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### Why it's Harder (and Different) for Single Mothers: Gender, Motherhood, Labor Markets and Public Work Supports

Randy Albelda

University of Massachusetts Boston, [randy.albelda@umb.edu](mailto:randy.albelda@umb.edu)

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motherhood, labor  
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Randy Albelda

**Why it's harder (and different) for single mothers: Gender,  
motherhood, labor markets and public work supports**

Randy Albelda  
Center for Social Policy and Department of Economics  
University of Massachusetts Boston  
[randy.albelda@umb.edu](mailto:randy.albelda@umb.edu)

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## **Introduction**

Historically women's earnings and paid work opportunities have been bounded by the economic and social conventions surrounding women's unpaid work – i.e. mothers' caregiving roles. Until the late 1960s, women's wages and most job opportunities were quite different from men's regardless of experience and educational attainment. Since that time, women with college degrees have seen dramatic openings in employment opportunities, especially those who work full-time and in professional and managerial occupations. Similarly men without college degrees have seen their employment prospects change dramatically, but in their case for the worse, particularly in terms of earnings. However, the labor market prospects for women without college degrees have changed little over this same period.<sup>1</sup>

When it comes to employment and wages, it is not only harder, it is different for mothers. Until the last few decades, generally mothers have not been expected to work full-time or at all if husbands could (or if the government would) support them. And when mothers do paid work, their childcare responsibilities means they work fewer hours and earn lower wages than men and other women (Single-Rushton and Waldfogel 2007). Low levels of earnings have been the norm for most employed mothers, especially for immigrant women, native-born women of color and women without high levels of educational attainment.

Mothers' care-giving roles have not only shaped the norms concerning women's employment, but have also shaped a good deal of U.S. social policies, especially poverty policies. Cash assistance programs for poor families with children as well as the Food

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<sup>1</sup> For example, in 1973, women with a high school diploma, but no college, had an average hourly real wage of \$10.96 compared to \$16.40 for women with a college degree and \$17.41 for men with only a high school degree (all wages are adjusted to 2005 dollars). Over thirty years later, in 2005, the average hourly real wage for women with only a high school diploma improved only slightly to \$12.34, for women with a college degree it increased to \$21.30 and for men with only a high school degree average hourly wages fell to \$15.65 (Mishel, Bernstein and Allegretto 2007). Over one third (36.6) of all employed women and 44% of employed men in 2005 had no more than a high school degree.

Stamps and Medicaid programs were originally constructed with the “terminally” poor (i.e. the non-employed, marginally and under-employed) such as single-mother families explicitly in mind. Like the disabled and elderly, single mothers were presumed to be persistently poor and in need of assistance because they lacked wage-earning capacities and other family members (including absent fathers) that could be counted on to provide sufficient income.

As mothers’ labor force participation rates have grown and the employment opportunities for some women have expanded, the presumptions and norms about single mothers’ employment and wage-earning capacities have changed. Over the last two decades the above-mentioned poverty programs have been revamped to promote employment, but they still retain many of the elements (including administrative and eligibility requirements) they did when they primarily served the non-working poor. Some new support programs geared toward more fully-employed workers in mind have grown -- specifically the Earned Income Tax Credit (EITC), the State Children’s Health Insurance Program (SCHIP) and child care assistance -- but they have not yet filled the resource gap that persistent low wages and mothers’ circumscribed employment generate.

Work, earnings, and related supports are most different of all for single mothers. Mothers’ employment and earnings opportunities have always been limited by the time it takes to be a caregiver. The jobs mothers get do not typically pay family wages nor are they likely to offer the sets of employer supports other workers get. But unlike other mothers, single mothers are usually the primary family breadwinner. As a result, economic security for single-mother families has always been elusive and has almost always rested on a combination of earnings, kinship or community networks, and public supports. The rapid transformation of both the reality and expectations of women’s employment has altered the nature and use of public supports to poor families and increased the amount of time spent in employment. But these dramatic changes have *not* been accompanied by much-needed changes in the low-wage labor market. This has created new resource dilemmas for single mothers (and other families), requiring us to rethink the problems they face as well as the sets of resources they need.

This paper focuses on low-wage work and single mothers. I begin with a typical example of early 20<sup>th</sup> century research on low-wage workers as it helps provide both an historical explanation for women's earnings and employment situation over much of the 20<sup>th</sup> century and important insights into new directions for research and advocacy. Following that, I tease apart the distinctions between having low wages and being low income, particularly as these apply to single mothers. I then detail the resource base for single mothers which entails the complex relationship between family structure and obligations, earnings and employment benefits, and public supports. I argue that the three main current analytical approaches to single mothers' resources are individually insufficient to tackle the new dilemmas facing single mothers with low earnings, but can be linked together to more fully illuminate these dilemmas. Finally, I offer three directions for research and advocacy.

### **Back to the Future**

In 1915, economist Scott Nearing wrote in *Annals of the American Academy of Political and Social Science*:

The present study is based on three propositions which are fundamental to any consideration of wages:

1. Industry must pay a wage sufficient to maintain the efficiency of its workers.
2. Society must oppose any wage that leads to poverty, hardship or social dependence.
3. Wages must be sufficient to enable the worker and his family to live like self-respecting members of the community.

These three statements are so generally accepted that they require little elaboration. It seems evident that unless industry pays a wage that will maintain the efficiency of its workers, industry must deteriorate. It seems equally evident that unless society insists on a wage sufficient to prevent dependence, the family, the school, and the state must suffer. At the same time, if progress is to be made, the wages paid must make possible self-respect, while they stimulate men to activity. ... Under the present social system, a man's wage must be a family wage (pp. 111-12).

A main concern for early 20<sup>th</sup> century Progressive Era activists, policy makers, and researchers was low-wage work, especially among immigrants. Nearing and many of his contemporaries were clear on where they stood: men must earn enough to support their

families and if they did not there would be important economic, political and moral consequences. He makes the specific claim that because they are breadwinners, men need wages to meet the basic needs for themselves and their families. This particular argument, echoed by many others at the time, helped states usher in important improvements in working conditions for workers (wages would mostly improve after the large-scale unionization of industrial workers in the 1930s). These same arguments also had enormous impacts on women workers and single mothers. Male family wages justified the implementation of policies that lowered women's wages and secured occupational barriers for women workers (Figart, Mutari and Power 2002) and were consistent with efforts that resulted in half of the state legislatures (at the time) implementing "mother's pensions" programs. These cash assistance to single mothers with children became the precursors to the Aid to Dependent Children program (which later became Aid to Families with Dependent Children -- AFDC) included in the 1935 Social Security Act (Gordon 1994).

Almost a century later, Nearing's arguments and concerns resonate with current policy concerns. However, there is at least one important change – many more "breadwinners" in low-wage jobs today are not men but women and many of those are single mothers. His work, along with that of his contemporaries who studied and worked to alleviate poverty, provides a useful springboard for thinking about and advocating around single mothers and low-wage work today.<sup>2</sup> Specifically, it is still useful to argue that low-income workers and low-wage jobs do not exist in a political economic vacuum in which individual's actions determine one's ability to become economically secure; that there are sound economic reasons and moral imperatives for arguing that those who depend on wages for their livelihood should make enough to support themselves and their families; and that the consequences of not addressing this widespread problem have real human and economic costs not only to those in low-wage jobs and their families but to society as a whole. And while the notion that male breadwinners should earn a family wage has eroded as more and more women enter the labor force and family structure is in some

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<sup>2</sup> Alice O'Connor (2001, 2007) traces the ways in which contemporary social scientist and the foundations that fund them can learn a great deal from looking at poverty research in the early 20<sup>th</sup> century.

ways more varied and fluid than a century ago, it is still useful to think about a family resource package. However, that package needs to include a combination of earnings, employer benefits, and government supports with enough time to allow all families, with those headed by single mothers as a benchmark, to meet their basic needs.

### **Low-wage work/low-income families**

Addressing the slice of low-wage work that pertains to low-income single mothers, differentiated by mothers' racial, ethnic and citizenship status,<sup>3</sup> necessitates distinguishing between low-wage work and low-income families. Specifically, doing low wage work does not necessarily mean one is in a low income family. This distinction typically poses dilemmas for researchers and has important policy implications.<sup>4</sup> Earnings go to individuals, and those earnings may or may not be the main (or only) source of income in the household. Further, workers with relatively "decent" hourly wages may have low levels of earnings (and family income) if they work part-time or have unpredictable weekly work hours. I will address these conundrums as they pertain to mothers and women workers more fully later.

#### *Low-wage work*

Low-wage work refers to jobs that pay poorly or have low and intermittent work hours. In addition, these jobs also tend to offer few or no employer benefits like paid time off for illness or vacation, employer-sponsored retirement plans or health insurance. However there is no agreed-upon definition of exactly what constitutes low-wage work. Different researchers use different definitions of how *much* a low-wage job pays, but most rely on some relative hourly wage measure (see Box 1 for some recently-used measures by policy-oriented researchers). Regardless of the measures used however, it is safe to say

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<sup>3</sup> Because of the intermittent employment patterns of many low-income and low-wage single mothers, the marginality of work and the issues faced by first-time entrants are not the most salient differences for this sub-group of workers and therefore not discussed here (or in the literature), although many of the issues described in other papers may certainly apply.

<sup>4</sup> For example, opponents to the establishment of living wage ordinances or increases to the minimum wage often argue this.



that a substantial portion of workers in the United States earn low wages – between one fifth and one-third of earners.

Box 1: Various definitions of low wage

Author	Definition	Wage Rate	Year Applied	% of workers	Data used
Boushey et al. 2007(the Mobility Agenda and CEPR)	2/3rd of male median wage	\$11.11	2006	~33%	Current Population Survey (CPS)
Acs and Nichols 2007 (Urban Institute)	150% of minimum wage	\$7.73	2004	23%	CPS
Congressional Budget Office 2006	Bottom 20% of workers	~\$9.00	2005	20%	CPS
Bernstein & Gittleman (2003)	2/3rd median wage	\$8.67	2001	22%	National Compensation Survey
Schochet and Rangarajan 2004 (Mathematica)	Hourly wage working 2080 hrs (VREFT) equal to the	\$8.20	2000	25%	Survey of Income and Program

The United States has a legislated minimum wage, but it has only been raised five times since 1981, and the inflation-adjusted value is lower now than in the 1970s. Furthermore, the United States, compared to its industrial counterparts, lacks other important mandated minimum work-related requirements (Boushey and Tilly 2008). For example, employers can but do not have to offer their employees paid days off (for illness, new child or vacation) nor do they have to provide employer-sponsored retirement plans or health insurance. Most employers do offer these benefits, but those in low-wage jobs are the least likely to get them and there is a distinct trend to offer less benefits not more (Bernhardt et al. 2008).<sup>5</sup> And despite enormous economic growth, the wage and benefits package for workers at the bottom of the labor market has not improved over the

<sup>5</sup> For example, while 91 percent of workers were covered by any retirement plan in 1985, less than two-thirds (63 percent) were in 2003 (Employee Benefit Research Institute 2006), Workers with an employer-provided health plan fell from 69 percent in 1979 to 56 percent in 2004 (Mishel, Bernstein, and Allegretto 2007).

last twenty five years. One recent estimate finds that 29 percent of all workers in the United States in 2006 make less than \$17 per hour and have neither employer-sponsored health insurance nor a retirement plan (Schmitt 2007), slightly up from 28 percent in 1979.

Other characteristics of low-wage work include relatively high turnover rates, so that any particular low-wage employer and low-wage worker are typically not attached to one another for very long.<sup>6</sup> Workers in low-wage jobs tend to be disproportionately non-white, foreign born and female, and to have lower levels of educational attainment, be younger, work short hours, be less likely to be married, be in poorer health, and not be in a union compared to other workers (Bernstein and Gittleman 2003; Schochet and Rangarajan 2004; CBO 2006; Acs and Nichols 2007, Capps et al. 2007).

The sets of occupations that one finds consistently among those paying low wages include: sales, food preparation and service, building cleaning and maintenance, personal care services, and health-care support. Just over 40 percent of all workers are employed in these low-wage occupations. Even though not all jobs in these occupations are low-wage by any of the definitions in Box 1, a large percentage of them are. Further, these occupations are disproportionately filled by people who are female, non-white and foreign-born. Table 1 presents recent Bureau of Labor Statistics (BLS) data on the number of persons employed in these occupations and includes the percentages of all people in those occupations who are female, African-American and Latino. So for example, while women comprise 46.4 percent of all those employed, they are 79.3 percent of those in personal care and service jobs (e.g. child care workers, hairdresser, home health aides). The BLS does not tabulate this particular data for foreign-born workers, however Capps et al. (2007) have done it for several of these occupations in 2004 and those shares of employment in these occupations are depicted in Table 2. He

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<sup>6</sup> The impact of turnover is not clear. Andersson et al. (2005) find that workers who switch jobs are more likely to move out of low-wage jobs over time. However, this holds more for male workers than female workers.

finds that while foreign-born workers are 15 percent of all those employed, they comprise a large percentage in all of these low-wage occupations except sales.

Table 1: Total number (in 1000s) and Share of Women, African Americans and Latinos in Low wage Occupations, 2007

	Total employed in 1000s	Percent of total employed in occupation		
		Women	Black	Hispanic
All Occupations	146,047	46.4	11.0	14.0
Healthcare support	24,137	57.2	15.5	20.3
Food prep & service	7,699	56.4	11.5	21.2
Building & grounds	5,469	40	15.2	34.3
Personal care & service	4,760	79.3	14.3	13.6
Sales & related	16,698	49.6	9.9	11.3
Total low-wage occupations	58,763	47.8	48.5	53.5

Source: U.S. Bureau of Labor Statistics, 2008.

Table 2: Share of Foreign-born Workers in Low-wage Occupations, 2004

	Percent of total employed in occupation
All Occupations	15
Healthcare support	18
Food prep & service	24
Building & grounds	36
Personal care & service	18
Sales & related	12

Source: Capps et al. 2007.

Of particular interest here is the degree to which single mothers work in low-wage jobs. Of the authors who looked at low-wage work and workers, only Schochet and Rangarajan (2004; 34) estimate the percentage of single mothers who are in low-wage jobs. They find that in 1996 single mothers were over-represented in low-wage jobs. While 28 percent of all workers were in low-wage jobs, *almost one out of every two single mother (44 percent) was in a low-wage jobs (defined as \$7.50/hour and less).*

*From wages to income*

But, for many workers in general and single mothers in particular, being in a low-wage job does not necessarily mean one will be poor or low income (regardless of how one defines these). There are two primary reasons for this. First, if a low-wage worker lives with other workers then the combined earnings may lift that person's household or family income above poverty or low-income thresholds. For example, low-wage teenagers who live with employed parents or low-wage adults who are married to high-wage earners are probably not poor or low-income. Second, earnings are not the only source of income for individual workers or families, so if a worker has or lives with others family members who have other sources of income this too may lift them above poverty or low income thresholds. Income derived from property (e.g. rent, interest, dividends) and government transfers (e.g. cash portion of TANF, social security, disability payments) are the most common forms of non-earnings income. In addition, even those with moderate or high wages can have low earnings and end up being in a low-income family. Not working every week or working short hours results in a low level of earnings over time. When workers either cannot provide (worker supply) or cannot find (employer demand) full-time and/or year round work, then they are likely to have low levels of total weekly, monthly or annual earnings even if working at moderate or high hourly wages. While low-wage work and low earnings may be of concern for a variety of reasons (e.g. work conditions, rising inequality), one key policy issue is the nexus of low earnings and low income for families.

In the United States, definitions of being poor or in a low income family are more standard than those of low-wage work. Poverty income thresholds are defined by the Census Bureau and differ by family size. These levels were developed in the 1960s to measure how much income a family would need to meet very basic needs. Using budget data that assesses low-income families' needs and their spending, the measure is based on the cost of a minimal food diet. These thresholds have been updated every year by increases in the cost of living as measured by the Consumer Price Index. This measure has been roundly criticized (e.g. Citro and Michael 1995; Blank 2008) but not changed,

and it is still used to measure poverty levels in the United States.<sup>7</sup> Acknowledging that the Census Bureau's poverty definition does not do an adequate job at measuring the nation's poor, researchers, advocates, policy makers and administrators increasingly have adopted the term "low-income" rather than "poor" when talking about the populations that struggle to meet their needs. Ironically, however, the converging definition of low-income is 200 percent of the federal poverty line. While this is a higher income threshold (reflecting high costs of living) than poverty thresholds and continues to adjust for family size, this measure still suffers from the same problems that official poverty thresholds do – most notably it does not take into account wide geographic variations in costs (especially housing and child care) and does not account for taxes paid and refunded or for non-cash government or employer supports received.

Recently some researchers and advocates have returned to the method widely used at the turn of the 20<sup>th</sup> century (including Nearing in 1915 study cited at the beginning of this paper) which served as the premise for the original calculation of the federal poverty line in the early 1960s; defining poverty/low-income thresholds as the amount of income/resources needed to be able to meet minimum basic needs. This is done by calculating the market cost of basic necessities in particular geographic regions and adjusting for taxes paid. These measures are most commonly referred to as "family budgets" or "self-sufficiency standards" (Bernstein et al. 2000, Family Economic Self-Sufficiency Project 2008).<sup>8</sup>

Again, one important reason to be concerned about low-wage employment and low levels of earnings is that many families in the United States are supported by adults in those

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<sup>7</sup> Key criticisms include that thresholds are not adjusted for regional differences in cost of living or for families with employed members (whose costs are typically higher than those were without any employed members); non-cash income and taxes paid or tax credit received are not counted; and the budget data used is deeply outdated and flawed.

<sup>8</sup> The National Center for Children and Poverty uses this methodology in their Family Resource Simulator (nccp.org). Renwick and Bergmann (1993) argued for using this to measure poverty as well. However, there is not standard methodology for calculating these. For a history of the use of family budgets in the United States over the last 100 years see Johnson, Rogers and Tan (2001).

jobs. Not everyone who receives low wages is also in a low-income family, but substantial percentages are. For example, Acs and Nichols (2007) find that just under half (47 percent) of low wage workers defined as receiving 150 percent of the minimum wage (\$7.73 per hour) live in low-income families defined as having income below 200 percent of the federal poverty line.<sup>9</sup> Nearly one-half of these low-wage workers are in low-income families with children under 18 in the household, with half of these families headed by a single parent (the authors do not specify the gender, but the vast majority are likely to be female). These authors do not make many other demographic distinctions by family type, but do report that the share of low-wage workers with children in low-income families is disproportionately high for Hispanics. In a separate study on low-income (but not specifically low-wage) immigrant families with children in which an adult worked at least 1000 hours annually, Capps et al. (2005) find that in 2001, 42 percent of immigrant families were low income (i.e. had family income at or below 200 percent of the federal poverty line) compared to 21 percent of native-born families with earners and children.<sup>10</sup> While there are ethnographic studies of low-wage and low-income immigrant single mothers (e.g. Marchevsky and Theoharis 2006; Fujiwara 2008), there is very little aggregate empirical work in this area, making it a fruitful area of research.

The Bridging the Gaps project (see [bridgingthegaps.org](http://bridgingthegaps.org), also Albelda and Boushey 2007), using the family budget as the low income threshold, estimated the percentage of people in households with earnings that could meet these budgets. Unlike other estimates of this type they also counted the value of a range of public supports (Food Stamps, housing assistance, child care assistance, cash portion of TANF, Medicaid, and the Earned Income Tax Credit) families receive as income to the family. They found that almost one-quarter of all people in families with earners and just under 40 percent of people in single-mother families with earnings do not have income that meets their

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<sup>9</sup> Of the five authors summarized in Box 1 above, Acs and Nichols use the lowest hourly rate to define “low-wage” so their estimates represents the low end of the range.

<sup>10</sup> These authors do not report data by family type.

family budgets, even after income is adjusted for the value of six major public supports (Albelda and Boushey 2007 and 2008).

### **Single mothers, labor markets and public work supports**

Single mothers are particularly likely to be located at the juncture where low-wage work, family structure, and caregiving obligations intersect to yield low family incomes. This is why these families historically have had to cobble together earnings with other forms of support, in particular those available from kinship and community networks, but also from public support programs. Still, single mothers with low levels of earnings face very difficult trade-offs in balancing taking care of their children, earning income, and claiming public supports. Because family structure, family earnings and public supports are mutually interlinked, but not always – or even typically – mutually reinforcing, it is crucial to pay attention to all three to make sense of the importance of low wage work among single mothers. And when one of those changes substantially – as have public supports for single mother families – it by default affects the others.

#### *Why family structure matters –earnings, income and benefits*

For women it has long been recognized that family status can matter as much if not more than employment status in determining economic well-being. And while women are more likely to be in low-wage jobs than are men, whether any woman will also be in a low-income family almost always depends on what her family looks like.

To start with, clearly having more adults in a household increases resource-generating capacity and with it the likelihood of more income. A household with a single female adult (with or without children) is much more likely to have lower earnings (and income) than households with a single male or more than one adult. Race, ethnicity and immigration status also matter. On average non-white and foreign-born adults (men and women) earn less than white and native-born workers so that even households with two adults are likely to have lower earnings if they include non-white or foreign-born adults than households whose adults are white and native-born.

The presence of children in families also has two important effects on family economic well-being and earnings. First, children increase family resource needs without increasing earning capacity. Second, children tend to reduce earnings capacity within a family because caring for children typically limits time available for earnings (usually mothers' time).

Finally, women's family status is also an important determinant of access to public support. Historically, several government assistance programs were developed specifically to assist poor single-mother families (as well as the disabled and elders), assuming that these families would not be able to support themselves through earnings or family networks. At the time these programs were enacted, mothers – in particular white, native-born mothers -- were not expected to be employed or to earn much. And while expectations about mothers' employment have changed, earnings for all but the highly educated among them have not changed much nor has the need to spend time with children been reduced.

Immigrant status also determines access to government supports but in limiting ways. Undocumented workers are ineligible for most supports, while eligibility for legal immigrants for several programs are restricted to those in the country for five years or have come from certain countries under certain conditions.

#### *Low-wage mothers' balancing act*

The interlocking nature of family structure and obligation, earnings and public supports, means that researchers, policy makers and advocates interested in low-wage mothers must explore more than the nature of low-wage work. Recent changes to public supports coupled with the increased expectations of single mothers' employment have generated different resource dilemmas for single mother families which makes looking at these intersections imperative.

Ultimately, single mothers must patch together enough resources from three main sources to make ends meet: employment, public supports and their own personal and family



networks. Further, single mothers often have to do this for relatively long periods of time – usually until all of their children are old enough to not need adult supervision or until there is another stable, income-producing adult in the household. For single mothers without very deep networks, well-developed skill sets, or reliable forms of other types of income, these three sources of income are often unstable. This is, of course, what makes it hard for single mothers. But, somewhere in between securing any or all of these sources of support, single mothers must in addition carve out time to be with their children – and it is this combination that makes it different for single mothers.

As noted above, nearly half of single mothers end up in low-wage work. To get insights into the challenges facing these mothers, then, one needs to consider the nature of low-wage employment, the time “poverty” or reduced capacity of mothers to both juggle paid and unpaid work, the sometimes complicated living arrangements and personal and community support networks for low-income families,<sup>11</sup> and the array of uncoordinated and often hard-to-get government programs intended to support poor and low-income families. Each of these aspects of the well-being of low-income families plays into the very difficult employment calculations mothers make. This includes decisions about where to work, how much to work and what kind of training and education to pursue, all weighed against the well-being of their children in the context of limited and often unpredictable resources. These decisions are further complicated for immigrant families and other families of color, whose housing, employment, and educational opportunities as well as access to public supports are further circumscribed. So while there typically are a set of individual (or supply-side) factors that act as barriers for single mothers to move beyond low-wage work, there are also a very large set of factors beyond the control of most single mothers, including but certainly not limited to the nature of low-wage work itself.

There is no dearth of research, foundation funding, advocacy work or policy-making directed toward low-wage, low-income single mothers. We already know a good deal

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<sup>11</sup> This aspect of single mothers’ resource package is not developed in this paper. Most of the empirical work on this topic is ethnographic.

about the levels and type of employment they find, their usage of public supports, and even some of the trade-offs mothers face when juggling work and raising their family. The large influx of immigrant workers over the last two decades (and the anti-immigrant response) has also led to more research, funding and advocacy around public policies toward low-wage and low-income immigrant families. Yet even with this research, funding and advocacy activity (and the substantial increase in single mothers' employment over the last fifteen years), there is still considerable room for improving our understanding and efforts to boost the economic well-being of these families.

One major area that is often underexplored is that in the context of no universal health insurance or child care policies (in contrast with other industrialized countries), the low-wage labor market is a particularly bad fit for single mothers. For starters, the often inadequate levels of pay and no or few employer benefits in these jobs are at direct odds with these workers' resource needs. But it is more than inadequate pay and benefits that make this a mismatch. Low-wage work often tends to provide employees less flexibility than higher-waged work. Workers typically need to report to work at specific hours, usually determined by the employer. If these hours are not regular, this makes planning child care and other arrangements difficult. Another underexplored area and major problem for low-wage single mothers is that low-wage work and receipt of the current set of public supports turn out to be poor complements. Many of the programs, despite currently promoting employment, phase out or stop at relatively low levels of earnings and are administered in ways not conducive to employment (Albelda and Boushey 2007). Low-income employed single mothers face difficult trades-offs in juggling time spent caring for their children versus time spent in the labor markets versus time spent applying for and keeping declining levels of public supports and/or in securing needed social support networks. Again, inflexible or unpredictable work schedules exacerbate these time tradeoffs.

These sets of issues and trade-offs are heightened for immigrant and non-white mothers for a host of reasons. Language barriers can serve to increase time spent negotiating the interface between work and child care, or that between work and accessing public

supports, and they can also limit potential educational and training opportunities. Citizenship status (of mothers and of children) often narrows available employment and receipt of public supports. For non-white mothers, labor market and housing discrimination also can serve to further restrict employment and training opportunities for themselves and educational opportunities for their children.

### *Changing nature of public supports*

Low-income single mothers have *always* faced difficulties managing the combination of family obligations, earnings and public supports. Given the challenges of working one's way out of a low-paying job while raising children, it is not surprising that many women in this situation turn to public support – especially training and educational opportunities – until their children are old enough to need less care. What *is* new is that employment expectations for mothers have changed and recent changes to some of the programs that provide much-needed support make the balancing act harder.<sup>12</sup> The passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996 coincided with a large expansion of low-wage work in the mid 1990s. Together, these facilitated the entrance of large numbers of low-income single mothers into the low-wage labor market. In 1990, 38 percent of single mothers with children under the age of three were employed, and by 2000 that had increased to 59.1 percent (Gabe 2007). The recession of the early 2000s followed by the largely jobless recovery help explain why employment rates have leveled off at 57 percent in 2006. Increases in the employment rates for single mothers whose youngest child is older than 3 have not been as large, nonetheless the rise in employment for single mothers has been rapid and notable.

Welfare reform, however, has transformed the ways in which women now have to combine paid work, caring for children, and receipt of public supports. Many public supports have become less of an option as work requirements, time limits and very narrow avenues for education and training have made it harder to get and keep them. In

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<sup>12</sup> There are also more single mother families than three decades ago. In 2006, one-quarter of all families with children are in unmarried households headed by women compared to just under 15 percent in 1974 (U.S. Census Bureau 2008).

particular, rules around the receipt of TANF, Food Stamps and housing assistance have become more restrictive, but the benefits are not more generous. These rule changes have also made a common pre-welfare reform strategy of relying on very low levels of public support combined with “under the table” work nearly impossible.<sup>13</sup>

There have also been some expansions in the set of public supports for low-income earners over the same period.<sup>14</sup> Notably, in the 1990s the EITC was increased and currently phases out at earnings levels that are higher than most other support programs. Child care assistance also was increased with employment requirements in the 1990s. However the demand for child care assistance by eligible parents still outstrips the supply, in part evidenced by waiting lists in a third of the states (Schulman and Blank 2007). Finally, the creation of the SCHIP program in 1997 has successfully expanded health insurance coverage to the children of low-wage workers (even though the workers themselves are often no longer be eligible for Medicaid).

The contraction of some supports and the expansion of others have changed the nature of public assistance. All promote employment. But employment, in turn, creates new costs, raising needs. Overall, employed mothers face new difficulties in claiming most public supports. First, TANF, Food Stamps and housing assistance phase out steeply as earnings increase.<sup>15</sup> Further in most states, TANF, Food Stamps, and the adult portion of Medicaid phase out entirely at relatively low levels of income – at or near official poverty levels. Likewise, child care assistance is vital for low-income parents to be employed, but except at very low income, parents must make co-payments which can rise

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<sup>13</sup> Edin and Lein (1996) document this pattern through ethnographic research, while Spalter-Roth et al. (1995) document these patterns of cycling and packaging earnings and welfare use over long periods of time using large-scale, national survey data.

<sup>14</sup>Greenberg and Lower-Basch (forthcoming 2008) provide more detail on these changes.

<sup>15</sup> States vary in their TANF disregards (i.e. percentage of cash grant you keep for every dollar earned), but 50% is not uncommon (i.e. for every additional \$1 earned, you lose 50 cents of the grant). For every additional dollar earned, a family typically loses about 30-33 cents of Food Stamps and of housing assistance. It is possible, then, if getting all three supports, to actually have fewer resources when earning more.

steeply as earnings do, creating work disincentives (Albelda and Boushey 2007). Box 2 provides an illustration of this phenomenon, using the value of the sets of supports offered in Massachusetts.

Second, unless someone receives TANF, in most states, s/he must apply to each of the available programs separately. With the dramatic declines in TANF use since the mid 1990s (which were initially accompanied by sharp declines in Food Stamps and Medicaid usage), most applications find themselves in this situation. This typically means providing different documentation to different agencies as each program has different income, asset, work and citizenship requirements. It is very difficult to find accurate and comprehensive information on the programs generally and almost impossible to access such information from a single source(Albelda and Boushey 2007). Most of these programs require in-person visits and frequent recertification (the EITC is a notable exception). In short, getting and keeping public work supports can be a full-time job.

### Box 2 The More You Make, the More You Get? An Example

In this example we start with a single mother with two children ages 3 and 8 in Boston, Massachusetts who works every week full-time at \$8 per hour - - the state's minimum wage. Before taxes (including credits) she earns \$16,000 annually or \$1,333 a month, which is far below the typical costs this family of three would face. Still, at this income this mother would not be eligible for the state's TANF program. Let's assume that she is able to secure child care subsidies for her children, receive Food Stamps, and get onto the state's Medicaid program. Now assume she gets a significant raise to \$12 an hour. Her pre-tax income rises to \$24,000 annually or \$2,000 a month. This raise, at least on paper, is an increase of \$666 a month over her previous earnings - a fairly substantial amount.

But, at this higher earnings level she loses her adult portion of Medicaid plus has a monthly co-payment of \$15 for her kids, her monthly Food Stamps allocation drops by \$108, while her child care co-payment increases by \$195. She is still getting the EITC and child care tax credits, but the amount of EITC has fallen while her payroll taxes increased leaving her with \$74 a month less in tax credits. All together she is about \$275 a month "better off" at \$12 an hour than at minimum wage, but without Medicaid coverage. If her employer offers employer-sponsored health insurance at the market rate, she will need to pay an additional \$146 a month. If her employer does not offer insurance she will need to pay into the state's new mandatory program (in other states she just might choose to go uncovered) which will cost a bit more. Assuming the best, with her employers' coverage she sees about \$130 more a month from her \$4 dollar an hour raise. For every additional dollar she earns, she sees 20 cents of it.

Source: Author's calculation using 2006 Massachusetts eligibility rules.

A third problem has to do with inadequate funding, especially for child care and housing assistance. The demand far exceeds the supply, leaving many employed single mothers without stable housing or stable child care arrangements neither of which is conducive to stable employment or positive educational outcomes for children.

The list of problems goes on. The EITC, while administratively much simpler and less stigmatized than other forms of support, is almost always taken as a "lump-sum"

payment, contributing little to on-going expenses. Finally, covering children's health insurance is an important first step to universal coverage, but it has not been accompanied by an expansion in coverage for adults. When low-wage parents get sick and do not have employer or government sponsored insurance, it can be quite costly (to them, or to states or health care providers who eventually pick up some of the costs).

While it is unclear if these new sets of rules around public supports represent an improvement in the economic well-being of low-income single mothers and their families than under AFDC, they do represent a new "social compact" or at least a new narrative between the government and poor and low-income single mothers. Government supports are no longer the long-term "default" set of supports for poor or low-income single mother families when employment or kinship networks fail. Instead, cash assistance is seen as temporary and is now coupled with a piecemeal set of paid work supplements, provided (presumably) until single mothers get and keep a secure job and/or get and stay married.

**Earnings and employer benefits, time to care, and government supports: a framework for exploring the low-wage labor market and the well-being of low-income mothers.**

There are three broad but often distinct sets of research and policy approaches that currently inform our understanding of low-wage labor markets for low-income mothers. What is needed is a framework that integrates them. The first focuses on the low-wage labor market – which as discussed earlier is disproportionately filled by women, workers of color, young workers, and immigrant workers (obviously there are significant overlaps among these four groups). Those approaching this from the demand for low-wage work (e.g. authors in Appelbaum, Bernhardt and Murnane 2003) tend to emphasize employer-side structures of low-wage employment (e.g. industry competition and structure, employment regulations and policies), which opens the door to understanding the ways in which the industry and market parameters, as well as government and employer policies, shape employment practices. There are also those who approach this understanding of

low-wage employment from the supply side. These authors tend to emphasize the characteristics of workers (i.e. lack of skills or barriers to work) and their employment patterns, the sets of skill and training needed for advancement. These authors often emphasize workforce development policies, but usually not the nature of work or the workplace.

The second approach comes out poverty research and policy traditions that focus on low-income families and the patterns of single-mothers' employment and "welfare" usage. Those employing the "welfare and work" model include some who focus on the demand-side of the issue by examining employment structures and opportunities that poor and low-income single mothers face, typically beyond their control (e.g. Albelda and Tilly 1997). Policy suggestions include revamping welfare programs to provide more "carrots" and fewer "sticks" in improving the package of supports and earnings, consideration of universal supports (notably health care and child care) and improved employer-based benefits like paid sick days. But more often those who use the "work and welfare" approach focus on the supply-side – the characteristics of poor and low-income single mothers, the sets of individual barriers they face to employment, concerns over whether someone is employed at all (as opposed to the level of earnings and employer benefits), changes in poverty rates or economic status among women who have or currently receive cash assistance, and welfare usage. Much as recommended by the supply-side approach to the low-wage labor market, workforce development policy efforts are most often proposed under the "work and welfare" approach. More recently, with the dramatic decrease in caseloads, the stigma attached to receipt of TANF and the relatively low income eligibility thresholds to receive TANF, the percentage of low-wage mothers receiving "welfare" is much smaller now than a decade ago, so the continued focus on traditional "welfare" receipt or recipients is becoming less and less relevant, while understanding the other sets of supports that reach further up the earnings ladder is becoming more important.

The third approach -- most commonly known as "work/family" -- focuses on the ways in which employment and parenthood (or caregiving more broadly) can be at odds. This



approach links the work and time involved in caring for families and being employed in ways that are most often absent from the other two approaches. However, this approach tends to concentrate on the difficulties married parents' (especially mothers') with moderate or higher paying jobs face in combining employment and care giving (Albelda 2001). Employer policies concerning job flexibility and family-friendly benefits are one important policy focus.

Table 3 provides a matrix of the three approaches and the degree of emphasis on the three main resources (earnings and employer benefits, time to care and government supports for basic needs) for low-income single mother in low-wage jobs. The low-wage work approach primarily focuses on earnings and employer supports. The welfare and work approach tends to focus on the nexus of public benefits and employment, while the work/family approach focuses on time for caring and employer supports.

Table 3: Three current analytical approaches to low-wage, low-income mothers and their relative emphasis on three main resource bases			
Resource \ Approach	<i>Earnings and employer benefits</i>	<i>Time (ability to do care work)</i>	<i>Gov't supports</i>
<i>Low-wage labor markets</i>	<b>Primary focus, with attention to nature of work, earnings and employment benefits of the low-wage worker (not the low-wage workers' family)</b>	Tangential focus	Tangential focus
<i>Welfare and work</i>	Main focus is on employment status with a secondary focus on earnings and employer benefits	Inverse focus with single mothers often viewed as having too much time without employment	<b>Primary focus, typically on TANF, Food Stamps, Medicaid and EITC.</b>
<i>Work/family</i>	Main focus on employer benefits (and employment status), secondary focus on earnings usually addressing	<b>Primary focus, with most attention to married couple families</b>	Tangential focus

	moderate and high-wage employment		
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**Integrating and using the framework: Exploring the interconnections between earnings and employer benefits, time, and government supports in the current context**

Each approach provides crucial contributions to our understanding of how low-income mothers fare in low-wage jobs, but with few exceptions researchers and policy makers are still struggling to successfully combine them as they apply to low-wage working mothers. Combining the important insights from these three approaches will build a better understanding of some of the key trade-offs, as well as crucial mismatches, in garnering the three key sets of resources.

*The trade-off between employment (earnings and employer benefits) and care work (time)*

The work/family approach provides the most insights on this tension. Each day has only 24 hours. If mothers engage in providing care for children, then this responsibility potentially limits the time they can be employed and reduces earnings. If mothers engage in employment, they must ensure their children are in safe and hopefully enriching environments. This requires more income than if mothers were not employed and taking care of children themselves. It also requires knowledge of a network of providers (and the costs of their services) and having reliable transportation to and from work, home and child care provision. This applies to all mothers – including those who are married and those with moderate and high incomes. Unlike married mothers, however, single mothers who are primary breadwinners as well as solely responsible for the well-being of their children need to both earn *enough* to pay for basic needs for their families (which includes the material things it takes to raise children when employed) and care for their children. For many single mothers the trade-off between time to care for children and low-wage employment quickly turns into a *mismatch*. What seem to be

relatively mundane events can easily undo arrangements single mothers carefully construct to combine earnings/employer benefits and caring for children: when children or their paid (or unpaid) providers get sick, when buses arrive late or cars break down, when work hours or work days change weekly or monthly, or when co-workers don't show up and they are asked to stay later or come in earlier. For workers with deep resources (money, time or networks) and/or considerable job flexibility these types of unpredictable (but common) events mostly become inconveniences. For many low-income mothers, even those with solid networks, any one of these occurrences can not only entirely unravel the sets of arrangements they have pulled together, they can be costly or even result in a job termination. Missed work for many low-wage workers means missed pay and too much missed time can jeopardize employment. Unpredictable work hours can result in losing a care provider, making employment untenable. The degree to which immigrants and/or workers of color are disproportionately in employment sectors with less reliable hours than native-born white workers, and need to work more hours or jobs because of low wages, as well as the degree to which child-care providers and family networks differ based on citizenship status, race or ethnicity will be important factors in exploring these trade-offs and mismatches.

Research on the ways in which low-wage workers, their employers and their child care providers interact will allow for a better understanding of the strategies as well as their costs to families, care providers and employers of these trade-offs (e.g. Dodson et al. 2002, Henley and Lambert 2005). Research exploring the trade-offs faced by single parents with teen-age children who are too old to be in child care, but are often left unmonitored or pressed into caring for younger children, may also reveal important intergenerational costs to these trade-offs as well.

*The trade-off between employment (earnings and employer benefits) and government supports*

Those focusing on the supply side of welfare and work and low-wage markets approaches shed the most light on this problem. For poor and low-income families, public supports play a significant role in helping to bridge the gaps between earnings and

basic needs. However, many of these crucial supports – such as food, housing and child care assistance as well as refundable tax credits and Medicaid – all have income eligibility requirements (and many have asset, work or citizenship status requirements as well). So, as discussed previously, when earnings increase government supports decrease. Eligibility rules vary tremendously by program and by state or even county. Some of these supports end abruptly at specific income levels (“cliffs”) while others just slide away as earnings increase. For many families relying on low-wage workers, there can be a large range of earnings in which the combination of earnings and public supports does not rise as earnings increase, or worse yet, falls as earnings increase. In many areas of the country, because the costs of housing, child care or transportation are high, the relevant supports phase out long before the combination of earnings and the supports is enough to meet basic needs (Albelda and Boushey 2007).

The trade-off between employment and public supports often creates disincentives for the very thing that government policies toward low-income mothers have been trying to promote – paid employment. For at least three of these supports – Medicaid, housing assistance, and child care assistance – a pay raise or extra hours can jeopardize receiving these hard-to-replace supports. Many states have invested heavily in certain types of workforce development strategies, but the public support system may be at odds with efforts to promote job advancement. More research on the ways in which supports interact with earnings and how families strategize around packaging earnings and supports (and the costs they incur as they do) when they move up the earnings scale would help inform advocates and policy makers of key earnings ranges and public support configurations that need attention.

We already know that access to public supports is shaped by race, ethnicity and citizenship status. Black and immigrant mothers are steered into different training programs than are white mothers (see for example Gooden 1998, Marchevsky and Theoharis 2006) and states with higher black populations have more restrictive cash assistance policies (Soss et al. 2001). Welfare and immigration reform in the 1990s severely restricted immigrants from using cash assistance and Food Stamps, even after

some of those restrictions were loosened (e.g. Kretsedemas and Aparicio 2004). Still there is much more to know about the interaction of employment and public supports for these groups. Research and advocacy that explores the ways in which programs for low-income parents that are supposed to support work actually operate for immigrant families and families of color in particular offer fruitful directions for generating useful new knowledge.

*The contested relationship between time/care work and government supports*

The work/family and “welfare and work” approaches are most useful here. There are two conflicting views about the relationship between care work and government supports. One of them relies on the concept of moral hazard, which is widely used in insurance and finance but has also long been posed as a concern about providing government supports to poor people.<sup>16</sup> The argument goes: if people receive assistance without being required to find employment then they will not seek and/or keep employment, education and training that leads ultimately to gainful employment.<sup>17</sup> According to this line of reasoning, paying mothers to care for children has long-term negative consequences, the costs of which are partially born by the individual but also by taxpayers. And while the moral hazard argument has played some role in policies for poor single mothers historically, it has affected benefit levels as much as, if not more than work requirements and has primarily been targeted toward women of color and unmarried mothers.

A competing view sees caring for children as a key component to healthy families in the long run. In this view, government supports should be the main means by which low-income mothers who lack other means of support can and should care for children. In the United States, until fairly recently white native-born mothers have not been expected to be employed, and for them this latter view of the relationship between care work and government supports has more or less prevailed.

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<sup>16</sup> When someone is protected from the risks of his or her actions, this insulates him or her from the costs of acting in risky ways. As a result, it is argued, insured people will act in more risky (and costly) ways.

<sup>17</sup> Charles Murray (1984) was an early proponent of this view.

Over the last several decades, employment of white native-born mothers has become more acceptable and more vital for many families. The notion that some women (unmarried ones) could receive government funds to stay home and raise their children while others (married) could not, turned the relationship between care-giving and government supports into an antagonistic one, revolving around issues of “fairness.” The once prevailing “logic” that poor single mothers need government support in order to care for their children has been turned inside out and converged with the moral hazard view. Now it is argued that poor single mothers need to work (e.g. Mead 1992). The strong emphasis on paid work – including the “work first” policies many states have implemented – has helped make the unpaid time that mothers need to care for families invisible.

While most currently do not think there is a trade-off between time/care work and government supports, it exists and has become more apparent with sustained low-wage employment among single mothers. Most of the government support programs that help families provide for basic needs were established piecemeal and most often directed toward very poor families with little or no income. When they were constructed, it was presumed that someone in these families had “free” time – in particular time to take care of children and do family chores such as prepare meals and clean clothes. One of the best examples of the presumption of “free” time embodied in social policies toward the poor can be found in the way the federal poverty income thresholds were constructed. These thresholds are key to income eligibility for many programs. Poverty income thresholds are built on a food budget for very low income families. As Clair Vickery (1997) pointed out, that budget – as developed by the Department of Agriculture – actually requires a significant amount of time in order to find and prepare food included in that budget. Vickery then argued because poverty thresholds assumed plentiful amounts of (women’s) time, they would vastly understate the actual income needed in the case of families with employed single mothers. These mothers, he argued are “time poor” (presaging how most employed mothers feel) in addition to being income poor. Because employed single mothers do not have time to prepare low-cost meals and take care of their own children when employed, they need to substitute purchases for their time.

Work requirements have led to an increase in time poverty among single mothers. Ironically though, time poverty contributes to impeding the usage of the very supports intended to supplement employment, even when families are still eligible. The administrative requirements are often too onerous and time consuming to make it worth the effort to get and keep some of them, especially as they fade out. Research and advocacy that explores the time poverty of low-income families and its impact on their families and communities –especially communities with large numbers of immigrants and families of color – can begin to change our understanding and framing of the relationship between time/care giving, public supports, employment and well-being.

### **Changing the debate/changing the models – three directions for research and advocacy**

The “safety net” for low-income mothers has changed rather significantly over the last several decades and so has our understanding and expectations of mothers’ employment. However, single mothers face a low-wage labor market that shows little improvement in the employment opportunities for women without high levels of educational attainment, and a set of difficulties of juggling employment and caring for children that have also changed little. If anything, there is more time poverty for all mothers coupled with stagnation in the value of the minimum wage and a decline in the provision of employer benefits. The confluence of these trends has created enormous challenges for all families, but in particular for single-mother families and their advocates. The good news is that these challenges also create opportunities for shifting the debate by calling attention to some new contradictions and dilemmas they have generated. The interlocking relationship between mother’s time, earnings and employer benefits and work supports paired with the shifting ground in mothers’ employment and public supports suggests three directions for researchers, advocates and funders.

*First, in the tradition of Progressive Era arguments (like those made by Scott Nearing in 1915), we need to explicitly link low-wage work (low wages and the parsimonious set of*

*employer benefits in low-wage employment) and the shallow and insufficient level of public supports to the inability of low- and even moderate-income families to meet their basic needs.* This situation is untenable for families, employers and civil society. Doing this reframes the debate in several ways.

- It makes this a pressing moral dilemma.
- It draws attention away from the “supply side” of the equation (the characteristics of individual workers, behavior of individual employers) and focuses it more on the “demand side” – the structure of employment and the public work support system as well as the absence of universal policies. The inability of employed single mothers to make ends meet, despite “playing by the new rules” demands a look at the rules rather than the players.
- Allows for a discussion of what it takes to meet basic needs and how we best measure that while calling attention to the outdated and inaccurate poverty income thresholds (or multiples of them) currently used.
- This has the potential to broaden the ways we think about resources in all households (with or without children) as a package of income, supports and time that we all need to balance our lives.
- Explicitly links the three distinct approaches (outlined in Table 3) that researchers, advocates and funders have taken in understanding low-income single mothers in low-wage work.
- Will call attention to the fragmented and outdated sets of public support programs that while necessary and useful, need to be totally restructured to reflect that fact that most parents are employed and do not have plentiful amounts of time to get and keep these supports.
- It places responsibility on *all* major actors—workers, employers and the public sector—in finding solutions.

*Second, (but beyond the scope of this paper) is to explicitly link the growth in inequality that has accompanied the rise of low-wage work and trimming of supports for poor families directly to adverse economic and social macro-outcomes not only for those at the bottom, but for most of us.* That is, the U.S. model of the “low road” on wages,



employer benefits, and sets of public supports creates more inequality than we see in our industrialized counterparts and this has long-run negative economic, social and political consequences (e.g. Tilly 2004).

*Third, it is time to rethink partners in research, funding and advocacy and how they work together.* As in the Progressive Era, states are the key policy players concerning low-income families. While the federal government still provides the lion's share of the funding, most of the administration is done at the state level with a devolutionary framework providing states with much more flexibility in designing and implementing programs. And while this is ultimately the wrong level to establish minimum employment standards and to substantial revamp the public support system (because state governments do not have the fiscal capacity to increase levels of support without enormous federal aid and state leaders are fearful that state-specific employer mandates will drive businesses to other states), states are what we have, and in fact have been taking the lead. State-level funders, advocates and to a much lesser extent researchers are deeply engaged in promoting efforts directed toward low-wage workers, including and especially single mothers. State-focused research, funding, and advocacy efforts will draw attention to the specific nature of employment and work supports, as well as the racial, ethnic and immigrant make-up of work forces, communities. They will also document the usage and funding of public support systems in specific states. They can shape the messaging and advocacy around the sets of policies and administrative changes most likely to succeed. But paying more attention to state level policies and local and regional employment should not and does not have to mean isolation and fragmentation. Setting broad agendas and working collaboratively with those in other states strengthens the messaging and calls attention to the ways in which states succeed and fail.

Efforts that are state-focused, but include such collaborative components – across states and across players (advocates, funders and researchers) hold significant promise. Two examples of this model are the Bridging the Gaps (BTG) project (see <http://www.bridgingthegaps.org>) and the Multi-State Working Families Consortium (<http://www.9to5.org/familyvaluesatwork/consortium.php>). BTG was led by

researchers at the Center for Economic and Policy Research and the Center for Social Policy at UMass Boston and brought together researchers and advocates in 10 states (including DC) to explore the ways public supports operate (or not) to help workers meet their families' needs. Each state partner actively participated in the research in the same ways, but structured their own sets of outputs from the project and helped with dissemination, coordination and intrastate collaboration. The Multi-State Working Families Consortium is a group of advocates and researchers from eleven states who work on state-specific policy initiatives that value care work, have appeal across income groups, but disproportionately help low-income women in low-wage jobs. These two medium-scale but multi-state projects have combined research and advocacy skills to build the capacity of all involved partners and to effectively push policies tailored to the political and economic contours of the state. They have created stronger inter-state ties and provided positive examples of policies that work for low-income families to other states' and federal advocacy groups and policy makers.

In sum, the expansion of single mothers' low-wage employment and the new configuration of government assistance have shifted the already precarious balance these mothers faced in combining earnings, their time, and public supports. In doing so it generated some new resource dilemmas. We are only beginning to become aware of the nature of the intersection between, on the one hand, the public supports available and the various means of accessing them, and on the other, sustained low-wage employment. Low-income mothers and the groups that serve them seem to be ahead of the researchers and policy makers on these new sets of issues. They are finding that even as single mothers do as they are told —i.e. get a job (or even two)—achieving more employment and earnings, even over sustained periods of time, has not necessarily meant economic security. This contradiction in some ways puts single mothers in the forefront (or perhaps makes them our new canaries in the mines) in confronting this century's challenge that inequality and low wage work have created: how to assure that all families have sufficient earnings and employer benefits, adequate time to care for themselves and their families, as well as the sets of public supports to meet their basic needs.

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