

Mothers' Economic Conditions and Sources of Support in Fragile Families

Ariel Kalil and Rebecca M. Ryan

Summary

Rising rates of nonmarital childbirth in the United States have resulted in a new family type, the fragile family. Such families, which include cohabiting couples as well as single mothers, experience significantly higher rates of poverty and material hardship than their married counterparts. Ariel Kalil and Rebecca Ryan summarize the economic challenges facing mothers in fragile families and describe the resources, both public and private, that help them meet these challenges.

The authors explain that the economic fragility of these families stems from both mothers' and fathers' low earnings, which result from low education levels, as well as from physical, emotional, and mental health problems.

Mothers in fragile families make ends meet in many ways. The authors show that various public programs, particularly those that provide in-kind assistance, do successfully lessen economic hardship in fragile families. Single mothers also turn to private sources of support—friends, family, boyfriends—for cash and in-kind assistance. But though these private safety nets are essential to many mothers' economic survival, according to the authors, private safety nets are not always consistent and dependable. Thus, assistance from private sources may not fundamentally improve mothers' economic circumstances.

Policy makers, say Kalil and Ryan, must recognize that with rates of nonmarital childbirth at their current level, and potentially rising still, the fragile family is likely an enduring fixture in this country. It is thus essential to strengthen policies that both support these families' economic self-sufficiency and alleviate their hardship during inevitable times of economic distress.

The most important first step, they say, is to strengthen the public safety net, especially such in-kind benefits as food stamps, Medicaid, housing, and child care. A next step would be to bolster community-based programs that can provide private financial support, such as emergency cash assistance, child care, and food aid, when mothers cannot receive it from their own private networks.

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As rates of nonmarital childbirth have increased in the United States in the past half-century, a new family type, the fragile family, has emerged. Fragile families, which are formed as the result of a nonmarital birth, include cohabiting couples as well as noncohabiting, or single, mothers. Such families evoke public concern in part because they are more impoverished and endure more material hardship than married-parent families and have fewer sources of economic support. Father absence and family instability are also cause for concern. The economic fragility of these families stems largely from mothers' and fathers' relatively low skills and training, which often pose barriers to higher-wage work. Fragile families also have almost no financial assets. In this article, we describe the economic challenges facing mothers in fragile families and the resources they call upon to meet these challenges.

We begin by summarizing economic conditions in fragile families using the most recent data available. Next, we suggest reasons why mothers in fragile families face so much poverty and material hardship, focusing especially on their living arrangements, employment capacities, and assets. We go on to explain how, given their economic conditions and capacities, mothers in fragile families make ends meet in their households. Specifically, we describe the sources of public and private support available to them and the role each plays in mothers' economic survival.

Economic Conditions in Fragile Families

As Sara McLanahan has observed, until recently it was unclear where along the spectrum of economic conditions and capabilities the nation's fragile families were to be found.¹

Were these unwed U.S. parents similar to married parents in terms of their capabilities, thus resembling unwed parents in Scandinavia, whose capabilities are generally high? Or were they low-skilled individuals living in what might be described as a "poor man's marriage"? Extensive research from the Fragile Families and Child Wellbeing Study (FFCWS), the ongoing study of 5,000 children in large U.S. cities, three-quarters of whom were born to unwed parents, has shown that U.S. unwed-couple families fall closer to the disadvantaged end of the spectrum.

The economic well-being of fragile families varies somewhat by living arrangement (that is, whether couples live together or apart), but living arrangements do not necessarily cause differences in economic well-being; indeed they are equally likely to result from them. Unwed mothers and fathers with the highest education and earnings potential are more likely to choose to cohabit with one another than to choose to live apart. Consequently, they have somewhat higher levels of economic well-being than their counterparts who have chosen to live apart or who must, out of economic necessity, double-up with other adults. Nevertheless, even cohabiting unwed couples experience serious economic hardship.

Poverty in Fragile Families

Table 1 describes the economic and demographic characteristics of the three different types of mothers in the FFCWS. About a quarter are married. The unmarried mothers are divided into two groups: those in a cohabiting relationship with their child's father and those who are single, that is, not cohabiting with the father. Because about half the mothers in fragile families are cohabiting at their child's birth and half are not, the average

Table 1. Demographic and Economic Characteristics of Married, Cohabiting, and Single Mothers in the Fragile Families Study

Percent unless otherwise indicated

Demographic and economic characteristics	Relationship status		
	Married	Cohabiting	Single
Demographic characteristics			
Mean age (years)	29.3	24.7	22.6
Teen parent	3.7	17.7	34.3
Child with other partner	11.7	38.8	34.5
Human capital and economic characteristics			
Education			
Less than high school	17.8	41.0	48.8
High school or equivalent	25.5	39.2	34.2
Some college	21.1	17.3	14.3
College or higher	35.7	2.4	2.4
Mean earnings	\$25,618.86	\$11,433.78	\$10,764.05
Worked last year	79.3	83.4	79.40
Poverty status	14.0	32.5	53.1
Household income	\$55,057.05	\$26,548.43	\$18,662.04
Health and behavior			
Poor/fair health	10.4	14.4	17.1
Depression	13.2	16.2	15.7
Heavy drinking	2.0	8.0	7.7
Illegal drugs	0.3	1.7	3.1
Child's father incarcerated	8.0	32.6	45.2

Source: Fragile Families and Child Wellbeing Study statistics, courtesy of Sara McLanahan.

for all unmarried mothers is about halfway between figures for each of those two groups.

As the table indicates, a defining feature of fragile families is their high poverty rates. At the inception of the FFCWS, 33 percent of mothers cohabiting with the child's father and 53 percent of single mothers in the sample were poor, compared with only 14 percent of married mothers. Not surprisingly, fragile families' average household incomes are low. The annual household income of cohabiting mothers in fragile families was \$26,548, and that of single mothers in the sample was \$18,662. By contrast, married mothers' annual household income was \$55,057.

Material Hardship in Fragile Families

Researchers have long argued that official poverty statistics fail to capture the depth of economic hardship faced by unwed mothers.² Consequently, many researchers also examine how fragile families fare along such dimensions as food sufficiency, ability to pay bills, and hardships such as having heat or electricity disconnected. Julien Teitler and several colleagues examined data from the FFCWS during the years 1999–2001 and found that many unwed mothers experienced some material hardships.³ Common concerns were not having enough income to pay bills (32 percent), not being able to pay utility bills (25 percent), and having phone service disconnected (17 percent). Roughly 5 percent of the unwed mothers reported more extreme

financial difficulties such as hunger, eviction, utility shut-offs, homelessness, or insufficient medical care. Most important, more than half of the unwed mothers in the sample reported at least one type of hardship.

Why Are Fragile Families Economically Disadvantaged?

Three primary factors shape the rates of poverty and material hardship facing mothers in fragile families: their earnings capacity, their asset levels, and their living arrangements.

Mothers' Earnings Capacity

Mothers in fragile families typically earn low wages. As table 1 indicates, in the first year of the FFCWS, both cohabiting and single mothers earned approximately \$11,000, far less than the \$26,000 married mothers earned. These differences emerge even though most mothers in fragile families work extensively. Indeed, fully 80 percent of cohabiting, single, and married mothers in the study reported having worked in the previous year. Melissa Radey's more recent analysis of mothers in the FFCWS showed that more than half of the unmarried mothers were employed full time three years after a nonmarital birth and 64 percent were employed at least part time.⁴ Thus, although it is the norm for mothers in fragile families to work, they still suffer economically because their earnings are typically low.

Demographic Characteristics That Limit Earnings Capacity

Unwed mothers face many barriers to higher-wage employment, but the primary obstacle is poor education. As table 1 shows, about 41 percent of cohabiting mothers and about 49 percent of single mothers in the FFCWS lack a high school diploma (compared with only 18 percent of married mothers) and only 2.4 percent of the unwed mothers have

a college degree (compared with 36 percent of the married mothers). Importantly, Carol Ann MacGregor documented that between 40 and 47 percent of unwed mothers in the FFCWS reported being in school during at least one interview period during the first five years of the study and that about 40 percent of this population completed an educational or training program of some type during that time.⁵ It has not yet been established, however, whether the returns to education and program completion among the mothers in the FFCWS sample have translated into higher earnings and economic security.

It is clear that many mothers in fragile families will experience one or more significant barriers to higher-wage employment. Even when they can secure sustained, full-time work, mothers in fragile families have low earnings capacity.

A second barrier to higher-wage employment typically faced by mothers in fragile families is that they are disproportionately young and more likely to be in their teens at the time of their first birth. As shown in table 1, 18 percent of the cohabiting mothers in the sample and 34 percent of single mothers were teen parents, compared with only about 4 percent of the married mothers. Because having a child at a young age can disrupt educational attainment, it is not surprising that such parents would have less success

in the labor market and experience greater economic difficulties as a result. Moreover, despite being relatively young, it is not uncommon for unwed mothers in FFCWS to have children with multiple partners. Table 1 shows that among mothers in fragile families with more than one child, 39 percent of cohabiting mothers and 35 percent of single mothers had a child by another father, compared with only 12 percent of married mothers. Though it is not yet clear what the implications of having children with multiple partners are for unwed families' economic conditions, multipartner fertility is associated in the FFCWS with lower levels of economic support from family, friends, and former partners, a dynamic we discuss further in the next section.⁶

Psychosocial Characteristics That Limit Earnings Capacity

That unmarried parents in the FFCWS report higher rates of poor overall health, emotional problems, and drug use than married parents points to another explanation for their lower earnings capacity.⁷ For instance, as shown in table 1, 14 percent of cohabiting mothers are in poor or fair health, compared with 17 percent of single mothers and 10 percent of married mothers. Similarly, about 16 percent of unwed mothers (cohabiting and single) suffer from depression, compared with 13 percent of their married counterparts. Unwed mothers are most distinct from their married counterparts in the FFCWS in terms of heavy drinking and use of illegal drugs. About 8 percent of unwed mothers (cohabiting and single) report heavy drinking, compared with 2 percent of married mothers, and between 2 and 3 percent of unwed mothers (cohabiting and single) report using illegal drugs, compared with 0.3 percent of married mothers.

Research by Aurora Jackson, Marta Tienda, and Chien-Chung Huang, based on a subset of families in the FFCWS, revealed more specific information about the employability and earnings capacity of mothers given their capabilities in a variety of areas that are necessary for getting and keeping higher-wage jobs.⁸ A summary index of conditions likely to limit earnings capacity included poor health, substance abuse, experiencing domestic violence, youth, lacking a high school diploma, having no work experience, and having three or more children. Notably this study found that the presence of these conditions differed by mothers' relationship status. Like Wendy Sigle-Rushton and Sara McLanahan,⁹ they found that single mothers in fragile families are more likely to encounter multiple such conditions than are cohabiting mothers: 40.8 percent of cohabiting unwed mothers reported none of these conditions compared with 35.2 percent of noncohabiting unwed mothers. In fact, Jackson and her colleagues concluded that "single mothers who are neither romantically involved with their newborn child's father nor cohabiting with them have especially precarious economic circumstances and constitute the most fragile of all families."

In summary, it is clear that many mothers in fragile families will experience one or more significant barriers to higher-wage employment. These barriers may also make it hard to sustain a full-time year-round job. But even when they can secure sustained, full-time work, mothers in fragile families have low earnings capacity. Indeed, Jackson and colleagues' analysis suggests that most unwed mothers in the FFCWS would be poor even if they worked 1,500 hours a year, and near-poor if they worked full-time, year-round (2,000 hours). Sigle-Rushton and McLanahan report more specifically that only 5 percent of unmarried mothers in the FFCWS could

support themselves and their children at more than twice the federal poverty level, given their average earnings.

Asset Levels

One way for households to weather economically difficult times is to tap assets. A home is the primary asset in American families, but mothers with low earnings are unlikely either to be able to accumulate assets or to purchase a home. In the FFCWS, about 50 percent of married-couple households live in a home that is owned, compared with only about 11 percent of cohabiting couples and less than 6 percent of single-mother families.¹⁰ As Rebecca Blank and Michael Barr report, low-income households' access to financial institutions is also limited.¹¹

All of these factors pose a problem for mothers and children in fragile families, particularly because without savings or credit, it is difficult to maintain income in challenging economic times. With unwed mothers depending heavily on their own earnings, their incomes will cycle more closely with the economy. As the economy dips, their hours of work may fall, job losses may increase, and earnings may drop, creating greater income shocks. Having no financial cushion also makes unwed mothers more vulnerable to ordinary problems such as needing to repair a malfunctioning car. If a mother cannot repair the car, she may lose her ability to get to work and consequently lose her job. A job loss, with its attendant earnings losses, could set in motion a cascade of other problems that will make it all the more difficult for her to escape poverty. According to Blank and Barr, policies aimed at increasing the saving rate of low-income households could be particularly beneficial, for access to liquid savings may be more important in situations like these than access to illiquid assets.¹²

Living Arrangements

By definition, mothers in fragile families are not married at the time of their child's birth. Though a large share of these mothers are cohabiting with the child's biological father when the child is born, many such unions eventually dissolve. This single status contributes to high rates of poverty because if a union dissolves (or is never formed in the first place), mothers lose the economies of scale that two-parent households can enjoy (although, as noted, most two-parent unwed households nevertheless experience serious economic hardship). Moreover, mothers who end their cohabiting relationships often lose some or all of the fathers' earnings as a source of income.

But even if all mothers in fragile families could count on receiving a certain share of fathers' earnings, it is not clear that these contributions would lift them out of poverty. Both mothers and fathers who have children outside of marriage are relatively economically disadvantaged. Indeed, fully 25 percent of unmarried fathers in the FFCWS were not working at a steady job around the time of the child's birth. These unmarried fathers are also highly likely to have been incarcerated at some point in their lives (see table 1), a characteristic that is often linked with poor employment prospects. Because fathers in fragile families are more likely to have low and unreliable incomes, they find it hard to support their families, leaving mothers to shoulder much of the breadwinning burden.¹³ The article by Robert Lerman in this volume elaborates on the conditions and capabilities of unwed fathers in fragile families.

Living Arrangements at Birth

One of the key (and largely unexpected) findings from the FFCWS was that many unmarried parents were in committed or

quasi-committed relationships at the time their child was born. Sigle-Rushton and McLanahan were the first to examine the living arrangements of unmarried mothers in the FFCWS as well as the correlates of these arrangements.¹⁴ They found unwed mothers living in one of four arrangements: cohabiting in a traditional “nuclear structure”—in which only a mother, father, and children live together; cohabiting in a “partner-plus” structure—in which the parents live with at least one of the baby’s grandparents or some other adult; noncohabiting and living alone; and noncohabiting but living with other adults. Sigle-Rushton and McLanahan found that just under half of the unmarried mothers in the FFCWS were cohabiting with their babies’ fathers at the time of birth, and that about one-third of all unmarried mothers were living in “nuclear family arrangements.” Although the nuclear arrangement was the most common for cohabiting couples, a substantial minority lived in more complex arrangements. Nearly 30 percent of the cohabiting couples (15 percent of the full sample) were living with some other adults in the “partner-plus” category. Only 17 percent of the mothers were living alone at the time of birth, and just over one-third were living outside a cohabiting union but with other adults. In short, a relatively small share of unwed mothers in the FFCWS sample fit the stereotypical description of a single mother raising her children alone.

Most surprising was the proportion of mothers in romantic relationships with the father despite being unwed and often living apart. Indeed, more than 80 percent of unmarried parents were romantically involved (including those who were and were not cohabiting at the time of the child’s birth), and an additional 8 percent characterized themselves as “just friends.” Less than 10 percent of

mothers said they had “little or no contact” with their child’s father. These very high rates of involvement with the child’s father might lead one to question why the mothers suffer from such high rates of economic hardship. One reason, as noted, is that these fathers have relatively few resources with which to augment mothers’ economic circumstances. Another reason, which is explored in the articles by Robert Lerman and by Sara McLanahan and Audrey Beck in this volume, is that these initial high rates of contact and involvement with the child’s father tend to drop off over time.

Sigle-Rushton and McLanahan found mothers’ socioeconomic characteristics varied among these living arrangements.¹⁵ First, women living in less independent arrangements (that is, “partner-plus” or “other-adult”) were the most likely to be experiencing a first birth and were on average younger (as were the fathers of their children). Given their more limited resources, it is not surprising that younger mothers are less likely to be living independently than older mothers. Conversely, women who lived alone and women who lived in nuclear households were older, which may reflect people’s tendency to move to more independent living arrangements as they age.¹⁶ Women who were living with their babies’ fathers and some other adult (that is, “partner-plus” arrangements) were the youngest and had the least education, most likely reflecting selection into different living arrangements based on economic need.

Based on these patterns, Sigle-Rushton and McLanahan concluded that older and more educated women are more likely to cohabit as a nuclear family at the time of birth and are the least likely to live with other adults. Similarly, women whose partners are older

and more educated are also more likely to be cohabiting as a nuclear family at the time of birth. Though it would be tempting to conclude, based on this evidence, that cohabitation in a nuclear arrangement confers economic benefits on mothers in fragile families, it is most likely the case that unwed mothers and fathers with a higher earnings capacity choose this type of living arrangement (as opposed to living with other adults or living alone) because of their own and their partners' human capital and earnings capacities. Thus, policy makers aiming to target assistance to fragile families with the highest rates of economic hardship might wish to focus on those who are either "doubling up" with older adults or living on their own with their children.

Living Arrangements over Time

Another key finding from the FFCWS is that despite professed "high hopes" for marriage, most unmarried parents were unable to maintain a stable union over time.¹⁷ Only 15 percent of the initially unmarried couples were married at the time of the five-year interview, and only 36 percent were still romantically involved—a large decline from the 80 percent who were romantically involved at the child's birth. Among couples who were already cohabiting at birth, 26 percent eventually married and another 26 percent maintained their unwed cohabiting arrangement. Almost half of couples who were cohabiting at birth, then, had ended their romantic relationship by the five-year survey. Other analysis of the FFCWS sample has revealed that these families also experience high degrees of instability in living arrangements over time.¹⁸ The article by McLanahan and Beck in this volume elaborates on these phenomena.

These relatively low rates of movement into marriage, high rates of relationship

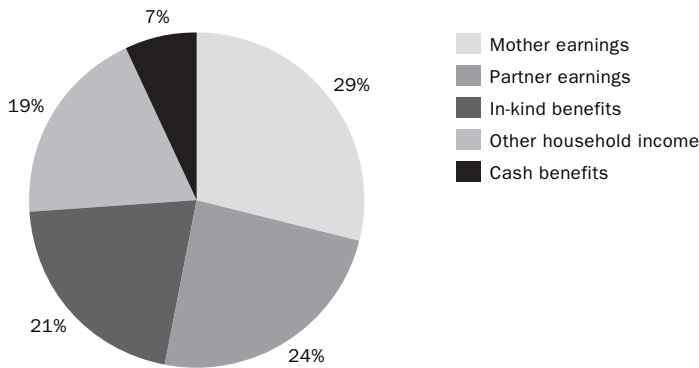
dissolution, and high rates of change in living arrangements likely play a role in the economic trajectories of mothers in fragile families, although the specific linkages and the causal direction of these linkages are not yet fully understood and likely depend on the type of relationship that forms and dissolves.¹⁹

Summary

A defining feature of the families of the unwed mothers who make up an ever-increasing share of the U.S. population is poverty and material hardship. Although large numbers of mothers in fragile families work, employment does not enable them to escape poverty. Most have very low earnings because they are poorly educated and have health and emotional problems, all of which can make it difficult to find or keep a well-remunerated full-time job. Mothers in fragile families also have very few assets to help cushion the financial blow of a job loss or an unexpected health problem. Consequently, such hardships are more likely to drive their families into a downward spiral of even more difficult economic circumstances.

The living arrangements of mothers in fragile families may account for some of their low household incomes but are clearly not the predominant factor given the similarity in household incomes between cohabiting and single mothers. High rates of relationship dissolution and frequent changes in living arrangements may also play a role in the economic conditions of mothers in fragile families, but their relative importance has not yet been established. The major contributor to the economic challenges facing mothers in fragile families is their low earnings capacity. In the next section, we describe how these mothers manage to make ends meet amid these economic challenges.

Figure 1. Fragile Families' Income Distribution



Source: Qin Gao and Irwin Garfinkel, "Income Packaging among Unwed Fragile Families: Variation across 20 Large U.S. Cities," Working Paper (School of Social Work, Columbia University, 2004).

Making Ends Meet: Mothers' Sources of Support in Fragile Families

In their 1997 study of low-income single mothers, Kathryn Edin and Laura Lein provided an answer to the question posed above: how do mothers in fragile families make ends meet? They found that unwed mothers seldom survived on income from paid work or welfare benefits alone.²⁰ Rather, the vast majority relied on a range of economic supports, including cash and in-kind benefits from public programs and help from relatives and friends. Despite substantial economic and policy changes since that time, Edin and Lein's findings still describe reality for many mothers in fragile families. Although most unwed mothers are employed, most also rely on public programs like welfare, food stamps, and public housing even as the numbers receiving cash assistance have declined. Moreover, as mothers in fragile families support children increasingly outside the welfare system, many are turning to private sources of support to ease their economic strain. In this section, we summarize the role that each income source and safety net plays in mothers' lives and what

is known about how, together, they form fragile families' complex income packages.

Employment

With rising employment and declining welfare participation over the past fifteen years, unwed mothers' income packages have hinged increasingly on their own earnings. Thus, although mothers' earnings are relatively low, they nevertheless represent a significant share of mothers' total household income. In ongoing work with FFCWS data, Qin Gao and Irwin Garfinkel have parsed the proportion of mothers' total income package that comes from various sources, including own earnings, others' earnings, and cash and in-kind public benefits (see figure 1).²¹ Among these sources, unwed mothers' own earnings account for nearly a third of the average household income package. Although exact estimates vary by subgroup of unwed mothers and income calculations, it is clear that mothers' own earnings make up an increasingly important part of fragile families' income.

Most mothers in fragile families also depend on other household members to make ends meet, which is one reason why cohabiting

Table 2. Sources of Support for Unwed Mothers in Fragile Families

Percent				
Source of support	Cohabiting	Other relationship	No relationship	All unwed
Earnings from regular work	70	73	73	71
Public support				
WIC	83	84	84	83
Medicaid	66	73	73	70
Food stamps	42	53	51	48
TANF	24	41	40	33
Housing	22	30	30	26
Child care	14	18	19	16
Private support				
Father contributions*	100	89	53	86
From family or friends	57	70	72	64

Source: Julien O. Teitler, Nancy E. Reichman, and Lenna Nepomnyaschy, "Sources of Support, Child Care, and Hardship among Unwed Mothers, 1999–2001," *Social Service Review* 78, no. 1 (2004): 125–48. The survey included 1,299 cohabiting mothers, 928 mothers in other relationships, and 612 mothers in no relationship, totaling 2,839.

*Because of data limitations, it was assumed that all cohabiting mothers received father contributions.

and doubling up is so prevalent. Data from the FFCWS suggest that on average, income from cohabiting partners constitutes a quarter of the total household income package. That may be why cohabiting mothers in fragile families report slightly higher household incomes and somewhat lower levels of economic hardship than single mothers (although cohabiting mothers also earn more money than single mothers because of their higher levels of education).²² Moreover, most unwed mothers in fragile families who are not cohabiting with romantic partners live with other adults who contribute earnings to the household income, as noted. The similarity of rates of employment across living arrangements suggests that most unwed fathers cannot support their families independently or that cohabiting men (and other adults) do not contribute enough of their income to reduce mothers' economic burden.²³ However, mothers' reliance on others' earnings also indicates that most do not shoulder the breadwinning responsibilities alone.

Public Programs

Most mothers in fragile families also depend on some type of cash or in-kind public benefit to make ends meet. Using data from the FFCWS, Julien Teitler, Nancy Reichman, and Lenna Nepomnyaschy found that one year after a nonmarital birth, 94 percent of the mothers were receiving some form of public support (see table 2 for unwed mothers' rates of receipt across public programs). According to the Survey of Income and Program Participation (SIPP), a national survey that provides information about the income and public program participation of individuals and households in the United States, 44 percent of all unwed mothers, who include never-married and divorced mothers, and 67 percent of never-married mothers participated in at least one government program in 2004.²⁴ Mothers' participation varies by specific program and by family composition, as does the role each plays in families' overall income packages. In this section we review these patterns, dividing public benefits into cash and in-kind benefits.

Cash Assistance Programs

The most direct source of cash assistance for low-income families is Temporary Assistance for Needy Families (TANF), which, as part of welfare reform in 1996, replaced a federal entitlement to cash benefits with time-limited, work-based assistance. Although welfare rolls have declined overall, TANF still serves an important economic function for many mothers in fragile families. According to data from the FFCWS, nearly one-third of unwed mothers received TANF benefits during the year following a nonmarital birth.²⁵ Rates of TANF participation were higher among mothers not cohabiting with the child's father than among cohabiting mothers, a pattern also found in an analysis of data from the 2001 Current Population Survey.²⁶ Still, according to both data sources, rates of TANF participation for cohabiting mothers resembled those of noncohabiting unwed mothers more than those of married mothers, suggesting that TANF plays an important role in the economic lives of fragile families regardless of family structure.

Despite fragile families' relatively high TANF participation rates, cash payments account for a small portion of their average income. Gao and Garfinkel estimate that among all unwed mothers in the FFCWS sample, income from TANF accounted for less than 5 percent of mothers' total income package, with in-kind benefits providing the lion's share after mothers' own earnings.²⁷ Among unwed mothers in the sample who received TANF or food stamps (most participants who receive TANF also receive food stamps), employed mothers received on average \$2,500 and unemployed mothers received approximately \$3,500 from TANF in the year after their child was born.²⁸ Lower TANF participation rates and the low value of TANF benefits may explain in part why unwed mothers are increasingly

dependent on other forms of cash and in-kind public benefits.

As TANF caseloads plummeted after the mid-1990s, the numbers of low-income families, and unwed mothers in particular, receiving the earned income tax credit (EITC) substantially increased. The EITC, a refundable tax credit for low-income workers, disproportionately benefits families and single mothers. Its average value has increased substantially, from \$601 in 1990 to \$1,974 in 2007.²⁹ Because the credit is refundable, an unwed mother whose credit exceeds her taxes receives the difference in cash. Because it is a tax credit, payments increase with income up to a point, encouraging low-income unwed mothers to work even at very low-wage jobs. Janet Currie characterizes the EITC as a crucial part of unwed mothers' "invisible safety net" because it makes work pay, or at least pay more than it otherwise would.³⁰

Because of the substantial value of the EITC for low-income families and its widespread use, the EITC likely constitutes a significant portion of working mothers' overall income package. According to estimates from the 2001 March Current Population Survey, the EITC represented 12 percent of net income for those in the lowest income quintile of unwed mothers.³¹ According to Gao and Garfinkel's estimates, the EITC accounted for nearly one-third of unwed mothers' average cash benefits in the FFCWS, a significant proportion even if cash benefits overall accounted for a relatively small share of the total income package.³² This finding underscores the importance of stable work for mothers in fragile families: losing employment today means losing not only one's income, but also a significant tax credit.

In-Kind Assistance Programs

In her 2006 book, *The Invisible Safety Net*, Janet Currie concludes that in-kind benefits such as food stamps and Medicaid constitute the most essential, though largely invisible, part of the public welfare system. She argues that in-kind benefits often make up the difference between low-income families' household earnings and what it costs to buy family essentials like food, shelter, medical care, and child care. For mothers in fragile families, in-kind benefits are the most commonly used public programs and represent the largest share of household income from public sources, contributing as much to mothers' income packages as their earnings. In Currie's words, these programs form "a broad-reaching and comprehensive net that especially protects young children in low-income families."³³

The largest provider of food assistance to low-income families is the food stamp program, now called the Supplemental Nutrition Assistance Program (SNAP). The value of food stamps depends on household size and income, but the allotment is typically substantial enough to deflect a family's spending away from food to other essentials in a meaningful way. Thus food assistance serves a particularly important purpose in unwed mothers' economic support systems.

Changes in food stamp participation rates over the past ten years indicate the program has become a more important source of support for fragile families—and increasingly so since the economy entered into recession in 2007.³⁴ In the FFCWS, nearly half of unwed mothers received food stamps one year after a nonmarital birth, with higher participation rates among noncohabiting mothers.³⁵ Indeed, Teitler and colleagues estimated that unwed mothers in the FFCWS who received

food stamps and were employed received about \$2,000 on average in yearly benefits, and those who were unemployed received about \$2,500. The same mothers received on average \$2,500 and \$3,500, respectively, in TANF benefits, suggesting that for mothers who receive either type of benefit, food stamps represent a substantial portion of mothers' total in-kind benefits—less than Medicaid and housing assistance but as much as other sources of food assistance and more than child care assistance.³⁶

Food stamps may help mothers in fragile families by helping to keep household consumption consistent during times of relationship instability. According to a study by Daphne Hernandez and Kathleen Ziol-Guest, unwed mothers in the FFCWS were more likely to enroll in the food stamp program after exiting a cohabiting union and more likely to leave the program after entering a cohabiting union.³⁷ If food stamps help most when they offset income lost after a union dissolution, mothers in fragile families may depend on them more than other unwed mothers owing to their higher levels of relationship turbulence.

The U.S. Department of Agriculture's Women, Infants, and Children (WIC) program serves fewer families overall and has a lower dollar value than food stamps, but it may play a more important economic role for mothers in fragile families because it helps families with young children secure foods with high nutritional value.³⁸ Perhaps for this reason, more than 80 percent of unwed mothers in the FFCWS reported receiving WIC one year after the focal child's birth,³⁹ compared with about half who reported food stamp participation and 66 percent who reported receiving Medicaid. According to Gao and Garfinkel, WIC benefits made

For mothers in fragile families, in-kind benefits are the most commonly used public programs and represent the largest share of household income from public sources, contributing as much to mothers' income packages as their earnings.

up a sizable portion of fragile families' total in-kind benefits, similar in proportion to housing and food stamps. Together, WIC and food stamps made up a larger portion of fragile families' in-kind benefits than housing assistance.⁴⁰

Janet Currie hails the expansion of publicly funded health care coverage for low-income children over the past fifteen years, largely through Medicaid and the State Child Health Insurance Program (SCHIP), as "a tremendous success story." Of all in-kind assistance programs, public health insurance is by far the most widely used among unwed mothers, with 28 percent participating in either Medicaid, Medicare, or other public insurance in 2008.⁴¹ As with other public programs, mothers in fragile families are more likely to receive Medicaid than are unwed mothers overall. In the year following a nonmarital birth, 70 percent of all unwed mothers in the FFCWS received Medicaid.⁴² Again, as with other programs, mothers in cohabiting relationships were less likely to receive Medicaid than those in noncohabiting relationships or those with no relationship with the child's father.

Because public health insurance covers expenses that are by definition irregular, it is not as clear how Medicaid affects unwed mothers' economic support systems. However, a few points are clear. First, because a mother in a fragile family no longer needs to receive welfare to have her child covered by Medicaid, the current public health insurance system does not discourage work—or the income that comes with it—the way it did before welfare reform. Second, patterns of cycling on and off Medicaid or SCHIP coverage, often called "churning," suggest that many mothers apply for Medicaid when their child needs specific medical services, ones she could not afford without insurance. In this way, public health insurance allows, and thus encourages, families to keep their incomes above the poverty line, and can in many cases defray very high medical costs for families living at the economic margins. Assuming average annual Medicaid payments for each eligible household child, Gao and Garfinkel estimated that Medicaid payments constituted the largest single share of unwed mothers' in-kind benefits.

The goal of public housing assistance is to reduce housing costs and improve housing quality for low-income families. Because housing often makes up a substantial portion of the typical family's budget, housing assistance by definition should represent an essential part of single mothers' economic support system. It also ensures that recipients' living conditions have at least a minimum standard of quality, despite public concern over the health and safety conditions in housing projects. Housing assistance, however, is not an entitlement, and many poor and low-income families who want and need housing assistance cannot get it, making it a system that works well for those who win assistance, but that leaves many out entirely.

Among mothers in fragile families, housing assistance plays a role similar to TANF benefits. More than a quarter of all unwed mothers in the FFCWS received some type of housing assistance in the year after a nonmarital birth, compared with about one-third receiving TANF, and many who received one form of assistance also received the other.⁴³ Thus, although most mothers in fragile families do not receive housing assistance or welfare, for those who do, housing assistance constitutes a significant proportion of their in-kind benefits. Not surprisingly, cohabiting mothers are less likely to receive housing assistance than mothers who live alone, or with family, presumably because cohabiting mothers' higher household incomes enable more of them to afford housing or because more of these households are ineligible for assistance. Thus, housing assistance, like TANF benefits, is a particularly important source of income for mothers who live without romantic partners or other adults.

Of all forms of in-kind assistance, however, child care may be the most crucial to fragile families' economic well-being even if its cash value is not always as high as that of housing or food assistance. With the new work requirements and time limits for cash assistance under TANF, nearly all low-income mothers must work. Child care is expensive, particularly for young children. Although poor families pay less for child care than wealthier families, they spend a larger share of their income on it than other families (25 percent compared with 7 percent), at least among those who pay out-of-pocket for care.⁴⁴ Without public assistance to help pay for child care, full-time employment would be untenable for many mothers in fragile families.

Acknowledging this dilemma, the federal government has substantially expanded funding for subsidized child care since putting welfare reform into place. Much of the funding flows through the Child Care and Development Fund (CCDF), a consolidation of various child care subsidy programs for low-income families and now the federal government's largest child care program.⁴⁵ Mothers can use the subsidy to pay for either center- or home-based care, including, in many states, care provided by relatives. The federal government also funds Early Head Start and Head Start, center-based interventions for poor and low-income children from birth to age five. Finally, states such as Oklahoma, Georgia, and New York now provide universal prekindergarten (UPK) programs to all children regardless of economic status. In 2002, an estimated 13 percent of poor families with preschoolers received some kind of government help to pay for preschool, and this percentage may undercount children in publicly funded preschool programs like UPK.⁴⁶

Government-funded child care helps mothers in fragile families in two key ways. First, it reduces their out-of-pocket costs for care—costs that the vast majority could not likely afford. Using data from the FFCWS and a sample of mothers on a wait list for child care subsidies, Nicole Forry found that subsidy receipt reduced mothers' monthly child care costs by more than \$250 and reduced the share of household income spent on child care by 10 to 14 percentage points.⁴⁷ In a study of nine experimental evaluations of twenty-one welfare and employment programs, Lisa Gennetian and her colleagues found that programs offering enhanced child care assistance prevented mothers' child care costs from rising even though their work hours increased, unlike programs that did not offer enhanced

child care assistance, and reduced child care expenses for mothers of preschoolers.⁴⁸ For families at the economic margins, these cost savings may make other child-related needs, such as enriching children's home learning environments, far more affordable.

Second, and perhaps more important, subsidized child care allows mothers to work when they might not otherwise be able to do so. Using data from the 1999 National Survey of American Families, David Blau and Erdal Tekin found that child care subsidies increased employment among unwed mothers by as much as 33 percentage points and reduced unemployment by 20 percentage points.⁴⁹ Subsidies not only increase the likelihood mothers will work but they increase the hours worked and employment duration, both because assistance makes care more affordable and also because it can decrease child care instability.⁵⁰ For instance, a substantial proportion of mothers in the FFCWS report having their child care "fall through" so that it disrupted their work schedules.⁵¹ But, using the same data, Nicole Forry and Sandra Hofferth found that child care-related work disruptions were far less likely among child care subsidy recipients.⁵² For lowering costs of care and promoting stable employment, subsidized child care plays an essential role in many mothers' economic support systems.

Despite its potential benefits, not all eligible mothers receive child care assistance. Child care subsidies are a block grant rather than an entitlement, and many states can cover only a fraction of those mothers who are eligible.⁵³ Moreover, research suggests that many eligible mothers do not apply for subsidies because they are either unaware of the program or unable to navigate its administrative complexities.⁵⁴ These dynamics produce the seemingly incongruous result of long

waiting lists and low take-up rates for child care subsidies in many states. Head Start is not a reliable alternative for many of these mothers because it has never been funded adequately to allow all eligible children to participate. Universal prekindergarten programs offer an attractive and dependable option but serve only preschool-aged children and are available in only a handful of states. Consequently, mothers often turn to private sources of child care among their friends and family. These arrangements, often called kith and kin care, no doubt help mothers economically and emotionally if the arrangement is free or low-cost and if they trust the provider to keep their child safe. However, quality in these arrangements is typically lower than in center-based programs.⁵⁵ As a result, with or without government-funded child care assistance, many mothers in fragile families are often left with few affordable, high-quality child care options.

Private Support

Edin and Lein's study of low-income single mothers described how the costs of working often outweighed the benefits.⁵⁶ Although most mothers they interviewed could get jobs (83 percent had some formal work experience), many had a hard time making ends meet because costs of child care, medical care, transportation, housing, and clothing for work increased when they left welfare. Overwhelmingly, those working mothers whom Edin and Lein identified as "wage-reliant" turned to cohabiting relatives or boyfriends and other relatives and friends to provide extra cash, essentials like diapers and food, free child care, and access to transportation. Edin and Lein see these forms of private economic support as the "private safety net" that mothers often need in addition to earnings and the public safety net of welfare, food assistance, and housing assistance.

Although the expansion of work supportive programs like the EITC and child care assistance has improved the trade-off between work and welfare for unwed mothers, private safety nets still play a crucial role in fragile families' economic survival. According to research from the FFCWS, the vast majority of unwed mothers received financial or instrumental help from partners, relatives, or friends in the years following an unwed birth. For example, Teitler and colleagues report that 96 percent of unwed mothers received cash or in-kind support from private sources, with 86 percent receiving help from the children's fathers and 64 percent from family or friends (see table 2).⁵⁷ Employed mothers were just as likely to receive help from private sources as were unemployed mothers, and most mothers in both groups received both public and private support of some kind. For all unwed mothers in fragile families, private support was the most common form of economic help received next to own earnings and WIC food assistance, suggesting that private safety nets are essential regardless of employment status.

Although the vast majority of mothers in fragile families receive private economic support, the source and availability of support vary by mothers' relationship status. For instance, data from the FFCWS suggest that cohabiting mothers relied more often on their partners for cash assistance, in-kind gifts, and instrumental help with child care and transportation than on other family members, whereas single, or noncohabiting, mothers relied more often on family and friends, particularly when they had no relationship with the father.⁵⁸ Mothers' fertility patterns also affect the overall availability of private support. Kristin Harknett found that unwed mothers in the FFCWS with children by more than one man reported significantly less

Although the vast majority of mothers in fragile families receive private economic support, the source and availability of support vary by mothers' relationship status.

available support than those with children by one man.⁵⁹ She concluded from these patterns that smaller, denser kin networks offer stronger private safety nets than broader, weaker ties of the kind multipartnered fertility might bring. Thus, assuming sources of support are relatively interchangeable, multipartnered fertility puts mothers in fragile families at greater risk for low levels of private support than does nonmarital childbirth itself.

Cash Assistance

Cash assistance from private networks is a small but important part of many single mothers' economic support systems. Edin and Lein found that among the 165 wage-reliant mothers they interviewed, nearly half received some cash from private networks in a typical month, excluding nonresident fathers, with an average of \$140 from family and friends and \$226 from boyfriends among those who received any help.⁶⁰ More recently, Melissa Radey and Yolanda Padilla estimated that nearly 30 percent of unwed mothers in the FFCWS received cash from family or friends, excluding fathers, three years after a nonmarital birth, with the average being \$1,172 a year or about \$100 a month.⁶¹ Typically, this cash is used to make up the difference in a given month between earned income, cash assistance, and the money

needed to buy food, pay rent and utilities, or cover emergency expenses like car repairs. Other studies suggest that although many unwed mothers rely on cash assistance from social networks periodically, the size of private cash loans is typically small, accounting for no more than 5 percent of mothers' income.⁶² In this way, cash assistance from private sources may help mothers cope during stressful times but does not fundamentally change their economic circumstances.

In-Kind Assistance

A more common form of private support from family and friends than cash loans is in-kind assistance like presents for children and household items. Mothers in Edin and Lein's study reported regularly receiving household essentials like diapers and groceries as well as coveted clothes and toys for children from family members, boyfriends, and nonresident fathers.⁶³ Recently, in a qualitative study of mothers participating in the New Hope Project, a work support program for low-income families in Milwaukee, Eboni Howard found that material assistance was the most prevalent—and perceived to be the most helpful—type of informal support mothers received.⁶⁴ In the FFCWS, most nonresident fathers who were romantically involved with the mother bought children clothes, toys, medicine, or food at least sometimes, although fathers' in-kind assistance, like informal child support, was much less frequent when parents were not romantically involved.⁶⁵ In-kind contributions not only fill in essential gaps in the monthly budget, but also allow mothers to provide their children with nonessential items that enhance their own and their children's subjective sense of well-being.

Instrumental Assistance

In addition to direct forms of private cash and in-kind economic assistance, single

mothers often rely on their private networks to provide instrumental assistance they might not otherwise afford. Edin and Lein emphasized the importance of emergency and regular child care that relatives provide. This care was most often provided by children's maternal grandmothers and was both low-cost and potentially preferable to the low-quality center-based care available in poor communities.⁶⁶ The vast majority of unwed mothers in the FFCWS—86 percent of cohabiting mothers and 91 percent of single mothers—reported someone in their social network would provide child care in an emergency, a necessity when regular child care arrangements fall through. Family and friends also provide mothers with transportation to and from work, which, for many mothers, can mean the difference between keeping and losing a job. Using data from the FFCWS, research by Michelle Livermore and Rebecca Powers⁶⁷ and also by Melissa Radey⁶⁸ found that mothers who received social support from family and friends to save money were more likely to be employed than mothers who received no such support, even when the mothers being compared had similar employment records in the previous year. Kristin Harknett reached similar conclusions examining employment patterns in a sample of former welfare recipients.⁶⁹ Overall, all of these forms of assistance—cash, in-kind economic support, and instrumental assistance—may serve two important economic purposes: to make ends meet and to facilitate employment.

Instability of Private Support

Although most mothers in fragile families receive some kind of help from social networks at some point, private forms of support differ from public benefits in that they are often unpredictable and inconsistent. Using both quantitative and qualitative data from

the FFCWS (the latter drawn from a subsample of the larger study), Sarah Meadows documented the mismatch between unwed mothers' expectations of financial and instrumental support from family and friends and their actual receipt of it.⁷⁰ Approximately one-third of unwed mothers expected their social networks to provide financial and instrumental assistance in an emergency but did not receive help when they needed it, an experience strongly linked with the emergence of major depression five years after an unwed birth. To the extent that poorer mental health can undermine mothers' employability, the unpredictability and inconsistency of private support networks can place mothers in fragile families in double jeopardy.

Summary

Mothers in fragile families make ends meet by relying on many different sources of income and support. The vast majority are wage-reliant, in Edin and Lein's terms, meaning that the largest share of their income comes from own earnings. But because unwed mothers' incomes are low on average, most also depend on earnings from cohabiting partners and relatives. Mothers' and others' earnings, combined, make up more than half of the average household income in fragile families. Such dependency on others' earnings means that mothers' total incomes rise and fall with the economy. For families without wealth or assets to help weather unexpected adversity, instability could precipitate income shocks and financial crises with grave consequences for mothers and children.

To mitigate these shocks, the vast majority of mothers in fragile families rely on at least one public benefit. Since welfare was reformed in 1996, cash assistance, such as TANF, has become a less important source of income for fragile families, while in-kind assistance, such

as food stamps, housing assistance, and Medicaid, has become more important. Thus, although roughly one-third of mothers in fragile families received welfare in the year after a nonmarital birth, cash assistance accounted for little of their average income package. By contrast, in-kind benefits accounted for nearly a quarter. More than cash programs, the invisible safety net of in-kind benefits safeguards mothers and children against the worst outcomes of life at the economic margins.

To close the economic gaps left by earnings and public support, mothers in fragile families sometimes receive help from partners, family, and friends. Periodic cash, in-kind, and instrumental assistance from private networks can prevent financial crises in times of need, and stable forms of assistance, such as child care, can promote job stability. In these ways, private support is essential to unwed mothers' economic survival. However, unlike public support, private safety nets are not always consistent and dependable. Thus, assistance from private sources may help mothers cope during stressful times but may not fundamentally improve their economic circumstances unless it is offered consistently and over long periods of time.

Conclusion

Mothers in fragile families experience higher rates of poverty and material hardship than their married counterparts. Although a large share of these mothers cohabit with their child's father, and many more live with other adults, unwed mothers have similar rates of economic hardship across a variety of living arrangements. Differences in economic well-being are far larger between mothers in fragile families and married mothers than among unwed mothers in different living arrangements, making clear that living

arrangements do not primarily drive economic conditions in this population.

The primary cause of poverty and material hardship, instead, appears to be unwed mothers' (and fathers') low earnings. The limited ability of mothers in fragile families to command high wages stems from low education as well as physical, emotional, and mental health problems. Indeed, very few unmarried mothers in the FFCWS could support themselves and their children at more than twice the federal poverty level, given their average earnings. Moreover, mothers with low earnings are unlikely to be able to accumulate assets or purchase a home, and a lack of assets can exacerbate financial difficulties.

Given these economic challenges, how do mothers in fragile families make ends meet? As we have shown, various public programs, particularly those that provide in-kind assistance, do successfully lessen economic hardship in fragile families. However, many of the most effective programs, such as the EITC, hinge on mothers' employment. As the nation's economy emerges painfully slowly from recession, there is reason for concern about the stability of the public safety net for single mothers, particularly those with little education and other barriers to employment. Henceforth, single mothers may turn more often to private sources of support for

cash, in-kind, and instrumental assistance. Although private safety nets are essential to many mothers' economic survival, they may not facilitate long-term economic mobility.

Among promising policy prescriptions to bolster fragile families' economic supports, perhaps the most important is to strengthen the public safety net, particularly the "invisible safety net" of in-kind benefits, to help families cope in an unstable economy. Moreover, as more single mothers enter the labor market in today's weak economy, it may become increasingly important to have a private safety net. A next step would thus be to strengthen the availability and efficacy of community-based programs that mimic private financial or instrumental support when mothers cannot receive it from their networks. Examples include programs that provide emergency cash assistance and food aid directly as well as programs to foster and perhaps formalize the provision of loans, child care, and in-kind assistance among families. Overall, it is important for policy makers to recognize that with rates of nonmarital childbirth at their current level, and potentially rising still, fragile families are likely an enduring fixture among U.S. families. It is thus essential to strengthen policies that both support their economic self-sufficiency and alleviate their hardship during inevitable times of economic distress.

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