

# TIME BINDS: US ANTIPOVERTY POLICIES, POVERTY, AND THE WELL-BEING OF SINGLE MOTHERS

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## ABSTRACT

Many US antipoverty programs and measures assume mothers have little, intermittent, or no employment and therefore have sufficient time to care for children, perform household tasks, and apply for and maintain eligibility for these programs. Employment-promotion policies directed toward low-income mothers since the late 1980s have successfully increased their time in the labor force. However, low wages and insufficient employer-based benefits often leave employed single mothers with inadequate material resources to support families and less time to care for their children. The lack of consideration given to the value of poor women's time in both the administration and benefit levels of antipoverty government support, as well as the measures used to calculate poverty, place more binds on poor and low-income mothers' time. Ignoring these binds causes researchers and policymakers to overestimate single mothers' well-being and reduces the effectiveness of the policies.

## KEYWORDS

Single mothers, poverty, time use, welfare reform, employment-promotion policies

JEL Codes: I3, J18, J22

## INTRODUCTION

Aggressive employment-promotion policies for low-income mothers in the United States over the last two decades, coupled with an expanding economy in the mid 1990s through very early 2000s, have resulted in increased employment of single mothers, especially those with young children. Have these changes resulted in improved economic well-being for the women most affected? When well-being is defined as levels of consumption or as the combination of income and the value of government assistance, the empirical evidence is mixed. However, if the loss of mothers' unpaid time is taken into consideration, the accounting might very well change. This study addresses why time use for single

mothers is important in evaluating the impact of employment-promotion policies (also referred to as labor-activation policies) not only in the US but also in other countries where they are being implemented or considered, such as Canada and the United Kingdom. If means-tested antipoverty programs assume little or no earned income (and its corollary – sufficient unpaid time for children and other necessary unpaid work), they are likely structured to take a good deal of time to apply for and utilize. Since they are programs intended to primarily accommodate very low-income individuals and families, they are also likely to phase out too early to accommodate the new costs associated with paid work and lost unpaid time. Restructuring these programs to promote employment, without also revising application and reapplication procedures or income eligibility requirements and without re-evaluating other means of support, could result in more financial and time pressures on families with few resources, as well as make the policies ineffective.

Here, I explore how US antipoverty programs (especially those developed before the 1970s), as well as the official measurement of poverty, embody the assumption that most poor mothers and those receiving government assistance have ample time to take care of children, perform other unpaid household tasks, and maintain participation in government programs that provide support. Since the late 1980s, US antipoverty programs have been actively reshaped to promote employment, but the administration and eligibility levels of these programs and poverty measurements have not changed sufficiently to reflect the dramatic change in mothers' time use. These antiquated assumptions about time use in antipoverty programs, coupled with how these programs interact with low-wage employment, lead to an underestimation in extent of time and resource binds for employed mothers; ineffective antipoverty-program coverage; and incomplete measures of low-income, single-mother families' poverty status, and material well-being.

### **Economic and policy context**

In most industrial countries, including the US, women's earnings and paid work opportunities have been shaped by the economic and social conventions surrounding mothers' time devoted to unpaid work. Until the late 1970s, the majority of mothers in the US were not employed (US Department of Labor, Bureau of Labor Statistics 2009: Table 7). When mothers are employed, their childcare and household responsibilities mean they work fewer paid hours and earn lower wages than men and other women (Wendy Sigle-Rushton and Jane Waldfogel [2007] with data from Anglo-American, Continental European, and Nordic countries).

Similarly, social protection programs (for example, labor market regulations, social insurance, and social assistance programs), including

those specifically designed to alleviate poverty, have also been shaped by women's caregiving roles and men's breadwinner status.<sup>1</sup> In the US, the Social Security Act of 1935 established the major comprehensive sets of federal social protection and antipoverty provisions that exist in similar forms today. The three main provisions established in 1935 included old age and disability insurance, unemployment insurance, and cash assistance for women heading families with dependent children. The programs established through the Social Security Act embodied the prevailing assumptions about family structure as well as the racial and gender order of the time. In 1935, most working-age families consisted of a married couple that included a male breadwinner and female caregiver (US Bureau of the Census 1933: Tables 37 and 38). Breadwinners' earnings, employment-based benefits, and these newly created social protections held the promise of stable lifetime economic security for most families at that time. For families with only a caregiver, means-tested programs held the promise of providing basic needs until (re)marriage or the children grew up. Employment-based protections and aid to single-mother families, however, were not to reach all paid workers or single mothers. Black and female employees and employed black single mothers found themselves specifically targeted for exclusion from these newly created social protections through various provisions that precluded certain occupations (such as domestic and farm work) or employers (state and local governments) from social insurance coverage and by providing states enormous leeway in setting benefit levels and employment requirements for cash assistance to poor mothers (Linda Gordon 1994; Suzanne Mettler 1998; Michael Brown 1999; Deborah Ward 2005). In 1935, when these programs were established, white mothers' employment was neither expected nor seen as desirable. But like unemployed and retired workers at the time, many single mothers could not support their families nor rely on others to provide continued support; so, building on already existing state-level programs, Congress approved the Aid to Dependent Children program as Title IV of the Social Security Act of 1935 (Gordon 1994). The program was renamed Aid to Families with Dependent Children (AFDC) in 1962.

The Social Security Act set into motion the current trifurcated system of key social protections in the US. One set is provided through employers. These include: employer-sponsored health insurance and retirement plans; paid days off (for vacation time, sick days, and parental leave); minimum wages and safety and health conditions; and workers' compensation for injuries sustained while engaging in paid work. Tax policies and employee contributions defray the costs of these benefits for employers. Federal and state legislation require employers to provide some of these provisions, but health insurance, retirement plans, and paid time off are voluntarily provided. In the US, these voluntary benefits are mostly reserved for

primary breadwinners – full-time and moderate- to high-pay workers (Heather Boushey and Chris Tilly 2009). Another set of social protections are provided through employer- and employee-contributed social insurance and offer a “safety net” for those who were once employed but are without paid work: notably the unemployed, elderly (usually those 65 and older), and severely disabled. Eligibility and benefit levels are based on employment history and as such do not include all paid workers. If eligible, the provisions include time-limited unemployment insurance payments for those involuntarily unemployed as well as monthly cash payments for retired workers and their surviving spouses, surviving spouses and children of deceased employees, and those with debilitating disabilities. Since 1965 and the passage of the Medicare program, those with sufficient employment history who are over age 65 or disabled can also receive healthcare coverage.

The final set of social protections consists of means-tested (that is, income-based) government-provided assistance for individuals and families with very low income. This group typically includes people with no, spotty, or informal employment who are not eligible for social insurance protections (including those who are not a surviving spouse). The main programs include the cash assistance block grant Temporary Assistance for Needy Families (TANF; which in 1996 replaced AFDC); housing assistance (primarily public housing and Section 8 rental vouchers);<sup>2</sup> the near-cash food assistance program of Food Stamps;<sup>3</sup> the health insurance programs Medicaid and State Children’s Health Insurance Program (SCHIP); childcare assistance (typically in the form of a subsidy or voucher); and the Earned Income Tax Credit (EITC), a refundable tax credit to people with low earnings. Table 1 summarizes salient aspects of these six major antipoverty programs in the US.<sup>4</sup> The quintessential beneficiaries of these types of support are single-mother families, and several of these antipoverty programs have been shaped with them and other non-earners firmly in mind.<sup>5</sup> “Welfare” is the commonly used term in the US to refer to various means-based programs. Although it mostly implies cash assistance, the term also refers to Food Stamps, various housing assistance programs, and Medicaid. Non-elder, self-employed, part-time, and/or low-wage full-time workers can easily fall through the cracks and be left uncovered by social protection/antipoverty programs.

Several important changes have converged to dramatically transform the underlying presumptions of the edifice of social protections. These include the increase in mothers’ labor force participation, the decline in married-couple families and the growth in single-mother families, the successful struggle to include non-white, paid workers and single mothers in these protections, and the decline in breadwinning jobs.

Unlike the breadwinner–caregiver model that prevailed in 1935, currently most US mothers are either employed or looking for

Table 1 Description of the six US means-tested antipoverity programs

Program	Originating legislation (and precursors)	Originally intended target population	General eligibility rules
<p><i>Childcare assistance</i> US Department of Health and Human Services sets guidelines.</p>	<p>This assistance primarily includes the Child Care Development Funds (CCDF) established in 1996, TANF funds used for childcare, and funds provided by states to help families with childcare expenses. Precursors include temporary funding for childcare in the 1930s and 1940s; Title XX of the Social Services Amendments of 1974; the 1981 Social Service Block Grant (SSBG); and funds for childcare included with the passage of the Family Support Act of 1988.</p>	<p>These programs have had dual purposes. One is to assist poor and low-income adults with children so they may participate in employment or educational and training activities; the other is to expand educational opportunities for poor children.</p>	<p>CCDF funds are provided by the federal government but administered by states. States have considerable leeway in setting provider payment levels, parent co-payment levels, income eligibility requirements, and program regulation. States can set any income eligibility thresholds as long as they do not exceed 85 percent of state median family income.</p>
<p><i>EITC</i> US Internal Revenue Service sets guidelines.</p>	<p>The EITC was established as part of the federal personal income tax code in 1975.</p>	<p>The original intent was to reward poor parents with earnings and reduce the impact of payroll taxes on low earners. While expanded somewhat to earners without children, it has maintained the same intent.</p>	<p>This federal program sets eligibility rules that apply to everyone, regardless of residence. Income eligibility varies by family size and ranges from US\$41,646 (married couples, with two or more children) to US\$12,880 (single childless adults) in 2008. States can and have enacted their own EITC in their state personal income tax provisions. In 2009, twenty states and the District of Columbia provide a refundable EITC.</p>

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Table 1 (Continued)

Program	Originating legislation (and precursors)	Originally intended target population	General eligibility rules
<i>Food Stamps</i> Department of Agriculture (USDA) sets guidelines.	Food Stamps began as a pilot program in the early 1960s and became a national Program with the Food Stamp Act of 1964. In 2008, the program was renamed Supplemental Nutrition Assistance Program (SNAP).	The Food Stamps program was originally established to improve nutritional levels of low-income households and to bolster the agricultural industry. The federal Food Stamps Program is targeted to reach poor and near-poor persons.	States administer the program using mostly federal funds. The federal government sets the eligibility requirements, but states can provide their own funding to expand eligibility and have some leeway in changing eligibility requirements. Income eligibility is usually 130 percent of the FPL.
<i>Housing assistance</i> US Department of Housing and Urban Development (HUD) sets guidelines	Public housing was created in 1937 with the Housing Act as part of New Deal public works programs. In 1974, President Nixon established the Section 8 Rental Assistance Program.	Public housing was originally intended to alleviate urban slum conditions for families with earners. Since the 1970s, public housing has come to serve very low-income persons and families, with rents linked directly to income. Section 8 assistance promotes market-based incentives to low-income families to find privately owned housing using vouchers.	Local Housing Authorities administer the program using mostly federal funds. Typically households with 30 percent or less of area median income are eligible.

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Table 1 (Continued)

Program	Originating legislation (and precursors)	Originally intended target population	General eligibility rules
<i>Medicaid &amp; SCHIP</i> US Department of Health and Human Services sets guidelines.	The Medicaid program was enacted in legislation in 1965. It is the federal program that enables states – through matching grants – to provide funds to help healthcare providers meet the medical needs of low-income persons. SCHIP was established in 1997 through the Balanced Budget Act of 1997.	Medicaid was originally designed to provide healthcare for those who were not expected to be employed – specifically the aged, blind, disabled, and mothers and their children receiving AFDC. It currently serves the same population. SCHIP increased Medicaid funding and incentives for states to broaden health insurance for children living in low-income families with the intention of filling the gap between public health coverage and employer-sponsored insurance.	States administer Medicaid and SCHIP and are required to match federal funds. They have considerable leeway in determining eligibility, care coverage, and payment rates for services. SCHIP income eligibility cannot fall below 185 percent of FPL and can be as high as 300 percent of FPL.
TANF US Department of Health and Human Services sets guidelines.	Established through the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, which replaced its precursor AFDC – a program initially established in the Social Security Act of 1935.	AFDC was originally established to provide monthly cash assistance to very low-income families with children, all of whom were presumed to have little or no income from earnings. TANF serves the same population with strong incentives for employment and marriage.	States administer the block grant and have considerable leeway in designing cash assistance programs. Income eligibility and benefits vary widely across (and even within) states. States are required to provide a share of funding based on amounts spent on AFDC in the early 1990s.

Source: Albelda and Boushey (2007: 23) and updated by author.

employment. In 2008, 71.2 percent of all women with children under age 18 were in the labor force, up from 47.5 percent in 1975 (US Department of Labor 2009: Table 7). Further, absences from the labor market during child-rearing ages tend to be short-lived, as is evidenced by high labor force participation rates for women in childbearing and raising years. Still, mothers also perform the majority of care work (Suzanne M. Bianchi, John P. Robinson, and Melissa A. Milkie 2006). Household structure has also changed. Half (50.5 percent) of all households in the US in 2009 were married couples, compared with 74.3 percent in 1960s (US Bureau of the Census 2010a: Table HH1). Especially noteworthy is the growth in households maintained and headed solely by women. In the US in 2009, 30 percent of all households were woman-headed, compared with 18.2 percent of all households in 1960 (US Bureau of the Census 2010a: Table HH1).<sup>6</sup> Of all woman-headed households, about one-quarter (23.9 percent) are single-mother households (up only slightly from 21.9 in 1960; see US Bureau of the Census [2010a]: Tables HH1 and FM1). Most US households do not have any children under the age of 18 (30.4 percent in 2009 versus 48.7 percent in 1960); but of families with children in 2009, 23.6 percent were single-mother families, while 5.9 percent were single-father families – up from 8.2 and 0.9 percent, respectively, in 1960 (US Bureau of the Census 2010a: Table FM1.)

The civil and welfare rights movements in the US in the 1960s called attention to, and insisted upon, inclusion of black paid workers and poor mothers in the sets of social provisions that were existing for whites since the 1930s. As black women increasingly claimed the AFDC to which they were entitled, a greater number became welfare recipients in the 1970s (Jill Quadagno 1994; Brown 1999). Simultaneously, the decline in manufacturing and the concerted effort on the part of employers to lower employment costs have resulted in fewer jobs that pay breadwinning wages and offer employer benefits (Annette Bernhardt, Heather Boushey, Laura Dresser, and Chris Tilly 2008). The percentage of male paid workers who earned US\$17 (in 2006 dollars) or more per hour, had employer-sponsored health insurance, and had an employer-sponsored retirement plan fell from 37.7 percent in 1979 to 27.2 percent in 2006 (John Schmitt 2007). Most notably, median male wages, especially for those without college degrees, have declined since the 1970s (Lawrence Mishel, Jared Bernstein, and Heidi Shierholz 2009).

These changes have important implications for all families and paid workers, as well as for the efficacy of the social protection systems in the US. Here, we focus on one slice of these implications: the time-use assumptions embedded within antipoverty programs (as well as within the methods for measuring poverty) and their impact on poor and low-income, single-mother families (which account for two-thirds of all single-mother families) in light of employment-promotion programs instituted in the US over the

last several decades.<sup>7</sup> Since single fathers constitute 20 percent of single-parent families and 46 percent of them are poor or low income, some of the arguments presented here also apply to them (US Bureau of the Census 2010b: Table C3).

### **Employment promotion and poor single mothers' employment**

The increases in married mothers' employment, the percentage of children born to unmarried mothers, and black women's usage of cash assistance led to a formidable change in antipoverty policies in the late 1980s and early 1990s that struck a new relationship between poor mothers and the state than that established in 1935. A broad political consensus emerged claiming that poor mothers must take on individual responsibility by becoming less dependent on government support and more self-reliant on their own earnings.<sup>8</sup> Since the majority of mothers of all income levels were employed, poor mothers, who were presumably being paid to stay out of the formal labor force, seemed incongruous and unfair to much of the public (despite the fact that welfare payments were extremely low and that most recipients were actually either in and out of employment or performing informal money-generating activities; see Roberta Spalter-Roth, Beverly Burr, Heidi Hartmann, and Lois Shaw [1995]; Kathryn Edin and Laura Lein [1997]). Employment promotion in the major programs that poor mothers received became an enduring political and legislative theme in the late 1980s through the 1990s. The Family Support Act of 1988 required states to develop employment and education programs for mothers receiving cash assistance from the AFDC program. In the 1990s, federal policymakers implemented TANF and revamped Food Stamps and housing assistance with provisions that strongly promoted, if not required, employment of low-income mothers with young children. TANF employment requirements are reinforced with stiff financial penalties for states failing to meet overall employment participation rates and for families who fail to meet employment and other behavioral requirements. Options for pursuing education and training also narrowed considerably, almost precluding post-secondary education (Kathleen M. Shaw, Sara Goldrick-Rab, Christopher Mazzeo, and Jerry A. Jacobs 2006).

The employment promotion changes to traditional welfare programs in the mid 1990s were accompanied by an expansion of policies intended to facilitate the transition of poor mothers to employment. These included expanding the refundable EITC, increasing funding for childcare, establishing SCHIP, and an increase in the minimum wage. The new compact insisted that poor mothers using TANF had to find employment quickly and the government would continue to provide other forms of assistance, plus childcare assistance and health insurance, while recipients transitioned from welfare to paid work. Antipoverty programs for single

mothers were turned into “work-support” programs. However, as discussed below, these programs still require just as much work to apply and maintain enrollment, they phase out quickly with increased employment, and key government support programs remain vastly underfunded. Policymakers did not institute changes to these programs to assure that low-wage workers would stay eligible as earnings increased, nor did they enact employer mandates to require employers to provide benefits to all employees.

The success of these measures is contested, but two results are irrefutable: single mothers’ employment increased and the use of cash assistance decreased. Use of AFDC/TANF fell dramatically: in 1993, 35 percent of all single mothers received AFDC; by 2006, only 10 percent received TANF (Thomas Gabe 2007). There was a similar dramatic increase in single mothers’ employment: 57.3 percent of single mothers were employed in 1993 and, by 2006, 69.6 percent were employed (Gabe 2007). The increases for women with young children (under age three) are even greater, 35.1 percent in 1993 to 57.0 percent in 2006 (Gabe 2007). Poverty rates also declined from 46.1 percent in 1993 to 37.2 percent in 2008 (US Bureau of the Census 2010c), but not by as much as the declines in those receiving AFDC/TANF or the increases in employment for women with young children.

Poor and low-income single mothers typically find low-wage employment. In 2001, 30 percent of all paid workers and 45 percent of unmarried, employed mothers were in low-wage jobs – earning US\$10.28 or less per hour in 2008 dollars (US Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation 2009). Low-wage work has few guaranteed, employer-provided benefits and few opportunities for long-term education and training that typically facilitate career and wage growth (Boushey and Tilly 2009). Over half of poor workers earning a wage (income below the Federal Poverty Level [FPL]) and 39 percent of low-income workers (with 200 percent of the FPL) get no paid days off from work (Katherin Ross Phillips 2004). In 2005, 70 percent of poor workers earning a wage and 48 percent of low-income workers did not have employer-sponsored health insurance (Lisa Clemans-Cope and Bowen Garrett 2006).

Employment squeezes mothers’ time. Time-use surveys studies in the US consistently find that employed mothers spend less time with their children and do less housework than nonemployed mothers (Suzanne M. Bianchi 2000; John F. Sandberg and Sandra L. Hoffreth 2001; Bianchi, Robinson, and Milkie 2006). Furthermore, using 2006 data, Sarah M. Kendig and Suzanne M. Bianchi (2008) find that employed single mothers spend less time with children than employed married mothers do; although when adjusting for other family traits, in particular income levels, the differences disappear. And employed mothers feel the squeeze. Over half of employed mothers indicate that they spend too

little time with their children (Melissa Milkie, Marybeth J. Mattingly, Kei M. Nomaguchi, Suzanne M. Bianchi, and John P. Robinson 2004). And while the work intensity of combining paid employment and caring for children places all mothers in a time bind, its impact has different and often more severe consequences for poor and low-income mothers for several reasons. In most single-mother families, there are usually fewer adults in the household than there are in married-couple households to supplement time spent with children and other household activities, so children tend to get less parental care.<sup>9</sup> Unlike middle- and higher-income mothers, most single mothers cannot “opt out” of employment without severe material consequences, as the employment-promotion antipoverty policies have narrowed options for nonemployment and informal employment. The high and often prohibitive cost of childcare means that many employed low-income mothers find themselves in uncomfortable positions regarding juggling employment and taking care of their children. Using information gathered from over 300 interviews with poor and low-income employed women, Lisa Dodson (2007) finds that many of these women she spoke with in three US cities between 1998 and 2003 found themselves with what they considered to be exceptionally bad options. Several talked about leaving children in unsafe situations while at work, clandestinely bringing children to work, or losing their job when they missed work too often because they had to take care of a child. Ellen K. Scott, Kathryn Edin, Andrew S. London, and Rebecca Joyce Kissane (2004), in interviews with mothers in two US cities between 1997 and 2000, find that low-wage mothers needed to make similar difficult compromises around childcare, especially mothers in jobs with nonstandard hours.

### **Mothers’ time and antipoverty programs**

But it is not only employment that squeezes poor and low-income mothers’ time. So do several of the antipoverty programs, including those revamped to promote employment. The main federal government support programs that help poor families provide for basic needs, as summarized in Table 1, were established in a piecemeal fashion. Each of these programs is typically overseen and administered by separate federal and state government agencies. Except for the EITC, these programs provide each of the states a sizable role in establishing eligibility rules, administering and/or in providing funding, resulting in considerable variability across the states (and in some cases within states) in program eligibility.<sup>10</sup> Most programs require a good deal of documentation to prove eligibility, and most regularly demand recertification (proof of continued eligibility). Finding out about various programs (most states do not have a central portal that provides comprehensive information about how to apply and what is

required) is time consuming, as is fulfilling initial and recertification documentation requirements.

Most antipoverty programs in the US, especially those implemented before the mid 1970s, were designed (or redesigned, in the case of housing) to support families with little or no earnings. So as not to encourage extensive usage, most of these programs have fairly low income-eligibility thresholds and either phase out quickly or just end as income rises above poverty-level thresholds. This presumption of little or no earnings also implies the availability of mothers' time, reflected in the structure of the programs and their eligibility requirements. Benefit levels for AFDC (and later TANF) are determined by states and were originally kept intentionally low to encourage marriage (Gordon 1994). To this day, benefits remain low. In 2006, only two states (California and Alaska) had a maximum monthly benefit level above 50 percent of the FPL (which was US\$691 for a family of three that year; see US Department of Health and Human Services, Administration for Children and Families [2009a]: Table 12–7). Even prior to the employment-promotion changes in TANF, low benefit levels meant that many mothers could not fully devote themselves to taking care of children and performing household duties. To survive, most found work – in formal and informal employment – to supplement benefits (Spalter-Roth et al. 1995). Unreported (to caseworkers or tax authorities) paid work, however, was typically consistent with caring for children and doing other household and community work (Edin and Lein 1997). Currently, federal legislation requires 30 hours or more of paid work activities for TANF recipients whose youngest child is 6 or older and 20 hours for mothers of children under age 6.<sup>11</sup> States typically exempt mothers with very young children (3–12 months). Income, work, asset, and citizenship eligibility rules are determined by states and typically differ for each program. While states differ in their application processes, the typical path to initial receipt of TANF requires several site visits, several screening steps (initial screening, eligibility interview, required job search orientation, eligibility determination), and filling out a lengthy form (Pamela A. Holcomb, Karen Tumlin, Robin Koralek, Randy Capps, and Anita Zuberi 2003). Once deemed eligible for TANF, recipients must report frequently to caseworkers to provide documentation.

Benefit levels for Food Stamps are based on a budget that presumes its recipients have time and material resources to spend on a great deal of home preparation. Food Stamps recipients are directed to a website that instructs them on how to buy and prepare low-cost, healthy meals on a budget equal to the maximum value of Food Stamps, which in 2008 was US\$463 per month for a family of three (about US\$5 per day per person).<sup>12</sup> By comparison, the average US food expenditure per day for three people in 2008 was US\$31, over twice the amount allocated to a family with no income (USDA Economic Research Service 2010). Until recently, all meals

were assumed to be made from scratch and estimated to take anywhere from 80 minutes to 2.5 hours daily to prepare (Lisa Mancino and Constance Newman 2007). These plans were revised in 2007 to include the cost of some prepared items purchased at the grocery store and have included some recipes on its website that take 30 minutes or less to prepare (Elise Golan, Hayden Stewart, Fred Kuchler, and Diansheng Dong 2008). The 2007 American Time Use Survey (ATUS) indicates that married mothers spend on average 65 minutes in food preparation and clean up, compared to 27 minutes for single mothers (author's calculation from Katharine G. Abraham, Sarah M. Flood, Matthew Sobek, and Betsy Thorn [2008]). Employed married mothers spend 49 minutes preparing food while employed single mothers spend 24 minutes (author's calculation from Abraham et al. [2008]). The federal government fully funds this program (states can supplement it to cover poor populations not covered or to extend eligibility) and sets income eligibility requirements.<sup>13</sup> Like cash assistance, documentation requirements can be onerous and participants need to recertify regularly.<sup>14</sup>

Medicaid and SCHIP benefits are generous relative to other programs; however, income eligibility thresholds for adults are typically low so as to exclude many employed parents (thresholds for children are considerably higher). In 2009, these ranged from 25 to 225 percent of the FPL for an employed parent, with a national average of 68 percent (Kaiser Family Foundation 2009). Further, largely due to efforts by public health officials, the application is easy to access, and application procedures are streamlined and much less onerous (and hence less time consuming) than TANF or Food Stamps. Not surprisingly, it is widely used by those eligible (Randy Albelda and Heather Boushey 2007). Housing assistance is in high demand but there is not much of it, with waiting lists throughout the country. As such, it only serves a small segment of the population.<sup>15</sup> Income eligibility is usually restricted to households whose income is 30 percent of median income in the local housing area.

Nontax-based childcare assistance in the US directed toward low-income families has served two purposes historically. The Head Start program, an early education program for children in very low-income families, promotes educational goals and is built on a model of parent involvement as volunteers in the classroom. Parents are not required to volunteer and participate (but are strongly encouraged to do so) and Head Start providers must establish programs that provide opportunities for parental participation. In 2007, there were 10.6 million low-income children in the US (NCCP 2008: 37). Head Start served just over 1 million children in 2007 (National Head Start Association 2009). Childcare subsidies and vouchers (primarily funded from the Child Care Development Fund [CCDF], the major federal childcare subsidy fund) are explicitly intended to serve low-income employed parents, especially those leaving TANF, to

enable them to be employed. States set income-eligibility thresholds, which can be as high as 85 percent of median state income. States must set sliding scale co-payments and can exempt families with income below the FPL.<sup>16</sup> However, there are insufficient funds to meet the needs, with waiting lists in states that keep them. The lack of funding helps to explain why the CCDF served less than one-third (29 percent) of all eligible children and 40 percent of poor eligible children in 2005 (US Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation 2008). A 2002 study of parents' experiences applying for and using childcare assistance in twelve states found that getting and keeping assistance was almost always difficult and time consuming, circumstances which also contribute to the lack of participation by eligible parents. Getting a voucher required several on-site visits (hours or paid work changes must be reported), which means scheduling appointments, and occasionally missing work and ultimately missing pay. Further, parents with vouchers who also receive TANF are required to interact with various agencies. All parents have to find an approved provider that accepts childcare subsidy payments (Gina Adams, Kathleen Snyder, and Jodi Sandfort 2002).

The EITC is the exception to the rule. It was established explicitly to help low-income employed parents. It is relatively easy to claim (fill out a two-page form along with the standard annual income tax forms), and across all states it uniformly reaches the highest up the income ladder of the programs. Of the six programs discussed here, it has the highest percentage of eligible recipients that use the program (Albelda and Boushey 2007). While refundable tax credits for low-income earners have expanded over the last two decades and are welcome resources, they are almost always received as a lump sum near tax time. As such, they are used very differently than other types of assistance, typically to purchase durable goods and pay off bills (Timothy M. Smeeding, Katherin Ross Phillips, and Michael O'Connor 2000; Andrew Goodman-Bacon and Leslie McGranahan 2008).

Unless someone receives TANF, in most states, s/he must apply to each of the available programs separately. However, most poor and low-income single mothers do not receive TANF.<sup>17</sup> So most families who are accessing government means-tested support must apply to programs separately and provide different documentation to meet different income, asset, work, and citizenship requirements. Getting and keeping public work support takes a great deal of time. How much time? Unlike US tax forms, which indicate the average time and cost it takes to complete them, there is no comparable documentation (or, it seems, concern) about the time or cost required to apply for means-tested programs.

But even when a mother perseveres and receives several forms of support for which she is eligible, she often finds herself in another kind of bind.

Because of the income eligibility threshold structures of these programs, as she earns above fairly low income levels, she quickly begins to lose these benefits. The effect is very high marginal tax rates (Jennifer L. Romich 2006). For example, for every additional dollar of income earned, housing assistance for rent decreases by about one-third, Food Stamps benefits also decrease by about one-third, and depending on the state in which she resides, TANF is reduced by between 50 and 66 cents. Co-payments for childcare assistance rise as income increases and, once she reaches the income eligibility threshold for Medicaid, she loses it altogether regardless of whether her employer provides health insurance. This program design places pressure on mothers to stay at relatively low levels of earnings in order to keep their health insurance, childcare subsidy, or housing assistance. On the other hand, without this support, a single low-income mother often faces the prospect of having far less income than she requires to meet very basic needs. The gap between resources and needs is high in the US. Even after taking into account the value of the government support they receive, just under 40 percent of people in single-mother families with at least one earner cannot meet their basic needs (Randy Albelda and Heather Boushey 2008).

Notably, as the push for employment proceeded during the 1990s and 2000s, income eligibility requirements for TANF, Food Stamps, or housing programs typically did not expand, nor did application procedures become streamlined. The assumption of “free” time embodied in these programs remains, as do the high marginal tax rates. The increase in employment, usually at low wages, coupled with the unchanged time assumptions embodied in many of the work support programs, serve to intensify the time poverty many single mothers already face. They also serve to make these programs much less effective by reducing coverage for some while tethering others to low levels of employment. Focus group discussions on low-income parents’ experiences of combining employment with government support to sustain their households confirm these resource and time calculations (Albelda and Boushey 2007; Randy Albelda and Jennifer Shea 2010). Many parents eligible for programs talked about the hassles involved in applying and reapplying, dropping the assistance because it was not worth the time it took or was impossible to make appointments and remain employed. The documentation requirements for TANF, Food Stamps, and childcare assistance were especially demanding, and eligible recipients were more likely to drop out of these programs. They also spoke about the dilemma of working harder, yet still not being any better off materially. The hassle and loss of support that comes as employment increases but material benefits remain about the same discourage increased employment – parents were especially fearful of losing high levels of childcare assistance, health insurance, and housing assistance, so they opted to stay in low paying jobs, work fewer paid hours, or not work in paid employment at all.

### **Mothers' time and poverty measurement**

Perhaps the ultimate presumption about the time mothers have available for taking care of children and performing household chores can be found in the way that the FPL is calculated. Poverty income thresholds were developed in the early 1960s and are still used today. The thresholds are based on 1950s consumer budget studies that found low-income families spent about one-third of their income on food (Patricia Ruggles 1990; Gordon M. Fisher 1992). Originally, poverty income thresholds in the US were determined by multiplying by three the cost of the "economy food budget" established in the 1950s. This number is adjusted for inflation annually. This economy food plan, developed by the USDA, applied to very low-income families and was originally intended for temporary or emergency use. It assumes its recipients maintain a monotonous, very low-cost diet of home-cooked meals. As Clair Vickery pointed out not long after these thresholds were put into place, because families differ in "their time resources as well as their money income," the ways in which the poverty thresholds were constructed disadvantaged employed single mothers precisely because the food budget used to calculate poverty income thresholds requires a considerable amount of time in order to find and prepare food specified in that budget (1977: 27). These mothers, she 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. All employed parents face this dilemma; however, for low-income parents, "buying" one's way out of a time squeeze by substituting purchased goods and services may be impossible. For this reason, Vickery argued for a higher poverty threshold and, with it, presumably more support for more people, as several programs are tied to some multiple of the FPL. Her argument has gone unheeded by the US government. The inability of poor employed mothers to purchase timesaving goods or services points to an important, yet rarely recognized, cost of employment for low-income single mothers. For example, employed parents typically need to travel to get children to care providers and themselves to work. But owning and operating a car is expensive, sometimes beyond the reach of poor mothers. Public transportation is a less expensive alternative, but usually takes more time than driving a car, sometimes to the point of impracticality. Most importantly, if there is a public transportation system available, it may not even go to where the jobs or care providers are located.<sup>18</sup>

### **Mothers' time and measuring well-being**

Although largely ignored in policy debates, losing daily motherwork was the overwhelming loss with welfare reform. (Dodson 2007: 261)

The increase in employment and the loss of “motherwork” – time with children and the time it takes to perform household tasks – has been slow to make its way into measurements and analyses of poor women’s well-being. There is considerable debate among researchers over whether poor and low-income single mothers are materially (and psychologically) better off since welfare reform, including one played out in *Feminist Economics* between Karen Christopher (2004, 2007) and Robert Cherry (2007). However, there is little debate that US poverty income thresholds do not reflect income levels needed to stave off absolute and relative deprivation. In addition to underestimating the actual cost of living faced by families, the poverty income thresholds are not adjusted for different regions of the country; they do not account for costs associated with employment (including what Vickery refers to as time poverty); they do not include taxes paid or tax credits received; and they do not account for the value of noncash benefits from employers or the government. Unfortunately, the more common usage of “low income” – 200 percent of the federal poverty line – suffers from many of the same problems associated with the FPL, except that it is higher and comes closer to actual costs of paying for basic necessities in some places. The percentage of children in single-mother families who are low income is strikingly high at 72 percent in 2008, falling only slightly from 78.1 percent in 1993 (US Bureau of the Census 1995, 2008).

Studies examining single-mother families’ changes in levels of consumption or the combination of earnings and government support typically find some improvement for poor and low-income mothers from the early 1990s to the early 2000s (Avis Jones-DeWeever, Janice Peterson, and Xue Song 2003; Congressional Budget Office 2007; Neeraj Kaushal, Qin Gao, and Jane Waldfogel 2007; Bruce D. Meyer and James X. Sullivan 2008). Dollar increases tend to be small, and average increases hide considerable variability among low-income mothers (Marianne P. Bitler, Jonah B. Gelbach, and Hilary W. Hoynes 2006). And, it is clear that a sizable portion of low-income, single-mother families have fared worse largely because they are neither employed nor receiving much, if any, government assistance (Rebecca Blank and Brian Kovak 2008; Robert Moffitt 2008).

Given the increase in earnings, one would expect employment-related costs to increase (and with it total expenditures) and the amount of unpaid time spent with children and on cooking, cleaning, and leisure to also decrease. Yet, few of these studies take into account the rise in costs associated with employment or place a value on the loss of women’s time to employment. When they do, researchers find gains are reduced or even negative (David H. Greenberg and Philip K. Robins 2008). One recent study, however, provides an instructive exception.<sup>19</sup> Meyer and Sullivan (2008), employing multiple data sets, examine income and expenditure

trends for single-mother families (with mothers ages 18–54) across the full income and consumption distributions between various time periods from 1993 to 2003. They also explore time-use patterns. The authors first measure the difference in after-tax income (including the EITC) plus the value of Food Stamps between the 1993–5 period and the 1997–2000 period. Consistent with other findings, single mothers in the bottom income decile (10 percent) see income drop sharply. For those in the second decile and the top five deciles, income rises modestly by about 10 percent, and income rises by 20–30 percent for those in the third, fourth, and fifth deciles. Consumption between these two periods increases across the entire income and consumption distributions by about 10 percent, consistent with their previous findings (Bruce D. Meyer and James X. Sullivan 2004). Recognizing the dramatic increase in employment (and corresponding loss of nonmarket time) of single mothers in the bottom half of the distribution, the authors seek to unravel well-being by disaggregating spending into its components and more closely examining the shift in time use. Consistent with increased employment, they find that expenditures on transportation and food prepared out of home all rise more for those in the bottom half of the distribution, as expenditures on food prepared at home decrease more. They also find that housing and healthcare costs increase because mothers are losing government support as they increase earnings. Housing costs – a large portion of expenditures – increased much more steeply for those in the bottom four deciles than for other mothers. Housing data from the American Housing Survey show that this rise is attributable to the increased portion of rent paid by those with housing assistance caused by increased earnings as well as improved housing conditions. Healthcare expenditures of those in the bottom three quintiles more than doubled across the two periods and rose only very slightly for the top five deciles, while the percentage covered by Medicaid dropped and the percentage uninsured rose. These findings speak to the importance of seeing increased housing and healthcare expenditures as a cost of employment and employment-promotion policies for low-income single mothers.

Turning to time use, Meyer and Sullivan (2008) find that between 1993 and 2003 single mothers' market work time increased as did time doing childcare. Time spent on food preparation, housework, leisure (in which they include sleeping and personal-care activities), and shopping all decreased. Finally, unlike other studies, Meyer and Sullivan's study (2008) also examines the value of mothers' lost nonemployment time by dividing the increase in average annual consumption by the annual increase in the number of hours of employment of single mothers across the consumption distribution. Between the 1993–5 and 1997–2000 period, they find that this fraction for consumption (change in consumption/change in employment hours) ranged from US\$1.82/hour for the bottom decile to US\$4.06/hour for the fifth decile, compared with US\$29.03/hour for single mothers in the

top half of the distribution. From a utility framework, this calculation implies that a mother in the bottom decile would have to value her nonemployed time at US\$1.82 an hour (far below minimum wage) to be indifferent to the two “bundles” of consumption and time not in employment before and after welfare reform. The authors’ discussion of these findings and mothers’ well-being are informative (Meyer and Sullivan 2008: 2234):

The interpretation of these results depends on how one values nonmarket time. On the one hand, if this time is valued near the market wage, then these results suggest many single mothers are worse off. On the other hand, if little value is assigned to the nonmarket time of single mothers (as implicitly was the case in some political debates over welfare reform that emphasized the importance of work . . . ), recent consumption trends suggest that single mothers are better off.

But in reality, single mothers in these bottom deciles were never given a choice, revealing exactly whose utility preferences were being expressed.

When researchers factor in public support as well as employer benefits and also account for changes in mothers’ time, there emerges a somewhat different picture of the well-being of single mothers in the post-welfare reform US. This story is consistent with much of what qualitative research on single mothers has revealed (Scott et al. 2004; Jane Henrici 2006; Dodson 2007).

### **Loosen the binds**

The increase in poor and low-income women’s employment has resulted in both an old and a new time squeeze without necessarily improving the well-being of families already operating from a low resource base. The “old” time squeeze is the one that all mothers (and, increasingly, fathers) face from the “double day” – being employed plus having care responsibilities. Single mothers, however, do this task primarily without the help of a partner. Additionally, when in low-wage jobs, single mothers must accommodate all family needs with relatively low levels of resources. This bind makes them both income and time poor. The employment imperative for low-income single mothers has also created a new time squeeze and dilemma for low-income employed mothers. To get and receive much-needed publicly provided support such as childcare, Food Stamps, Medicaid, and especially TANF, one must meet income and other eligibility requirements, which require large amounts of time over the course of applying for and receiving support. The dilemma is that without the support, many families cannot pay their basic expenses, so they forsake a good deal if they do not put in the time. Yet, low-income single mothers can become easily stuck: as they earn more, they

quickly lose the support but often still do not make enough money to meet their most basic needs.

The way we understand poor and low-income women's time use and resource constraints influences the way we understand and measure poverty and how we think about structuring antipoverty programs intended to address that poverty. It is urgent that more researchers, advocates, and policymakers take time use into account. That means revamping the way we measure needs to include the value of sets of goods and services families need to buy when employed. In this way, family budgets as developed by Wider Opportunities for Women (Family Economic Security), Economic Policy Institute (Basic Family Budgets), and the National Center for Children in Poverty (NCCP; Basic Needs Budget Calculator) provide a benchmark for the real costs of living (for more details on these measures, see Wider Opportunities for Women [2010]; Sylvia A. Allegretto [2005]; NCCP [2009]). These benchmarks can also help inform realistic income eligibility criteria and benefit levels, especially since both costs and policy settings vary by region. However, we will also need to think much more deeply about the system of social protection – employment-related and government means-tested programs – that will best alleviate the time and income poverty faced by low-wage single parents. Doing so would include establishing employment policies that ensure all paid workers have access to paid time off as well as the option to discuss flexible scheduling with employers. It would also include rethinking income eligibility requirements for public means-tested programs to cover more employed poor and low-income people who, despite being employed, cannot afford their basic needs. Additionally, application and recertification processes could be streamlined and revamped to better reflect the vagaries of low-wage work and earnings, thereby reducing the time burden on low-income families and increasing the likelihood that families will use them. Finally, it would require an expansion of social protections to everyone, regardless of employment status or history. Unlike most other industrialized countries, the US does not have universal healthcare nor extensive free or low-cost access to early education and care. Providing these would not only eliminate the administrative time burdens associated with applying and recertifying eligibility for Medicaid and childcare assistance, but also reduce expenses and improve health and education outcomes for low-income families.

What lessons might be drawn for other countries, such as Canada and the UK, that are emulating US employment promotion policies for single mothers (Shauna Butterwick 2009; Paul Gregg, Susan Harkness, and Sarah Smith 2009)? If these policies are being built on ones that have assumed nonemployment, it is likely that they too will place new time burdens on single mothers. However, it is the interaction among the sets of programs designed for poor single mothers as well as their breadth that also matters; so, without looking at the range of programs, it is hard to draw cross-national conclusions.

Ironically, the recent recession has reduced employment time binds in the US because of high levels of under- and unemployment, especially among women who head households. But, because of the shallow and employment-based safety net in the US, this is very little comfort for low-income parents.

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NOTES

- <sup>1</sup> Feminists have long identified the gendered nature of welfare/social protection state policies (for examples, see Barbara J. Nelson [1990] and Jane Lewis [1992]).
- <sup>2</sup> Public housing refers to housing units that are owned (or leased) and maintained by the federal government, usually in large clusters. The Section 8 voucher program provides a “voucher” to an eligible tenant who can then use it to procure privately owned rental housing. The unit must meet certain living standards and landlords must charge a fair market rent. Public housing and Section 8 renters pay 30 percent of their income toward rent.
- <sup>3</sup> In 2008, the Food Stamps program was renamed Supplemental Nutritional Assistance Program (SNAP). The more familiar name, Food Stamps, is used here.
- <sup>4</sup> There are other programs and tax credits aimed at poor and low-income households, but these six are the main programs available to non-elder, nondisabled families in the US.
- <sup>5</sup> Medicaid, the means-tested health insurance program, was established in the same legislation as Medicare and had “its origins as a health coverage program for welfare recipients” (Kaiser Family Foundation 2005).
- <sup>6</sup> Woman-headed households with no other family member present comprised 17.6 percent of all households in 2009 and 9.6 percent in 1960 (US Bureau of the Census 2010a: Table HH1).
- <sup>7</sup> In the US, being poor means living in a family whose income falls below official poverty income thresholds. In 2009, that was \$10,830 for one person, \$14,570 for a family of two, and \$18,310 for a family of three. “Family” in this case refers to persons living with someone related by blood, birth, or adoption as well as individuals not living with any family members, in which case their individual income is their “family” income (US Bureau of the Census 2011). The term “low income” refers to living in a family with income not more than 200 percent of the official poverty income thresholds.
- <sup>8</sup> The heated debates over welfare reform often extolled the virtues of personal responsibility and derided women’s dependency. Emblematic of these debates is the name of the 1996 legislation that abolished AFDC and established TANF – The Personal Responsibility and Work Opportunity Reconciliation Act. The debate also was infused with negative racial stereotypes of welfare recipients. The flavor of this debate is captured in documents compiled by Gwendolyn Mink and Rickie Solinger (2003).
- <sup>9</sup> Some children live with their unmarried mothers as well as their fathers, but the percentage is small. In 2008, of all children in low-income families (with income 200 percent of the FPL), 48.9 percent lived with their married parents compared with 5.6

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- percent who lived with their unmarried parents. Of the remaining children, 41.2 percent lived with their mother only and 4.3 percent with their father only (US Bureau of the Census 2010b: Table C3). Some children of these unmarried mothers (and fathers) may be living with other adults in the household; however, it is hard to make assumptions about how these adults help with taking care of children.
- <sup>10</sup> Twenty-four states have their own EITC programs. Most “piggyback” on the federal EITC amounts (meaning they allow tax filers to take a percent of the federal EITC), but are administered and funded completely separately.
  - <sup>11</sup> The rules are more complicated than stated here. States need to engage 50 percent of single-parent and 90 percent of two-parent families in these paid work requirements or be penalized financially, with possible reductions in these percentages if they reduce caseloads. Further, TANF recipients, with few exceptions, must meet paid work requirements within two years of receipt (US Department of Health and Human Services, Administration for Children and Families 2009b).
  - <sup>12</sup> As part of the American Reinvestment and Recovery Act, Food Stamp benefits were increased temporarily. In 2009, a family of three with no income would receive a maximum benefit of \$526 per month, \$63 more than in 2008 (USDA Food and Nutrition Service 2010).
  - <sup>13</sup> Single-mother families must meet two income thresholds: a gross income limit (130 percent of the FPL), and a net income limit (allows deductions for childcare and housing).
  - <sup>14</sup> States can and do impose various time-consuming qualifications. For example, Texas recently instituted mandatory drug testing.
  - <sup>15</sup> Bruce D. Meyer and James X. Sullivan (2008: 2230) indicate that from 2001 to 2003, about one-third of single mothers in the bottom half of the consumption distribution were in public or subsidized housing.
  - <sup>16</sup> In 2007, 64 percent of families with childcare assistance from the Child Care and Development Fund made a co-payment (US Department of Health and Human Services, Administration for Children and Families 2009c: Table 17).
  - <sup>17</sup> In 2006, there were 1.8 million families receiving TANF and 3.65 million poor single-mother families (US Department of Health and Human Services, Administration for Children and Families 2009a; US Bureau of the Census 2010c). Single mothers are 90 percent of adults receiving TANF.
  - <sup>18</sup> A recent study finds that having access to a car improved the chances of getting a better job and one with more favorable hours of paid work for women receiving TANF (Tami Gurley and Donald Bruce 2005).
  - <sup>19</sup> Kaushal, Gao, and Waldfogel (2007) do take into account changes in cost of employment by measuring the changes in expenditures for items associated with increased employment. They find that employment-related expenses (transportation, food away from home, and adult clothing) for single mothers saw a noteworthy increase due to welfare reform changes. They also find a substantial increase in housing and medical expenses when comparing changes in expenditures to single mothers with low levels of education to those with high levels (their proxy for likelihood of receiving welfare).

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