Families' Job Characteristics and Economic Self-Sufficiency: Differences by Income, Race-Ethnicity, and Nativity

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Policy debates about whether wages and benefits from work provide enough resources to achieve economic self-sufficiency rely on data for workers, not working families. Using data from the Current Population Survey, we find that almost two-thirds of families working full time earn enough to cover a basic family budget, but that less than a quarter of low-income families do. A typical low-income full-time working family with wages below a family budget would need to earn about $11.00 more per hour to cover expenses. This wage gap is larger for black, Hispanic, and immigrant families. Receipt of employer-provided benefits varies—health insurance is more prevalent than pension plans—and both are less available to low-income families, and black, Hispanic, and immigrant working families. Findings suggest that without policies to decrease wage inequality and increase parents' access to jobs with higher wages and benefits, child opportunity gaps by income, race-ethnicity, and nativity will likely persist.

Keywords: wages, self-sufficiency, race-ethnicity, nativity, low-income

The notion that parents' jobs provide enough resources to attain economic self-sufficiency has broad appeal: it helped fuel welfare reform policies, including the Personal Responsibility and Work Opportunity Reconciliation Act in 1996 (Loprest and Nightingale 2018) and undergirds today's work-based safety net (Heinrich and Scholz 2009). Concerns that the resources provided by parents' low-wage jobs were inadequate to raise children led to calls to "make work pay" (Ellwood 1988) and to enact universal work-family policies such as childcare (Wolfe 2002) and parental leave (Kamerman 2000). As Marcia Carlson, Christopher Wimer, and Ron Haskins (2022) outline in the introduction of this issue, in the twenty-five years since welfare reform, scholars continue to sound the alarm about poor job quality, particularly in the lower rungs of the labor market, due to declines in real wages (Howell and Kalleberg 2019) and

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employer-provided benefits (Schmitt, Gould, and Bivens 2018), and limited work-family policies that support families' work and caregiving (Boushey 2016).

Economic self-sufficiency is one of the goals of welfare reform, but the level of resources needed from parents' jobs to achieve it has not been defined officially. Policy debates about self-sufficiency generally rely on two resource thresholds: family poverty or family budget. For working families with children, a family budget consists of the estimated costs of basic needs (housing, food, medical care), work (transportation, childcare), and minimal household expenses. This article focuses on economic self-sufficiency defined as the ability to cover a basic family budget with labor-market earnings. We provide new estimates of families' job characteristics measured by wages, health insurance, and pension benefits, and assess whether family earnings are enough for self-sufficiency. This analysis is one of the first to estimate the family budget gap, that is, the difference between how the earnings from parents' full-time work stack up against the resources needed to meet a family budget. This analysis covers the pre-COVID-19 pandemic period, which establishes a baseline of job characteristics for families to be used in future studies that compare to the post-pandemic period.

It is well documented that racial inequities in compensation are a fixture in the U.S. labor market and reflect historical and current policy choices and continued structural racism (Derenoncourt and Montialoux 2021). Declining real wages and lower access to employer-provided benefits have hit black, Hispanic, and recent immigrant workers the hardest (Howell and Kalleberg 2019; Orcutt Dulee and Dowhan 2008). The disparate negative effects of the COVID-19 pandemic's economic and health crises on black, Hispanic, and immigrant families raised awareness that addressing racial equity will require more inclusive federal policies (Gonzalez et al. 2021; Lopez, Hart, and Katz 2021). To advance equity for all families and address underlying systemic racism, an executive order requires that federal agencies conduct equity assessments of systematic differences in program access and policy effectiveness by race-ethnicity and other factors (White House 2021). To inform the development of equitable policy solutions, we estimate income, racial-ethnic, and nativity differences in families' resources from their jobs that cover basic family budgets and provide health insurance and pensions.

We make two contributions to the parental employment and economic self-sufficiency research and policy literatures. First, recent estimates of working families' wages and benefits are not available to policymakers. Our estimates add to previous studies by focusing on families rather than on individual workers (Howell and Kalleberg 2019), working parents (Adelstein and Peters 2019), or low-income families receiving welfare benefits and transitioning to work (Johnson and Corcoran 2003). Measuring job characteristics at the family level means the earnings and benefits of multiple earners are considered to be available to invest in children, rather than assuming, as many studies do, that families have only one earner (Cooper 2018). Second, most studies assess the quality of wages using a threshold of good versus bad wages or poverty-level wages for full-time workers. We use more than 450 family budgets that account for the number of earners and children in families and their state of residence to estimate whether parents' earnings from full-time work are enough to meet a basic family budget. This contribution is significant because it provides the field with a more accurate picture of whether working families with children earn enough to meet a basic budget that supports children's healthy development.

We find that more than one-third of working families do not earn enough from full-time, year-round work to cover a basic needs family budget, one-quarter do not have access to health insurance, and half do not have access to an employer-pension through their employers. Most low-income families working full time earn more than the official poverty line, but more than one in ten do not earn over the poverty threshold. If policymakers expect low-income families to reach economic self-sufficiency through full-time work alone, the results of our study are discouraging. More than three-quarters of low-income families do not earn enough to cover a basic needs family

budget, two-fifths do not have health insurance, and two-thirds do not have access to pension benefits. More than one-quarter of low-income families working full time cannot cover even half of a family budget. This study also confirms significant differences in wages and employer-provided benefits for working and low-income working families by race-ethnicity and nativity after controlling for job and family characteristics. Without policies to decrease wage inequality and increase parents' access to jobs with higher wages and benefits, child opportunity gaps by income, race-ethnicity, and nativity will likely persist.

WORKING FAMILIES' JOB CHARACTERISTICS

Though parents' jobs have financial (such as wages and benefits) and nonfinancial (such as schedule stability) factors that affect the health and well-being of all family members, wages are the primary resource that determines whether families achieve economic self-sufficiency. Yet over the past four decades, wages have not kept up with inflation for workers outside the top echelon of the wage distribution due to structural changes in the labor market and policy choices (Donovan and Bradley 2020; Mishel and Bivens 2021). Median hourly wages in 2020 (BLS 2021a) are effectively lower than the minimum wage in 1968, had wages kept up with inflation and productivity growth (Baker 2020). Declining or stagnant wages decrease purchasing power and lower the chances that workers in the middle and lower end of the wage distribution can attain economic self-sufficiency from earnings alone. At the same time, access to employer-provided benefits, such as health insurance and pensions, which can defray lower real wages and increasing health-care costs, have decreased over time for the median worker (Schmitt, Gould, and Bivens 2018). Access to employer-provided work-family benefits are even more rare. A minority of workers have access to subsidized childcare (11 percent) or paid family and medical leave (23 percent), and access to these benefits for low-wage workers is much lower (BLS 2021b). Without work-family benefits to supplement low wages and subsidize childcare costs or the cost of maternity and paternity leave, families face greater challenges to meet a family budget and maintain stable employment around childbirth and when children are young (Hill et al. 2017).

Why should policymakers be concerned about declining resources provided by working families' jobs? Economic and psychological theories suggest that work has benefits and costs for children (Becker 1981; Repetti and Wang 2014). Parents' earnings and benefits directly benefit children by providing financial and health resources, whereas other job characteristics, such as work schedules, affect children through their parents' health and well-being or their childcare arrangements (Luhr, Schneider, and Harknett 2022, this issue). Exposure to lower earnings and benefits can decrease family economic resources and increase family stress, with detrimental consequences for families' and children's well-being (Parcel and Menaghan 1997). Higher earnings and benefits are expected to have the opposite effect and lead to more parental investments. A growing evidence base confirms that parents' low-quality jobs are negatively associated with parents' health and well-being and children's developmental outcomes, especially in low-income families (Heinrich 2014; McPherran Lombardi and Coley 2013).

Differences in Job Characteristics by Income, Race-Ethnicity, and Nativity

Significant racial-ethnic inequities in wages and employer-provided benefits are driven by structural features of the labor market, including increasing occupational segregation, rising nonstandard work arrangements, persistent racial-ethnic discrimination in hiring and promotion, and declining worker protections and enforcement (Shakesprere, Katz, and Loprest 2021). Housing, criminal justice, and education policies also contribute to lower wages for black and Hispanic workers by restricting access to good jobs and schools through high levels of residential segregation (Brown 2020), restrictions in paid employment and wages during and after incarceration (Smith and Simon 2020), and uneven school spending (Jackson, Johnson, and Persico 2016). Evidence is accumulating that policies that establish worker protections and minimum wages such as the

Fair Labor Standards Act can decrease black-white wage gaps (Derenoncourt and Montialoux 2021). Racial-ethnic wage gaps are much higher at the top of the wage distribution because black and Hispanic workers are more likely to be excluded from high-wage jobs (Donovan and Bradley 2020).

These policies and labor-market practices undergird the lower wages of black and Hispanic workers across the wage distribution (at the 10th, 50th, or 90th percentiles). Because black and Hispanic workers are overrepresented in the bottom half of the wage distribution, declining wages contribute to persistent and widening overall black-white and Hispanic-white wage gaps that vary by gender (Bayer and Charles 2018; Mora and Dávila 2018). The wage gaps for black and Hispanic workers relative to white workers are much higher at the top of the wage distribution. For example, the difference in hourly wages between Hispanic and white women in the 10th percentile of the wage distribution is $2, but $15 at the 90th percentile (Donovan and Bradley 2020). On average, immigrant working parents earn significantly lower wages (Earle et al. 2014).

Racial-ethnic gaps in employer-provided health insurance and employer-provided pension benefits are even larger than wage gaps and have increased over time (Kristal, Cohen, and Navot 2018). Coverage rates for black and Hispanic workers started off lower than white workers in 1980 and declined more sharply. By 2015, only 28 percent of Hispanic workers were covered by pensions, versus 44 percent of white workers. Relative to white working parents, black, Hispanic, and immigrant working parents have lower access to employer-provided health insurance and employer-provided pensions (Earle et al. 2014). Hispanic and immigrant working parents also have lower access to any type of paid leave and sick leave through their jobs (Adelstein and Peters 2019). Without employer-provided health insurance plans, work-family supports, and pensions, black, Hispanic, and immigrant families face more resource constraints to invest in children and spend disproportionately more family income to pay for health insurance plans or to keep up with rising childcare costs.

Defining Family Budget and Wage Thresholds that Reach Economic Self-Sufficiency

A key question for policymakers is how declining wages and benefits affect whether families can be self-sufficient and have enough resources to support healthy child development. Economic self-sufficiency through work is an explicit goal included in the 1996 welfare reform legislation, but no threshold of family income or earnings has ever been officially defined in ensuing policies or regulations. Research on the origins and history of economic self-sufficiency point to two main requirements: employment and little to no receipt of public assistance (Daugherty and Barber 2001), which implicitly means that earnings is the main component of family resources needed for self-sufficiency. More recent definitions of self-sufficiency recognize that working families should have an above-poverty standard of living but do not specify what the standard should be (Heinrich and Scholz 2009).

In this article, we focus on economic self-sufficiency defined as the ability to cover a basic family budget with labor-market earnings. A family budget consists of the total annual cost of a standard set of family expenses estimated by the prices of goods and average expenditures. Two family budget measures are well known: the Economic Policy Institute's Family Budget Calculator (Gould, Mokhiber, and Bryant 2018) and the Massachusetts Institute of Technology Living Wage Calculator (Glasmeier 2020).[1] Both measures include a comparable set of monthly costs of basic needs for working families with children, including the costs of childcare, medical care, transportation, taxes, and other expenses such as broadband or telephone and household supplies. These family budgets are adjusted based on the number of working adults and children in the

1. Other well-known family budget measures include the Center for Women's Welfare Self Sufficiency Standard (Manzer and Kucklick 2021) and the National Center for Children in Poverty's Basic Needs Budget Calculator (Alden Dinan 2009). Although these measures allow for greater diversity in family composition, they are not available for all states and are not up to date.

household and geographic variation in prices at the county level, which means hundreds of family budget thresholds. An embedded assumption in the estimation of annual family budgets is that working adults work full time and year round because expenses like childcare are calculated for full-time year-round care. The annual costs of family budgets are converted to family budget hourly wages by assuming full-time (forty hours per week) year-round work (fifty-two weeks per year).[2]

The estimates of basic family needs budgets and family budget wages from both sources are similar, though the Family Budget Calculator estimates are slightly lower.[3] A key difference for our family-focused analysis is that the Family Budget Calculator is estimated for two family types (one working adult or two working adults), whereas the Living Wage Calculator includes an additional family type: two adults, with only one working. To account for a broader array of work and family arrangements, our analysis uses the Living Wage Calculator (family budget threshold). Within a state, family economic needs may vary across small geographic areas such as counties; however, we are unable to assign county-level family budget thresholds to families because the Current Population Survey does not identify families' county of residence. We therefore use state-level budget thresholds, which are unweighted averages aggregated up from county-level thresholds.

The Living Wage Calculator estimates that nationally a family budget wage in 2019 is $25.46 for a single full-time working parent with one child. For a family with two full-time working adults (a dual-earner family) and one child, the two earners would need to make a combined $28.14. The average family budget wage for a family of three with one working adult and one nonworking adult (a single-earner family) is $24.00—lower than a single working parent ($25.46) and a dual-earner family ($28.14) because it is assumed that the nonworker provides full-time childcare and the household has no out-of-pocket childcare expenses.[4] Dual-earner families have to earn more combined wages to support two adults, but each parent can earn lower wages and still adhere to a family budget.

Although most of the labor force works full time, 17 percent of workers are employed part time (Dunn 2018). Calculating family budgets based on full-time work leaves out working parents who want to be working full time but are not offered more hours or who can only work part time for health or caregiving reasons. Part-time workers can be economically vulnerable because they are more likely to earn lower wages (Golden 2020) and less likely to have access to benefits (Bishow 2015). Although family budgets are predicated on full-time work, given the precariousness of part-time wages and benefits, we estimate the gaps between earning a family budget and access to benefits for all families working any combination of hours and weeks.

A more basic family budget is derived from the U.S. Census Bureau's poverty threshold, which is based only on food costs and basic expenses (the official poverty measure). The pov-

2. For example, at the national level the MIT Living Wage Calculator estimates that a total family budget for a two-parent two-child family working full time is $68,808. To convert the family budget into hourly wages, the family budget amount is divided by 2,080 hours (40 hours by 52 weeks). Thus, a family budget hourly wage for a dual-earner family working full time year round is $33.08, which is the total hourly wage that needs to be earned by two people.

3. For example, based on a family needs budget, the EPI Family Budget Calculator wage threshold for a two-parent two-child family working full time in a low-income area, Benson County, North Dakota is $18.18 for each parent relative to the MIT living wage of $18.69 for each parent in 2020. Similar patterns hold for San Francisco County, a high-income area.

4. The family budget wages needed to support a family vary by states due to different costs of living. For instance, a single full-time working parent with one child would need to earn $21.14 in Mississippi and $32.12 in Massachusetts. For a family with two full-time working adults and one child, the two earners would need to earn a combined $23.76 in Mississippi and a combined $34.72 in Massachusetts. Each state's family budget wage is the unweighted average of each county's family budget wage.

erty threshold for a family of three is $21,330 and for a family of four is $25,750 in 2019 (OASPE 2019). Although we calculate gaps in family budgets based on poverty thresholds, many policymakers, researchers, and agencies, including the Census Bureau, do not consider the poverty threshold as a measure of what families need to live on (Fremstad 2020; U.S. Census Bureau 2021). Indeed, most government programs serving low-income families set income eligibility requirements above the poverty line (U.S. Department of Health and Human Services 2019).

THIS STUDY

To help inform policy responses to declining wages and benefits available to support children, this study focuses on families and not individual workers. This approach estimates whether up to two adults in a family earn enough to cover a basic family budget. We estimate the extent to which two employer-provided benefits, health insurance, and pension plans are available to families.

We address five research questions: What proportion of working families with children earn enough to achieve economic self-sufficiency thresholds (poverty and family budget)? What proportion of a family budget is covered by labor-market earnings? How much more additional hourly wages are needed to cover a family budget? What proportion of working families with children have jobs that provide access to health insurance and pensions? What proportion of working families do not earn enough to attain a family budget and have no access to employer-provided benefits?

For each of these questions, we examine how the results vary for low-income families and by race-ethnicity and nativity. We also compare how the estimates of economic self-sufficiency and access to benefits differ for families with earners who work full time year round and all working families with any combination of hours and weeks worked.

METHODS

This study draws on the 2015–2019 Annual Social and Economic Supplement (ASEC) to the Current Population Survey (CPS). The annual ASEC sample size is about ninety-eight thousand households, which includes an oversample of Hispanic households. To ensure adequate sample sizes by race-ethnicity and nativity, we pooled five years of cross-sectional data.

To estimate earnings and access to employer-provided health insurance and pensions for families with children, we use the Supplemental Poverty Measure (SPM) unit, which includes all related family members living in the same household and assumes that all family members share resources. The SPM family unit is different from the household unit in the CPS ASEC because multiple SPM families can exist within the same household. This analysis restricts the sample to SPM family units where the head of the family unit is a parent and has at least one child (biological, stepchild, or adopted) under age eighteen. Because of small sample sizes, we excluded Native American, Alaskan Native, and other race respondents. We excluded families with non-working-age parents (outside the ages of eighteen through sixty-nine), unpaid family or self-employed workers, workers in noncivilian occupations, or cases with missing information on job outcomes or nativity.

The total universe of employed families with children working any combination of hours and weeks is 90,275. About 66 percent of families have only full-time full-year workers, 22 percent have a combination of full- and part-time workers, and 12 percent have only part-time or part-year workers. Because family budget thresholds assume that expenses like childcare are based on full-time work, our primary analytical sample includes families with only full-time year-round workers. This sample excludes dual-earner couples that have one full-time earner and one part-time earner. We define full-time work using the Bureau of Labor Statistics definitions of full-time (at least thirty-five hours) and full-year (fifty to fifty-two weeks) work (BLS 2020). The resulting analytical sample is 59,225 working families with full-time year-round workers.

To generate the sample of low-income working families, we further restrict the full sample of working families with children to SPM units where the total family resources was no more than two times the SPM family resources

threshold. The resulting sample is 39,781 low-income working families with children. The analytical sample for low-income families where all working adults worked full time and year round is 23,231.

Measures

Self-Sufficiency Thresholds and Access to Benefits. This analysis estimates earnings relative to self-sufficiency thresholds. We consider annual earnings for up to two workers within each family unit. For dual-earner families, family earnings are the sum of the annual earnings from parents or guardians and their spouses or partners. Earnings are measured in 2019 constant dollars. In the case of a single parent with no spouse or partner who lives with another working adult who is usually a relative (such as a grandparent or adult sibling), we include the earnings of the working parent and the working adult relative in family earnings.[5] We also consider the earnings of another adult in single-earner couples when the spouse or partner is not working and the household includes adult working relatives.

We compare whether total annual family earnings are above two measures of economic self-sufficiency: the official poverty measure's income threshold and a family budget threshold. For each family, we estimate the ratio of total annual earnings to the poverty and family budget thresholds. We create a binary indicator to measure whether a family's earnings are equal or higher than each threshold or below the threshold and a variable showing the proportion of families that fall within each earnings bin (90 to 99 percent of the family budget, 80 to 89 percent, and so on).

For families that do not earn enough to cover a family budget, we estimate the budget wage gap, that is, the difference between family wages and the family budget wage threshold. We estimate hourly wages by dividing annual earnings and annual work hours for each full-time worker in the family. The family wage is the sum of the hourly wages for each earner. We estimate the family budget wage thresholds by dividing the family budget threshold needed to cover expenses by the annual hours that families worked.[6]

We assume that children only have access to employer-provided benefits through their parents and guardians, and not through other working relatives who they live with. Similar to other studies that draw on the CPS, working families are coded as having health insurance if at least one working parent or working spouse or partner is the policyholder in an employer-provided plan. This measure is a take-up measure and thus could underestimate whether workers have access to employer-provided health insurance. Families' access to pensions is measured by whether working parents are offered employer- or union-provided pension plan.[7] Dual-earner families are at an advantage because their chances of receiving benefits are double that of single-earner families. A limitation of the CPS is that it does not measure the quality of employer-provided benefits, which can vary widely by employers. Health insurance plans that charge high premiums or pension plans that require employee contributions may present access barriers to benefits even if they are offered. To capture the most economically vulnerable working families, we create a measure of the lowest quality jobs that do not include any access to family budget wages and employer-provided benefits.

Race-Ethnicity and Nativity. Our key stratifying variables are race-ethnicity and nativity. Race and ethnicity for each parent includes non-Hispanic white, non-Hispanic Asian or Pa-

5. Because family budget thresholds are estimated for a maximum of two working adults, wage contributions are capped at two adults. In single-earner families with one working parent, if the family includes more than two working adult relatives, we include the adult relative who worked the most hours and had higher wages.

6. This approach to calculating family budget wages modifies the MIT Living Wage Calculator's approach, which divides the family budget by 2,080 hours. Dividing the family budget by workers' actual annual hours accounts for variance in the number of hours of full-time work (for example, thirty-five hours a week versus forty hours a week) and provides a more accurate estimate of the wages that families need to earn to meet a family budget.

7. The CPS does not provide information about the type of pension plan available (defined benefit versus defined contribution).

cific Islander, non-Hispanic black, and Hispanic (of any race). For single-earner families, we define family race-ethnicity based on the full-time working parent.[8] In dual-earner families with two full-time workers, race-ethnicity is measured by the parent who has the higher annual earnings. If both parents work full time and have the same annual earnings, the race-ethnicity of the family is defined based on the CPS designated head of the family. In dual-earner families with one full-time working parent and one other working adult (nonparent or guardian), the family's race-ethnicity is based on the parent.

Nativity is a binary indicator measuring whether any parent or spouse-partner in the family is an immigrant. Using the Bureau of Labor Statistics definition (BLS 2020), adults are considered to be immigrants if they were born outside the United States or territories such as Puerto Rico. If adults born outside the United States were a citizen at birth, we coded them as a nonimmigrant.

Empirical Model

First, we examine family budget earnings, wages, and benefits descriptively for full-time year-round working families and for the total population of families working any combination of hours and weeks. To confirm any identified racial-ethnic differences in job characteristics in the descriptive analysis, we then run multivariate models estimating differences by race-ethnicity and nativity controlling for other factors for full-time working families only. We estimate two logistic regression models for each of the four outcomes. The first model estimates family budget earnings and benefits for the sample of full-time full-year working families and the second model estimates the same outcomes for full-time full-year low-income working families. For full-time full-year working families that do not earn more than a family budget, we estimate a quantile regression model to test for significant racial-ethnic and nativity differences in the proportion of the family budget covered by earnings (ranging from >0 to <100 percent). Quantile regression is preferable to ordinary least squares due to the left skewed distribution of earnings relative to a family budget.

Each model includes covariates that influence parents' earnings and benefits and vary by race-ethnicity and nativity. Family characteristics include the number of children and work and family composition, measured by single working parent, single-earner family, and dual-earner family. Because of a high correlation between each adult's job and human capital characteristics in dual-earner families, we include covariates based only on the parent who works more hours and has higher earnings. Job characteristics include occupation, industry, sector (public versus private), and firm size. Human capital and demographic characteristics include gender, highest level of education, age, and age squared. Local economic environment is measured by urbanicity and survey year, which account for national economic trends. All analyses use SPM-based sampling weights.

RESULTS

Our research questions focus on whether families' earnings from full-time work cover basic needs, what proportion of a family budget is covered by earnings, whether jobs provide access to benefits, and whether there are differences by income, race-ethnicity, and nativity status. Descriptive analyses show that wages from working full time cover minimum levels of basic needs, as measured by the official poverty line, for most working families (94 percent of all full-time working families and 87 percent of all full-time low-income working families). A lower proportion of full-time working families earn a family budget (65 percent of all working families and 23 percent of all full-time low-income working families). The degree to which families' wages fall short varies by income, race-ethnicity, and nativity. Black, Hispanic, and immigrant families (including all families and low-income families) have the lowest

8. For families with only part-time or part-year workers, race-ethnicity is assigned based on the parent with higher earnings. If both workers have the same earnings, race-ethnicity is defined based on the CPS designated head of the family. For dual earners with full-time and part-time workers, race-ethnicity is based on the full-time worker.

hourly wages and access to benefits, which highlights the need for equitable work-family policies that supplement low wages and benefits and reduce caregiving costs.

Table 1 shows that almost 65 percent of families working full time earn enough to meet a family budget and that an additional 10 percent of families are close to earning a family budget (could cover 80 to 99 percent of a family budget). The racial-ethnic differences in families working full time and earning less than a family budget are large. Only 48 percent of black and 41 percent of Hispanic families earn a family budget, versus 75 percent of white families and 77 percent of Asian. A 34-percentage point gap separates Hispanic and white families earning a family budget and a 27-percentage point gap separates black and white families. The 12-percentage point gap between nonimmigrant (68 percent) and immigrant (56 percent) families is smaller yet still significant.

The picture looks very different for low-income families. Table 2 shows that fewer than 25 percent of low-income families working full time earn enough to cover a family budget and most earn far less than is needed. Another 17 percent are relatively close to making the budget wage (80 to 99 percent). More than 25 percent earn less than half. The pattern of racial-ethnic differences is similar, but the magnitude is smaller relative to the total population of working families. Fewer than one in five low-income black families (16 percent) and low-income Hispanic families (16 percent) could cover a family budget versus the 30 percent of white families and 36 percent of Asian. A 14-percentage point gap separates both black and white families and Hispanic and white families. A much greater proportion of black and Hispanic families are further away from earning a family budget. About 35 percent of black and Hispanic families earn less than half of the income needed to cover family expenses. The difference between the proportion of low-income immigrant (24 percent) and nonimmigrant (22 percent) families is much smaller.

Policymakers are interested in how much wages would need to be raised or supplemented to attain family budget wages. Figure 1 presents the family budget wage gap—the additional hourly wages that low-income full-time working families need to live within a family budget. The extent of additional wages needed to supplement wages from full-time work varies widely. Full-time low-income working families need between a little more than $1.91 to more than $23 per hour for self-sufficiency. The median low-income family would need to earn $11.02 more hourly. The median low-income black family and Hispanic family need to earn $12.30 and $12.49, versus $9.10 for low-income white families. The median low-income nonimmigrant family would need to earn an additional $10.43 in hourly wages, versus $11.93 for the median low-income immigrant family.

Results show that families have variable access to employer-provided benefits through full-time work. More families have employer-provided health insurance (75 percent for all families, 59 percent for low-income families) than pension benefits (50 percent for all families, 33 percent for low-income families). A full 31 percent of low-income families did not earn enough to cover a basic family budget and did not have access to any employer-provided benefits relative to 14 percent of all working families. These jobs, which do not pay family budget wages and provide no benefits to wage and salary employees for full-time work, are the most concerning in terms of providing adequate resources for families with children.

We find significant heterogeneity in the employer benefits of families working full time by race-ethnicity and nativity. Confirming other research studies, Hispanic families, low-income or not, have the least access to employer-provided benefits. Low-income Hispanic families have extremely limited access (48 percent have health insurance and 24 percent have pensions). Almost twice the number of low-income Hispanic families do not earn a family budget or have access to employer benefits (43 percent) than their white counterparts (24 percent) (see table 2). Immigrant working families have lower wages and less access to benefits than nonimmigrant families. Two in five low-income immigrant families have jobs that do not provide enough earnings to cover a family budget or employer-provided benefits. Although many families need access to public benefits to supplement these shortfalls in job

Table 1. Job Characteristics of Full-Time Full-Year Working Families

		Race-Ethnicity				Nativity	
	Total	Non-Hispanic White	Non-Hispanic Asian	Non-Hispanic Black	Hispanic	Non-immigrant	Immigrant
Total sample (share)		58	8	13	21	73	27
Family earnings greater than threshold (share)							
Poverty	94	97	97	91	89	96	91
Family budget							
>=100 percent	65	75	77	48	41	68	56
90–99 percent	5	4	3	6	6	5	5
80–89 percent	5	4	4	5	7	4	5
70–79 percent	5	4	3	6	8	4	6
60–69 percent	5	3	3	7	8	4	6
50–59 percent	5	3	3	7	9	4	6
40–49 percent	5	3	3	8	8	4	6
30–39 percent	4	2	2	7	7	3	5
20–29 percent	2	1	1	4	4	2	3
10–19 percent	1	0	0	2	1	1	1
0–9 percent	0	0	0	0	0	0	0
Employer-provided benefits (share)							
Health insurance	75	82	80	71	59	79	66
Pension	50	57	49	45	34	54	39
Families with jobs without family supporting earnings and benefits (share)	14	8	9	18	30	10	23
Sample size	59,225	37,081	4,202	6,078	11,864	44,748	14,477

Source: Authors' calculations based on Current Population Survey, 2015–2019 (Flood et al. 2021).
Note: Shares may not total to 100 due to rounding.

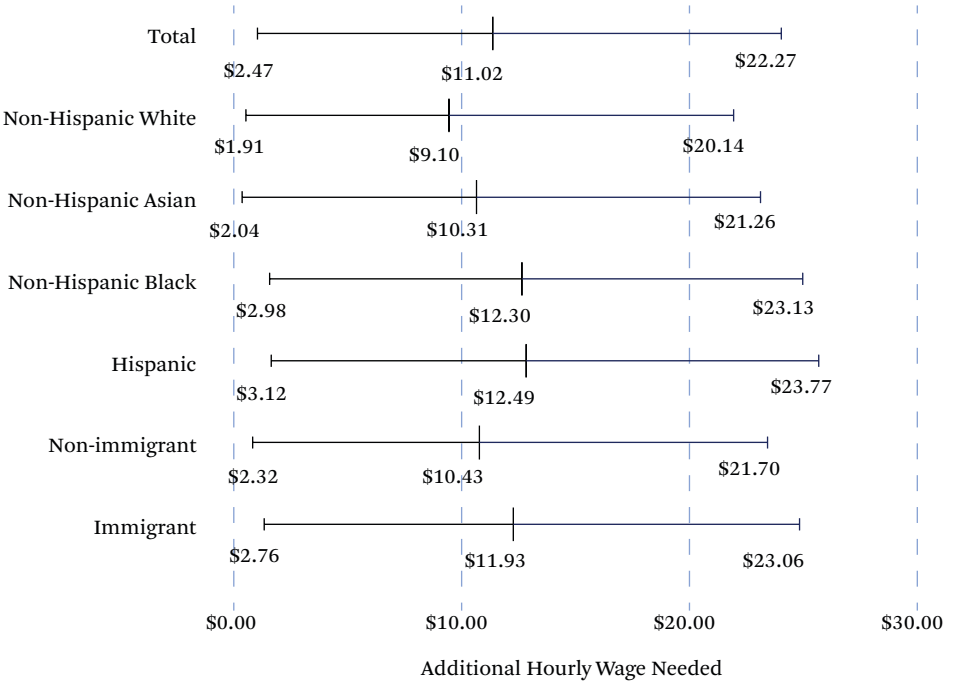
Table 2. Job Characteristics of Full-Time Full-Year Low-Income Working Families

		Race-Ethnicity				Nativity	
	Total	Non-Hispanic White	Non-Hispanic Asian	Non-Hispanic Black	Hispanic	Non-immigrant	Immigrant
Total sample (share)		42	7	18	33	64	36
Family earnings greater than threshold (share)							
Poverty	87	90	90	84	83	88	84
Family budget							
>=100 percent	23	30	36	16	16	24	22
90–99 percent	8	10	8	8	7	9	8
80–89 percent	9	10	9	8	9	10	9
70–79 percent	10	11	10	10	11	11	10
60–69 percent	11	10	9	11	12	11	11
50–59 percent	11	9	9	13	13	11	11
40–49 percent	11	9	8	14	13	11	11
30–39 percent	9	6	6	11	11	8	10
20–29 percent	5	4	3	7	7	5	6
10–19 percent	2	1	1	3	2	2	1
0–9 percent	0	0	1	1	0	0	1
Employer-provided benefits (share)							
Health insurance	59	67	64	62	48	65	50
Pension	33	40	35	34	24	38	25
Families with jobs without family supporting earnings and benefits (share)	31	24	25	29	43	26	41
Sample size	23,231	10,763	1,421	3,444	7,603	15,408	7,823

Source: Authors' calculations based on Current Population Survey, 2015–2019 (Flood et al. 2021).

Note: Low-income is defined as two times the Supplemental Poverty Measure (SPM). Shares may not total to 100 due to rounding.

Figure 1. Additional Hourly Wages Needed by Low-Income Working Families to Earn a Family Budget at the 10th, 50th, and 90th percentiles



Source: Authors' calculations based on Current Population Survey, 2015–2019 (Flood et al. 2021).
Note: Wages presented in 2019 constant dollars. Estimates are for low-income, full-time, year-round working families who earn less than a family budget.

resources, low-income Hispanic and immigrant families are particularly in need because they disproportionately work for employers that do not offer benefits.

The number of families covering their budgets and having access to employer-provided benefits decreases in the context of the full sample of working families, both part-time and part-year working families. Table A.1 shows that the proportion decreases from 65 to 59 percent when part-time and part-year working families are included. The proportion of low-income families that earn enough to cover a family budget also decreases from 23 to 19 percent (table A.2). These results are consistent with the literature demonstrating that part-time work is associated with lower wages and benefits.

The purpose of these descriptive analyses is to identify differences in families' job characteristics and to document the need for work-family supports that could supplement wages needed to earn a family budget and benefits. Research shows that family, human capital, and employment characteristics account for some of the variation in wages and benefits by race-ethnicity and nativity, though there remains unexplained variation generally attributed to structural factors and discrimination. Table A.3 confirms well-documented racial-ethnic and nativity differences in characteristics such as education, occupation, industry, public sector, and firm size that can help explain some of the differences. Having two earners reduces the wages that each family member needs to make and increases the likelihood of employer-provided benefits, whereas single-earner families face more economic risks if the working parent needs to take family leave or loses a job. Black, Hispanic, Asian, and immigrant working families are more likely to be single-earner families, and white and non-immigrant working families are more likely to have two earners.

Multivariate Results

Table A.4 presents the results of models for each of the four measures of earnings and benefits for all full-time and for full-time low-income working families. These models confirm the descriptive results that black, Hispanic, and immigrant families are significantly less likely to meet a family budget, be enrolled in employer-provided health insurance, be offered an employer-provided pension plan, or have any good job characteristics than white and nonimmigrant families. These patterns of racial-ethnic and nativity differences hold true in the total population of working families and low-income working families. Table A.5 also confirms the descriptive analysis that the median earnings of black, Hispanic, and immigrant families covered less of a family budget than those of white and nonimmigrant families. Racial-ethnic differences in the ratio of earnings to family budget thresholds are significant in both samples.

DISCUSSION

Policy debates about improving children's well-being by closing opportunity gaps and addressing racial-ethnic inequities in health and education outcomes often do not address the declining wages and benefits available from parents' jobs. To help bring parental job quality into these child policy deliberations, we estimate the resources that employment provides to a working family relative to two thresholds of economic self-sufficiency used in policy debates. We rate family earnings against a minimal standard of living, family poverty, and family budget, which includes the costs of basic needs such as housing and food and of work-related expenses such as transportation and childcare. We expand the research on the quality of wages and benefits by examining families rather than individual workers, using the family budget threshold as an indicator of economic self-sufficiency, and examining differences by income, race-ethnicity, and nativity.

Most families with children working full time earn wages over the official poverty line. This finding is not surprising given the decline in child poverty, which is largely attributed to increasing maternal employment (Chen and Corak 2008). Still, more than one in ten low-income families who work full time earn poverty-level wages. Because the official poverty threshold is a statistical yardstick rather than a measure of family needs (U.S. Census Bureau 2021), we compare the resources from full-time employment with a family budget. Almost 65 percent of families earn enough and about 10 percent could cover 80 to 99 percent. For low-income families, the results are discouraging. Only 25 percent working full time earn enough for economic self-sufficiency; 18 percent could earn between 80 and 99 percent; and almost 25 percent earn less than 50 percent. This shortfall highlights that many low-income families cannot attain economic self-sufficiency, defined by covering the costs of basic needs, from full-time work alone. Instead, they need resources from other sources. If they do not, income-based child opportunity gaps will persist.

Similar to studies of individual workers, this study finds significant differences in full-time working families' compensation by race-ethnicity and nativity. More than half of black and Hispanic families working full time, versus a quarter of their white and Asian counterparts, do not earn enough to meet a family budget. Declining real wages, policy choices, and structural racism in the labor market have disproportionately harmed black and Hispanic working families and created significantly greater financial hurdles in supporting children. For low-income families, the pattern of racial-ethnic differences in family budget wages is similar, but the racial gaps are smaller. Immigrant families are also less likely to earn a family budget wage than their nonimmigrant counterparts. These results underscore the need to consider race-ethnicity and immigrant status together to identify the most economically vulnerable groups for policy assistance.

This study pushes the field forward by taking a family-level approach to measuring wage quality and access to benefits. However, some of its limitations can be addressed in future research. First, like other studies of wage quality, we do not fully account for part-time and part-year work and how work hours affect gaps in family budget wages. Current measures of fam-

ily budgets assume full-time year-round work by at least one working parent, and costs such as childcare are not prorated for part-time work hours. Some low-wage workers have trouble getting enough hours to work full time, despite wanting to do so (Golden 2020). Other workers are limited to working part time because of family responsibilities or their own health issues (Dunn 2018). Assuming that all working families can cover a family budget through full-time work does not reflect the realities of some families' caregiving and health needs or low-wage sectors where involuntary part-time work is more prevalent. More research in establishing economic self-sufficiency standards for part-time and part-year workers is needed. Second, this study does not address within-state differences in the costs of living between counties or rural, suburban, and urban communities. Accounting for the geographic variation in the costs that make up family budget thresholds may reveal even larger racial-ethnic inequities, given that previous research has documented geographic and racial-ethnic inequities in costs of living, that is, housing and transportation costs (Acevedo-Garcia et al. 2016). To more accurately estimate families' earnings sufficiency, future research should account for within-state differences. Third, given limitations in the questions asked about employer-provided benefits and work schedules in the Current Population Survey, this study focuses on employer-provided health insurance and pensions but does not measure the quality of these benefits. The CPS also excludes other job quality factors that affect resources available to children such as childcare benefits, paid leave, or schedule stability. To adequately monitor job quality, additional measures of employer-provided benefits and work schedules should be added to national surveys. Finally, our study does not address the diversity of immigrants' labor-market experiences and wages depending on race-ethnicity, country-of-origin, occupational enclave, or length of time in the United States (Hamilton 2019). Further study is needed to unpack the variation in job characteristics for families based on disaggregated categories of race-ethnicity and nativity.

Families face a significant gap between the costs of raising children and wages and benefits that their employers provide. These gaps are particularly problematic for low-income families whose private safety nets, including family and friend networks, provide much smaller cash transfers to supplement low wages (Garfinkel and Pilkauskas 2016). To make ends meet, low-income families reduce expenses by using informal childcare or doubling up on housing, and by increasing family income by receiving help from local community groups, working informal jobs, or taking on debt (Abraham and Houseman 2019; Edin and Lein 1997; Halpern-Meekin et al. 2015; Seefeldt and Sandstrom 2015).

The social safety net provides income support and in-kind assistance that helps to cover the cost of basic expenses. Income support programs such as the Earned Income Tax Credit (EITC) that target low-income working families supplement low wages, reduce child poverty, and positively affect child health (National Academies 2019). However, not all low-income working families can access this support. Because of restrictive eligibility requirements based on immigration status and living arrangements, the EITC underserves some working families. It also excludes low-income immigrant working families with U.S. citizen children if one parent does not have a Social Security number (Acevedo-Garcia et al. 2021a, 2021b). Thus the EITC does not serve about 17 percent of U.S. citizen children in poverty because they live in families who file their taxes without a Social Security number (National Academies 2019). As Katherine Michelmore and Natasha Pilkauskas (2022, this issue) note, not all eligible families apply for the EITC, and black working families may have less access due to differences in family living arrangements, further exacerbating differential access to resources by race-ethnicity.

Other income and in-kind supports such as the Child Tax Credit and the Supplemental Nutrition Assistance Program (SNAP) increase family income and offset food expenses. Similar to the EITC, both the CTC and SNAP significantly reduce child poverty but underserve immigrant families. Relative to the EITC, the CTC and SNAP do better at serving U.S. citizen children in immigrant families because child eligibility does not depend on parents' Social Secu-

rity numbers or immigration status. But changes included in a 2017 tax law made approximately one million immigrant children ineligible for the CTC because they have Individual Tax Identification Numbers rather than Social Security numbers (Acevedo-Garcia et al. 2021a). U.S. citizen children in immigrant families also have reduced access to SNAP because of categorical eligibility restrictions based on parents' immigration status, lower benefit amounts due to income deeming, and additional administrative burden often due to misunderstanding of rules by service agencies and families (Acevedo-Garcia et al. 2021b). These barriers to program participation based on immigration status disproportionately affect Hispanic children, since 54 percent live in immigrant families (Acevedo-Garcia et al. 2021a).

Across the income distribution, employers provide only limited work-family benefits such as childcare or paid family and medical leave, and Hispanic workers have much lower access (Bartel et al. 2019). Low-income working parents are less likely to be offered work-family benefits and may not earn enough to purchase childcare in the private market or have enough savings to take unpaid leave (Adelstein and Peters 2019). Two public work-family policies, childcare subsidies and paid family and medical leave, directly support parental employment and care for children, and offset low wages. Both also support healthy child development, although for childcare subsidies, positive effects depend on the quality of the care (Johnson, Martin, and Ryan 2014). Burgeoning research shows that paid family and medical leave programs and childcare subsidies reduce the high costs of unpaid leave and childcare, yet are not equally accessible for black, Hispanic, and immigrant families due to affordability constraints (Baldiga et al. 2018; Joshi et al. 2019), lower take-up rates (Acevedo-Garcia et al. 2021b; Rossin-Slater, Ruhm, and Waldfogel 2013), more limited knowledge about programs (Alvira-Hammond and Gennetian 2015; Goodman, Elser, and Dow 2020); eligibility rules (Acevedo-Garcia et al. 2021b; Joshi et al. 2020); and administrative burden like extensive application documentation, interim reporting, and benefit or leave reassessments (Adams and Matthews 2013; U.S. Department of Labor 1993). Recent studies document racialized administrative burden in the childcare subsidy system for black, Hispanic, and immigrant families, including disparate treatment by subsidy caseworkers (Barnes and Henly 2018), limited translation of paperwork and websites (Hill, Gennetian, and Mendez 2018), and caseworkers' confusion about eligibility due to anti-immigrant policies (Barnes and Gennetian 2021). By addressing these access issues and making income and work-family support policies more inclusionary, the programs can be more equitable and more effective at serving all families.

In policy discussions about improving parents' jobs and work-family policies to support low-income families, it is becoming more difficult to ignore the dramatic changes in the racial-ethnic and family nativity composition of the U.S. child population. By race-ethnicity, the proportion of U.S. children who are Hispanic increased from about 6 percent in 1970 to 26 percent today. By family nativity, the proportion of U.S. children in immigrant families also rose from about 6 percent to 26 percent during the same period (National Academies 2019). Low-income Hispanic and immigrant families have the lowest job quality and the least access to work-family policies. The implication of these demographic changes is that a growing number of children are living in families with fewer resources to promote their well-being. As federal agencies that serve low-income children seek to meet the new requirements included in the Executive Order on Advancing Racial Equity to document and design solutions to promote equitable policy access for underserved groups (White House 2021), estimating the magnitude of the racial-ethnic and nativity differences in job quality and access to work-family policies can help inform policy changes.

The gaps in each of these policy responses have become more consequential under the coronavirus pandemic because a high proportion of black, Hispanic, and immigrant workers are in frontline jobs and have disproportionately suffered related health and economic impacts. COVID-19 exacerbated and exposed inequities in working conditions of frontline workers, access to childcare, and paid leave.

Going forward, recovery and long-term policy responses providing income support, educational, and human capital opportunities should address these inequities. Expanding paid family and medical leave and childcare subsidy policies that lower the cost of taking temporary leave and the high cost of childcare can decrease the earnings needed to cover a family budget. It is essential not only to increase access through program funding, but also to follow policy principles that create inclusive eligibility rules, especially for children in immigrant families (Acevedo-Garcia et al. 2021a), and to eliminate the administrative burden that prevents eligible families from accessing essential resources. Because the majority of low-income families and half of black and Hispanic full-time working families do not have the earnings that reach a basic family budget and have limited employer supports, these public policies are essential to ensure their well-being and to reduce inequities in child opportunity by race-ethnicity and nativity.

Table A.1. Job Characteristics of Working Families

		Race-Ethnicity				Nativity	
	Total	Non-Hispanic White	Non-Hispanic Asian	Non-Hispanic Black	Hispanic	Non-immigrant	Immigrant
Total sample (share)		59	7	13	21	74	26
Family earnings greater than threshold (share)							
Poverty	90	93	94	81	83	90	87
Family budget	59	69	71	40	35	62	49
Employer-provided benefits (share)							
Health insurance	70	77	77	62	53	73	60
Pension	47	54	48	40	31	51	36
Families with jobs without family supporting earnings and benefits (share)	19	12	12	27	36	16	28
Sample size	90,275	57,008	5,750	9,239	18,278	68,692	21,583

Source: Authors' calculations based on Current Population Survey, 2015–2019 (Flood et al. 2021).
Note: Includes all families working any combination of work hours and weeks (full-time, full-year, part-time, and part-year).

Table A.2. Job Characteristics of Low-Income Working Families

		Race-Ethnicity				Nativity	
	Total	Non-Hispanic White	Non-Hispanic Asian	Non-Hispanic Black	Hispanic	Non-immigrant	Immigrant
Total sample (share)		44	6	18	32	66	34
Family earnings greater than threshold (share)							
Poverty	78	81	84	70	76	77	78
Family budget	19	24	29	12	13	20	18
Employer-provided benefits (share)							
Health insurance	52	59	58	51	42	56	45
Pension	30	37	34	29	22	34	24
Families with jobs without family supporting earnings and benefits (share)	39	31	31	41	50	35	47
Sample size	39,781	19,256	2,258	5,819	12,448	27,030	12,751

Source: Authors' calculations based on Current Population Survey, 2015–2019 (Flood et al. 2021).
Note: Includes all low-income families working any combination of work hours and weeks (full-time, full-year, part-time, and part-year). Low-income is defined as two times the Supplemental Poverty Measure (SPM).

Table A.3. Characteristics of Full-Time Working Families

		Race-Ethnicity				Nativity	
	Total	Non-Hispanic White	Non-Hispanic Asian	Non-Hispanic Black	Hispanic	Non-immigrant	Immigrant
Female (share)	37	34	29	60	34	40	28
Age	40	41	42	39	39	40	41
Work and family composition (share)							
Single employed parent	19	16	7	43	19	22	10
Single-earner family	29	28	40	16	35	24	41
Dual-earner family	52	56	53	41	46	53	49
Geographic location (share)							
Rural	12	16	2	7	6	15	4
Central city	27	18	41	39	39	22	40
Suburban	49	50	51	44	46	48	49
City status unknown	13	16	6	10	9	15	7
Number of children (share)							
1	48	47	48	53	47	49	47
2	34	36	41	30	31	34	34
3^{+}	17	17	11	17	22	17	19
Education (share)							
Less than high school	8	3	4	4	26	3	20
High school	23	21	14	26	31	23	23
Some college	16	15	7	23	15	18	9
Associate's degree	11	12	5	13	8	12	6
Bachelor degree and above	43	50	70	34	19	44	41
Average hours worked per week	43.5	44.3	42.8	42.2	42.5	43.8	42.8
Second earner average hours worked per week	41.5	41.8	41.5	41.3	40.5	41.7	40.9
More than one employer last year (share)	8	9	7	9	7	9	7

(*continued*)

Table A.3. (*continued*)

		Race-Ethnicity				Nativity	
	Total	Non-Hispanic White	Non-Hispanic Asian	Non-Hispanic Black	Hispanic	Non-immigrant	Immigrant
Occupation (share)							
Professional and specialty	26	28	45	25	12	26	25
Management, business, and financial	21	25	21	14	12	22	16
Technicians, sales technical and admin support	17	17	12	21	16	19	12
Services	12	9	8	20	18	11	15
Blue collar	24	21	14	19	39	21	30
Agriculture	1	0	0	0	2	0	2
Industry (share)							
Trade	11	11	10	9	11	11	10
Manufacturing	14	15	15	10	14	14	15
Services	9	7	9	8	13	8	11
Professional and related services	33	33	41	42	25	34	31
Finance, insurance, real estate	8	9	9	8	6	9	7
Public administration	7	7	4	9	4	8	4
Transportation and communications	9	8	9	10	8	8	9
Agricultural, forestry and fishing, mining, construction	10	9	3	4	19	8	14
Class of worker (share)							
Wage or salary, private	84	83	90	79	90	82	90
Public worker	16	17	10	21	10	18	10
Number of employees at firm (share)							
<10	9	8	9	6	15	8	13
10 to 99	21	20	16	17	29	20	24
100 to 499	15	15	13	13	14	15	13
500 to 999	6	7	5	7	5	7	5
1,000+	49	50	58	57	37	50	44

Source: Authors' calculations based on Current Population Survey, 2015–2019 (Flood et al. 2021).
Note: All demographic, human capital, and work characteristics are measured for the target full-time working parent. Shares may not total to 100 due to rounding.

Table A.4. Logistic Regressions Predicting Job Characteristics for Full-time Working Families

	Family Budget		Employer Health Insurance		Employer Pension		No Family Budget Earnings or Employer Benefits	
	Total	Low-Income	Total	Low-Income	Total	Low-Income	Total	Low-Income
Race-ethnicity								
Non-Hispanic Asian	0.788***	0.828*	0.987	0.995	0.868**	0.892	1.109	0.999
	(0.050)	(0.077)	(0.058)	(0.083)	(0.040)	(0.074)	(0.099)	(0.097)
Non-Hispanic Black	0.538***	0.644***	0.759***	0.884*	0.754***	0.782***	1.384***	1.176**
	(0.025)	(0.046)	(0.032)	(0.049)	(0.027)	(0.042)	(0.083)	(0.074)
Hispanic	0.490***	0.585***	0.745***	0.836***	0.740***	0.754***	1.597***	1.312***
	(0.020)	(0.038)	(0.028)	(0.042)	(0.024)	(0.039)	(0.081)	(0.073)
Immigrant family	0.653***	0.815***	0.682***	0.686***	0.722***	0.729***	1.736***	1.531***
	(0.027)	(0.049)	(0.025)	(0.034)	(0.022)	(0.037)	(0.087)	(0.083)
Family work composition								
Single earner parent	0.0626***	0.0559***	0.450***	0.540***	0.474***	0.548***	4.914***	2.715***
	(0.003)	(0.005)	(0.016)	(0.028)	(0.015)	(0.027)	(0.254)	(0.160)
Single earner family	0.169***	0.315***	0.429***	0.550***	0.479***	0.546***	3.824***	2.186***
	(0.006)	(0.015)	(0.013)	(0.024)	(0.012)	(0.024)	(0.170)	(0.110)
Female	0.376***	0.481***	0.695***	0.713***	0.866***	0.842***	1.828***	1.427***
	(0.014)	(0.027)	(0.023)	(0.035)	(0.023)	(0.040)	(0.092)	(0.080)
Age	1.227***	1.218***	1.131***	1.091***	1.091***	1.078***	0.882***	0.910***
	(0.015)	(0.024)	(0.012)	(0.016)	(0.010)	(0.016)	(0.013)	(0.015)
Age-squared	0.998***	0.998***	0.999***	0.999***	0.999***	0.999***	1.001***	1.001***
	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
Number of children								
Two	0.642***	0.567***	1.017	1.021	1.058*	1.090*	1.140**	1.097*
	(0.021)	(0.028)	(0.029)	(0.042)	(0.025)	(0.045)	(0.047)	(0.050)
Three plus	0.298***	0.301***	0.814***	0.815***	1.050	1.121*	1.599***	1.337***

(*continued*)

Table A.4. (*continued*)

	Family Budget		Employer Health Insurance		Employer Pension		No Family Budget Earnings or Employer Benefits	
	Total	Low-Income	Total	Low-Income	Total	Low-Income	Total	Low-Income
	(0.012)	(0.018)	(0.028)	(0.037)	(0.032)	(0.053)	(0.075)	(0.066)
Education								
Less than high school	0.506***	0.599***	0.600***	0.641***	0.635***	0.768***	1.797***	1.608***
	(0.029)	(0.048)	(0.028)	(0.034)	(0.031)	(0.048)	(0.097)	(0.089)
Some college	1.447***	1.219**	1.207***	1.190***	1.157***	1.191***	0.770***	0.824***
	(0.060)	(0.078)	(0.046)	(0.059)	(0.039)	(0.060)	(0.039)	(0.045)
Associates	1.959***	1.588***	1.419***	1.487***	1.289***	1.243***	0.552***	0.618***
	(0.094)	(0.118)	(0.064)	(0.092)	(0.049)	(0.075)	(0.035)	(0.044)
Bachelors	4.771***	2.666***	1.805***	1.566***	1.531***	1.511***	0.307***	0.513***
	(0.207)	(0.173)	(0.071)	(0.089)	(0.050)	(0.083)	(0.020)	(0.035)
Geographic location								
Rural	0.856***	0.517***	0.938	0.942	1.092*	0.971	1.006	1.088
	(0.040)	(0.041)	(0.040)	(0.055)	(0.040)	(0.060)	(0.058)	(0.070)
Suburban	1.213***	1.203***	1.046	1.032	1.101***	1.045	0.865***	0.893*
	(0.042)	(0.061)	(0.032)	(0.042)	(0.029)	(0.044)	(0.037)	(0.041)
City unknown	1.009	0.805**	0.878**	0.903	1.102**	1.015	0.959	1.040
	(0.048)	(0.060)	(0.037)	(0.053)	(0.039)	(0.060)	(0.057)	(0.068)
Public employee	0.621***	0.778**	1.332***	1.533***	2.290***	2.679***	0.544***	0.464***
	(0.033)	(0.067)	(0.074)	(0.122)	(0.096)	(0.184)	(0.054)	(0.050)
Multiple employers	0.960	0.990	0.863***	0.781***	0.835***	0.779***	1.289***	1.275***
	(0.049)	(0.077)	(0.037)	(0.047)	(0.032)	(0.049)	(0.075)	(0.082)
Firm size								
Less than 10	0.415***	0.417***	0.241***	0.247***	0.330***	0.246***	5.141***	4.731***
	(0.021)	(0.032)	(0.010)	(0.013)	(0.013)	(0.017)	(0.260)	(0.264)
10 to 99 employees	0.609***	0.657***	0.513***	0.523***	0.548***	0.467***	2.524***	2.325***
	(0.021)	(0.035)	(0.015)	(0.021)	(0.014)	(0.020)	(0.102)	(0.101)
Occupation								
Executive	1.240***	1.094	0.896*	0.837*	0.976	0.964	1.078	1.223*
	(0.061)	(0.088)	(0.040)	(0.065)	(0.032)	(0.069)	(0.085)	(0.115)
Technical	0.404***	0.451***	0.746***	0.788***	0.831***	0.856*	1.921***	1.584***
	(0.020)	(0.036)	(0.036)	(0.056)	(0.032)	(0.058)	(0.145)	(0.133)

Service	0.235***	0.297***	0.506***	0.494***	0.695***	0.697***	3.512***	2.584***
	(0.014)	(0.025)	(0.025)	(0.034)	(0.030)	(0.048)	(0.264)	(0.211)
Blue-collar	0.335***	0.420***	0.651***	0.658***	0.877**	0.850*	2.445***	1.922***
	(0.018)	(0.035)	(0.033)	(0.049)	(0.035)	(0.061)	(0.192)	(0.167)
Farming	0.132***	0.146***	0.434***	0.461***	0.650***	0.630*	4.735***	3.224***
	(0.021)	(0.035)	(0.055)	(0.072)	(0.082)	(0.113)	(0.765)	(0.546)
Industry								
Trade	0.838***	0.835*	0.878**	0.842**	1.021	1.000	1.215**	1.138
	(0.045)	(0.069)	(0.042)	(0.054)	(0.042)	(0.066)	(0.080)	(0.081)
Manufacturing	1.197***	1.056	1.423***	1.348***	1.197***	1.277***	0.695***	0.707***
	(0.061)	(0.088)	(0.069)	(0.094)	(0.045)	(0.087)	(0.049)	(0.055)
Services	0.633***	0.647***	0.663***	0.684***	0.714***	0.644***	1.675***	1.580***
	(0.037)	(0.056)	(0.031)	(0.040)	(0.031)	(0.043)	(0.100)	(0.099)
Finance	1.407***	1.346**	1.281***	1.367***	1.122**	1.358***	0.637***	0.646***
	(0.085)	(0.126)	(0.074)	(0.119)	(0.048)	(0.109)	(0.058)	(0.066)
Public administration	2.897***	2.255***	1.240*	1.858***	1.224**	1.120	0.371***	0.421***
	(0.233)	(0.278)	(0.104)	(0.257)	(0.076)	(0.119)	(0.068)	(0.086)
Utilities	1.821***	1.518***	1.039	0.878	1.183***	1.082	0.879	1.017
	(0.113)	(0.140)	(0.056)	(0.068)	(0.051)	(0.081)	(0.070)	(0.089)
Agriculture	1.753***	1.400***	0.989	0.914	0.982	0.860	0.923	1.061
	(0.107)	(0.129)	(0.051)	(0.067)	(0.044)	(0.067)	(0.065)	(0.083)
Survey year								
2016	1.120**	1.177**	0.936	0.915	0.828***	0.840***	1.035	1.082
	(0.047)	(0.071)	(0.034)	(0.045)	(0.026)	(0.042)	(0.052)	(0.058)
2017	1.215***	1.041	0.952	0.884*	0.763***	0.763***	0.979	1.063
	(0.052)	(0.068)	(0.035)	(0.044)	(0.024)	(0.040)	(0.049)	(0.058)
2018	1.086*	0.904	0.952	0.888*	0.760***	0.799***	1.026	1.087
	(0.045)	(0.059)	(0.035)	(0.045)	(0.024)	(0.042)	(0.052)	(0.060)
2019	1.428***	1.138	1.841***	2.494***	0.783***	0.929	0.340***	0.353***
	(0.066)	(0.082)	(0.086)	(0.172)	(0.026)	(0.055)	(0.026)	(0.029)
Observations	59,225	23,231	59,225	23,231	59,225	23,231	59,225	23,231

Source: Authors' calculations based on Current Population Survey, 2015–2019 (Flood et al. 2021).

Note: Coefficients are presented as odds ratios. Robust standard errors are in parentheses. Low-income is defined as two times the Supplemental Poverty Measure (SPM).

*$p < .10$; **$p < .05$; ***$p < .01$

Table A.5. Quantile Regression Predicting Median Wages Relative to Family Budget Threshold for Full-Time Working Families

	All Working Families	Low-Income Working Families
Race and ethnicity		
Non-Hispanic Asian	−0.046***	−0.043***
	(0.009)	(0.009)
Non-Hispanic black	−0.047***	−0.037***
	(0.006)	(0.006)
Hispanic	−0.041***	−0.041***
	(0.005)	(0.005)
Immigrant family	−0.024***	−0.020***
	(0.005)	(0.005)
Family work composition		
Single earner parent	−0.238***	−0.243***
	(0.005)	(0.005)
Single earner family	−0.166***	−0.153***
	(0.005)	(0.005)
Female	−0.070***	−0.069***
	(0.005)	(0.005)
Age	0.013***	0.011***
	(0.001)	(0.001)
Age-squared	−0.000***	−0.000***
	(0.000)	(0.000)
Number of children		
Two children	−0.052***	−0.054***
	(0.004)	(0.004)
Three plus children	−0.112***	−0.121***
	(0.005)	(0.005)
Education		
Less than high school	−0.046***	−0.045***
	(0.006)	(0.006)
Some college	0.028***	0.029***
	(0.005)	(0.005)
Associates	0.045***	0.044***
	(0.006)	(0.006)
Bachelors	0.089***	0.087***
	(0.006)	(0.006)
Geographic location		
Rural	0.002	−0.012*
	(0.006)	(0.006)
Suburban	0.017***	0.014**
	(0.004)	(0.004)
City unknown	0.003	−0.001
	(0.006)	(0.006)
Public employee	0.018*	0.015
	(0.007)	(0.008)
Multiple employers	−0.019**	−0.020**
	(0.006)	(0.006)

Table A.5. (*continued*)

	All Working Families	Low-Income Working Families
Firm size		
Less than 10	−0.069***	−0.069***
	(0.005)	(0.005)
10 to 99 employees	−0.029***	−0.026***
	(0.004)	(0.004)
Occupation		
Executive	0.016	0.021*
	(0.008)	(0.009)
Technical	−0.060***	−0.047***
	(0.007)	(0.007)
Service	−0.120***	−0.103***
	(0.007)	(0.007)
Blue-collar	−0.066***	−0.056***
	(0.008)	(0.008)
Farming	−0.122***	−0.105***
	(0.016)	(0.016)
Industry		
Trade	−0.027***	−0.025***
	(0.007)	(0.007)
Manufacturing	0.022**	0.022**
	(0.007)	(0.007)
Services	−0.030***	−0.027***
	(0.006)	(0.006)
Finance	0.028**	0.034***
	(0.009)	(0.009)
Public administration	0.054***	0.056***
	(0.011)	(0.012)
Utilities	0.037***	0.040***
	(0.008)	(0.009)
Agriculture	0.033***	0.032***
	(0.008)	(0.008)
Survey year		
2016	0.011*	0.011*
	(0.005)	(0.005)
2017	0.020***	0.018***
	(0.005)	(0.005)
2018	0.013*	0.013*
	(0.005)	(0.005)
2019	0.054***	0.053***
	(0.006)	(0.006)
Constant	0.656***	0.671***
	(0.029)	(0.030)
Observations	20,192	17,806

Source: Authors' calculations based on Current Population Survey, 2015–2019 (Flood et al. 2021).
Note: Coefficients are presented as odds ratios. Robust standard errors are in parentheses. Low-income is defined as two times the Supplemental Poverty Measure (SPM).
*$p < .10$; **$p < .05$; ***$p < .01$

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