

Chapter 5

UI and SNAP Receipt in the Sunshine State

The Great Recession and Its Aftermath in Florida

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In this chapter, we examine the Unemployment Insurance (UI) participation of Supplemental Nutrition Assistance Program (SNAP) recipients in Florida—the state with the nation’s third-largest SNAP caseload—from 2007 to early 2012. We explore issues related to

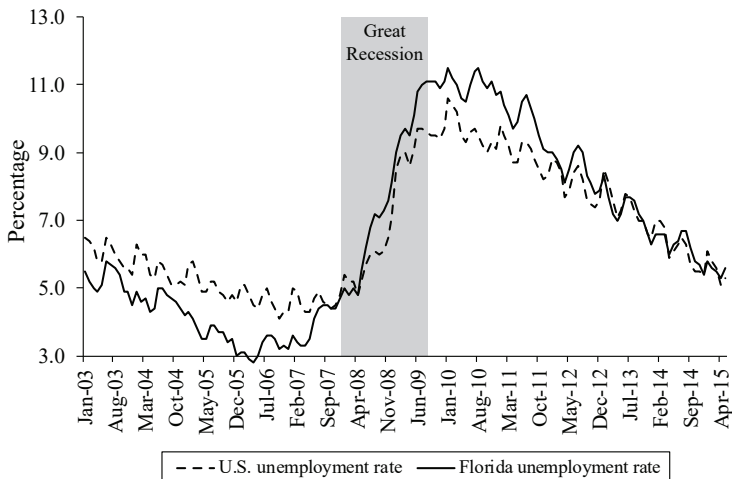
- patterns and timing of joint receipt;
- the monetary value of income from earnings; and
- UI receipt for SNAP recipients in the quarter before participation, the quarter during participation, and the quarter after exiting SNAP.

We find that patterns of joint use in Florida changed dramatically during the recession. However, during the recovery, return to prior patterns was slow. Although the economic value of UI was high for those receiving it and the growth in the caseload was dramatic, levels of UI participation remained modest during the Great Recession for SNAP recipients in Florida.

Entering the twenty-first century, Florida’s economy was strong and mirrored that of the nation. From 1996 to 2002, the state annual unemployment rate in Florida stayed within two-tenths of a percentage

point of the national average. In 2003, however, Florida's unemployment rate began to fall sharply, ahead of the also-declining national unemployment rate (Figure 5.1). In 2006, as economists were debating the consequences of having a national unemployment rate under 5 percent, the annual unemployment rate in Florida fell to below 3 percent. Then, as the national annualized unemployment rate hovered between 4 and 5 percent in 2007, Florida's unemployment rate began to climb. In the first half of 2008, the state's unemployment rate overtook the national rate. As of January 2010, Florida's unemployment rate was among the highest 10 in the nation at 11.5 percent—a 5.3 percentage point increase over the June 2008 level and a more than threefold increase in less than three years. In contrast to other states that witnessed their largest declines in employment in manufacturing, Florida lost over 250,000 jobs in the construction industry between December 2006 and December 2009 (BLS 2016). Insofar as Florida has a combination of a diverse labor force, a strong service-sector

Figure 5.1 Monthly Unemployment Rate: U.S. and Florida



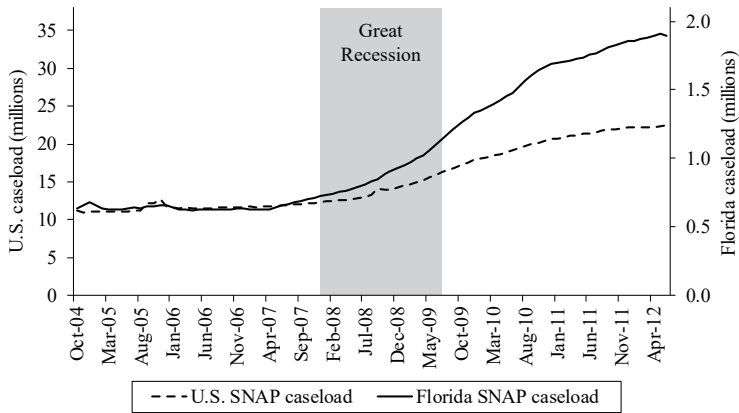
SOURCE: U.S. Department of Labor (not seasonally adjusted).

economy, and a large aging population, results from our analysis of Florida may well preview the coming American condition.

The Department of Children and Families in Florida serviced a SNAP caseload with 3.6 million SNAP recipients in December 2012, accounting for 7.5 percent of the 47.8 million participants in the United States (USDA 2013). Figure 5.2 shows that growth in the Florida SNAP caseload followed the national trend closely from the beginning of 2003 to mid-2007. However, from May 2007 to the present the rate of growth in the SNAP caseload has been substantially greater than that of the nation as a whole.¹ Participation rates among the eligible population in Florida were historically below the national average, but they increased dramatically over the first decade of the century, approaching the national figure by 2009.

In terms of specific SNAP policies, Florida eliminated vehicles as countable assets² for most families in October 2001, adopted narrow categorical eligibility in October 2002 (Falk and Aussenberg 2013), and adopted simplified reporting in 2003 (Cody, Nogales, and Sama-

Figure 5.2 SNAP Caseload, Households: U.S. and Florida



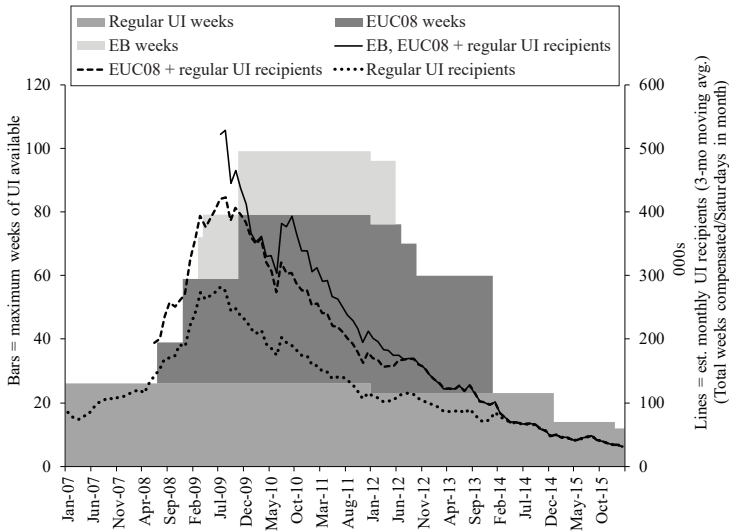
SOURCE: U.S. Department of Agriculture; authors' computations based on Florida program administrative data.

Martin 2008). In July 2010, Florida adopted broad-based categorical eligibility, which increased the number of individuals subject to less restrictive SNAP eligibility rules. In addition, Florida has led modernization efforts by moving to an online SNAP application process and substituting call centers for brick-and-mortar offices.

Turning to Florida's UI policy, during the period of our study, state monetary eligibility provisions required UI-covered employment in two of the first four of the past five quarters and minimum total earnings of \$3,200 in the previous 18 months. In addition, in order to qualify for UI, workers had to have separated from their employer for certain reasons: because they were laid off or forced into compulsory retirement, because they had to move with the transfer of a military spouse, or because of personal illness. Florida did not provide a dependency allowance, and benefits ranged from a minimum weekly level of \$32 to a maximum of \$275, among the lowest in the country. Thus, UI participant households without other sources of income were generally eligible for SNAP. On the other hand, the likelihood of SNAP recipients participating in UI was lower than in states with more generous UI eligibility provision.

UI program participation was substantially smaller than that of the SNAP program during our observation period. Figure 5.3 provides an estimate of the number of UI recipients, identifying the cumulative number of benefit recipients from each of the three UI programs: 1) the regular UI program, 2) the Emergency Unemployment Compensation (EUC) program, and 3) the Extended Benefits (EB) program. The shaded area of Figure 5.3 indicates the maximum number of weeks of benefits available from these three programs over the time period. As expected, UI program participation was highly cyclical during the study period. The number of UI recipients was in the range of 100,000 from 2007 through Summer 2008, when it increased dramatically and reached a peak of approximately 500,000 near the end of the recession in 2009. After that, the number of recipients began to decline, reaching about 350,000 during 2010, then 200,000 by the end

Figure 5.3 Total Number of UI Recipients by Program Source (bars), and Maximum Weeks of UI Available (lines): Florida



SOURCE: Rocky (2015).

of 2011, and declining to under 100,000 by the end of 2013—below prerecession levels.

Relative to the five states considered in other chapters, Florida experienced a substantially larger growth in its SNAP caseload. In Chapter 3 (Figure 3.12), we see that from 2007 to 2013, Florida’s caseload increased by a multiple of more than 2.7. Maryland experienced the second greatest increase (about 2.5), followed by Georgia (2.3). SNAP growth in the three other states was less than the growth in the national caseload, which did not quite double.

In large part, this caseload growth reflects the dramatic decline in Florida’s economy, as indicated by the unemployment-rate increase in Figure 5.1. Although the unemployment rate in Michigan exceeded that in Florida during the Great Recession, Michigan’s increase was smaller given that the rate was already around 7 percent prior to the

onset of the recession. The rise in the participation rate among those eligible is an equally important explanation for Florida's SNAP case-load growth. Florida's participation increase exceeded that of any of the other five states: from 2003 to 2011, this measure rose from 0.48 to 0.83, an increase of over 70 percent, which substantially exceeded the next greatest increase (Maryland, 60 percent) and the national average increase of 40 percent (Chapter 3, Table 3.1).

DATA

Monthly data on participants in regular SNAP for the period from July 2007 to April 2012 come from administrative case records maintained by the Florida Department of Children and Families in computer-readable form. The information in these records includes monthly benefits paid and reported income, as well as demographic and geographic characteristics of all eligible individuals in households receiving SNAP benefits. Normally, benefits are paid on a monthly basis, and we count any month in which a benefit check was provided to the household as a month of SNAP receipt for each eligible individual in the household. However, to account for administrative churn, we smoothed SNAP spells by removing interruptions of a single month.

Data on employment and earnings come from quarterly wage records provided by covered employers in the state and maintained by the Florida UI system, matched at our request to the universe of SNAP recipients. This source of earnings reports omits earnings from informal and illegal employment, federal or military employment, and employment outside the state. Notwithstanding these omissions, earnings measures based on these kinds of data are comparable in accuracy to those obtained in surveys, and studies suggest that program evaluations using such data do not suffer important biases (Wallace and Haveman 2007). We also use weekly data on UI ben-

efit receipt obtained from the Florida Agency for Workforce Innovation, again matched to the universe of SNAP recipients. We code any month containing the Saturday of a week in which UI payments were made as a month of UI receipt for the individual identified as the payee. These data are available for the period July 2007 to April 2012. Although UI benefits accrue to individuals, the unit of analysis is the household, and UI benefit receipt and earnings for the household are those accruing to SNAP-eligible individuals in the household.

As is the case for the other state chapters, the analyses that follow are limited to SNAP households with at least one eligible SNAP recipient who was at least 18 years of age and younger than 65.³ UI receipt outside this age range was very low because of the structure of program rules. This means that SNAP “child only” cases are omitted, since adults in such a household are not classified as SNAP recipients.

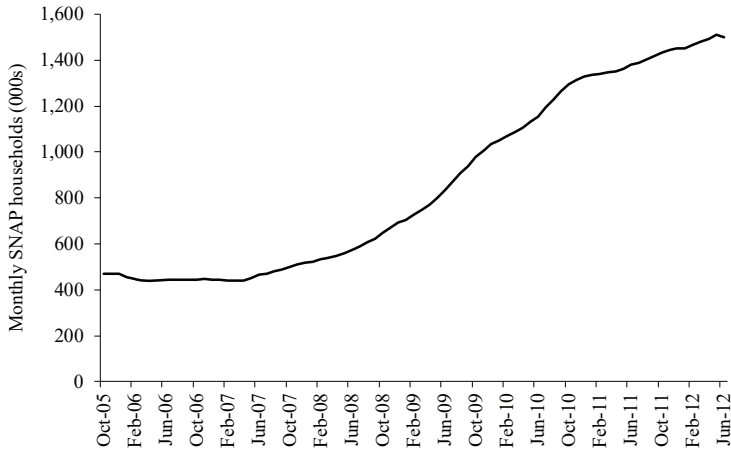
RESULTS

Our discussion of the results of our study covers four topics:

- 1) The overlap between UI and SNAP receipt
- 2) The connection between UI and SNAP take-up and economic development and policy evolution
- 3) Characteristics of SNAP households
- 4) Support provided by UI and SNAP

Overlap between UI Receipt and SNAP

In this section, we present details about the dynamics of joint UI and SNAP receipt. Working from the universe of SNAP households in our study group (SNAP households with participants aged 18 to 64), we document the changing dynamics of the SNAP caseload as well as in joint participation in UI and SNAP.

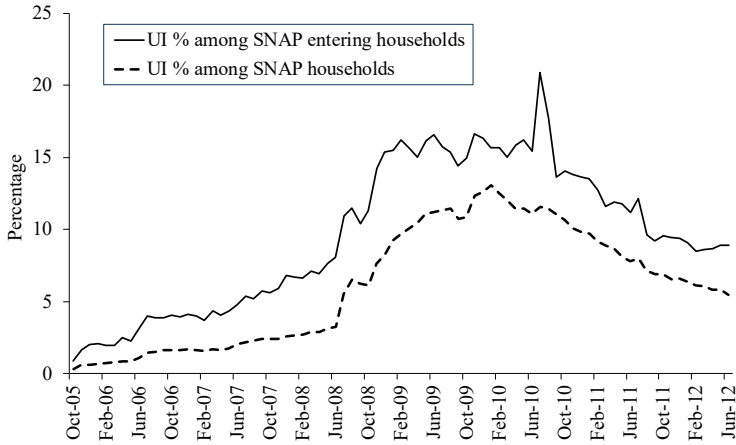
Figure 5.4 SNAP Households with Recipients Aged 18 to 64: Florida

SOURCE: Authors' computations based on Florida program administrative data.

Figure 5.4 presents the total caseload in Florida at the household level for our SNAP study group from October 2005 to June 2012. The caseload remained at about 450,000 from late 2005 to mid-2007, when it began to rise rapidly to the historic caseload high of 1.5 million households during 2012.

Figure 5.5 presents our measure of joint receipt, which is the percentage of SNAP households in our study group with a member receiving UI benefits. This measure, shown with the triangle marker, was quite low prior to the Great Recession, consistent with the level of joint receipt in other states. However, joint participation grew to a high of 13.1 percent in January 2010—a higher level than that experienced in most other states. After that, joint participation dropped steadily each month to around 5 percent by April 2012, the end of our observation period. Over this period, households entering SNAP were somewhat more likely to be receiving UI (solid line in Figure 5.5) than the average SNAP recipient (dashed line), reflecting the fact that economic hardship often led to entry into both UI and SNAP at

Figure 5.5 UI Receipt among SNAP Households with Recipients Aged 18 to 64: Florida

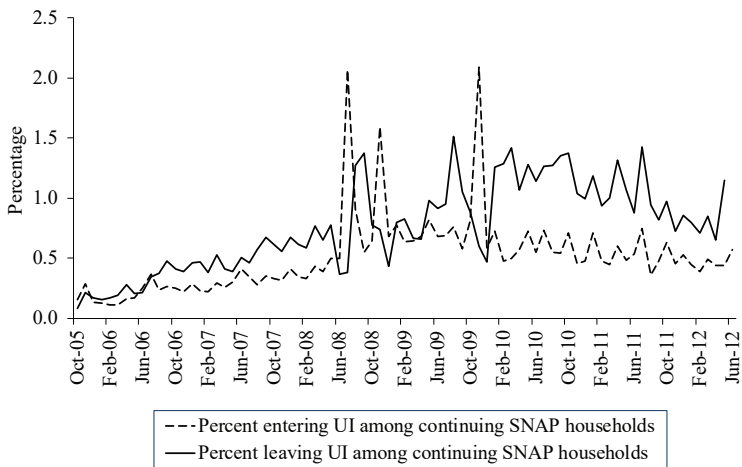


SOURCE: Authors' computations based on Florida program administrative data.

around the same time. Before 2008, those receiving UI would almost surely have exhausted benefits within six months, whereas often families continued to receive SNAP after leaving UI.

In addition to UI participation by new SNAP recipients, the level of UI participation is also a function of the variation in program entry and exit among continuing SNAP recipients.⁴ In order to examine these dynamics, Figure 5.6 presents the percentage entering and exiting UI each month among continuing SNAP households. Among all SNAP households, the percentage of the SNAP caseload exiting UI was higher than the percentage entering UI in all but a few months, reflecting the movement off of UI that occurred as even extensive durations of benefits were exhausted. The exceptions occurred in July 2008, November 2008, and November 2009—all points in time that roughly correspond with UI benefit expansions, which allowed some SNAP recipients who had previously exhausted their UI benefits to return to the UI rolls. Overall, however, it is clear that the growth in

Figure 5.6 Monthly UI Entries and Exits for SNAP Households Relative to SNAP Caseload, Households with Recipients Aged 18 to 64: Florida

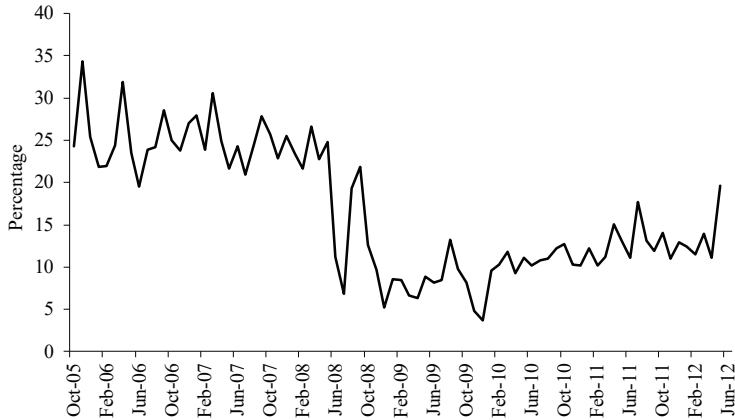


SOURCE: Authors' computations based on Florida program administrative data.

UI receipt in the SNAP caseload was due to the growing number of entering SNAP recipients receiving UI.

Notable, however, are the particularly high levels of UI exit among continuing SNAP households after January 2010. This increase is largely a function of the fact that many more SNAP recipients were receiving UI at that point, so the proportion of SNAP recipients at risk for exiting UI (due either to the exhaustion of UI entitlement or to exit because of reemployment) was much greater. To get a sense of the underlying mechanism, Figure 5.7 indicates the percentage of UI-SNAP households that exit UI in a given month. Through the beginning of 2008, approximately 25 percent of UI recipients discontinued UI each month, consistent with a normal maximum benefit length of less than six months. In 2008, with the extension of UI eligibility, that departure rate declined dramatically, so that through most of 2009 it hovered between 5 and 10 percent. With the improve-

Figure 5.7 Percentage of SNAP-UI Household That Exit UI by Month, Households with Recipients Aged 18 to 64: Florida



SOURCE: Authors' computations based on Florida program administrative data.

ment in the economy and the exhaustion of benefit entitlement, the exit rate increased in the subsequent two years to over 10 percent. In fact, it ranged between 10 and 15 percent for most months during the remainder of our period.

Overall, it is clear that both the SNAP and UI caseloads increased much more dramatically in Florida than in the United States as a whole. Joint participation in UI among the SNAP recipients for Florida also increased sharply during the Great Recession and greatly exceeded joint participation nationally. This growth was driven largely by high UI usage among new SNAP entrants. While levels of joint participation at the end of our study period remained above those at the beginning, the steady decline points to a likely future return to former (pre-recession) levels. The decline in joint participation in UI observed during the period of recovery from the Great Recession is largely a function of the decline in new SNAP recipients receiving UI and an increase in departures from UI by SNAP recipients.

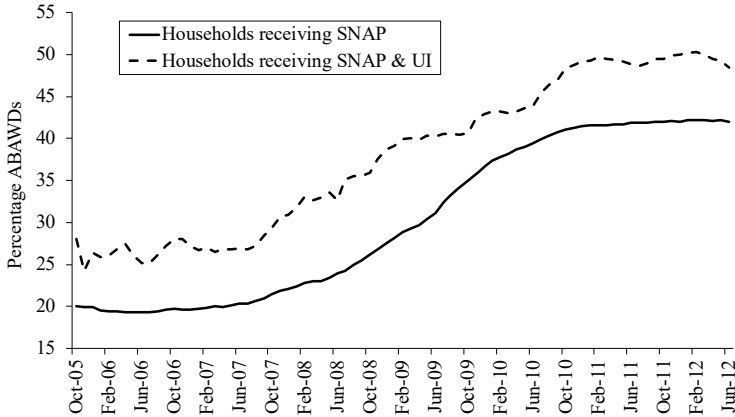
Connection between UI and SNAP Take-Up and Economic Development and Policy Evolution

Figure 5.1 makes clear that after an extended period of growth, Florida was particularly hard hit by the Great Recession. By 2009, Florida's unemployment rate was as much as 2 percentage points above the national average. By the fourth quarter of 2012, the average duration of UI benefits stood at 20.3 weeks, above the national average of 17.1 weeks. The percentage of recipients exhausting UI benefits in Florida was 70.1 percent, well above the national average of 47.2 percent and the highest in the country (U.S. Department of Labor 2013).

Since the welfare reform of the 1990s, federal regulations have limited SNAP receipt to three months in any three-year period for individuals who are classified as able-bodied adults without dependents (ABAWDs), who are at least age 18 and younger than 50, and who are not working. A provision in the policy explicitly waives this restriction in counties where high unemployment rates indicate insufficient job availability. Given Florida's strong economy through the end of 2007, there were essentially no areas of the state that qualified for waivers prior to 2009. However, in early 2009, with implementation of the American Recovery and Reinvestment Act, the entire state was exempted. As a result, not only did the recession lead to a dramatic deterioration in the job market, but SNAP restrictions on participation were eased for a subset of the population.

In Figure 5.8, we see that the percentage of ABAWD households among all SNAP households in our study group more than doubled during the Great Recession, from 20 percent in October 2005 to 42 percent by January 2011.⁵ Although the growth began in 2008, it was particularly rapid in 2009 before leveling off in 2010. Since late 2010, the percentage of Florida SNAP households in this group has remained relatively stable at around 42 percent. Overall, ABAWDs make up a higher percentage of the total caseload in Florida than in the other states considered in this volume (see Chapter 3, Figure 3.14). Among

Figure 5.8 Percentage of ABAWDs in SNAP Households and SNAP Households with UI Recipient: Florida Households with Recipients Aged 18 to 64



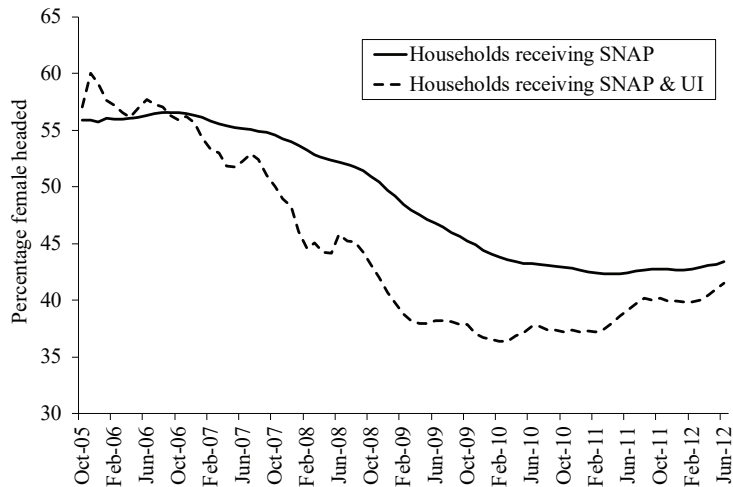
SOURCE: Authors’ computations based on Florida program administrative data.

joint UI-SNAP participants, the percentage of ABAWDs was greater still, doubling from around 25 percent in October 2005 to 50 percent by the end of our observation period.

Characteristics of SNAP Households

The Great Recession affected segments of the population that in most times had found relative success in the labor market. As in most prior recessions, men were particularly likely to be affected, but the impact this time was more dramatic, causing some to dub it a “mancession.” The SNAP caseload became more male dominated as a result of the Great Recession (Figure 5.9). The percentage of SNAP households in our study group headed by single women dropped from 55.9 percent in October 2005 to 42.5 percent in January 2011. Among the SNAP households receiving UI, the drop was even steeper: from 60 percent in November 2005 to 36.4 percent in February 2010. While the pattern is consistent with that found in other states, the

Figure 5.9 Percentage Female Headed: SNAP Households and SNAP Households with UI: Florida Households with Recipients Aged 18 to 64

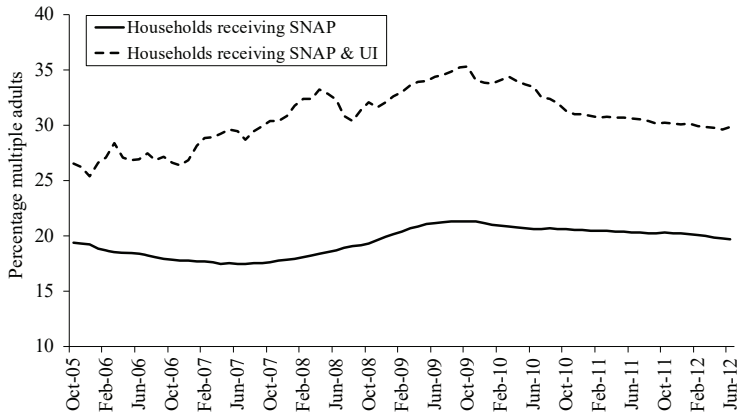


SOURCE: Authors' computations based on Florida program administrative data.

drop is larger in Florida and can be explained by the rise in the male unemployment rate and the increase in the ABAWD SNAP caseload. Of particular interest, this change in the composition of recipients has endured, and it shows only the slightest hint of returning to previous levels during the period of economic recovery.

Figure 5.10 presents the percentage of the Florida SNAP recipients in our study sample with multiple adults in the household. The percentage of multiple-adult households was 19.4 percent in October 2005, fell slightly to 17.5 percent in July 2007, rose to 21.3 percent in October of 2009, and then fell again to 19.6 percent by April 2012. While the total change is only about 4 percentage points, the pattern is not consistent with that for ABAWDs. The percentage of the SNAP recipients participating in UI made up of multiple-adult households is higher than that for SNAP recipients as a whole; this is in large part a reflection of the fact that having more adults in the households

Figure 5.10 Multiple Adults, SNAP Households, and SNAP Households with UI Recipient: Florida Households with Recipients Aged 18 to 64

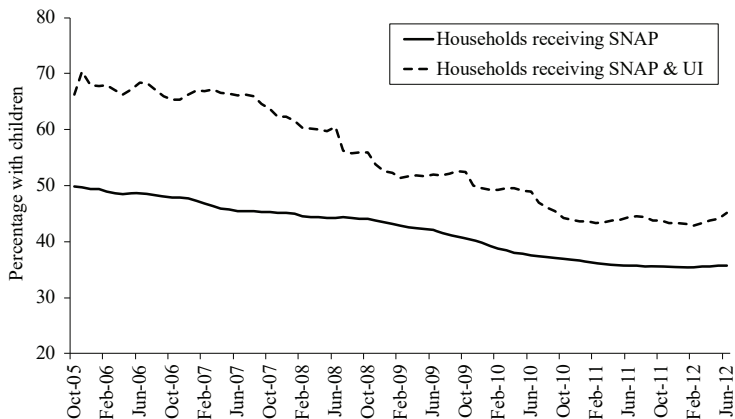


SOURCE: Authors' computations based on Florida program administrative data.

increases the number of individuals potentially eligible to receive UI benefits. In October of 2005, 26.5 percent of SNAP recipients on UI lived in multiple-adult households; that percentage rose to a high of 35.3 percent in October 2009 and then declined to about 30 percent by August 2011.

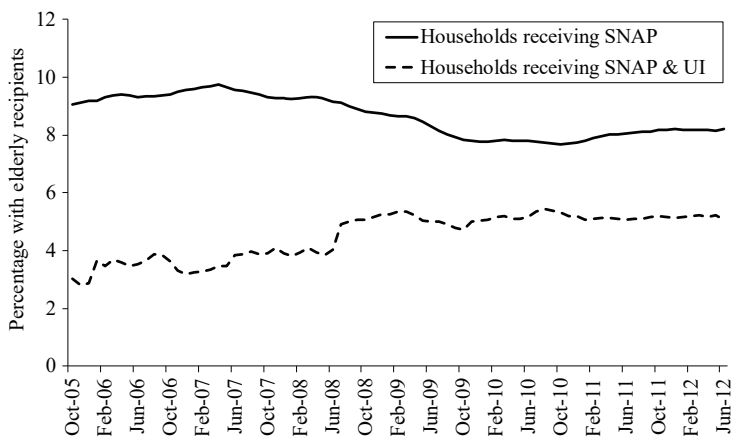
The age distribution of Florida's SNAP recipients changed dramatically during our observation period, as shown in Figures 5.11 and 5.12. While households with children made up about half of the SNAP caseload in our study group in October 2005, the percentage slowly and steadily fell to about 35 percent by June 2011, where it remained until April 2012 without any sign of recovery. The percentage of households receiving both SNAP and UI that contained children was even higher, at 70.4 percent in November 2005; it also declined fairly continuously over that time period, down to 42.9 percent by 2012. The pattern for the elderly is less dramatic but similar: households with elderly recipients (aged 60 or older) made up about

Figure 5.11 Percentage with Children, SNAP Households, and SNAP Households with UI Recipient: Florida Households with Recipients Aged 18 to 64



SOURCE: Authors' computations based on Florida program administrative data.

Figure 5.12 Percentage with Elderly Recipients, SNAP Households, and SNAP Households with UI Recipient: Florida Households with Recipients Aged 18 to 64

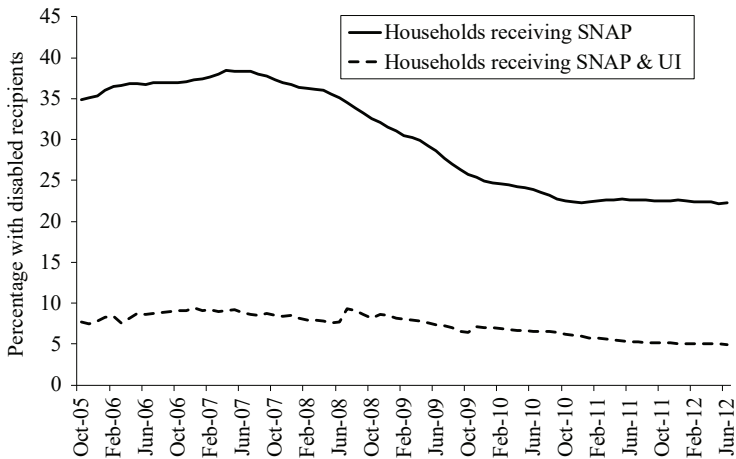


SOURCE: Authors' computations based on Florida program administrative data.

9 percent of the SNAP caseload in our study sample in late 2005, experiencing a slow decline to about 8 percent in mid-2009, where the level remained until April 2012. In contrast, the percentage of SNAP households jointly participating in UI that contained an elderly person rose from 3 percent in October 2005 to 5 percent in April 2012, perhaps as a result of the rise in multiple-generation housing arrangements.

As the total SNAP caseload drew in more able-bodied workers made jobless by the Great Recession, the percentage of the Florida SNAP caseload having a recipient with disabilities, shown in Figure 5.13, fell dramatically. Beginning in October 2005, around 35 percent of SNAP households contained a recipient with disabilities. This percentage increased to 38.3 percent in May 2007 before falling steadily to 22.3 percent in January 2011. In part, the shrinking share is likely a result of the relative stability of the size of the population with disabilities. Although at a much lower level, the percentage of

Figure 5.13 Percentage with Disabled Recipients, SNAP Households, and SNAP Households with UI Recipient: Florida Households with Recipients Aged 18 to 64



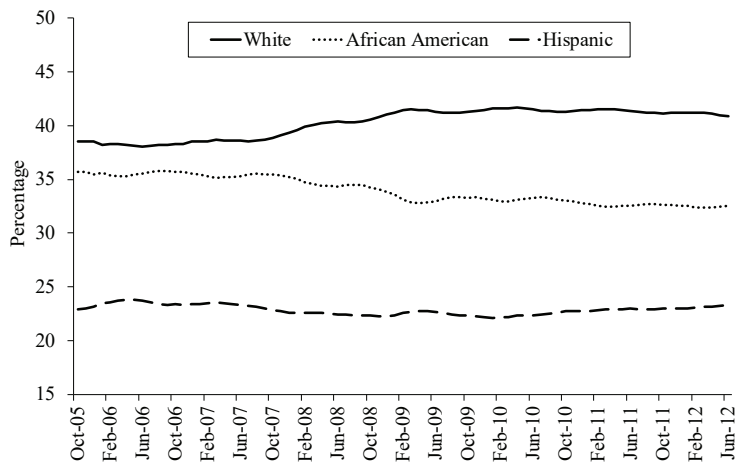
SOURCE: Authors' computations based on Florida program administrative data.

disabled SNAP recipients participating in UI follows a similar pattern when evaluated in proportional terms: the share of jointly participating households containing a disabled recipient was around 7.5 percent in October 2005, increased to 9.1 percent in December 2006, then fell to around 5 percent by mid-2011.

Florida has large African American and Hispanic populations and is generally more ethnically diverse than the nation as a whole; Hispanics make up a much larger share of the total population of Florida compared to the nation. Figure 5.14 demonstrates that whites made up the largest share of the SNAP households in our study group, with the percentage increasing over the period of our study. Conversely, the African American share dropped by a similar amount: about 3 percentage points. The share of the SNAP caseload made up of Hispanics remained stable throughout the period.

The racial and ethnic composition of joint UI-SNAP participants has a similar pattern, but the size of the shift was much greater (Fig-

Figure 5.14 Racial and Ethnic Composition, SNAP Households: Florida Households with Recipients Aged 18 to 64



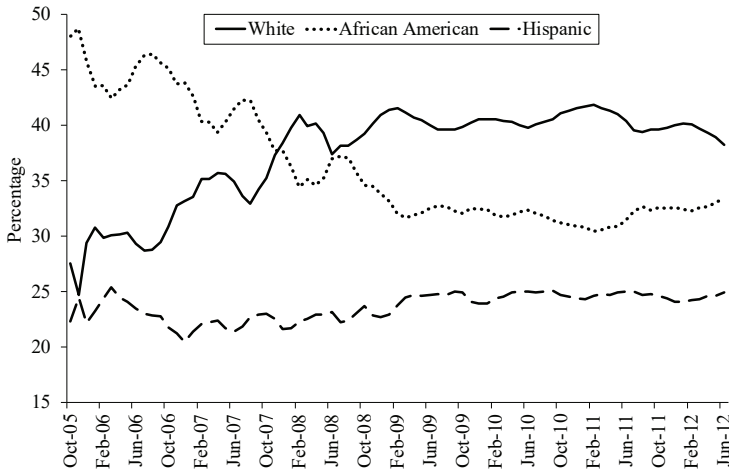
SOURCE: Authors' computations based on Florida program administrative data.

ure 5.15). The percentage of African Americans dropped from 48.7 percent to 30.4 percent, while the percentage of whites rose from 24.5 percent to 41.5 percent; the share of the joint caseload made up of Hispanics showed little change over this period.

In the cases of both SNAP and joint UI-SNAP participation, these shifts reflect the nature of the recession at the national level. In Florida, however, construction suffered a particularly dramatic contraction, which may have accentuated these patterns. Relative to other industries with highly cyclical employment patterns, construction is much less likely to employ African American workers. Although we do not have information on industrial sectors for the UI recipients in our sample, the observed patterns are consistent with large numbers of whites facing unemployment in construction.

Florida has both very large urban centers (e.g., Miami, Orlando) and rural counties with low population density. In contrast to the dis-

Figure 5.15 Racial and Ethnic Composition, SNAP Households with UI Recipient: Florida Households with Recipients Aged 18 to 64

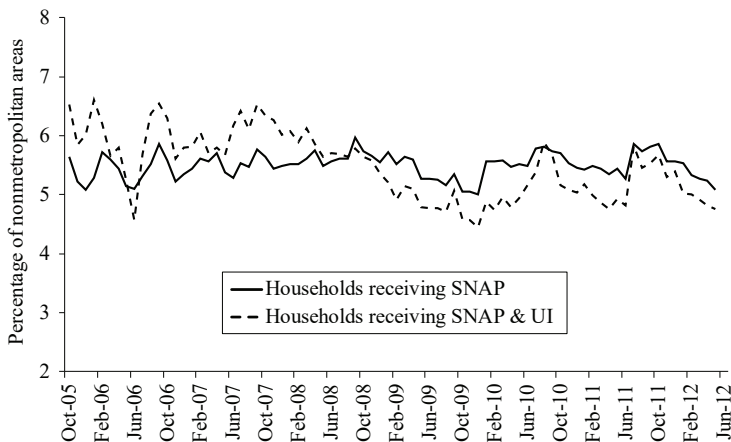


SOURCE: Authors' computations based on Florida program administrative data.

tribution observed in other states, Figure 5.16 shows that the rural-urban mix of SNAP households remained stable throughout the entire observation period. Among those jointly participating in SNAP and UI, the percentage of recipient households located in nonmetropolitan counties fell from about 6.5 percent in late 2007 to 4.5 percent in mid-2009 before fluctuating between 5 and 6 percent for the next several years.

In summary, characteristics of households on SNAP and those jointly participating in both SNAP and UI in Florida changed dramatically as a result of the Great Recession. Caseloads became increasingly made up of male-headed and white households, with smaller shares of households with children, individuals with disabilities, and African Americans. While these shifts reflect the underlying economic changes experienced by Florida over this study period, the shifts are also noteworthy for the way in which they reflect expanded participation in SNAP by less traditionally vulnerable groups, which,

Figure 5.16 Nonmetropolitan Areas, SNAP Households, and SNAP Households with UI Recipient: Florida Households with Recipients Aged 18 to 64



SOURCE: Authors' computations based on Florida program administrative data.

because of the slowness of the economic recovery, carried over long after the economy began to grow.

Support Provided by UI and SNAP

In this section, we present information on the role of SNAP and UI benefits in providing financial support to low-income households before, during, and after the Great Recession. Additionally, we provide information on the connection of SNAP households to the paid labor force throughout this period. Our initial discussion focuses on income from SNAP, UI, and employment for new entrants to SNAP, examining how this varies by time of entry and, in particular, in response to the onset of the Great Recession. We then turn to an analysis of the experience of households that exited SNAP.

New SNAP entrants are defined as those who had not received SNAP in the previous two months. Since earnings information is available only on a calendar-quarter basis, Table 5.1 provides four columns of information pertaining to the calendar quarter prior to SNAP entry, the quarter of entry, and the first and second calendar quarters after the start of SNAP receipt. In order to identify the SNAP experience, we limit the latter two categories to households receiving SNAP through full calendar quarters. Five panels indicate entry into SNAP at different times. In the earliest period (October 2005–December 2006), 73.9 percent of households continued to receive SNAP through at least one quarter, and 43 percent received SNAP through at least two quarters. Both figures increased substantially with the onset of the recession as households received SNAP benefits for longer periods, although by 2011–2012 the numbers had declined to well below the 2005–2006 level, reflecting a return to higher levels of exit from SNAP.

About two-fifths of new SNAP entrants worked during the quarter before or during the same quarter in which they entered SNAP. In addition, comparing the panels for various periods of entry, we see only small differences in these measures, suggesting that the connec-

Table 5.1 Sources of Income for New SNAP Households with Recipients Aged 18 to 64: Florida

	All spells		Spells extending through at least 1st quarter after entry quarter	Spells extending through at least 2nd quarter after entry quarter
	Quarter prior to SNAP entry	Quarter of SNAP entry		
SNAP spells beginning October 2005–December 2006				
# spells	471,808	471,808	348,703	202,947
% of all spells	100.0	100.0	73.9	43.0
% with any earnings	42.3	44.1	42.7	38.4
Average earnings for households with earnings (\$)	3,945	3,119	3,610	3,479
% with UI benefits	1.6	3.5	3.1	2.3
Average UI benefit for households with benefits (\$)	1,356	1,541	1,669	1,282
Average SNAP benefit (\$)		392	639	633
SNAP spells beginning January 2007–December 2007				
# spells	448,911	448,911	340,196	215,585
% of all spells	100.0	100.0	75.8	48.0
% with any earnings	40.5	40.8	41.1	38.9
Average earnings for households with earnings (\$)	4,108	3,224	3,680	3,583
% with UI benefits	3.7	6.3	5.2	3.7
Average UI benefit for households with benefits (\$)	1,501	1,662	1,796	1,363
Average SNAP benefit (\$)		398	658	660
SNAP spells beginning January 2008–December 2009				
# spells	607,960	607,960	463,141	313,118
% of all spells	100.0	100.0	76.2	51.5
% with any earnings	46.2	45.9	42.2	37.9

Average earnings for households with earnings (\$)	4,353	3,350	3,671	3,569
% with UI benefits	6.5	11.9	12.2	12.5
Average UI benefit for households with benefits (\$)	1,697	1,873	2,276	2,343
Average SNAP benefit (\$)		422	710	768
SNAP spells beginning January 2010–December 2010				
# spells	1,813,302	1,813,302	1,489,196	1,046,901
% of all spells	100.0	100.0	82.1	57.7
% with any earnings	41.4	39.6	36.6	34.2
Average earnings for households with earnings (\$)	4,597	3,505	3,767	3,632
% with UI benefits	12.2	17.4	16.5	14.8
Average UI benefit for households with benefits (\$)	2,394	2,415	2,645	2,536
Average SNAP benefit (\$)		466	782	783
SNAP spells beginning January 2011–June 2012				
# spells	1,467,942	1,467,942	964,596	527,885
% of all spells	100.0	100.0	65.7	36.0
% with any earnings	40.0	39.5	38.2	35.5
Average earnings for households with earnings (\$)	4,894	3,780	4,090	3,951
% with UI benefits	8.8	12.2	11.2	10.0
Average UI benefit for households with benefits (\$)	2,154	2,052	2,366	2,343
Average SNAP benefit (\$)		425	735	747

SOURCE: Authors' computations based on Florida program administrative data.

tion to the labor force prior to entry remained relatively constant in Florida, notwithstanding the disruption of the Great Recession. However, we observe that the recession was associated with an increase in average prior earnings for those with earnings, amounting to about 15 percent in 2008 relative to the first period and over 20 percent by the last period of our study. This indicates that an increasing number of households with higher prior earnings were drawn into SNAP because of the recession. Interestingly, turning to Table 5.2, those leaving SNAP who had earnings also were likely to have had higher earnings after the onset of the recession. Still, a decreasing number of households had positive earnings in later periods, indicating clear growth in the number of people suffering joblessness.

As noted above, the level of UI receipt among SNAP entrants increased over our observation period. Consistent with Figure 5.5, the percentage of those receiving UI in the quarter of entry peaks at between 15 and 20 percent in 2010. As expected, UI receipt was higher in the quarter of SNAP entry than in the quarter before or after SNAP entry, confirming the view that many households took up UI and SNAP concurrently. The average value of UI benefits at the time of entry also was highest in 2010, averaging around \$2,400 per quarter. In terms of the value of UI benefits for those receiving benefits, in every year, the value of UI benefits was highest *after* SNAP entry.

For those households receiving UI, the value of UI dwarfed the value of SNAP, regardless of the period considered. In the quarter after SNAP entry for those receiving UI, UI payments averaged between \$1,500 and \$2,500, whereas average SNAP benefits were in the range of \$600 to \$800. While these SNAP averages are for all cases in our study group, if we look at SNAP recipients receiving UI, the average benefits were quite similar.

In Table 5.2, the second and third columns distinguish SNAP spells that lasted less than three calendar quarters (constituting the majority) from longer spells. As we might expect, among households with longer periods of SNAP receipt, rates of employment following exit were lower; although for those employed, earnings were the

same or slightly higher. Although those with longer SNAP spells were appreciably less likely to continue receiving UI payments (in part because of exhaustion of benefits), other differences were relatively modest.

In summary, we find that a large share of SNAP households in our study were connected to the labor market before, during, and after the period of SNAP receipt. UI benefits were of substantially higher value than SNAP benefits, despite Florida's low maximum benefit amount, and joint program participation provided an important benefit to SNAP-UI households.

CONCLUSION

The Great Recession induced important changes in patterns of both SNAP and UI receipt. The number of people receiving SNAP benefits increased dramatically. For a growing share of SNAP recipients, UI and SNAP were combined, and reliance on SNAP became secondary for many of these households. Because UI eligibility rests on work history and employment separation status, many disadvantaged workers were not eligible for benefits. In addition, some disadvantaged workers who might have been eligible failed to apply for UI (Gould-Werth and Shaefer 2012; Shaefer and Wu 2011). That the growth in the number of SNAP recipients was over three times greater than the growth in the number of joint SNAP-UI recipients makes clear the significant limits to the cushion provided by UI to disadvantaged individuals when the economy was in distress.

Looking forward, Florida, like a number of other states, has enacted legislation that reduces the number of weeks of UI eligibility to as little as 12 weeks during periods of low unemployment, and to no more than 23 weeks even during economic downturns. With this change, Florida has reduced UI support for those with chronically unstable employment and has increased the role that SNAP will play for these families. When the next recession occurs, the burden to aid

Table 5.2 Sources of Income after Completion of SNAP for Households with Recipients Aged 18 to 64: Florida

	Quarter after last quarter of SNAP		
	All spells	Spells spanning 3 or fewer calendar quarters	Spells spanning 4 or more calendar quarters
SNAP spells with last SNAP in October 2005–December 2006			
# spells	493,361	307,413	185,948
% of all spells	100.0	62.3	37.7
% with any earnings	47.3	48.3	44.8
Average earnings for households with earnings (\$)	4,573	4,550	4,692
% with UI benefits	1.3	1.5	1.6
Average UI benefit for households with benefits (\$)	1,315	1,417	1,227
SNAP spells with last SNAP in January 2007–December 2007			
# spells	377,639	242,960	134,679
% of all spells	100.0	64.3	35.7
% with any earnings	45.7	47.3	42.8
Average earnings for households with earnings (\$)	4,676	4,630	4,814
% with UI benefits	2.4	2.8	2.3
Average UI benefit for households with benefits (\$)	1,449	1,514	1,359
SNAP spells with last SNAP in January 2008–December 2009			
# spells	444,644	304,199	140,445
% of all spells	100.0	68.4	31.6
% with any earnings	46.3	48.3	40.0

Average earnings for households with earnings (\$)	4,668	4,620	4,706
% with UI benefits	6.1	7.3	4.9
Average UI benefit for households with benefits (\$)	1,996	2,091	1,824
SNAP spells with last SNAP in January 2010–December 2010			
# spells	1,201,957	795,331	406,626
% of all spells	100.0	66.2	33.8
% with any earnings	42.2	43.6	38.5
Average earnings for households with earnings (\$)	4,931	4,940	4,913
% with UI benefits	11.3	13.1	7.6
Average UI benefit for households with benefits (\$)	2,588	2,703	2,103
SNAP spells with last SNAP in January 2012–December 2012			
# spells	1,129,369	651,595	477,774
% of all spells	100.0	57.7	42.3
% with any earnings	43.1	44.1	40.9
Average earnings for households with earnings (\$)	5,312	5,329	5,261
% with UI benefits	6.9	8.1	5.2
Average UI benefit for households with benefits (\$)	2,214	2,348	1,895

SOURCE: Authors' computations based on Florida program administrative data.

jobless workers and stabilize consumption will increasingly lie with the federal government, which provides funding for SNAP.

Despite the fact that the UI and SNAP programs were designed to serve different populations, the Great Recession led to a meaningful amount of overlap. UI was of substantial value for poor families in Florida, despite the low UI benefit compensation rate relative to other states. Nonetheless, our results also suggest important limitations on the role of UI in helping those at the bottom of the income distribution, most of whom weathered the recession with SNAP alone. Given recent legislation in Florida and other states to reduce the generosity of the UI system, we may not be able to look to UI to fill in gaps in the income safety net in the future.

Notes

1. Figure 5.2 presents the count of all SNAP cases. In contrast, the analyses below consider an analysis group to be limited to SNAP households having a recipient aged 18 to 64. Emergency SNAP payments are omitted from Figure 5.2 and all analyses in this chapter. Although insignificant for the nation as a whole, for Florida emergency payments cause noticeable temporary spikes in SNAP caseloads following major hurricanes, which occur every few years. The largest hurricanes also cause spikes in the nonemergency SNAP caseload, as was the case in 2005 (seen in Figure 5.2) following Hurricane Katrina.
2. The federal regulations at the time, which applied prior to Florida's rule change, specified that only a vehicle's fair market value below \$4,640 was to be exempted from a household's asset limit calculations. The rules applied to one vehicle for each adult household member and included various exemptions (see https://www.snap-step1.usda.gov/fns/tool/tutorial/vehicle_states_chart/states_chart.html).
3. In the discussion below, we generally take age to be measured at one's last birthday, making the age range 18 to 64.
4. The proportion of departing SNAP recipients receiving UI also is a factor that influences the UI proportion in the SNAP caseload. This component is less important, since the exit rate from SNAP is relatively low.
5. We use an indicator constructed by the Department of Children and Families to identify ABAWD households. This may differ from the measure tabulated in Chapter 3 (Table 3.3 and Figures 3.14 and 3.15), which

constructs the ABAWD measure based on ages of household members and reported disabilities. Also in Chapter 3, measures are calculated relative to the full caseload, not limited to our study group of SNAP households with recipients aged 18 to 64, as here.

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