ethnicity of case head (%)				
White, non-Hispanic	31	34	36	37
Black, non-Hispanic	46	43	40	42
Hispanic	17	18	17	16
Other, non-Hispanic	2	2	2	2
Unknown race	4	4	4	3
Household size (mean)	2.3	2.2	2.1	2.1
Case Composition (%)				
Nonelderly/nondisabled, no children	35	38	40	42
Nonelderly/nondisabled, with children	47	45	44	43
Elderly/disabled, no children	11	12	11	10
Elderly/disabled, with children	7	5	5	5
Clients on case (mean)				
Adults on case	1.2	1.2	1.2	1.2
Children < 18 on case	1.2	1.0	1.0	0.9
Economic characteristics				
Employment and earnings (%)				
Employed, income < 50% poverty	5	5	4	4
Employed, income 50–100% poverty	13	13	13	12
Employed, income ≥ 100% poverty	6	8	9	10
Not employed, SSI or TANF receipt	13	11	10	10
Not employed, other unearned income	26	26	25	24
Not employed, no unearned income	36	38	38	39

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	203,756	56,907	26,064	19,275
Local characteristics (county-level)				
Poverty rate (mean %)	14.9	14.8	14.8	15.0
Unemployment rate (mean %)	10.8	10.8	10.7	10.7
Community food providers per 100,000 (mean)	1.25	1.26	1.28	1.28
Median rent percent of median income (mean)	20.9	20.7	20.6	20.7
Rural (%)	10	10	13	14
Missing ZIP code (%)	0.0	0.0	0.0	0.0

Source: Urban Institute tabulations of state administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

Table A-11. Characteristics of Households that Churn, by Length of Churn Spell, FY 2011: Maryland

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	62,299	13,517	8,929	7,282
Demographic characteristics				
Age of case head (%)				
<18	5	4	4	3
18–29	38	39	39	38
30–44	33	32	34	34
45–64	22	22	22	23
65+	2	2	2	2
Missing age	0	0	0	0
Mean age	35	35	35	35
Race/ethnicity of case head (%)				
White, non-Hispanic	28	29	31	32
Black, non-Hispanic	61	59	56	57
Hispanic	6	5	6	5
Other, non-Hispanic	1	1	1	1
Unknown race	5	5	5	5
Household size (mean)	2.2	2.1	2.1	2.1
Case composition (%)				
Nonelderly/nondisabled, no children	29	31	32	34
Nonelderly/nondisabled, with children	41	38	38	37
Elderly/disabled, no children	23	24	24	24
Elderly/disabled, with children	7	6	6	5
Clients on case (mean)				
Adults on case	1.2	1.2	1.3	1.3
Children < 18 on case	0.8	0.8	0.7	0.7
Economic characteristics				
Employment and earnings (%)				
Employed, income < 50% poverty	8	9	9	9
Employed, income 50–100% poverty	12	12	12	12
Employed, income ≥ 100% poverty	11	13	14	15
Not employed, SSI or TANF receipt	18	17	15	13
Not employed, other unearned income	18	19	19	19
Not employed, no unearned income	32	32	32	33

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	62,299	13,517	8,929	7,282
Local characteristics (county-level)				
Poverty rate (mean %)	15.0	14.6	14.2	14.1
Unemployment rate (mean %)	9.5	9.4	9.3	9.2
Community food providers per 100,000 (mean)	1.68	1.64	1.60	1.59
Median rent percent of median income (mean)	27.8	27.5	27.0	26.9
Rural (%)	6	6	6	6
Missing ZIP code (%)	0.1	0.1	0.0	0.1

Source: Urban Institute tabulations of state administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

Table A-12. Characteristics of Households that Churn, by Length of Churn Spell, FY 2011: Texas

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	427,783	54,849	37,784	28,011
Demographic characteristics				
Age of case head (%)				
<18	1	1	0	0
18–29	41	41	39	39
30–44	39	36	36	36
45–64	17	18	19	19
65+	3	3	4	4
Missing age	0	1	1	1
Mean age	35	35	36	36
Race/ethnicity of case head (%)				
White, non-Hispanic	24	28	28	28
Black, non-Hispanic	23	23	23	23
Hispanic	50	46	46	45
Other, non-Hispanic	2	3	3	3
Unknown race	0	1	1	1
Household size (mean)	2.9	2.5	2.4	2.4
Case composition (%)				
Nonelderly/nondisabled, no children	14	24	28	29
Nonelderly/nondisabled, with children	67	59	54	54
Elderly/disabled, no children	8	9	11	10
Elderly/disabled, with children	11	8	7	7
Clients on case (mean)				
Adults on case	1.4	1.4	1.3	1.4
Children < 18 on case	1.8	1.4	1.3	1.2
Economic characteristics				
Employment and earnings (%)				
Employed, income < 50% poverty	9	8	7	6
Employed, income 50–100% poverty	18	17	15	15
Employed, income ≥ 100% poverty	11	15	15	16
Not employed, SSI or TANF receipt	12	9	10	9
Not employed, other unearned income	25	23	22	22
Not employed, no unearned income	25	28	31	31

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	427,783	54,849	37,784	28,011
Local characteristics (county-level)				
Poverty rate (mean %)	19.7	19.2	19.3	19.3
Unemployment rate (mean %)	8.6	8.5	8.5	8.4
Community food providers per 100,000 (mean)	1.33	1.36	1.35	1.38
Median rent percent of median income (mean)	21.9	21.7	21.8	21.8
Rural (%)	13	14	14	14
Missing ZIP code (%)	0.1	0.7	0.9	1.2

Source: Urban Institute tabulations of state administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

Table A-13. Characteristics of Households that Churn, by Length of Churn Spell, FY 2011: Virginia

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	88,537	10,596	8,447	7,468
Demographic characteristics				
Age of case head (%)				
<18	0	0	0	0
18–29	38	38	38	37
30–44	35	34	35	36
45–64	23	24	24	24
65+	4	4	3	3
Missing age	0	0	0	0
Mean age	37	37	37	36
Race/ethnicity of case head (%)				
White, non-Hispanic	34	39	40	41
Black, non-Hispanic	47	42	43	42
Hispanic	9	9	8	8
Other, non-Hispanic	2	2	2	2
Unknown race	8	8	7	7
Household size (mean)	2.2	2.0	2.0	2.0
Case composition (%)				
Nonelderly/nondisabled, no children	34	42	42	43
Nonelderly/nondisabled, with children	46	40	41	41
Elderly/disabled, no children	14	13	12	12
Elderly/disabled, with children	6	5	5	5
Clients on case (mean)				
Adults on case	1.3	1.3	1.3	1.3
Children < 18 on case	1.0	0.8	0.8	0.8
Economic characteristics				
Employment and earnings (%)				
Employed, income < 50% poverty	9	8	8	8
Employed, income 50–100% poverty	17	15	15	16
Employed, income ≥ 100% poverty	8	10	12	12
Not employed, SSI or TANF receipt	11	8	8	7
Not employed, other unearned income	22	22	21	21
Not employed, no unearned income	33	37	36	37

Characteristics	Churn for one month or less	Churn for two months	Churn for three months	Churn for four months
N	88,537	10,596	8,447	7,468
Local characteristics (county-level)				
Poverty rate (mean %)	15.1	15.1	15.1	15.0
Unemployment rate (mean %)	8.3	8.3	8.3	8.4
Community food providers per 100,000 (mean)	1.18	1.26	1.31	1.29
Median rent percent of median income (mean)	22.4	22.1	22.0	21.9
Rural (%)	15	18	19	19
Missing ZIP code (%)	2.2	2.1	2.3	2.0

Source: Urban Institute tabulations of state administrative data for FY 2011.

Notes: All characteristics reflect values for the first month that the case is observed participating in FY 2011 (except local characteristics, as discussed in text).

Table A-14. Estimated Relationships between the Probability of Churning or Exiting versus Remaining on SNAP and Demographic, Economic, and Local Characteristics: Florida

Characteristic	Churner	Exiters
	Odds ratio (SE)	Odds ratio (SE)
Demographic characteristics		
Age of case head		
< 18	1.174*** (0.045)	2.009*** (0.075)
18–29	1.317*** (0.007)	1.129*** (0.007)
30–44 (reference)		
45–64	0.695*** (0.004)	0.743*** (0.004)
65+	0.378*** (0.004)	0.536*** (0.005)
Race/ethnicity of case head		
White (reference)		
Black	1.020*** (0.005)	0.700*** (0.004)
Hispanic	0.919*** (0.005)	0.853*** (0.005)
Other	0.901*** (0.009)	1.073*** (0.011)
Unknown	0.437 (736.687)	6864304.9 (7.1e+09)
Household size	0.978*** (0.002)	0.897*** (0.002)
Household composition		
Nonelderly/nondisabled with children (reference)		
Nonelderly/nondisabled without children	1.081*** (0.008)	1.553*** (0.012)
Elderly/disabled with children	1.081*** (0.008)	0.985 (0.009)
Elderly/disabled without children	0.840*** (0.006)	1.077*** (0.009)
Economic characteristics		
Employment and earnings		
Employed, gross income < 50% poverty	0.905*** (0.010)	0.439*** (0.005)
Employed, gross income 50–100% poverty	0.909*** (0.008)	0.545*** (0.005)
Employed, gross income > 100% poverty (reference)		
Not employed, SSI or TANF receipt	0.415*** (0.004)	0.222*** (0.002)
Not employed, unearned income (not SSI/TANF)	0.644*** (0.006)	0.474*** (0.004)
Not employed, no income	1.009 (0.009)	0.520*** (0.005)
Local characteristics (county-level)		
Poverty rate	0.994*** (0.001)	0.989*** (0.001)
Unemployment rate	0.972*** (0.002)	0.963*** (0.002)
Community food providers per 1,000 population	0.0123***	0.0625***

Characteristic	Churner	Exiter
	Odds ratio (SE)	Odds ratio (SE)
	(0.005)	(0.029)
Median rent as percent of median income	1.002***	0.995***
	(0.000)	(0.001)
Rural area	0.981*	1.003
	(0.009)	(0.010)
SNAP participation characteristics		
Months on SNAP	0.932***	0.916***
	(0.001)	(0.001)
First observed December 2009	0.704***	0.570***
	(0.005)	(0.005)
Constant	2.829***	6.821***
	(0.066)	(0.172)
Observations	1,618,324	
Pseudo r-squared	0.087	

Source: Urban Institute estimates of State SNAP administrative data.

Universe: All SNAP cases observed receiving benefits in September 2010.

Dependent variable: whether case churns or exits (rather than stays on SNAP) during observation period of October 2010–September 2011.

Notes: Exponentiated coefficients; standard errors in parentheses.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A-15. Estimated Relationships between the Probability of Churning or Exiting versus Remaining on SNAP and Demographic, Economic, and Local Characteristics: Idaho

Characteristic	Churner	Exiters
	Odds ratio (SE)	Odds ratio (SE)
Demographic characteristics		
Age of case head		
< 18	1.149 (0.204)	1.274 (0.202)
18–29	1.345*** (0.030)	1.069** (0.022)
30–44 (reference)		
45–64	0.698*** (0.021)	0.829*** (0.021)
65+	0.492*** (0.038)	0.973 (0.044)
Race/ethnicity of case head		
White (reference)		
Black	0.951 (0.088)	1.028 (0.083)
Hispanic	0.890*** (0.025)	0.824*** (0.021)
Other	1.391*** (0.085)	1.218*** (0.069)
Unknown	0.707** (0.083)	0.960 (0.092)
Household size	0.971*** (0.008)	0.953*** (0.008)
Household composition		
Nonelderly/nondisabled with children (reference)		
Nonelderly/nondisabled without children	1.782*** (0.057)	2.223*** (0.066)
Elderly/disabled with children	0.706*** (0.028)	0.713*** (0.025)
Elderly/disabled without children	0.389*** (0.017)	0.640*** (0.022)
Economic characteristics		
Employment and earnings		
Employed, gross income < 50% poverty	0.712*** (0.030)	0.395*** (0.015)
Employed, gross income 50–100% poverty	0.683*** (0.025)	0.471*** (0.015)
Employed, gross income > 100% poverty (reference)		
Not employed, SSI or TANF receipt	0.599*** (0.055)	0.382*** (0.029)
Not employed, unearned income (not SSI/TANF)	0.692*** (0.026)	0.459*** (0.015)
Not employed, no income	0.926* (0.034)	0.496*** (0.016)
Local characteristics (county-level)		
Poverty rate	0.995 (0.004)	0.982*** (0.003)
Unemployment rate	1.025*** (0.007)	1.012* (0.006)
Community food providers per 1,000 population	2.403***	1.565*

Characteristic	Churner	Exiter
	Odds ratio (SE)	Odds ratio (SE)
	(0.594)	(0.352)
Median rent as percent of median income	0.991	1.031***
	(0.007)	(0.006)
Rural area	0.983	1.025
	(0.023)	(0.021)
SNAP participation characteristics		
Months on SNAP	0.944***	0.927***
	(0.005)	(0.004)
First observed December 2009	0.576***	0.605***
	(0.021)	(0.019)
Constant	1.005	1.553***
	(0.102)	(0.138)
Observations	87,952	
Pseudo r-squared	0.091	

Source: Urban Institute estimates of State SNAP administrative data.

Universe: All SNAP cases observed receiving benefits in September 2010.

Dependent variable: whether case churns or exits (rather than stays on SNAP) during observation period of October 2010–September 2011.

Notes: Exponentiated coefficients; standard errors in parentheses.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A-16. Estimated Relationships between the Probability of Churning or Exiting versus Remaining on SNAP and Demographic, Economic, and Local Characteristics: Illinois

Characteristic	Churner	Exiters
	Odds ratio (SE)	Odds ratio (SE)
Demographic characteristics		
Age of case head		
< 18	1.072 (0.038)	1.494*** (0.059)
18–29	1.295*** (0.009)	1.220*** (0.010)
30–44 (reference)		
45–64	0.834*** (0.007)	0.745*** (0.007)
65+	0.659*** (0.010)	0.822*** (0.013)
Race/ethnicity of case head		
White (reference)		
Black	1.176*** (0.009)	0.810*** (0.007)
Hispanic	0.998 (0.009)	0.780*** (0.008)
Other	0.988 (0.021)	0.914*** (0.021)
Unknown	1.079*** (0.017)	0.842*** (0.015)
Household size	1.019*** (0.003)	0.940*** (0.003)
Household composition		
Nonelderly/nondisabled with children (reference)		
Nonelderly/nondisabled without children	1.406*** (0.014)	2.061*** (0.023)
Elderly/disabled with children	0.811*** (0.010)	0.759*** (0.012)
Elderly/disabled without children	0.401*** (0.005)	0.654*** (0.009)
Economic characteristics		
Employment and earnings		
Employed, gross income < 50% poverty	0.826*** (0.015)	0.352*** (0.007)
Employed, gross income 50–100% poverty	0.850*** (0.012)	0.455*** (0.007)
Employed, gross income > 100% poverty (reference)		
Not employed, SSI or TANF receipt	0.705*** (0.011)	0.337*** (0.005)
Not employed, unearned income (not SSI/TANF)	0.771*** (0.010)	0.454*** (0.006)
Not employed, no income	0.831*** (0.011)	0.424*** (0.006)
Local characteristics (county-level)		
Poverty rate	0.976*** (0.001)	0.996* (0.002)
Unemployment rate	1.084*** (0.002)	1.009*** (0.003)
Community food providers per 1,000 population	0.289***	0.496**

Characteristic	Churner	Exiter
	Odds ratio (SE)	Odds ratio (SE)
	(0.059)	(0.107)
Median rent as percent of median income	0.944***	0.948***
	(0.002)	(0.002)
Rural area	0.670***	0.803***
	(0.008)	(0.010)
SNAP participation characteristics		
Months on SNAP	0.945***	0.919***
	(0.002)	(0.002)
First observed December 2009	0.750***	0.700***
	(0.008)	(0.009)
Constant	2.860***	7.315***
	(0.103)	(0.291)
Observations	775,633	
Pseudo r-squared	0.086	

Source: Urban Institute estimates of State SNAP administrative data.

Universe: All SNAP cases observed receiving benefits in September 2010.

Dependent variable: whether case churns or exits (rather than stays on SNAP) during observation period of October 201–September 2011.

Notes: Exponentiated coefficients; standard errors in parentheses.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A-17. Estimated Relationships between the Probability of Churning or Exiting versus Remaining on SNAP and Demographic, Economic, and Local Characteristics: Maryland

Characteristic	Churner	Exiters
	Odds ratio (SE)	Odds ratio (SE)
Demographic characteristics		
Age of case head		
< 18	0.950* (0.022)	0.694*** (0.019)
18–29	1.387*** (0.017)	0.984 (0.013)
30–44 (reference)		
45–64	0.698*** (0.010)	1.027 (0.015)
65+	0.236*** (0.007)	1.224*** (0.031)
Race/ethnicity of case head		
White (reference)		
Black	1.000 (0.012)	0.882*** (0.011)
Hispanic	0.899*** (0.021)	0.854*** (0.020)
Other	0.787*** (0.032)	0.851*** (0.031)
Unknown	0.969 (0.024)	1.152*** (0.027)
Household size	1.071*** (0.005)	1.014** (0.005)
Household composition		
Nonelderly/nondisabled with children (reference)		
Nonelderly/nondisabled without children	1.393*** (0.023)	2.552*** (0.041)
Elderly/disabled with children	0.956* (0.019)	0.347*** (0.010)
Elderly/disabled without children	0.826*** (0.015)	0.315*** (0.007)
Economic characteristics		
Employment and earnings		
Employed, gross income < 50% poverty	1.136*** (0.027)	0.595*** (0.015)
Employed, gross income 50–100% poverty	0.970 (0.020)	0.567*** (0.012)
Employed, gross income > 100% poverty (reference)		
Not employed, SSI or TANF receipt	0.710*** (0.014)	0.565*** (0.011)
Not employed, unearned income (not SSI/TANF)	0.907*** (0.017)	0.729*** (0.013)
Not employed, no income	1.301*** (0.025)	0.706*** (0.013)
Local characteristics (county-level)		
Poverty rate	0.999 (0.003)	0.971*** (0.003)
Unemployment rate	1.047*** (0.006)	1.021*** (0.006)
Community food providers per 1,000 population	16.01***	8.992***

Characteristic	Churner	Exiter
	Odds ratio (SE)	Odds ratio (SE)
	(10.125)	(5.971)
Median rent as percent of median income	1.004*	1.015***
	(0.002)	(0.002)
Rural area	0.912***	0.853***
	(0.021)	(0.021)
SNAP participation characteristics		
Months on SNAP	0.983***	0.955***
	(0.003)	(0.003)
First Observed December 2009	0.609***	0.629***
	(0.011)	(0.012)
Constant	0.374***	1.031
	(0.019)	(0.052)
Observations	285,368	
Pseudo r-squared	0.100	

Source: Urban Institute estimates of state SNAP administrative data.

Universe: All SNAP cases observed receiving benefits in September 2010.

Dependent variable: whether case churns or exits (rather than stays on SNAP) during observation period of October 2010–September 2011.

Notes: Exponentiated coefficients; standard errors in parentheses.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A-18. Estimated Relationships between the Probability of Churning or Exiting versus Remaining on SNAP and Demographic, Economic, and Local Characteristics: Texas

Characteristic	Churner	Exiters
	Odds ratio (SE)	Odds ratio (SE)
Demographic characteristics		
Age of case head		
< 18	1.580*** (0.056)	1.572*** (0.058)
18–29	1.322*** (0.007)	0.975*** (0.005)
30–44 (reference)		
45–64	0.783*** (0.005)	0.806*** (0.005)
65+	0.584*** (0.007)	0.747*** (0.007)
Race/ethnicity of case head		
White (reference)		
Black	1.022*** (0.006)	0.776*** (0.005)
Hispanic	0.843*** (0.005)	0.705*** (0.004)
Other	0.778*** (0.011)	0.737*** (0.009)
Unknown		
Household size	1.066*** (0.002)	0.979*** (0.002)
Household composition		
Nonelderly/nondisabled with children (reference)		
Nonelderly/nondisabled without children	1.502*** (0.013)	2.838*** (0.025)
Elderly/disabled with children	1.151*** (0.009)	0.972** (0.009)
Elderly/disabled without children	0.365*** (0.004)	0.671*** (0.006)
Economic characteristics		
Employment and earnings		
Employed, gross income < 50% poverty	0.822*** (0.008)	0.364*** (0.004)
Employed, gross income 50–100% poverty	0.847*** (0.007)	0.436*** (0.004)
Employed, gross income > 100% poverty (reference)		
Not employed, SSI or TANF receipt	0.643*** (0.006)	0.448*** (0.004)
Not employed, unearned income (not SSI/TANF)	0.939*** (0.007)	0.698*** (0.005)
Not employed, no income	1.017* (0.008)	0.601*** (0.005)
Local characteristics (county-level)		
Poverty rate	0.991*** (0.001)	0.990*** (0.001)
Unemployment rate	0.965*** (0.002)	0.992*** (0.002)
Community food providers per 1,000 population	0.805*	0.917

Characteristic	Churner	Exiter
	Odds ratio (SE)	Odds ratio (SE)
	(0.073)	(0.081)
Median rent as percent of median income	1.018***	0.987***
	(0.001)	(0.001)
Rural area	1.046***	1.055***
	(0.007)	(0.007)
SNAP participation characteristics		
Months on SNAP	0.938***	0.898***
	(0.001)	(0.001)
First observed December 2009	0.739***	0.717***
	(0.006)	(0.006)
Constant	1.424***	5.498***
	(0.033)	(0.129)
Observations	1,549,459	
Pseudo r-squared	0.098	

Source: Urban Institute estimates of state SNAP administrative data.

Universe: All SNAP cases observed receiving benefits in September 2010.

Dependent variable: whether case churns or exits (rather than stays on SNAP) during observation period of October 2010–September 2011.

Notes: Exponentiated coefficients; standard errors in parentheses.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A-19. Estimated Relationships between the Probability of Churning or Exiting versus Remaining on SNAP and Demographic, Economic, and Local Characteristics: Virginia

Characteristic	Churner	Exiters
	Odds ratio (SE)	Odds ratio (SE)
Demographic characteristics		
Age of case head		
< 18	0.687 (0.211)	1.233 (0.336)
18–29	1.272*** (0.013)	1.050*** (0.012)
30–44 (reference)		
45–64	0.725*** (0.009)	0.771*** (0.009)
65+	0.487*** (0.011)	0.649*** (0.014)
Race/ethnicity of case head		
White (reference)		
Black	1.092*** (0.011)	0.830*** (0.009)
Hispanic	1.138*** (0.019)	0.995 (0.018)
Other	1.065* (0.033)	0.904** (0.028)
Unknown	1.035 (0.020)	1.420*** (0.024)
Household size	0.969*** (0.004)	0.944*** (0.005)
Household composition		
Nonelderly/nondisabled with children (reference)		
Nonelderly/nondisabled without children	1.409*** (0.021)	1.975*** (0.031)
Elderly/disabled with children	0.948** (0.018)	1.012 (0.021)
Elderly/disabled without children	0.698*** (0.013)	0.986 (0.019)
Economic characteristics		
Employment and earnings		
Employed, gross income < 50% poverty	0.808*** (0.017)	0.378*** (0.009)
Employed, gross income 50–100% poverty	0.816*** (0.015)	0.464*** (0.009)
Employed, gross income > 100% poverty (reference)		
Not employed, SSI or TANF receipt	0.591*** (0.013)	0.275*** (0.006)
Not employed, Unearned Income (not SSI/TANF)	0.650*** (0.012)	0.435*** (0.007)
Not employed, no income	0.811*** (0.015)	0.469*** (0.008)
Local characteristics (county-level)		
Poverty rate	0.995*** (0.001)	0.988*** (0.001)
Unemployment rate	0.968*** (0.003)	0.982*** (0.003)
Community food providers per 1,000 population	0.521***	1.227

Characteristic	Churner	Exiter
	Odds ratio (SE)	Odds ratio (SE)
	(0.097)	(0.207)
Median rent as percent of median income	1.025***	1.010***
	(0.001)	(0.001)
Rural area	0.804***	0.912***
	(0.011)	(0.012)
SNAP participation characteristics		
Months on SNAP	0.920***	0.929***
	(0.002)	(0.002)
First observed December 2009	0.735***	0.524***
	(0.013)	(0.009)
Constant	1.243***	2.819***
	(0.044)	(0.104)
Observations	379,842	
Pseudo r-squared	0.080	

Source: Urban Institute estimates of State SNAP administrative data.

Universe: All SNAP cases observed receiving benefits in September 2010.

Dependent variable: whether case churns or exits (rather than stays on SNAP) during observation period of October 2010–September 2011.

Notes: Exponentiated coefficients; standard errors in parentheses.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A- 20. Estimated Relationships between the Probability of Churning versus Remaining on SNAP and Demographic, Economic, and Local Characteristics: Entry Cohort

Characteristic	Churner Odds ratio (SE)
Demographic characteristics	
Age of case head	
< 18	1.328*** (0.072)
18-29	1.260*** (0.013)
30-44 (reference)	
45-64	0.713*** (0.008)
65+	0.428*** (0.010)
Race/ethnicity of case head	
White (reference)	
Black	0.970** (0.011)
Hispanic	0.867*** (0.010)
Other	0.895*** (0.022)
Unknown	0.978 (0.035)
Household size	1.036*** (0.004)
Household composition	
Nonelderly/nondisabled with children (reference)	
Nonelderly/nondisabled without children	1.298*** (0.018)
Elderly/disabled with children	1.011 (0.018)
Elderly/disabled without children	0.672*** (0.011)
Economic characteristics	
Employment and earnings	
Employed, gross income < 50% poverty	0.964 (0.019)
Employed, gross income 50-100% poverty	0.922*** (0.016)
Employed, gross income > 100% poverty (reference)	
Not employed, SSI or TANF receipt	0.579*** (0.012)
Not employed, unearned income (not SSI/TANF)	0.734*** (0.012)
Not employed, no income	1.038* (0.016)
Local characteristics (county-level)	
Poverty rate	0.987*** (0.001)
Unemployment rate	0.981*** (0.003)
Community food providers per 1,000 population	1.084

Characteristic	Churner
	Odds ratio (SE)
	(0.269)
Median rent as percent of median income	1.013***
	(0.001)
Rural area	0.998
	(0.015)
State fixed effects	
Florida (reference)	
Idaho	0.405***
	(0.015)
Illinois	0.727***
	(0.012)
Maryland	0.439***
	(0.009)
Texas	0.715***
	(0.013)
Virginia	0.587***
	(0.013)
SNAP participation characteristics	
On SNAP before September 2010	1.205***
	(0.010)
Constant	1.909***
	(0.082)
Observations	388,426
Pseudo r-squared	0.057

Source: Urban Institute estimates of pooled State SNAP administrative data from Florida, Idaho, Illinois, Maryland, Texas, and Virginia.

Universe: All SNAP cases entering SNAP in September 2010.

Dependent variable: whether case churns or exits (rather than stays on SNAP) during observation period of October 2010–September 2011.

Notes: Exponentiated coefficients; standard errors in parentheses.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

APPENDIX B: INSTRUMENTS

Recruitment Script--Interviews

Public reporting burden for this collection of information is estimated to average 9 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Research and Analysis, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302 ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

Note: Interview respondents (as identified in consultation with the state or local SNAP director) will be contacted by the Urban Institute (or MEF Associates) to request their cooperation and to arrange a time and location for the interview. A common recruitment script will be used for SNAP administrators, SNAP caseworkers, and CBO directors. The recruitment and reminder scripts assume that, for any given respondent, both contacts are made by the same Urban Institute (or MEF Associates) staff member, one of the interviewers assigned to the site. The contacts are assumed to be telephone calls. The same wording will be used if the contact is made via e-mail.

Hello, may I please speak with [RESPONDENT'S NAME]? [Once the respondent is on the call . . .]

Hello, I'm [NAME], a researcher with the Urban Institute [or MEF Associates], a research organization located in the Washington, DC area. [NAME OF STATE OR LOCAL SNAP DIRECTOR] at the food stamp [SNAP; name of program to be tailored to specific site] program suggested that I contact you. I'd like to request your cooperation in a study that we are conducting for the Food and Nutrition Service on churning among SNAP participants. Our study is assessing the causes and costs of participant churning. As part of this study, we will be interviewing SNAP administrators, SNAP caseworkers, and directors of local community-based organizations to get their perspectives on the causes and costs of churn. [NAME OF CITY] is one of six local areas selected as a study site. I am one member of the research team coming to [CITY] on [DATES] to conduct these interviews. We would like to include you in our interviews, if you agree to cooperate. Each interview will take an hour. Your participation in the study is voluntary. We will take

notes during the interview, but no individual will be quoted by name in our reports or in any discussions beyond the research team itself.

Are you willing to be interviewed for this study?

[IF YES] Terrific. I'll add your name now to our interview list. [CONTINUE BELOW WITH "Are you available . . . ?"]

[IF NO] That's fine. Thank you for letting me tell you about this. Enjoy the rest of your day. Good-bye.

Are you available during either of the days when we will be in [CITY]? Those days are [DATES].

[IF YES] Great. What would be the best times for you on those days?

[CONTINUE] Good. I've recorded those times. For now, let's schedule the interview for [DATE and TIME]. Please write down this meeting in your calendar.

[CONTINUE] What is the best location for our interview?

[CONTINUE] Excellent. Prior to that time, I will re-contact you to remind you of the details – the date, time, and location, etc. Enjoy the rest of your day. Good-bye.

RECORD INFORMATION:

Name of Respondent _____

Phone Number _____

Location of Interview _____

Time/Date of Interview _____

[IF NO] That's unfortunate. I will get back to you after I check with the other members of our research team, to see what other dates and times we might arrange. Enjoy the rest of your day. Good-bye.

Reminder Script--Interviews

Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Research and Analysis, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302 ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

Note: As noted earlier, the reminder call is made by the same Urban Institute [MEF Associates] staff member who made the recruitment call.

Hello, may I please speak with [RESPONDENT'S NAME]? [Once the respondent is on the call . . .]

Hello, I'm [NAME] from the Urban Institute [MEF Associates], and I'm following up on our recent conversation. As you may recall, I described our study of SNAP churning, and you agreed to participate in an interview during our upcoming visit as part of this study. Do you remember our conversation?

[IF YES] Terrific. I'm calling just to confirm that you're still available for us to interview you. We arranged this for [DATE] at [TIME] at [ADDRESS]. Is this still OK for you?

[YES: NO CHANGE REQUIRED] That's great. We'll look forward to speaking with you then. Thanks very much. Enjoy the rest of your day. Good-bye.

[NO: CHANGE REQUIRED] That's OK. Let's change this then to the following: [DATE] at [TIME] at [ADDRESS]. We'll look forward to speaking with you then. Thanks very much. Enjoy the rest of your day. Good-bye.

[IF NO] REPEAT RECRUITMENT SCRIPT (APPENDIX B-1).

[IF RESPONDENT AGREES TO BE INTERVIEWED.] Let's arrange this for [DATE] at [TIME] at [ADDRESS]. Is this OK for you?

[YES: NO CHANGE REQUIRED] That's great. We'll look forward to speaking with you then. Thanks very much. Enjoy the rest of your day. Good-bye.

[NO: CHANGE REQUIRED] That's OK. Let's change this then to the following: [DATE] at [TIME] at [ADDRESS]. We'll look forward to speaking with you then. Thanks very much. Enjoy the rest of your day. Good-bye.

[IF RESPONDENT DOES NOT AGREE TO PARTICIPATE.] That's fine. Thank you for letting me tell you about this. Enjoy the rest of your day. Good-bye.

RECORD ANY CHANGE IN INFORMATION:

Name of Respondent _____

Phone Number _____

Location of Interview _____

Time/Date of Interview _____

Introductory Script--Interviews

Public reporting burden for this collection of information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Research and Analysis, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302 ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

Note: This introduction is to be used at the beginning of each interview with SNAP administrators, SNAP caseworkers, and community-based organization (CBO) representatives.

Thank you for participating in this study and taking the time to talk with us. I know that you are busy and I will try to be as focused as possible. My name is _____ and this is _____. We work with the Urban Institute [or MEF Associates], a research organization located in the Washington, DC area. We are conducting a study for the US Department of Agriculture, Food and Nutrition Service, gathering information from states and localities related to churning among recipients of SNAP benefits (or food stamps). For this study we are defining churning as a SNAP case that closes and then reopens within four months. The goals of the study are to improve our understanding of the rates, causes, and costs of churning among SNAP participants and to examine policies and practices that might help reduce churning or the costs associated with it for SNAP agencies and clients.

As you know, this on-off-on cycling in the SNAP caseload is an important policy issue, in terms of the benefit loss to households who may have remained continuously eligible, the burden to them (in time and expense) of reentering the program, and the administrative costs to program agencies associated with case closings and reopenings. Our study will analyze administrative data as well as information from interviews and focus groups in six states, including yours. The other states are _____. In each site we visit, we will speak with SNAP administrators and staff and with community-based organizations. We will also conduct focus groups with SNAP participants who have stopped receiving SNAP benefits and then started again. Our study will culminate with a report to FNS in July 2014, and we expect that report to later be made publicly available.

I have many questions. We are talking with a number of people, so please do not feel as though I expect you to be able to answer every question. We want to make sure you know that your participation today is completely voluntary—you are free to decide whether or not to participate in the discussion and you can always choose to not discuss any particular issue.

When we write our reports and discuss our findings, we will ensure that the information from all the people we spoke with cannot be traced back to those persons. No individual will be quoted by name or by title. The goal is to find common themes across all the interviews, not to report the responses of any particular individual. Please remember that our aim is learn from your experiences, not to judge your work in any way. Are you willing to participate in this interview?

We value the information you will share with us today and want to make sure we capture all of it. So, *with your permission, we will be recording the interview*, and [name of person] will also be taking notes on a laptop computer. We will not use your name in preparing any reports and will ensure that *no one could identify you as the source of any specific comments*. Do you have any objection to our recording

the interview? During the discussion, if you would like to stop the recording while you make a particular comment, please let us know.

We have scheduled this meeting for [1 hour – LENGTH OF INTERVIEWS WILL VARY BY TYPE OF RESPONDENT. INTERVIEWERS SHOULD REFER TO SCHEDULE]. Is that still convenient?

Do you have any questions before we begin?

Interview Guide--SNAP Administrators

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Respondent Background

1. Please describe your current position/role (e.g., job title, overall responsibilities, any specific responsibilities related to SNAP)

Organizational Overview

2. *[Note: This question should be tailored based on information obtained prior to the interview. For example, "My understanding is that this office also administers _____. Is that right? Does this office administer any other programs?]* Does this office administer other programs in addition to SNAP? If so, what are they? (e.g., SNAP, TANF, Medicaid, Child Care)
3. Can you describe for me the process for applying for SNAP in this office? When someone walks into the office to apply for SNAP, what is the procedure? Can they apply for other programs, such as TANF, at the same time? *(Use probes below, if not already answered.)*
 - a. Are there forms that can be completed online? (If online, what is the take-up rate/access to computers?)
 - b. Does your office require face-to-face or telephone interviews for SNAP? Does your office allow for online or telephone recertification? Mailing or faxing of required documentation?
 - c. Are SNAP forms translated into other languages? If so, how many other languages? Which ones?
 - d. What are your office hours?
 - e. What is the waiting time for someone who comes to the office?

4. *[To the extent that this information is known ahead of time, tailor question to say, "I have in my notes that ..."]* How often do clients need to recertify? When do clients need to report relevant status changes? For those with a 12-month recertification period, is a 6-month report also required? What information is required? How is it submitted?
5. How many staff work in this office? How many staff are responsible for processing SNAP cases? Are they responsible for processing other types of cases as well? Are these workers responsible for all aspects of a SNAP case or are different staff responsible for different tasks, such as processing new applications or recertifications? Who is responsible for entering data regarding closures for SNAP participants?
6. What is the diversity among your staff and how does that compare to the diversity of the population you serve? Do your offices have sufficient staff to serve customers in a timely manner?

Determining the process of churner reentry

7. What is the process of reentry for churners? What steps are involved?
 - a. Does the process for churner reentry differ from the standard application or recertification processes? (i.e., possibly having to provide less documentation or go through a shorter process?)
 - b. Does the reentry process depend on length of time off the program? For example, are there different requirements if a recipient has been off SNAP for less than 30 days?
 - c. Does this vary by office or region within a state?
8. What happens when participants who appear to be eligible do not recertify (i.e., do not show up for interview, do not provide necessary documents, or do not even begin recertification process)? Does the case manager know (i.e., does a warning pop up in their computer record that a household has missed recertification?) Is there any outreach to these households?
9. Are there any differences in the action taken among types of households that fail to recertify? For example....
10. How have these policies changed in recent years? If they've changed, what were the perceived (or documented) effects of these changes?

Calculating the cost of churning

11. Do you track the cost of churning for the program? If yes, what are those costs and how do you measure them?
- a. Do you know how many hours it might take to process a typical initial application? A typical recertification; a typical reentry (churn)? Does it vary by client, caseworker, or both? How so?
 - b. Do you know how much time is spent on ongoing case maintenance functions that might prevent churning, such as sending follow-up letters or making calls reminding the participant that the recertification date is near?
 - c. Do you often have to reschedule appointments that are made? How long does it take on average to get a client on the phone to complete a telephone interview?
 - d. What other case management activities do caseworkers perform for SNAP cases?
 - e. Do you have a sense of whether these actions actually have an effect on churning?

Examining the causes and relevant factors associated with churning

12. Among the many program issues that receive your attention, how important an issue is churning in SNAP (going off of SNAP and then back on again within a few months), in terms of its prevalence or how much of a burden it creates?
13. Do you have a feel for whether different types of SNAP units might churn more (for example, families with earned income)? Why do you think so?
14. What do you believe causes churning? (New computer system? Case overload? Auto-closures or paperwork backlogs? Temporary ineligibility? Eligible people not recertifying?) Which causes are most common? Why do you think this is the cause?
15. When cases don't recertify, why do you think this happens? In general, are there SNAP policies or office practices that make it harder or easier for recipients to recertify or report status changes?
- a. Do you think the office practices we discussed earlier (e.g., office hours, availability of online or telephone services, etc.) have any effect on clients' ability to recertify or report status changes? Do you think they have any effect on churning? If so, how?
 - b. Do you think recertification periods have any impact on churning? Why or why not?
16. Does your office have any other policies or practices to simplify reporting? (For example....) Has the state received any waivers that have enabled you to reduce the extent of churning?

17. Do you believe that the number or diversity of your staff has any effect on churning? Why or why not?
18. We have heard that in some SNAP offices, paperwork backlogs and auto-closures as cases reach the end-date of their certification period can result in eligible families having their cases closed and then needing to be restarted, contributing to one kind of churning. Does that sometimes happen in your office?
19. Are there ways that enhanced technology could improve (or, has improved) your business processes to potentially reduce churn? For example, better access to data about who is churning and why their cases were closed..." or "Are there ways that technology contributes to churning? For example, when computer systems are down or there are computer glitches ..." Regardless of resources, what would you do or what would you need to do to improve the way you do business?
20. What, if any, policies have your state [or county, for state-supervised systems] made that are specifically intended to reduce churning? (e.g., length of recertification) Do you think other policies that were not specifically intended to affect churning have anyway? Which ones, and in what ways?
21. Do you (or your office) have any plans to implement any new policies or procedures specifically designed to address churning?
22. Are there any additional actions caseworkers or the SNAP agency could take to reduce churning? If so, what prevents you from taking that action now?
23. Are any local community-based organizations (CBOs) involved in assisting SNAP recipients apply for or maintain benefits? Is this a formal relationship with your office, or do you just know that they help people? What is the role CBOs play in helping cases maintain certification or recertify? How important are CBO's in preventing or addressing churning? Which CBOs provide assistance to SNAP applicants and recipients in this community?
 - a. What actions can CBOs take to help SNAP applicants and recipients? Do you know what percent of cases receive CBO assistance?
24. Is there anything unique about this area/office, the types of clients that you typically serve or the barriers that they face that might affect churning patterns?

Determining the rate and patterns of churning

I have a few specific questions about the information in your computer system. We are analyzing data from data systems to determine the rates and patterns of churning. We want to understand how information is entered into the computer system so we can be sure that we are interpreting the data correctly in our analyses.

25. Do you ever see data that has been extracted from your computer system (i.e., data reports)? If so, do you ever see data on reasons for case closure (e.g., because case was income ineligible or did not submit necessary paperwork)? Do you have a sense of how accurate the data on case closures are?
26. Data systems sometimes include some data elements that aren't required. For example, in some states there is a race/ethnicity data field or a gender data field available, but not required. Even when a data element is required, there may be missing or miscoded data.
- a. Are you aware of any data elements in your system that are often skipped?
 - b. Are you aware of data elements that are often miscoded (e.g., contain incorrect information)? If so, which ones? Why?
 - c. Are there other idiosyncrasies about the data that would be important for us to understand?

Wrap-up

27. What other issues related to SNAP churning would you like to tell me about?
28. We've talked a lot about the time and effort it takes to enroll someone in SNAP and help them maintain those benefits. It's a big challenge. Can you tell me what one thing you think is working best in your office to move clients through this process more efficiently and effectively?
29. Do you have any final questions for us, or comments you would like to add?
30. If we have any follow-up questions as we are writing our report, may we follow up by e-mail or phone?

Interview Guide--SNAP Caseworkers

Public reporting burden for this collection of information is estimated to average 60 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Research and Analysis, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302 ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

The specific number and roles of the caseworkers or other staff interviewed will vary depending on how each particular SNAP office is organized. We will work with the SNAP office director or her designee to identify the relevant staff to be included in our interview schedule. We will seek to interview staff with responsibility for each aspect of the SNAP application and recertification processes, whether those responsibilities are taken by a single caseworker or shared across multiple staff roles.

Respondent Background

1. To start, would you please describe your current position or role? What are your responsibilities related to SNAP? What other responsibilities do you have?
1. Are you responsible for processing benefits for other programs (e.g., TANF, Medicaid, Child Care)? Are you responsible for all aspects of an assigned SNAP case or do you only process new applicants versus manage ongoing cases, or is there another model?

Office Background

2. We want to make sure we understand some of the processes and circumstances in your office.
 - a. *[To the extent that this information is known ahead of time, tailor question to say, "I have in my notes that your office..."]* How often do clients need to recertify?
 - b. When do clients need to report relevant status changes?
 - c. For those with a 12-month recertification period, is a 6-month report also required? What information is required? How is it submitted?
 - d. Does your office conduct face-to-face or telephone interviews for recertification?
 - e. Does your office allow for online recertification? Mailing or faxing of required documentation?

- f. What are your office hours? What is the waiting time for someone who comes to the office?
- 3. Are SNAP forms translated into other languages? If so, how many other languages? Which ones?
- 4. What is the diversity among your staff and how does that compare to the diversity of the population you serve? (*Probe about racial, ethnic, and language diversity.*)
- 5. Do your offices have sufficient staff to serve customers in a timely manner?

Determining the process of churner reentry

- 6. When someone has been off of SNAP for no more than a few months, what is the process of reentry? What steps are involved?
 - a. Does the process for churner reentry differ from the standard application or recertification processes? (i.e., possibly having to provide less documentation or go through a shorter process?)
 - b. Does the reentry process depend on length of time off the program? (i.e., is it different for someone who was off for one month versus four months versus one year?)
- 7. What happens when participants appear to be eligible but they do not recertify (i.e., do not show up for interview or provide necessary documents)? Is there any outreach to these households? Does the action taken depend on the type of household? If so, how? Administratively, is anything required? Do you enter a specific code in the file?
- 8. Have these policies changed in recent years? If they've changed, what were the perceived (or documented) effects of these changes?

Calculating the cost of churning

- 9. How much time, overall, do you spend processing applications and recertifications in a given week?
 - a. How much time is spent for a typical initial application (e.g., 1 hour)?
 - b. How much time is spent recertifying a typical case?
 - c. How much time is spent on a typical reentry application (meaning someone who churns)?

10. What other activities do you spend your time doing? How much time do you spend on these other activities? Do you have a sense of whether any of these other activities would have an effect on churning?
11. When a client goes off and back on benefits in a few months' time, there might be costs that they wouldn't have had if they stayed on SNAP the whole time. What do you believe are the kinds of costs of churning for participants?

Examining the causes and relevant factors associated with churning

12. Among the many program issues that receive your attention, how important an issue is churning in SNAP (going off of SNAP and then back on again within a few months), in terms of its prevalence or how much of a burden it creates? Is churning a topic ever discussed among staff in your office?
13. What do you believe causes churning? (*Probe, if necessary.* New computer system? Case overload? Temporary ineligibility? Eligible people not recertifying?) Which causes are most common?
14. From your perspective, what percentage of cases does not recertify? What do you think are the common reasons?
15. In general, are there SNAP policies or practices that make it harder or easier for recipients to recertify or report status changes, which might have an effect on churning? (*Use the following probes, if not already answered.*)
 - a. Do you think the length of the recertification period has any effect on churning? Why or why not?
 - b. Do you think any of the practices we've been discussing (face-to-face or phone interviews, mailing documentation, office hours, etc.) have any effect on clients' ability to recertify or report status changes? Do you think they have any effect on churning? If so, how?
 - c. Does your office have any other policies or practices that make it harder or easier for recipients to recertify or report status changes?
16. We have heard that in some SNAP offices, paperwork backlogs and auto-closures that occur as cases reach the end-date of their certification period, can result in eligible clients having their cases closed and then needing to be restarted, contributing to one kind of churning. Does that sometimes happen in your office?

17. Are there ways that enhanced technology has improved (or, maybe could improve) your business processes to potentially reduce churn? For example, better access to data about who is churning and why their cases were closed? Are there ways that technology contributes to churning? For example, when computer systems are down or there are computer glitches?
18. Do you believe that the number or diversity of your staff has any effect on churning? Why or why not?
19. You mentioned *[refer to answers given above]* as a possible cause of churning. Is there anything caseworkers or the SNAP agency could do to reduce address this? *[Note: specific wording will depend on the specific issues being discussed.]*
20. Do you think some cases are more likely to churn than others? Which ones? Why? To what extent do you think that SNAP participants' personal characteristics (i.e., health issues, small children, household composition changes, work schedules, etc.) might make it more challenging for them to follow SNAP rules and complete administrative processes?
21. Are local community-based organizations involved in assisting SNAP recipients to apply for or maintain benefits? Which ones?
 - a. What is the role community-based organizations play in helping cases maintain certification or recertify? How important are community-based organizations in preventing or addressing churning?
 - b. *(Probe, if not already answered)* What actions can community-based organizations take to help SNAP applicants and recipients? Do you know what percent of cases receive assistance from community-based organizations?
22. Is there anything unique about your area or office, such as the types of clients that you typically serve or the barriers that they face that might affect churning patterns?

Determining the rate and patterns of churning

I have a few specific questions about how information about cases is entered into your computer system. We are analyzing data from state data systems to determine the rates and patterns of churning. We want to understand how information is entered into the computer system so we can be sure that we are interpreting the data correctly in our analyses.

23. Who is responsible for entering information about SNAP participants?

24. If a case closes because they don't comply with procedural requirements (i.e., don't submit documentation or have an interview), what information do you enter in the computer? Is there a specific code number or name for that?
25. If, instead, a case closes because the client is ineligible due to income or assets, what information do you enter in the computer? Do you need to enter information saying the case is closed, or does the computer determine that based on the information about the income and assets? Are there specific code numbers or names that are used for cases that are closed due to income or assets?

Data systems sometimes include some data elements that aren't required. For example, in some states there is a race/ethnicity data field or a gender data field available, but not required. Even when a data element is required, there may be missing or miscoded data.

26. Are there data elements in your system that are often skipped? If so, are these left blank or do they show a default (e.g., Field says "Female" unless you change it to "Male")?
27. Are there data elements that are often miscoded (e.g., contain incorrect information)? If so, which ones? Why?
28. Are there other idiosyncrasies about how you enter information into the computer that would be important for us to understand?

Wrap-up

29. What other issues related to SNAP churning would you like to tell me about?
30. We've talked a lot about the time and effort it takes to enroll someone in SNAP and help them maintain those benefits. It's a big challenge. Can you tell me what one thing you think is working best in your office to move clients through this process more efficiently and effectively?
31. Do you have any final questions for us, or comments you would like to add?

Interview Guide--Community Based Organization (CBO) Directors

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We will interview CBO directors and/or other key CBO representatives with responsibility for SNAP-related activities. Some of these CBOs will be operating under FNS waivers and others will not. We expect that the CBOs will have a range of formal and informal roles related to SNAP.

Respondent Background

1. Please tell me about this organization and the types of services you provide. Who is your target population? What are your key funding sources?
2. Please describe your current position/role (e.g., job title, overall responsibilities, specific responsibilities related to SNAP)

Examining the causes and relevant factors associated with churning

3. How long has [NAME OF ORGANIZATION] been working to assist families applying for SNAP benefits? How did your organization get involved? About how many families does your organization assist in applying for SNAP over the course of a year?
4. What is the role of your organization in helping individuals apply for and receive SNAP benefits? Are you involved in outreach activities? Helping individuals apply for benefits? Filing applications? Helping SNAP cases maintain certification or recertify? Conducting interviews?
 - a. Do other CBOs in your area also provide these services? Which are most involved?
 - b. What actions do these other CBOs take?
 - c. Do you know approximately what percent of SNAP cases receive CBO assistance?
 - d. How many staff are involved in assisting families applying for SNAP benefits?
5. Among the many program issues that receive your attention, how important an issue is churning in SNAP (going off of SNAP and then back on again within a few months), in terms of its prevalence or how much of a burden it creates?

6. Do you have a feel for whether different types of SNAP units might churn more (for example, families with earned income)? Why do you think so?
7. What do you believe causes churning? (New computer system? Case overload? Auto-closures or paperwork backlogs? Temporary ineligibility? Eligible people not recertifying?) Which causes are most common?
8. When cases don't recertify, why do you think this happens? In general, are there SNAP policies or office practices that make it harder or easier for recipients to recertify or report status changes?
 - a. What operational practices in offices make it easier or harder for recipients to recertify or report status changes? (e.g., face-to-face or telephone interviews? online or telephone recertification? Waiting times in the office? Office hours? Language used on forms and in SNAP office?) Do you think these practices have any effect on churning? If so, how?
 - b. What policies make it easier or harder for recipients to recertify or report status changes? (e.g., how often do clients need to recertify or report relevant status changes? Other policies or practices to simplify reporting?) Do you think these practices have any effect on churning? If so, how?
9. To what extent do you think that recipients' personal characteristics and circumstances (i.e., health issues, small children, household composition changes, work schedules, etc.) might make it more challenging for them to comply with SNAP rules and processes? Why do you think so?
10. What steps can families take to reduce churning? What steps can caseworkers take to reduce or prevent churning?
11. How do CBOs help prevent or address churning? If you could do anything you wanted, are there any additional actions you wish your organization or other CBOs could take to help reduce churning? If so, what prevents you from taking that action now? (e.g., insufficient funds, legal restrictions, other priorities?)
12. Is there anything unique about this area/office, the types of clients that you typically serve or the barriers that they face that might affect churning patterns?

Determining the process of churner reentry

13. For churners who use the services of the CBO, what is the process of reentry into the SNAP program? What steps are involved? Can you walk me through one or two case examples?
 - a. Does the process at the CBO for churner reentry differ from the standard application or recertification processes?
 - b. Does the process depend on length of time off the program?

14. What churning-specific policies are in place at the CBO?

Calculating the cost of churning

15. For the CBO, does the time spent processing applications and conducting certification differ between restarting benefits and certifying existing cases? (What is the amount of staff time spent on a typical initial application? A typical recertification; a typical reentry (churn)?)

16. How much time at the CBO is spent on activities to help families maintain certification and avoid churning?

17. Do you think there are costs to the family for churning? What do you think they are? (*Probe, if needed.* For example, it takes time to recertify for SNAP after they have lost their benefits and they might also need to pay for gas or bus fare to get to the SNAP office.)

Wrap-up

18. What other issues related to SNAP churning would you like to tell me about?

19. We've talked a lot about the time and effort it takes to enroll someone in SNAP and help them maintain those benefits. It's a big challenge. Can you tell me what one thing you feel is working best to help move families through this process more efficiently and effectively? Do you have any final questions for us, or comments you would like to add?

Recruitment Script--Focus Groups

Public reporting burden for this collection of information is estimated to average 9 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Research and Analysis, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302 ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

Note: Focus group participants will be recruited by the Urban Institute [or MEF Associates], unless the local office director prefers to have local agency staff recruit participants. Participants will be at least 18 years of age. About 20 adult heads-of-households for each group will be contacted to ensure that about 10 agree to participate and that each group includes about 5 actual participants. The recruitment and reminder scripts below assume that both calls are made by the same Urban Institute [or MEF Associates] staff member.

Hello, may I please speak with [PARTICIPANT'S NAME]? [Once the participant is on the call . . .]

Hello, I'm [NAME], a researcher with the Urban Institute [or MEF Associates], a research organization located in the Washington, DC area. [NAME OF CASEWORKER] at the food stamp [SNAP; *name of program to be tailored to specific site*] program, gave me permission to invite you to join an upcoming discussion group for SNAP recipients. We are holding a one-time meeting to hear from SNAP participants about the experience of going off the SNAP program and then coming back on soon after. As a token of our appreciation, you will receive \$30 [*increased to \$80*] and a light meal [*lunch or dinner, depending on the time of the session*], and you will be helping SNAP administrators understand how to better serve clients and reduce the burden of going off and on SNAP on families. Our research team is coming to [CITY] on [DATE] to conduct the discussion group. We are hoping that you would be willing to talk with us about your experiences. We hope to hear as many points of view as possible about why people go off and on SNAP and how it affects households like yours. We feel that your input would be really valuable.

Am I correct that you recently had the experience of going off the SNAP program and then coming back on? [IF NO, SKIP TO "That's fine" below. IF YES, CONTINUE.]

Your decision to participate in the discussion or not will have NO impact on your receipt of SNAP or any other public assistance benefits. Your participation is completely voluntary. The discussion should take

about an hour and a half. As I mentioned, you will receive \$30 *[increased to \$80]* as a token of appreciation. We will also serve a light meal. Our research team will use what we learn to contribute to a report to the federal government on the patterns, causes, and costs of going off and on SNAP. Your name will not be recorded, and all information will be kept private.

Would you be interested in and available to participate in the discussion group on [DATE] at [TIME]? The discussion will take place at [the SNAP offices OR OTHER SPECIFIC LOCATION], located at [ADDRESS].

[IF YES] Terrific. I'll put your name down as a participant, and would ask that you write down this meeting in your calendar. One of the research team members will call you again prior to the meeting to remind you of the details – the date, time, and location, etc. Enjoy the rest of your day. Good-bye.

[IF NO] That's fine. Thank you for letting me tell you about this. Enjoy the rest of your day. Good-bye.

Reminder Script--Focus Groups

Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Research and Analysis, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302 ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

Note: As noted earlier, the reminder script below assumes that the call is made by the same Urban Institute [or MEF Associates] staff member who made the recruitment call.

Hello, may I please speak with [PARTICIPANT'S NAME]? [Once the participant is on the call . . .]

Hello, I'm [NAME] from the Urban Institute [or MEF Associates], and I'm following up on my recent call to you. As you may recall, I invited you to join a discussion group of SNAP recipients who have gone off the program and then come back on soon after. You agreed to participate in the discussion group. Do you remember what I'm referring to?

[IF YES] Terrific. I'm calling just to confirm that you're still available and interested in participating. I'm one of the research team members who will conduct the discussion group on [DATE]. We feel that your input would be really valuable in helping those who run the SNAP program understand how to better serve clients and reduce the burden of churning on households like yours. As a reminder, you will receive \$30 *[increased to \$80]* as well as lunch/dinner as a token of our appreciation. Can I confirm your interest and write you down as a participant?

[IF ACCEPT] Terrific. I'll write you down as a participant and will look forward to seeing you on [DATE] at [TIME] at [ADDRESS]. [IF THE MEETING WILL BE HELD AT A LOCATION OTHER THAN THE SNAP OFFICE: Would you like me to e-mail or text you the address? IF YES, Which e-mail address or number should I send that to?] Please try to arrive promptly so that we can begin on time. Thanks very much. Good-bye.

[IF DECLINE] That's fine. Thank you very much. Enjoy the rest of your day. Good-bye.

[IF NO, REPEAT RECRUITMENT CALL SCRIPT (APPENDIX B-1). IF PARTICIPANT THEN
AGREES TO JOIN, PROCEED TO "IF ACCCEPT" ABOVE.]

Introductory Script--Focus Groups

Public reporting burden for this collection of information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Research and Analysis, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302 ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

Note: Two discussion groups will be held in each of the case study sites. If possible, the two groups will differ from each other based on reason for case closure and other case characteristics available in administrative data.

Thank you for coming to this group discussion today. Your participation is very important to this study.

Who are we? I'm [name], a researcher on the Urban Institute's [or MEF Associates'] study team; I will be your moderator for the session. The Urban Institute [or MEF Associates] is a non-profit research organization located in the Washington, DC area that studies government programs and makes recommendations to improve them. Helping me today is [name].

Why were you invited to this group? You have been invited to join this group because you are someone who has had the experience of losing SNAP benefits and reapplying within a few months—that is, food stamps [*customize discussion guide to include the local name for SNAP*]. Is that true for everyone here? Have you all received SNAP benefits at one time, then stopped for a while and then later started receiving them again? [*If anyone does not qualify for the focus group, thank them for their time and let them know that the discussion is for people who have “churned.”*] We call that process of losing SNAP benefits and reapplying within a few months “churning.” Our research team, on behalf of the Federal Department of Agriculture, Food and Nutrition Service, which operates SNAP, is studying the patterns, causes, and costs of churning. We are analyzing data on this issue and also talking with SNAP administrators, caseworkers, community-based organizations (like [*name of CBO in this community*]), and SNAP participants like you to better understand the issue of churning. We are visiting six communities across the country. In addition to [this city] the other communities included in our study are _____.

What is a discussion group? Have any of you participated in a discussion group like this before?

Discussion groups are a way to find out what people think about an issue through group discussion. We are interested in learning about your experiences and thoughts about why churning (losing SNAP benefits and reapplying within a few months) happens and what effect it has on you. There are no right or wrong answers. We want to know what you think and what your experience has been. You should feel free to disagree with each other; you might have had different experiences from each other. We hope to hear as many points of view as possible in response to the questions I'll ask. Please feel free to speak up: your participation is very important to the success of this study.

What happens with the information shared during the group? We will use what we learn today and from other interviews and discussion groups to help us write a report on the patterns, causes, and costs of churning in SNAP. This report will be submitted to FNS to inform the federal government about SNAP churning, the policies and practices that might reduce churning, and the related costs to SNAP offices and recipients.

How does this work? The session today should last about 90 minutes. I may remind you occasionally to speak one at a time so that we can hear your comments. I am your guide, but this is a group discussion; let's try to make sure that everyone has a chance to answer each question and that we listen to what each person has to say. To keep us on schedule, I may change the subject or move ahead. Please stop me if you have something to add. In the past, most people have told us that they enjoy these discussions because it gives them a chance to share their experiences and hear about other peoples' experiences.

At the end of this session, we will ask you to complete a short form with some background information about yourself to help us understand more about the people who participate in these discussion groups, but you will not be putting your name on the form. We will also give you \$30 *[increased to \$80]* in cash for participating today and will ask you to sign a receipt indicating you have received this payment. We will ask you to sign for your incentive payment in order to account for our finances, but we pass on only a coded identifier, not your name, to our accounting department.

Privacy Statement *[Interviewer must read this]:*

Participation in this discussion group is *voluntary*, which means that you do not have to participate and you can decide not to answer any specific questions. There are *no consequences* for choosing not to participate or not to answer any question. I want to stress that your participation is *not required* in order to continue receiving benefits or to receive them at any time in the future. You can also *leave the group at any point*. The group discussion will last about *90 minutes*.

The personal information you provide will be kept confidential and will not be shared with anyone outside the research staff working on the study, except as otherwise required by law. This includes *anything that can identify you* such as your name, address, or telephone number. Information is never repeated with the name of a participant in any reports or in any discussions with program staff or FNS. When we write our reports and discuss our findings, information from all the people we speak with is put together and presented so that *no one person can be identified*. Everyone who works on this project has signed a legal document stating they will not reveal any of your personal information and can be severely penalized if they do. We also ask that you respect the privacy of others in the group and *not repeat anything you hear* in this discussion outside the group.

We value the information you will share with us today and want to make sure we capture all of it. So, *with your permission, we will be recording the session* and [name of person] will be taking notes on a laptop computer. Those notes will not use your names. Also, as we said, we will not use your names in preparing any reports and will disguise your comments so that *no one can identify who made specific comments*. Does anyone have an objection to recording this group? During the discussion, if you would like to stop the recording while you make a particular comment, please let us know.

[NOTE TO FACILITATORS: If anyone objects to recording the discussion, the researcher who is not leading the discussion group will need to take thorough notes. Anyone who chooses to leave the group at any time should be given the \$30 [increased to \$80] and sign to acknowledge receipt of the incentive. This should be done outside the room in which the focus group is occurring.]

Do you have any questions before we begin?

Focus Group Guide--SNAP Participants

Public reporting burden for this collection of information is estimated to average 90 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Research and Analysis, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302 ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

[Ask participants to write their first name on a tent card.]

Introduction/Icebreaker

1. *[MODERATOR: Start with an icebreaker]* Please tell us your first name and tell us about how long have people lived in this area?
2. *[MODERATOR: Transition to getting a rough timeline of participants' history of SNAP use]* When did you first apply for SNAP? Are you receiving anything else from *[LOCAL HUMAN SERVICE OFFICE]*?

SNAP Churn

1. *[MODERATOR: Make sure to distinguish between short spells where someone churns versus instances where someone leaves the program for a long period of time and then comes back; also distinguish between instances where someone reapplies and when they recertify.]* We're interested in talking about any interruptions to your SNAP benefits.
 - a. Over the past five years, how many times has the SNAP office SNAP stopped your benefits?
 - b. Over the past five years, how many times have you reapplied for SNAP?
 - c. Over the past five years, have you ever lost your SNAP benefits and then applied again within a few months?
2. How did you apply? What was that like?
3. How do you usually communicate with staff at the SNAP office? Have you had to for any reason?
4. Has there been a time when you've had to [renew/recertify/resubmit paperwork]? Did you? What was that like?

- a. *[If applicable]* Why didn't you reapply?
- b. *[If applicable]* Why weren't you eligible?

[MODERATOR: 1) Select questions based on issues mentioned by discussants 2) After covering these topics, proceed to the remaining questions, if any.]

5. Some of you have mentioned [OR sometimes people have] personal circumstances (like health issues, small children, changes in the number of people living in your household, work schedules, etc.) that make it hard for you to complete the processes needed to continue receiving SNAP (like getting to an interview or submitting paperwork on time). Has this been your experience? What other personal circumstances have made it hard for you to keep SNAP?
6. Some of you have mentioned [OR sometimes people say that] SNAP rules or office procedures can make it easier or harder for you to recertify or report status changes. In your experience, are there things that your office or caseworker does to try to make it easier for you to recertify or report changes?
 - a. When it's time to [recertify/renew/recertify/resubmit paperwork] for SNAP or you have to report changes, can you do it over the phone, on the internet or by mail or fax, or do you have to go into the office and meet with a worker? If you have a choice, which method do you use to recertify? Why?
 - i. Do you have access to a computer where you could get online to recertify? If so, do you know how to recertify online?
 - ii. Do you have access to a fax machine if you wanted to fax SNAP paperwork?
 - iii. Is the office open at times that are convenient for you? When you go to the SNAP office, how long do you usually have to wait to see someone?
 - b. Did you have a choice of having your SNAP interview on the phone or in the office? If you do have a choice, do you prefer having your interview on the phone or in the office? Why?
 - c. Are there times when you have no choice and you need to go to the SNAP office in-person? If so, what are the reasons you have to go into the office?
 - d. How do you know when it's time to recertify for SNAP? Do you know how often you need to recertify (e.g., every six months? Every year?) Does the SNAP office notify you that you need to do something, or do you need to remember to do it on your own?
 - e. If your situation changes while you are receiving SNAP, such as getting a job or working more hours, do you need to report changes right away or can you wait until

the next time the SNAP office asks for information? In what situations do you need to report changes right away?

- f. How do these office procedures *[repeat specifics identified during discussion]* affect your ability to recertify or report status changes?

Causes of Churning

I'd like to begin with a very broad question that will help guide the rest of our discussion today.

7. What do you believe causes churning or an interruption in SNAP benefits—the process of losing SNAP benefits and then reapplying again within a few months? What was your experience?
(Probe: Temporary ineligibility because your circumstances have changed? For example, you're working more or earning too much? Paperwork issues at the SNAP office? Eligible people not completing the process for renewing your SNAP benefits?)
8. [QUESTION TO BE ASKED OF MIXED GROUPS OR GROUPS OF “ELIGIBLE” CHURNERS]
Sometimes people who are eligible to continue receiving SNAP don't [renew/recertify/resubmit paperwork] on time so they lose their SNAP benefits for a few months. If this was your experience, what prevented you from [renewing/recertifying/resubmitting paperwork] on time? Did you think you weren't eligible anymore because your circumstances had changed? Are there other reasons?
9. [QUESTION TO BE ASKED OF MIXED GROUPS OR GROUPS OF “INELIGIBLE” CHURNERS]
Sometimes people lose their SNAP benefits because their circumstances change and they aren't eligible. Then their circumstances change again and they can receive SNAP again. If this was your experience, what changed to make you lose eligibility and then what changed to make you eligible again a few months later?
10. After your SNAP benefits stopped, did anyone from the SNAP office reach out to you to see why you didn't recertify or to help you recertify for benefits?
11. Are there other things your office or caseworker does that make it easier or harder for you to report changes or recertify for SNAP?

Determining the Process of Churner Reentry

I would like to shift our discussion now to hearing about the specific process you went through after losing SNAP benefits and reapplying within a few months.

12. When you reapplied for SNAP after losing the benefits for a little while, do you think the application process was any different from when you first applied for SNAP? (i.e., possibly having to provide less documentation or go through a shorter process?)
 - a. When you reapplied for SNAP after losing the benefits for a little while, what did you need to do to make sure you received SNAP benefits once again?

13. Are you aware of any local community organizations that are able to help with part of the application process for SNAP? Can you tell us about any help you received from any community organizations? Do you think it would be useful to get help from a community organization? If so, what things would help you?
- a. *If the CBO we visit is not mentioned by name, ask:* Did any of you go to [NAME OF CBO WE VISITED] for help signing up for or recertifying for SNAP? What can that organization help with?
 - b. How important have [THE CBO WE VISITED] or other outside organizations been in helping you...
 - a. ...keep your SNAP benefits?
 - b. ...renew your SNAP benefits?
 - c. ...resubmit SNAP paperwork?
 - d. ...reapply for SNAP benefits?

Costs of Churning

I would like to hear about your experiences during the short time when you were not receiving SNAP, before you started getting SNAP again.

14. Did you stay off of SNAP because you didn't think you needed it? Was it difficult to get by without SNAP?
- a. How did you get groceries when you didn't have SNAP? Do you go to food pantries more?
 - b. During your time off of SNAP, did you have other supports from TANF, family, or local community organizations?
15. How did the loss of SNAP for that period affect your family?
16. What brought you back on to SNAP?
17. When a family goes on and off of benefits in a few months' time, there might be extra costs that you wouldn't have had if you stayed on SNAP the whole time. For example, it takes time to recertify for SNAP after you've lost your benefits and you might also need to pay for gas or bus fare to get to the SNAP office. Did you have costs like these as a result of losing SNAP benefits and reapplying? If so, what kinds of costs did you have?

Wrap up

18. Do you think that churning—the process of losing SNAP benefits and reapplying with a few months—is a major issue? Why or why not?

19. What can the SNAP workers or agency do to reduce or prevent churning? How can the SNAP process be improved?

20. We've talked a lot about the time and effort it takes to enroll in SNAP and maintain those benefits. It's a big challenge. Can you tell me what your worker or the agency has done well to be of assistance through this process, that you think other SNAP office should do to help their clients?

Let's summarize the key points we've discussed today..... Do you have any final thoughts, comments or recommendations? Or do you have any questions for us?

Thank you.

Ask participants to complete the "Participant Information Form" (B-5) and sign the "Participant Receipt Form" (B-6).

Focus Group Participant Information Form

Public reporting burden for this collection of information is estimated to average 3 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Research and Analysis, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302 ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

Please complete this form. The information will be used only to summarize who participated in this discussion group. Your name and address are not needed.

1. How many years have you lived in this city? _____
2. What is the total number of people living in your household? _____
3. How many children younger than 18 live in your household? _____
4. Are you employed?
☐ Yes
 o Full time (more than 32 hours per week)
 o Part time
☐ No
5. Are you a student?
☐ Yes
 o Full time
 o Part time
☐ No
6. Which category best describes your highest grade completed (*check one*)

☐ Less than high school
☐ High School/GED
☐ Some College
☐ Completed College
7. Are you:
☐ Male
☐ Female
8. What is your age? _____

Focus Group Participant Receipt Form

Public reporting burden for this collection of information is estimated to average 1 minute per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Research and Analysis, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302 ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

Site:

Date:

Time:

By signing below, I confirm that I received \$30 *[increased to \$80]* as an incentive to participate in a discussion group conducted by the Urban Institute regarding churning in the Supplemental Nutrition Assistance Program (SNAP).

Name (please print)

Signature

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____