

CHAPTER VIII: GAPS ANALYSIS

Table of Contents

Introduction	2
Earned Income Tax Credit (EITC)	2
Food Stamps	3
Uninsured – Kidcare.....	4
Women, Infants And Children (WIC)	5
Uninsured – Medicaid.....	5

Table of Tables

Table 1. Estimated Benefits (millions of \$)	2
Table 2. Gap Analysis for EITC by County.....	2
Table 3. Gap Analysis for Food Stamps by County.....	4
Table 4. Gap Analysis for KidCare by County	4
Table 5. Gap Analysis for WIC by County.....	5
Table 6. Gap Analysis for Medicaid by County.....	5

INTRODUCTION

In 2010, the CCB requested an analysis to determine the potential impact of implementing a common eligibility program for publicly funded social services in Broward County and the surrounding metropolitan area. The analysis was based on five programs: 1) Earned Income Tax Credit (EITC), 2) Nutritional/Food Stamps Program, 3) Women, Infants and Children (WIC), and 4) Health Insurance.

Table 1 illustrates the estimated range of economic benefit which could be the result of the implementation of common eligibility program. Based on the analysis, Broward could increase its social services funding by \$91.7 to \$365.2 million.

Public Program	Broward		Miami-Dade		Palm Beach	
	Low	High	Low	High	Low	High
Earned Income Credit	\$6.7	\$16.8	\$13.5	\$33.8	\$4.0	\$10.0
SNAP/Food Stamps	\$0.0	\$178.6	\$0.0	\$107.3	\$24.4	\$167.3
WIC	\$2.9	\$5.8	\$6.9	\$13.8	\$1.6	\$3.3
Health Insurance – Kids	\$47.6	\$94.9	\$78.0	\$156.0	\$35.8	\$71.6
Health Insurance – Adults	\$34.5	\$69.1	\$81.5	\$163.0	\$23.2	\$46.4
TOTAL	\$91.7	\$365.2	\$179.9	\$473.9	\$89.0	\$298.6

Source: CCB, 2010; Prepared by South Florida Regional Health Council

EARNED INCOME TAX CREDIT (EITC)

The earned income tax credit (EITC) is a refundable tax credit for certain people who work and have low wages. Because the tax credit is refundable, people who qualify who owe less than the credit amount receive the difference as payment from the Internal Revenue Service (IRS). To qualify, a person must meet the following eligibility criteria: 1) Have a valid Social Security

Number; 2) Have earned income from employment or self-employment; 3) Be a U.S. citizen or resident alien all year or a nonresident alien married to a U.S. citizen or resident alien and filing a joint return; and 4) Meet income thresholds, dependent on filing status and number of qualifying children.

The Brookings Institution provides access to a comprehensive EITC dataset based on the tabulation of data from the Internal Revenue Service (IRS), which includes data for 1997 to 2010, for every county and zip code in the United States. This includes information on along with the number of returns and the value of credits received for the EITC and the refundable portion of the Child Tax Credit. The Brookings Institution indicates it may be reasonable to achieve 5% increases annually in the number of returns qualifying for the EITC through an outreach program. Table 2 estimates the impact of a 2% and a 5% increase in the number of filers receiving the EITC, and the aggregate value of the increase based on the average annual value of the EITC received in 2010.

Adjusted Gross Income (AGI)	Broward	Palm Beach	Miami-Dade
	838,978	616,551	1,146,604
AGI < \$5,000	66,883	48,294	101,606
AGI from \$5,000 to \$9,999	89,491	54,312	158,955
AGI from \$10,000 to \$14,999	88,778	61,743	162,822
AGI from \$15,000 to \$19,999	89,863	52,066	145,432
AGI from \$20,000 to \$24,999	66,128	41,670	109,821
AGI from \$25,000 to \$29,999	56,297	35,744	90,277
AGI from \$30,000 to \$34,999	45,949	30,535	69,513
AGI from \$35,000 to \$39,999	38,353	25,948	53,770
AGI ≥ \$40,000	283,237	216,599	302,679
Residual / Not Classified	13,999	49,640	-48,271

AGI	Broward	Palm Beach	Miami-Dade
	176,785	106,458	345,913
AGI < \$5,000	14,849	9,531	26,232
AGI from \$5,000 to \$9,999	50,339	26,069	100,383
AGI from \$10,000 to \$14,999	47,179	27,522	96,805
AGI from \$15,000 to \$19,999	33,349	18,639	59,447
AGI from \$20,000 to \$24,999	22,470	13,743	38,740
AGI from \$25,000 to \$29,999	18,144	10,959	28,852
AGI from \$30,000 to \$34,999	14,118	8,729	21,203
AGI from \$35,000 to \$39,999	6,652	4,447	10,093
AGI >= \$40,000	0	0	0
Residual / Not Classified	-30,315	-13,181	-35,842
Value of EITC (\$)	\$476,206,078	\$277,946,685	\$885,896,028
Average Value of EITC (\$)	\$2,6194	\$2,611	\$2,561
% Total Returns with EITC	21.07%	17.27%	30.17%
AGI < \$5,000	22.20%	19.74%	25.82%
AGI from \$5,000 to \$9,999	56.25%	48.00%	63.15%
AGI from \$10,000 to \$14,999	53.14%	44.58%	59.45%
AGI from \$15,000 to \$19,999	37.11%	35.80%	40.88%
AGI from \$20,000 to \$24,999	33.98%	32.98%	35.28%
AGI from \$25,000 to \$29,999	32.23%	30.66%	31.96%
AGI from \$30,000 to \$34,999	30.73%	28.59%	30.50%
AGI from \$35,000 to \$39,999	17.34%	17.14%	18.77%
AGI ≥ \$40,000	0.00%	0.00%	0.00%
2% Eligible Returns Increase	8,839	5,323	17,296
5% Eligible Returns Increase	17,679	10,646	34,591
2% Increase (\$ millions)	\$23.8	\$13.9	\$44.3
5% Increase (\$ millions)	\$47.6	\$27.8	\$88.6
Source: Brookings Institution/IRS, Prepared by the South Florida Regional Planning Council, 2010			

FOOD STAMPS

The income threshold for eligibility for food stamps is 130% of the FPL. The 2008 American Community Survey was utilized to estimate the population living in households with incomes up to 130% FPL. The current number of individuals enrolled in the Food Stamp program as of August 2009 was taken from caseload data provided by the Florida DCF. DCF established a target of enrolling 65% of the eligible population. The Food Stamp Gap Analysis assumed the minimum gap to close for each county is the difference between current enrollment and 65% of those with eligible incomes. The maximum gap would enroll all individuals with incomes under 130% FPL. In each case, the number of additional enrollees is multiplied by the average monthly food stamp benefit for the respective county to determine the value of the additional benefits.

Income to Poverty Level Ratio	Estimate		
	Palm Beach	Broward	Miami-Dade
TOTAL	1,263,735	1,747,765	2,440,292
< .50	74,236	93,324	179,776
.50 to .74	47,568	62,444	120,612
.75 to .99	60,624	69,200	130,951
1.00 to 1.24	49,799	86,486	150,112
1.25 to 1.49	61,989	83,762	164,495
1.50 to 1.74	51,822	93,159	133,280
1.75 to 1.84	28,990	38,139	66,328
1.85 to 1.99	38,355	52,217	76,949
2.00 to 2.99	215,418	320,907	464,494
3.00 to 3.99	163,114	237,807	298,519
4.00 to 4.99	113,055	173,211	214,530
≥5.00	358,765	437,109	440,246
< 1.24	232,227	311,454	581,451
1.25 to 1.29	12,398	16,752	32,899
<1.3 (100%)	244,625	328,206	614,350
Enrolled, 2009	92,700	155,166	423,529
Enrolled, 2009	37.89%	47.28%	68.94%
Enrolled Sept/10	144,409	220,662	550,044
Served, Sept/10 based on '09	59.03%	67.23%	89.53%
Target (65%)	159,006	213,334	399,328
Unserved (65%)	14,597	0	0
Unserved (100%)	100,216	107,544	64,306
Avg. Mo. Issuance Sept/10	\$139.14	\$138.36	\$139.01
65% Coverage (millions)	\$24.4	\$0.0	\$0.0
100% Coverage (millions)	\$167.3	\$178.6	\$107.3
Source: 2009 American Community Survey, Florida DCF			
Prepared by: South Florida Regional Health Planning Council			

UNINSURED – KIDCARE

Florida KidCare (Florida’s SCHIP) provides insurance coverage for uninsured children under the age of 19. To determine the potential economic benefit associated with increasing enrollment to eligible residents, the total number of children was estimated using the 2008 American Community Survey, which estimates 15% to 20% of children are uninsured. The average annual value of enrollment is estimated as savings to local health care providers for uncompensated care, worth approximately \$1,500 per child. Estimates are provided for closing half of the gap and the entire gap.

Age by Ratio of Income to Poverty	Palm Beach		Broward		Miami-Dade	
	Estimate	MoE (+/-)	Estimate	MoE (+/-)	Estimate	MoE (+/-)
TOTAL	1,263,735	3,058	1,747,765	3,102	2,440,292	8,960
<18 years	265,311	1,551	401,512	2,360	569,887	1,997
< 0.50	22,898	4,989	22,750	3,826	61,518	8,318
0.50 to 0.99	37,098	6,082	39,663	6,687	72,691	7,274
1.00 to 1.24	15,435	3,063	26,601	5,057	43,175	6,351
1.25 to 1.99	42,172	4,943	70,584	6,956	104,163	7,791
2.00 to 2.99	46,310	4,941	77,572	8,061	104,666	8,606
3.00 to 3.99	29,092	3,759	53,346	5,798	59,260	6,032
4.00 to 4.99	19,116	3,059	32,107	3,674	40,706	5,061
5.00 and over	53,190	4,524	78,889	5,468	83,708	7,093
Total Children <18 (2009)	265,311		401,512		569,887	
Est. Uninsured	47,732		63,267		103,976	
Reduce Unins. by 50%	23,866		31,634		51,988	
Annual per Child Benefit	\$1,500		\$1,500		\$1,500	
Reduce Unins. by 50% (mil.)	\$35.8		\$47.5		\$78.0	
Eliminate Unins. (mil.)	\$71.6		\$94.9		\$156.0	
Source: 2009 American Community Survey						
Prepared by: South Florida Regional Health Planning Council						

WOMEN, INFANTS AND CHILDREN (WIC)

WIC is a federally funded nutrition program for Women, Infants, and Children. WIC provides the following services to this population for free: healthy foods, nutrition education and counseling, breastfeeding support, and referrals for health care.

Table 5. Gap Analysis for WIC by County

	Palm Beach	Broward	Miami-Dade
Estimate of Eligibles, FY 2010	33,442	47,309	96,749
Currently Served, Sep/2009	29,380	40,235	79,903
Unserved, Sep/2009	4,062	7,074	16,846
Value of Benefits, Sep/2009	\$1,964,801	\$2,751,715	\$5,446,791
Value per capita, Sep/2009	\$66.88	\$68.39	\$68.17
Annual Value of Unserved	\$3,259,777	\$5,805,582	\$13,780,205
½ of Annual Value	\$1,629,889	\$2,902,791	\$6,890,102
Prepared by Health Council of South Florida			

UNINSURED – MEDICAID

To determine the potential impact on Medicaid eligibility, FL DCF Medicaid enrollment data (as of July 2009) was utilized. This analysis estimates the current number of people eligible could be increased by an additional 5 to 10 percent. The average annual value of enrollment is estimated as savings to local health care providers for uncompensated care, worth approximately \$3,000 per person.

Table 6. Gap Analysis for Medicaid by County

Age by Ratio of Income to Poverty	Palm Beach		Broward		Miami-Dade	
	Estimate	MoE (+/-)	Estimate	MoE (+/-)	Estimate	MoE (+/-)
TOTAL	1,263,735	3,058	1,747,765	3,102	2,440,292	8,960
< .50	74,236	8,395	93,324	9,574	179,776	13,899
.50 to .74	47,568	6,858	62,444	9,138	120,612	11,036
.75 to .99	60,624	7,771	69,200	9,072	130,951	10,694
1.00 to 1.24	49,799	6,374	86,486	10,446	150,112	12,789
1.25 to 1.49	61,989	8,724	83,762	8,994	164,495	13,716
1.50 to 1.74	51,822	6,820	93,159	9,582	133,280	13,562
1.75 to 1.84	28,990	5,256	38,139	6,998	66,328	9,060
1.85 to 1.99	38,355	5,914	52,217	7,174	76,949	9,395
2.00 to 2.99	215,418	13,422	320,907	17,749	464,494	21,346
3.00 to 3.99	163,114	10,504	237,807	14,829	298,519	17,745
4.00 to 4.99	113,055	8,333	173,211	11,924	214,530	13,344
≥ 5.00	358,765	12,787	437,109	16,280	440,246	21,241
< 0.34	48,996		61,594		118,652	
0.34 to 1.33	205,547		280,014		522,017	
1.34 to 1.99	158,840		237,123		381,834	
2.00 to 2.99	215,418		320,907		464,494	
3.00 to 4.99	276,169		411,018		513,049	
≥ 5.00	358,765		437,109		440,246	
Enrolled, 2009 (a)	116,252		168,100		370,174	
Enrolled, 2009 (%)	9.20%		9.62%		15.17%	
Enrolled, 9/10*	140,255		198,303		417,569	
Enrolled, 9/30/09**	154,720		230,179		543,268	
SSI, 8/31/09 – not in DCF	25,654				155,445	
Increase 5%	7,736		11,509		27,163	
Increase 10%	15,472		23,018		54,327	
Annual Cost per Client	\$3,000		\$3,000		\$3,000	
5% Increase (millions)	\$23.2		\$34.5		\$81.5	
10% Increase (millions)	\$46.4		\$69.1		\$163.0	
* Source: FL DCF (Case Load Report October 6, 2010)						
** Source: ACHA (as of September 30, 2010)						
Source: 2009 American Community Survey			Prepared by South Florida Regional Planning Council			