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When There Is No Welfare: The Income Packaging Strategies of Mothers Without Earnings or Cash Assistance Following an Economic Downturn

KRISTIN S. SEEFELDT AND HEATHER SANDSTROM

The 1996 welfare reform law sought to reformulate single mothers' income package, replacing cash welfare checks with paychecks. However, many single mothers have not been able to do that and have neither earnings nor cash assistance. Among a sample of single mothers in Los Angeles and southeast Michigan, we find that when single mothers lose jobs and do not receive cash assistance, they package income from a variety of sources (such as other public assistance programs and informal child support), find others in their social networks to pay their bills, or move in with others. However, their income packaging strategies are fraught with challenges. Benefits from certain public programs are difficult to secure; financial assistance from friends and family members can quickly vanish, particularly if a partner is deported or jailed; and doubling up with others often leads to living in crowded and unsafe conditions.

Keywords: single mothers, welfare reform, economic survival, income packaging

“Welfare [does] not pay enough to cover a family’s monthly bills.” This statement by Kathryn Edin and Laura Lein (1996, 254) challenged a popular conception in the 1990s that welfare recipients were able to live adequately on public benefits, so much so that they became “dependent” on them. In their large-scale study, Edin and Lein (1997) documented the various strategies that low-income single mothers used in the early 1990s to obtain enough income to

pay the bills. In addition to welfare checks and food stamps, poor women might work informal jobs, obtain help from friends and family, seek out the assistance of boyfriends, and visit community agencies. Packaging together all of these forms of assistance, women were able to make ends meet (Edin and Lein 1997).

Yet the 1996 welfare reform law, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), sought to re-

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formulate single mothers' income package. Instead of receiving welfare checks, poor mothers were expected to work in the formal economy for paychecks. Other policies, such as the Earned Income Tax Credit (EITC) and access to child care assistance, were expanded to make low-wage work more appealing. Many mothers did leave the welfare rolls for work (or started reporting wages from jobs they already held). Yet, for a small but growing number of families, a paycheck was not replacing a welfare check. The low-income single mothers in these families were not employed, nor were they receiving cash assistance from the Temporary Assistance for Needy Families (TANF) program, which replaced the welfare program that Edin and Lein's single mothers had used in the early 1990s. Researchers and policymakers began referring to these women as "disconnected" in that they were attached to neither the labor market nor the welfare system (the one that had historically provided cash, as opposed to in-kind benefits).

Studies have established that the number of disconnected families has grown over time, from about 12 percent of all low-income single mothers in 2004 to about 20 percent in 2008 (Loprest and Nichols 2011). Other estimates have broadened the definition of disconnected mothers to include all low-income mothers not working and not receiving TANF, regardless of past TANF receipt, including those who are ineligible because of either their immigration status or TANF time limits (Loprest 2011). Compared to other single mothers who are not disconnected, they face more employment barriers (Loprest and Zedlewski 2006) and are more likely to face severe deprivation, at least in terms of income: using Survey of Income and Program Participation (SIPP) data, Pamela Loprest and Austin Nichols (2011) find that the median annual income, excluding other household members, of disconnected mothers is only \$535. Although many studies have attempted to count and characterize the number of disconnected families, one largely unanswered question remains: How do these women survive economically? What does their income package look like when they are not working and are also not using cash assistance? The United States is a cash-based economy, and not

having earnings from work or cash welfare benefits may make financial coping extremely difficult (Edin and Shaefer 2015).

In this article, we use qualitative interview data from a sample of low-income women with children living in two distinct locations—south-east Michigan and Los Angeles, California—to begin to examine the economic survival strategies of mothers who have found themselves without earnings and without welfare benefits in the aftermath of the Great Recession. We address the following three questions:

1. What are the circumstances under which low-income women lose jobs and welfare benefits or do not take up welfare?
2. What do they do to manage financially during periods when they have no earnings and no cash welfare?
3. Are their financial coping strategies adequate and sustainable? For whom and under what circumstances?

LITERATURE REVIEW

Who Are the Disconnected?

Both during the welfare reform debates in the 1990s and after implementation of PRWORA, many researchers, policymakers, and advocates wondered whether poor single mothers would be able to meet the demands of the law. Among other provisions, PRWORA mandated that in order to receive cash benefits through the TANF program, adult recipients would need to find jobs. After receiving benefits for five years—or less at state discretion—most adult recipients would no longer be eligible for cash assistance, having hit the so-called welfare time limit. Although TANF caseloads declined dramatically in the years following welfare reform's passage, not all former recipients left TANF for work, and even those who did often worked in unstable and low-paying jobs (Danziger 2010). Analysts began referring to poor families that had no TANF cash benefits and no job earnings as "disconnected." That is, they were disconnected from the labor market and from one of the few sources of public cash aid available to this population.

To count the number of disconnected families, a clear definition needed to be developed;

over time researchers and policymakers focused on narrowing the types of economic supports that a disconnected family could receive so that the resulting group represented potentially the most economically disadvantaged of all poor, single-parent families. One of the first analyses on this topic (Loprest 2003) defined the disconnected as former welfare recipients who were not currently receiving TANF benefits, not working, not living with a working spouse, and not receiving disability benefits. Other studies built on this definition (for example, Blank and Kovak 2009; Ovwhigo, Kolupanowich, and Born 2009; Turner, Danziger, and Seefeldt 2006), including or excluding various other types of benefits and income brought in by other adults in the household.

Estimates of the prevalence of disconnected families vary depending on the definition used, although most studies find fairly similar proportions. Loprest (2003) found that just under 10 percent of former recipients nationally were disconnected (that is, not working, not receiving welfare, not living with a working spouse, and not receiving disability) at a point in time in 1999, although that figure rose to 13.8 percent in 2002. Lesley Turner, Sheldon Danziger, and Kristin Seefeldt (2006) found that about one-tenth of low-income women who had formerly received TANF in one county in Michigan were chronically disconnected; that is, they had not worked or received TANF for at least one-quarter of the months over a six-and-a-half year period (in other words, for at least twenty out of seventy-nine months). The most recent estimates (Loprest and Nichols 2011) show that the percentage of disconnected single mothers (regardless of prior TANF participation) has increased substantially over the last decade: about one in eight low-income single mothers were disconnected in 1996 and 1997, but about one in five experienced disconnection in 2008.

In addition to estimating the prevalence of disconnectedness, these studies also examined the characteristics of the disconnected and found, in general, that the disconnected are more disadvantaged than other single mothers in the domains of health, substance abuse problems, education levels, and learning disabilities (Loprest 2003; Turner, Danziger, and Seefeldt

2006). Although they report housing problems at levels similar to those of other former recipients, the disconnected appear to have more food-related hardships, such as skipping meals and running out of food (Loprest 2003).

More limited is any information on how women become disconnected and the challenges they face in connecting to the public assistance system when they are in between jobs. Rebecca Blank and Brian Kovak (2009) documented a variety of reasons that women become disconnected, the most common being loss of earnings (58 percent of all spells). Turner and her colleagues (2006) similarly found that most women in their sample became disconnected because they lost a job, not because they lost welfare benefits.

Not surprisingly, disconnected mothers are quite poor (Loprest and Nichols 2011). In 2008 median annual income for these mothers was just \$535. When including income from other household members, that figure rises to just over \$18,000. About 30 percent of disconnected mothers are the only adult in the household, while the remainder live with at least one other adult. Unknown from survey data is whether income is shared across the household.

Income estimates often do not include benefits from public programs. Although the term “disconnected” might imply to some that these families have no interactions with the public benefit system, about half of disconnected mothers receive food assistance through the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps. About one-fifth receive housing assistance, and 14 percent report that the household receives some other kind of public transfer. Additionally, survey data may not capture the extent to which women receive other types of financial assistance that are more difficult to quantify, such as having a family member who purchases groceries or pays certain bills. For poor women, earnings and public benefits alone are known to be inadequate and must be supplemented if families are to get by. Single mothers without welfare and their own earnings might be connected to a variety of these types of support, so perhaps it is more accurate to characterize them as lacking earnings and cash welfare rather than as “disconnected.”

The Income Packaging Strategies of Poor Single Mothers

Poor families, not just those who are termed “disconnected,” have long had to piece together income from various sources, because money from any one source (such as welfare benefits or earnings) is never enough. Carol Stack’s classic *All Our Kin* documented the complex networks of familial and “fictive kin” that existed in a poor African American community in the 1960s. Communal child-rearing, sharing and swapping of household items, and the trading “back and forth [of] food stamps, kids, clothes, money, and everything else” were common strategies of economic survival (Stack 1974, 35). This “cooperative lifestyle,” as Stack termed it, helped poor families survive the uncertainty of the labor market and the idiosyncrasies of the welfare office by providing a stable network of individuals who could always be relied upon for help.

In perhaps the most detailed accounting of poor women’s economic coping strategies, Edin and Lein (1997) found that public assistance benefits rarely covered families’ most basic needs, which included rent, food, and transportation, although they were able to cover about three-fifths of their expenses from these two sources. To “make ends meet,” women relied on contributions from family members and friends, including formal and informal child support from noncustodial fathers and contributions from current boyfriends (both live-in and not), as well as unreported or off-the-books work. Although life on welfare was not at all lucrative, more mothers chose to stay on the rolls than to work because child care and transportation costs, along with the potential loss of Medicaid benefits, made taking a low-wage job a costly prospect.

Piecing together these sources of support posed new challenges each month, Edin and Lein (1997) note, in part because of instability in the various supports and in part because of poverty in the networks in which women were embedded. Further, more recent research has brought into question just how much kin support poor families receive, particularly African Americans. Whereas white families are more likely to provide financial support to their kin members, in black families support is usually

in-kind, such as transportation and child care (Sarkisian and Gerstel 2004). Additionally, receiving help from a friend or family member often comes with the expectation that the favor will be returned sometime in the future. In some relationships, this reciprocity can be time-consuming and demanding, further straining already limited resources (Domínguez and Watkins 2003; Hogan, Eggebeen, and Clogg 1993).

While cohabiting partners may contribute toward bills, rent, and other expenses, this additional source of income may not be stable for low-income mothers, for several reasons. First, about two-thirds of cohabiting relationships among economically disadvantaged couples will dissolve rather than end in marriage (Lichter, Qian, and Mellott 2006). When these relationships do end, women’s economic situation declines, averaging about a 33 percent decline in household income among a population already more likely to be poor, whereas men experience little change in income (Avellar and Smock 2005). Second, resident male partners may have obligations outside of the household. Rates of multiple partner fertility (having children with more than one partner) have increased over recent decades (Carlson and Furstenberg 2006). For families with low income, this can mean that already thin resources must be spread across two or more households.

These patterns of family instability may not hold for all racial and ethnic groups, such as Mexican Americans, whose cultural background allows cohabitation to be seen as a type of “surrogate marriage,” particularly for individuals of lower socio-economic backgrounds (Castro Martin 2002, 35). *Una unión libre* (a consensual union) is an informal type of marriage with a long history in Mexico (Ojeda 2011). A qualitative study comparing the attitudes of young women on either side of the U.S.-Mexican border found that while Latinas in the United States viewed cohabitation as a potential “testing” period for a couple, young women living in Mexico equated cohabitation with a consensual union, an alternative family form in which to live with a partner and have children (Ojeda 2011).

Third, men who partner with low-income women are likely to be similarly economically

disadvantaged (Sinkewicz and Garfinkel 2009). Men with lower levels of education have fared poorly in the last several decades as technological advances have favored the more educated in the labor market. Real wages for young men in the twentieth percentile of the earnings distribution dropped between 1979 and 2007, as did the wages of high school graduates. The employment rates of high school-educated young men also declined across this time period, with African American men faring the worst: more than one-quarter of young African American men did not formally work for pay at any point during 2007 (Danziger and Ratner 2010). Instability in their relationships and their partners' low earnings can make cohabiting low-income women unable to depend on a partner's income during a spell of disconnection.

Formal child support may also not be consistently paid. A study of low-income single mothers in Wisconsin found that while 89 percent had received a child support payment at some point during the previous year, only 56 percent had received payment in ten of the twelve months, and 40 percent had received a regular amount for at least ten months (Ha, Cancian, and Meyer 2011). Informal payments, while perhaps a more flexible option for parents with unstable income or changing needs, cannot be enforced legally and are not subjected to automatic payment mechanisms such as wage withholding. Thus, informal payments may be an even less stable source of support. Fathers may also be less likely to provide informal support when mothers go on to have additional children with other men. They often target support directly at their biological children (for example, by purchasing clothes for them) rather than provide support that can be shared across the household (Cancian and Meyer 2011).

In Edin and Lein's (1997) study, cash welfare payments, although not generous, provided a consistent financial base for many single mothers. Under current regulations, to the extent that cash welfare is at all stable, assistance is available for a limited period of time. For those who are unable to make or sustain the transition from welfare to work, how might financial coping strategies differ when welfare is no longer in the equation? A qualitative phone study of ninety-five discon-

nected families conducted in 2002 provides some information on this group's income packaging strategies (Zedlewski et al. 2003). More than half of families used food stamps, and 37 percent received some form of government housing assistance. Another 37 percent received help with housing costs from family members, so that the vast majority were able to receive some financial contribution to what very likely was their largest expense. Help from noncustodial parents came in the form of regular, formal child support payments for about two-fifths of the sample. Nearly two-thirds received help from friends and family, but most of that assistance was reported to be relatively small. Just under one-third received regular help from private agencies and charities, and just over one-third reported income from informal employment.

These data were collected, however, prior to the Great Recession; although there had been a recession in 2001, it was relatively mild by comparison. We might expect that a prolonged economic downturn would affect the ability of other family members to help out or of noncustodial parents to provide child support, if these individuals lost jobs. Moreover, the Great Recession along with its aftermath has been the first real test of the nation's reformed safety net during a period of economic difficulty. Trend data show that TANF caseloads remained relatively flat during the worst of the Great Recession, suggesting that perhaps even more families were without cash assistance during extended periods of unemployment. Finally, we know little about the consequences for these mothers of engaging in particular economic survival strategies. This article attempts to provide some insight into these issues.

METHODS

Sample

We drew participants from Los Angeles, California, and southeast Michigan, two areas with relatively high concentrations of low-income families, in order to maximize our ability to recruit mothers who were not working or receiving public assistance. The two sites were chosen for a couple of other reasons as well. First, we were already involved in survey projects in these areas and were able to leverage

the survey data to identify potentially eligible families.¹ Second, the demographics of these communities allowed us to focus on two groups: noncitizen immigrants, who are overrepresented among the disconnected, and African Americans, who are slightly underrepresented (Loprest and Nichols 2011). These two sites also have different labor markets and costs of living, allowing for an exploration of differences in economic survival strategies.

To qualify for participation in the study, respondents had to be:

1. Low-income, unmarried women with at least one resident child under the age of eighteen
2. Not currently working for pay and not currently receiving TANF or Supplemental Security Income (SSI) for themselves; or, if currently employed, having experienced at least six cumulative months of unemployment in the past two years, during which time they did not receive cash benefits from TANF or SSI for themselves and were caring for a resident child

Potentially eligible survey respondents were notified about the study and then screened, if they were interested, for eligibility. In Los Angeles, fifty-six women were fully screened, and thirty-five were determined eligible. Of the thirty-five who were eligible, twenty-nine completed an interview. In Michigan, thirty-five women were screened, with twenty-three meeting the study eligibility criteria. Twenty-two Michigan respondents were interviewed, for a total of fifty-one women across the two sites.

Procedures

Data were collected in the summer and fall of 2013. Interviews were semistructured and lasted approximately ninety minutes on average. All interviews were conducted in English in Michigan, whereas the majority of respondents (twenty-two out of twenty-nine) in Los Angeles were interviewed in Spanish and the rest in En-

glish. The interviews were audio-recorded to later produce full transcriptions. Only one woman in Los Angeles declined being recorded; in that case, a research assistant took detailed handwritten notes and subsequently wrote a memo containing a full account of the interview that was used in the analysis.

The interview guide explored many topics related to participants' experiences, including their reasons for not working, their participation in public assistance programs, and their experiences of material hardship. Because of the project's interest in learning how low-income families manage without earnings and cash assistance, we focused much of our inquiry on the various financial sources of support the women received, including support from other household and family members, boyfriends, the fathers of their children, and other individuals. In addition to asking directly about financial help they might have received from others, we requested an accounting of all the money and benefits they had received in the previous month and asked them to specify the sources of the money they received to pay bills and buy groceries and items for their children. We also asked the women to complete a social network diagram in which they identified the people in their lives who supported them in different ways—financially, emotionally, with child care, and so on—and described the closeness of those relationships. Women also identified people who were sources of stress in their lives.

We imported the transcripts into NVivo software for text analysis. The research team developed a coding scheme from the research questions and coded and analyzed a priori and emergent themes across interviews. Specifically, researchers coded the segments of interview text in which respondents discussed a particular topic, such as their experiences of hardship. Analysis of the coded text revealed common themes across respondents as well as similarities and differences across the two sites.

1. Study participants were recruited based on their participation in either the Best Start Los Angeles Pilot Community Evaluation, led by the Urban Institute and the Center for Healthier Children, Families, and Communities at the University of California–Los Angeles, or the Michigan Recession and Recovery Study, conducted by the National Poverty Center at the University of Michigan.

RESULTS

Sample Characteristics

The twenty-two participants in Michigan were on average thirty-six years old, ranging in age from twenty-seven to fifty-one. Nearly all were African American, while two identified as white and one as biracial. On average they had 3.5 children, including adult children, and 2.7 minor-age children. Half of the women had a resident child under age five. Their education and employment experiences were quite heterogeneous. Seven of the twenty-two women had not finished high school (although three of these women had GEDs), while another six had completed only high school, eight had completed some college, one held an associate's degree, and two had finished their bachelor's degree.

The twenty-nine participants in Los Angeles were slightly younger than those in Michigan—thirty-one years old on average, their ages ranging from eighteen to forty-six. They all self-identified as Latino or Hispanic, except for one African American. Twenty-five of the twenty-nine Los Angeles participants were immigrants, including eighteen from Mexico, four from El Salvador, and three from Guatemala. One woman had immigrated within the past five years, eleven others had immigrated between six and ten years ago, and the remaining women had come to the United States as children or adolescents. All partici-

pants in the Los Angeles site had a three-year-old child at the time of the interview (because the sample drew from an existing survey sample of mothers who had given birth in Los Angeles between December 2009 and September 2011, three years prior to data collection for this study); most had at least one other child. Most Los Angeles participants had no more than a high school education; some immigrant mothers had completed the equivalent of a sixth-grade education in their country of origin. Seven women had some postsecondary education, but none had a college degree.

Why Were the Study Participants Not Working or Receiving Cash Assistance?

Analyses of interview data uncovered the reasons why the women in our sample were not working or receiving cash assistance. Table 1 summarizes those results. In Los Angeles, most (twenty) of the women voluntarily left the labor force when they had children. Most of these women cited a belief that it is better for children to have their mother home with them, at least until they start school. Others reported that motherhood left them with no choice but to stay at home because of limited child care options, limited job opportunities (especially jobs with a schedule that fit working mothers' needs), or pressure from a partner who would not allow them to work outside the home.

Table 1. Paths of Study Participants to No Earnings and No Cash Assistance

	Los Angeles	Southeast Michigan
Laid off; did not apply for TANF	3	3
Laid off; subsequently hit TANF time limit	0	3
Quit job; did not apply for TANF	20	4
Quit job; subsequently hit TANF time limit	0	4
Fired from job; did not apply for TANF	1	3
Fired from job; subsequently hit TANF time limit	0	1
Fired from job; lost TANF for other reasons	0	1
Left job for health reasons (disabled); did not apply for TANF	1	2
Left job for health reasons (disabled); lost TANF for other reasons	0	1
Never worked	4	0

Source: Authors' calculations.

Four women had never worked since arriving in the United States.

The majority of the women in Los Angeles had never used TANF, and when they exited the labor market they did not apply. Depending on their immigration status, these mothers may not have been eligible themselves for TANF. Documented immigrants may not receive TANF until they have been in the country five years, and undocumented immigrants are never eligible. Although mothers of citizen children might have been able to receive cash assistance on their children's behalf, beliefs held by the immigrant community kept many mothers from applying. Six women told us that if they used TANF, their children would later be forced to repay the cash assistance, either directly or through military service.² Another five women reported that taking TANF could negatively affect their chance of obtaining citizenship. Indeed, immigration law allows individuals who are deemed likely to become "public charges"—that is, who rely on public cash assistance such as TANF—to be denied entry into the country or lawful permanent residence. According to the U.S. Department of Homeland Security (2009), however, the "public charge" clause does not apply during the naturalization process.

In Michigan, almost half of the women first lost a job, either through layoffs, quitting, or being fired, and then later lost TANF benefits. The other half did not apply for TANF when they lost or left a job. Of those who lost TANF, one-third reached the time limit. The state initially did not have a formal time limit; instead, Michigan used state funds to pay benefits for families that had reached the sixty-month federal limit. Starting in 2006, the state instituted a forty-eight-month limit, counting only months in which benefits were received from the date of implementation going forward. A new administration sought to revise the policy, counting all months of TANF receipt since 1996. Between 11,000 and 15,000 families suddenly lost benefits in 2012 when an injunction was lifted that had previously barred the state from "starting the clock"

in 1996. These families were allowed to reapply when a lawsuit was filed challenging the constitutionality of this provision, but many did not (French 2012). Other families had already lost benefits under a 2007 policy that implemented a forty-eight-month time limit (counting months of TANF receipt since 2007). The policy at the time interviews were conducted limited TANF receipt to cases that had not exceeded forty-eight months of assistance since 2007 or sixty months since 1996.

For example, both Gina and Claudette had last received TANF in February 2013 after hitting the sixty-month limit.³ Gina had lost TANF earlier in 2011 but then, because of the lawsuit, was allowed to reapply. Until she lost her job, Claudette had not received TANF since the late 1990s. When she reapplied in 2012, she found out that she could collect only a few months of benefits. Although Monica, a young mother with a severely autistic child, was not exactly sure when she had reached the time limit, she was one of those who lost benefits because of the state's initial time limit policy, losing benefits in 2007 or 2008. Other than Claudette, most of the women reported being unaware that they were close to reaching the time limit and having found out only a month in advance that their benefits would be stopped.

Other women had been dropped from TANF owing to other rules, such as the state's work requirement. Fifteen years earlier, Ginger had applied for disability benefits through the SSI program. When she was denied, she reapplied and reapplied after each subsequent denial. While her applications were pending, she had been able to receive TANF benefits without having to attend a job search program. In 2007 Michigan changed its policy, giving caseworkers discretion to send SSI applicants to the job search program. Despite being disabled enough to receive state payments for a home health aide to help with household chores, her caseworker deemed Ginger capable of attending. After several sessions, Ginger stopped going, saying that the pain from her various med-

2. In 2011 at least one media outlet reported that the state of California was seeking to recoup overpayments (benefit payments made in error) from the adult children whose parents had been overpaid. A lawsuit was subsequently filed, and the state settled the case by agreeing to halt the practice (Miranda 2011).

3. All names have been changed.

ical conditions made it too difficult to sit all day in a classroom. She was promptly dropped from the rolls. Lisa had been attending the job search program and found it helpful, but then she moved and her new place was not on a bus route. Without transportation, she could not attend the program. Lisa alerted her caseworker to the predicament, but she still lost her benefits. Finally, a few women received Unemployment Insurance (UI) benefits when they lost their jobs, but those benefits also ran out. One woman applied for TANF but then lost these benefits when she reached the time limit, another transitioned into a disability program, and still another found a new job.

The study participants in Michigan who did not apply for TANF upon loss of employment believed that they did not need it because they had other sources of support or because they thought the program's requirements were too burdensome. At an earlier time, Michelle was on TANF. She told a story of wanting to leave the TANF job search program to pick up her son when his school let out in the afternoon. However, she was told she would be penalized for doing so. She said, "If I tell you, 'Okay, my son is in school, you want me to come to [the job search program] nine till four, and I'm telling you my son get out at two-thirty. Who's going to pick him up at two-thirty if I don't have anybody to pick him up?' . . . They say, 'Okay, if you go, you're out the door, and then you can't come back in.'" When Michelle lost her job in 2011, she decided she would not apply for TANF.

Some of the women—four in Michigan and seven in Los Angeles—were working by the time we interviewed them. Three women in Michigan restarted work with the same employer after a temporary layoff. The fourth had just recently found a new job. The jobs held by the Los Angeles mothers were mostly off the books, paid very low wages, and offered irregular work. Some of these women went back to work when their partner left or lost a job. Most of the women who wanted to work reported being unable, however, to find jobs. The poor economy in Michigan and issues related to immigration status and child care needs in Los Angeles kept most of the women in the study unemployed.

Six women in Michigan reported being laid off, primarily because their employers were fac-

ing economic difficulty. The restaurant in which Susan worked slowed down more than usual one winter, and she was laid off. Kiana lost her job when the public school system privatized part of its workforce in an effort to save money. Other women were either fired or left jobs when a problem arose. All of them had expected to be able to find another job, but as the economy worsened they found themselves struggling to do so. Michelle, a Detroit resident, quit her job as a nurse's aide when the cost of gas rose and the commute to her suburban employer became, as she judged it, too expensive. She hoped to find a similar job within the city limits, but given the few available jobs in Detroit, her odds of doing so seemed slim. Altercations with supervisors led Linda to quit her job and Gina to be fired. Linda enrolled in a training program to be a medical bill coder, a job purportedly in great demand as health care providers moved to electronic recorders, but no one actually was hiring. Gina was initially not bothered when she lost her cashier job; with a couple of exceptions, she had never held any job for more than a couple of months, and she had always been able to find another. But in 2008 the Great Recession was in full force, and that next job never materialized for her.

The more time passed since their last job, the more difficult these women perceived it to be to find a new one. Gina noted, "It's just been the space [on my résumé]. The first thing [employers] say, 'Well, what you've been doing for these last five years or six years?'" And the women were correct in thinking this was a factor: recent research has found that the chances of receiving an interview for a job decline by 45 percent for those who have been unemployed eight months or more compared to those who have been unemployed only one month (Kroft et al. 2014).

Although most of the women in Los Angeles were not actively looking for a job and instead were staying home with their children, they noted that even if they wanted to work, they would face significant challenges. Quite a few mothers were concerned about finding child care that was safe and affordable. Others believed that their limited proficiency with English would severely limit their job options. Immigration status was another issue. Rosa, a

Guatemalan immigrant, had found work in a factory after she first arrived in the country. But she quit when she heard a rumor that some authority was going to be checking Social Security numbers. Mayra, who also lacked documentation, reported running out of her workplace one day when her father called to tell her that immigration authorities were in the neighborhood. The few who were actively seeking employment cited lack of education and experience as reasons why employers were not responding to their applications.

In total, the women in Michigan had been without work and cash welfare anywhere from six months to five years, and most of those spells were ongoing. The Los Angeles respondents had been without work and cash welfare between six months and eight years; on average they had longer spells than the Michigan respondents. But despite not working and not receiving cash assistance, women were getting money and paying for some, if not all, of their expenses.

Income Packages of Mothers Who Were Neither Working nor Receiving Cash Assistance

Although the experiences of the women in Los Angeles and Michigan were relatively distinct in terms of TANF use and employment history, their income packaging strategies were quite similar. First, the majority of the women in Los Angeles and all but one woman in Michigan were receiving food assistance through SNAP. All eligible families (which included all twenty-nine participants in Los Angeles) received additional food assistance through the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Half of the Michigan sample also received housing assistance, either through Section 8 vouchers or by living in public housing, and one woman received assistance through a transitional housing program after leaving a homeless shelter several years earlier. With no earnings, their rent was

effectively zero, eliminating a potentially large expense.

Beyond these strategies, five approaches to financial survival during disconnection emerged: (1) relying on children or other household members' SSI payments; (2) cohabiting with a working partner; (3) having former partners pay for major expenses; (4) having family members pay for major expenses; and (5) doubling up with another household. A final strategy, which we label "last-resort," was used by just a couple of women. Women also supplemented these primary sources of income with cash from informal work. These strategies were not necessarily mutually exclusive—a woman might live with a working partner and have a child who received SSI. For the most part, however, one strategy was more dominant than others.

Relying on SSI

Receipt of SSI for one's self was an exclusion criterion from this study, but several families received SSI benefits on behalf of their children—two in Los Angeles and five in Michigan (although one Michigan family had just begun receiving the payment). Yesenia, a recent immigrant mother, relied heavily on the disability payment she received for her seven-year-old with severe special needs. She was unable to balance work outside the home with the demands of caregiving and also could not find regular employment without working papers, so the payments she received provided financial support for her family. Two of Monica's four children received SSI, and her cohabiting boyfriend had his own payment.

In Michigan, an SSI payment of more than \$600 a month is generally more than a family might receive under TANF (\$492 for a single parent with three children). For California families, it is unclear whether an SSI check would be more than what a family could receive from TANF without knowing the immigration status of the family.⁴

4. The average monthly TANF benefit in California for a single-parent family with three children and no other income is \$638 (Floyd and Schott 2013). However, families that have been in the country as legal residents for less than five years or are in the country without documentation are not eligible. Citizen children may be eligible for TANF; the average monthly benefit for a family with one citizen child is approximately \$380 (Mauldon et al. 2012). Depending on the family size and legal status of family members, TANF benefits could be less than, similar to, or greater than what a family would receive if one child was on the SSI rolls.

Living with a Working Partner

Living with an employed partner was the most common strategy for women in Los Angeles but was very rare in Michigan (twenty-four versus only two). In all but one case, the mother and her cohabiting partner had at least one child together. Compared to the six women in Los Angeles who were living without other adults, those who were cohabiting were generally less disadvantaged economically. Living with a working partner also gave these women the opportunity to exit the labor market and stay home with their children. Although these relationships brought these women more economic security than they were likely to have had otherwise, their situations were not always stable. Partners generally worked low-wage jobs, and some were immigrants who lacked working papers and took whatever irregular work they could find. A few had experienced bouts of unemployment themselves. Some of the women were not at all aware of what their partners did, what their schedules were, and how much they earned. Those who knew what their partner earned generally reported low incomes of about \$12,000 a year or less.

Receiving Assistance from Nonresident Fathers

Fathers did not have to be living with their families to provide generous assistance, particularly when mothers became disconnected. In half the cases in Michigan, the children's fathers, at a minimum, were paying for any costs associated with their children, including school clothes, after-school activities, and any extras the child might need. This assistance was over and above what these men might have been paying, or would have been ordered to pay, in formal child support. In five of these eleven cases, the fathers were doing even more, essentially supporting the family entirely during the period of disconnection.

Kiana was laid off and then ran out of unemployment benefits (which she received only for a couple of months). When asked what she did once this happened, she laughed and play-acted picking up a phone, saying, "Hello, baby daddy. I'm not working. I need some help." She continued, saying, "He

stepped up to the plate. He's been taking care of us for the last couple of years." Describing what the children's father would do for them financially in a typical month, she said: "Well, the rent is \$700. You figure light and gas bill between \$200 and \$250, [the children's] cell-phone bills, \$200 for cell-phone bills, and just miscellaneous stuff that they might need, maybe he'll give about maybe \$300 or \$400." In other words, the children's father was contributing about \$1,400 every month. Kiana purchased food for the family using her SNAP benefits, but that was her only expense. She stated very clearly, however, that previously their situations had been reversed and she had been supporting him. Given the literature on the instability of formal and informal child support payments, the extent to which women were supported by ex-partners was rather surprising, although many of these women had children with only the one partner, perhaps indicating a tighter bond between the family and the noncustodial father.

Receiving Monetary and Other Help from Family

Parents and other family members were also able to provide income support during periods of disconnection by giving cash, paying bills directly, or a combination of the two. This was the primary form of economic support for one woman in Michigan; other women in both sites used familial help in combination with earnings from partners and SSI payments. Claudette, a longtime public employee, lost her job, exhausted her unemployment benefits, and went on TANF, but then reached the time limit. Although she characterized herself as "facing hardship" financially, her mother was able to provide her with cash. When asked if her mother ever helped her out, Claudette said: "Oh yes, 100 percent. Yes, I'm very blessed to be the only child. No other body's begging in the pockets." Claudette's mother provided cash only for absolute necessities, however, not for anything she considered frivolous. "She's very firm. You got to be strict with like, phone, something necessary. No getting no hair done, no shopping, no nothing like that."

Kim, on the other hand, routinely received cash from her parents without any strings attached. She lived rent-free in a house owned by her parents, received SSI for one of her children, and, once she reached the TANF time limit, was routinely provided by her parents with \$200 to \$300 a month in cash. Diana, a mother of three who emigrated from Mexico when she was eleven, did not have her parents nearby to turn to, but she did rely on the support of her college-age son. He helped pay the rent with his financial aid money, the survivor benefits he collected from his deceased father, and the money he earned working at a clothing retailer during school breaks. Her son had recently been admitted to a psychiatric hospital after having a stress-induced anxiety attack, however, so Diana was receiving support from her brother, multiple close friends and neighbors, and her pastor, who helped pay her bills and provided free child care for her two young daughters.

Julie, who was caring for her mother after surgery, described her family as one where everyone always shared. Her brother gave her a car when hers broke down, and her parents gave her money to help pay bills. She said that this type of giving back and forth was typical in her family and did not occur just because she had been temporarily laid off from work. She said, “Whatever you need, if you don’t have it, the other one will help, yeah. They [family] are like that, always have been.”

Doubling Up

Receiving money directly from family members was less common in the Los Angeles sample, but family members often provided assistance through sharing housing. In twenty-one of the twenty-nine cases in Los Angeles, participants lived—or had recently lived—with parents, in-laws, siblings, or cousins. In a few cases, these arrangements were temporary, emergency solutions when families had been evicted from their homes or faced possible eviction. In the majority of cases, however, relatives lived together to reduce housing costs, given the very high cost of living in the city. Some women discussed how household members would pool their resources from earnings and public benefits to pay the bills and pur-

chase food and necessary household items. Others split housing costs but otherwise kept expenses separate. But when someone in the household lost a job, others were available to help keep a roof over everyone’s head.

In Michigan, four women reported doubling up as a result of a drop in income, from either losing a job or losing benefits. With no cash income to pay rent, women moved in with family members or friends or moved between various households.

Last-Resort Strategies

A few Michigan respondents resorted to other measures when money ran tight. Gina sold her plasma; she was such a regular at the donation center that she was given a debit card loaded with cash after each trip. Arlene frequented bingo halls, claiming that the money she won could “carry me a long way” financially. Ginger, one of the poorest women in the Michigan sample, received only \$368 in SNAP benefits each month. Although she lived in public housing and did not have to pay rent or utilities, she had no way to purchase other necessities, such as toilet paper, school supplies for her daughter, or even shoes for herself. (At the time of the interview, she was wearing an old pair of slippers in lieu of shoes.) When asked how she managed with no cash income, she said she asked people she knew for money. Often these were men who wanted something from her in return. She said, “I’m telling you, but being of the male species they might want things, and stuff like this here. I just be fed up. I get so overwhelmed, you know. I get angry and I get a bitterness inside with just the man species period.”

Supplementing with Income from Informal Work

Many women were able to supplement these strategies by working in the informal economy, such as caring for children, cleaning homes, cutting and styling hair, providing transportation to neighbors, and making and selling food. For immigrants who lacked working papers, the line between what they considered a regular job and informal work was often blurred because of their limited employment options. Some Los Angeles participants described any paid work (such as babysitting or

selling goods out of their home) as a job, whereas others performing the same kind of work said that they were doing it on the side to make a little money.

Another set of women had what might be considered small businesses. Kiana, unemployed since 2009, cleaned out rental properties and readied them for new tenants. She got referrals from friends and enlisted her three teenage children to help. Taurean did landscaping in the summer and shoveled snow in the winter. She reported finding work by going door to door in various neighborhoods. Andrea and her partner sold street food from a cart.

Are These Income Packaging Strategies Adequate and Sustainable?

Between public benefits, family support, and informal employment, mothers were usually able to piece together enough to obtain housing and food and to pay at least some of their bills. But how secure and sustainable were these strategies? We examine each in turn.

The Stability of Public Benefits

Although many of the women in Michigan were dropped from the TANF rolls and the women in Los Angeles avoided the program, other public assistance programs seemed to provide a fairly reliable source of support. As noted earlier, the vast majority of the women were receiving SNAP benefits, and because so many were neither working nor receiving TANF, the amount of SNAP benefits they received was quite substantial, sometimes in excess of \$500 a month. Compared to TANF, women described SNAP as easier to use, in part because it was perceived as less intrusive. Janice, a mother in Michigan, said that SNAP caseworkers were “not in your business.” Furthermore, she said, “it’s no problem [getting SNAP] because maybe once a year or once every six months you have a phone interview. I don’t even have to go to their office. I couldn’t tell you what my worker looked like.”

While TANF caseloads rose only slightly during the Great Recession, the number of SNAP recipients increased dramatically (Rosenbaum 2013). However, recipients risk losing the benefit if they commit fraud. Gina made a little bit of money from driving people in her car

and had, until recently, been getting many of her bills paid by an ex-partner. Her only real source of income that was hers was her SNAP benefit card. Gina had recently moved, but since she had no cash to pay her rent, she gave her card to her landlord and allowed him to shop first when the card was replenished each month. Gina worried that he would not return the card in a timely fashion or would leave her without enough on the card to feed her children. If Gina’s arrangement had been uncovered, however, she could have lost her benefits entirely.

WIC was also a stable source of nutrition assistance for mothers who were pregnant or had young children. Women in Los Angeles in particular expressed their appreciation of the program, saying that it was much easier to obtain and maintain than other public benefits and carried less stigma since it was a program for children. Still, some women reported recent food insecurity in their households. Most said that they had not run out of food completely but rather got very low on provisions. As Jessica described it: “There’s always some food, maybe that day we won’t eat the meat we wanted, but there are other things to make, like soup, vegetables.”

Once secured, housing assistance was not easily lost. However, as is well known, obtaining publicly funded housing can be extremely difficult. Claudette had been receiving Section 8 since 2007, although she said she first applied in the mid-1990s, when her oldest child was born. Taurean waited ten years to receive a Section 8 voucher. For these women, living in public housing also might mean remaining in a place they did not like. Ginger, Arlene, and Julie all lived in the same public housing complex in a Detroit suburb. They described it as crime- and drug-infested, particularly the units farther away from the main road. (They all cautioned the first author not to “go to the back.”) But the fact that their rent was zero when they had no other income kept them in place.

Cash from the SSI program provided the sort of stable income floor that welfare benefits might have done before 1996. But SSI is hardly a perfect substitute. An individual must have a health or mental health problem that meets the Social Security Administration’s definition of

disability. Although women who received SSI for their children did not report any problems obtaining the benefit, a couple of women in Michigan had been attempting for more than ten years to get on the rolls themselves.

The Consequences of Relying on Support from Partners and Family

Most of the women living with a working partner had more cash coming into the household compared to those using other survival strategies. This is not surprising, and in fact some studies of disconnected families exclude such women from their count, since the household is not disconnected from the labor market. But this strategy is viable over the long run only to the extent that the partner remains employed and remains in the household. In Los Angeles, some male partners were reported to have fairly stable jobs, but others worked intermittently, in construction as day laborers or in factories where hours went up and down based on production schedules. How much money the male partner brought in varied from month to month.

Cohabitation did not always protect women financially during periods of unemployment. Shonda had been with her boyfriend for more than twenty years, during which time they had four children together. Their economic situation was always precarious, but she characterized their relationship as one where they “had each other’s back”: “If I’m working and he’s not, I take care of all the bills and stuff and everything. It’s like vice versa. I’m the working mom and he’s the home mom. Then it might switch. He’s the working person and I’m the home person. Sometimes we both work.” However, when they both lost their jobs at the same time, Shonda had already reached Michigan’s TANF time limit, and soon they could no longer afford their rent. Each moved in with their respective parents. Shonda’s partner was trying to find a job so that they could afford a home of their own again, and she reported that his frustration at being unemployed for so long was starting to cause stress and affect their relationship.

Several of the women lived with a working partner purely for economic reasons. Cohabiting appeared to be Yesenia’s only option for financial survival. A thirty-one-year-old mother

in Los Angeles, Yesenia had come to the United States from El Salvador eight years earlier and had arranged to live with a man twenty years her senior who was from her hometown and had been established longer in the United States. He cared for her, and they eventually began a relationship, having two children together. Yesenia received SSI for her older son, but she could not find employment since she did not know any English, had only a sixth-grade education, and was undocumented. It became apparent during her interview that Yesenia rarely left her home, had no family or friends, and was very isolated and depressed. When asked if she had plans to marry someday, she replied, “No, I don’t know, but my heart is not in it to get married.” Without the support of her children’s father and the disability payments she received for her son, she would have had great difficulty making ends meet, but she also reported suffering emotionally.

Financial assistance, whether from a live-in partner or someone else, could also quickly vanish. The threat of deportation hung over the heads of many mothers in the Los Angeles sample. If not deported themselves, their partners might be, and a crucial source of income would be quickly eliminated. The father of Diana’s youngest two children had helped her buy clothes, diapers, and food for their children, but after he was deported her life spiraled downward—she lost her job (because she could not find reliable and affordable child care), and she was forced to move when the house she rented went through foreclosure. She relied on the generosity of family and her church to get by. In talking about her partner’s deportation, she said, “It’s been hard. That’s when everything became . . . harder, because that’s when I really knew I was on my own now.” Several years earlier, the father of her older two children had died; thus, none of her children had a father available to provide support.

Women with citizen-partners were also in danger of quickly losing this important source of economic support—for example, through death or incarceration. Gina had been receiving substantial financial help from the father of one of her children. She referred to him as “my main source of income,” and he paid all her bills. Just weeks before the interview, he died

unexpectedly. The anxiety in Gina's voice was noticeable as she talked about facing a utility shutoff, since she lacked the money to pay the bill. His parents had told her that they would help her financially, but thus far they had not. Gina was very reluctant to ask them directly for money, since they had just lost their son, but she also knew that she needed to find a way to pay her utility bill. Her relationship with another child's father was extremely acrimonious; he had successfully petitioned for the removal of their child from Gina's care, citing her unstable living arrangements as evidence of unsuitability to parent. Between 2011 and 2013, Gina estimated, she had stayed in at least eight different places, usually the houses of friends or cousins, leaving when she and her five children wore out their welcome.

Even in situations where financial assistance was generous and reportedly given gladly, being dependent on others could take an emotional toll. Janice quit her job when she was unable to get enough hours and child care was becoming difficult to secure. Her own father and her children's father stepped in to take care of her financially. Between the two of them, all the bills were paid. She said, "My dad helps out extremely a lot. The kids' dad helps out extremely a lot. I'm covered between the two of them. They're not going to let us be without." She continued, talking about why she believed they were so willing to help: "I guess the biggest thing for my dad and the kids' dad is they understand that I will go to work. It's not like I just choose to sit here and just be unemployed." Even though Janice had not worked in more than three years and admitted that her job search efforts were not always as diligent as they might be, it was important to her to construct a self-image as someone who was not taking advantage of the generosity of others and was prepared to take a job. She also noted that by taking their help, she was losing some of her autonomy: "Sometimes it's stressful because I like my own money. I like to be my own boss. Sometimes, when you're asking someone for something or someone doing something, they feel like they have some type of control over you. Sometimes it bothers me."

While Kiana and Janice were grateful for the help they were receiving and in fact elected not

to apply for TANF benefits because of this help, their comments reflected some mild unease about being the recipient of this generous support. Throughout the interview, Janice made reference to not wanting to burden those who helped her and needing to make sure her father and ex-partner knew how much she appreciated their help. Both Janice and Kiana also talked about being used to having control over financial decisions when they were working and earning their own money. Having to rely upon their ex-partners made them cautious about spending. For example, Janice reported that she would not turn on the heat in her house until it became "extremely cold" and would tell her children to put on more layers if they were cold. She said that she did this to keep the heating bill down, since she was not the one making the payments. Kiana, whose ex-partner paid all of the bills, believed that other family members were gossiping about her and saying things such as, "'Oh, she's not working. She's living off her baby daddy.' Just stuff like that."

Women who were doubling up, whether by choice to save money or because they had no other option, were living in very crowded conditions. When she lost her job and lost her apartment, Shonda moved back in with her mother in the house she grew up in. However, other family members were facing similar challenges, and they also landed with Shonda's mother. In total, five adults and one child (Shonda's son) lived in a small house that was overcrowded and cluttered. The front door opened up into a small living room that contained a cot where Shonda's grandfather slept along with some chairs and a television. Plastic bins stacked floor to ceiling contained the belongings of those who had moved in. During the interview, several different people came in and out of the house, sitting on the chairs in the living room and talking, even though the grandfather was sleeping. Shonda's small niece was there at the time and attempted to show off her crawling skills, but she had to navigate around the very small spaces between the chair legs. Shonda and her eight-year-old son shared one of the bedrooms, which also held belongings from her house that she had taken with her.

Overcrowding also posed safety concerns. Few infants and toddlers had safe sleeping ar-

rangements; most slept with a parent, other children, or both. Like the women in Michigan living in public housing, the economic need to remain doubled up kept many Los Angeles women in locations they deemed unsafe or undesirable.

Similar to relying on the earnings of others, doubling up as a strategy works only when housing is stable. Pauline moved in with her mother when she lost her job after her car broke down; her job required substantial amounts of driving, and she had no money for repairs. Pauline's teenage daughters had rooms on the main floor of the house, but Pauline and her son had to stay in the basement, which was dark, dank, and lacking in privacy. The arrangement, however, was rent-free. Unfortunately, Pauline's mother had just started to have some financial difficulties herself, and Pauline worried that soon her mother might not be able to pay the mortgage and the house would go into foreclosure.

The Instability of Informal Jobs and the Problems with "Last-Resort" Strategies

For most of the women who engaged in informal work, being able to make money depended on others needing and paying for the services they provided and, for some jobs, being able to physically do the job. Gina had a working minivan and gave friends rides for money, but how much she received was completely dependent on how much her riders were willing to pay. Andrea, who had the street-corner food business, referred to this work as "not so stable," since some days they had more customers than others. Arlene frequently babysat to make extra money, although she reported that her most recent client owed her \$700; Arlene had watched this woman's child for months but never received any payment. Claudette tried to make extra money by planning parties and weddings, making floral arrangements, and tending to other details, but "people really don't want to pay what it takes for you to put into that work," she said. "Because they doing, you know, the brides want certain things, but when you start telling them [how much it will cost], they be like, 'Well, wait a minute, no, I'm fixing to save money here. Why, I could do that myself, you

know.'" Taurean had been making money doing yard work in the warm months and shoveling snow in the winter, but once her pregnancy was further along, she had to give up that work.

Finally, some of the last-resort strategies were not without danger. Ginger, whose multiple health problems prevented her from working and who had no cash coming into the household, sometimes relied on male friends to pay bills or buy her groceries. However, she recognized the challenges inherent in accepting help from men who, she said, "might want things." Discussing a man who recently went to the store for her, she elaborated:

He wants to stay the night, and thinking he's gonna get over. No, you're not gonna get over on me. Just because you bought me eight rolls of tissue paper and some dish rags and stuff, you're not gonna get over. I didn't say those words. I was like, "No," like this here. It's just unbelievable. There's so many people out there that's not genuine.

DISCUSSION

Like the poor single mothers in Edin and Lein's *Making Ends Meet*, the mothers in this study found ways to package income from a variety of sources or find others in their social networks to pay their bills. However, their income packaging strategies were fraught with a number of challenges. In households not receiving disability benefits, the only stable source of public benefits was nutrition assistance—SNAP or WIC. While crucial to women's budgets, SNAP and WIC can only legally be used to purchase food. TANF, on the other hand, provides the flexibility of being a cash benefit. Unless they were willing to commit fraud (like Gina), they lacked the stable source of income that welfare was for Edin and Lein's respondents. Living in public housing or receiving a housing subsidy eliminated an otherwise potentially large expense for disconnected women, but it also sometimes tied them to a place that was not safe. Doubling up with others could help them save on housing costs or provide a refuge when they could not afford rent, but this strategy usually meant living in very cramped and sometimes unhealthy quarters.

Family members and the men in women's lives—cohabiting partners, boyfriends, the fathers of their children—provided crucial support for quite a few women. However, relying on others to pay the bills and provide for their families negatively affected some women's sense of self-worth and autonomy. Several women had been able to count on a network member for financial help, but deportation, job loss, or death had changed their circumstances quickly. Most of the women in Los Angeles were living with a male partner, although this did not always equate to economic stability, nor did it signal that a woman was in a healthy relationship; several women described living with a partner for the sake of residential and financial stability rather than for love. Some of these findings are expected given what we know from previous studies about poor women's economic coping strategies, although the extent of support from nonresident former partners that we found was perhaps surprising, since previous studies have indicated that child support payments (let alone more substantial contributions) are sporadic.

Our findings also highlight the role that immigration status plays in becoming disconnected. While the citizen mothers in the Michigan sample had difficulty finding jobs during the economic downturn and slow recovery, the Los Angeles mothers always faced challenges securing employment, given their undocumented status. Many of the jobs they could find were off the books and paid very little. Once child care was factored in, the cost of taking a job outweighed any benefits. Immigration status also limited these mothers' options for receiving public benefits, at least for themselves. A number of mothers in Michigan lost TANF owing to time limits and other regulations, but undocumented mothers in Los Angeles did not qualify for benefits for themselves, and their status kept them from seeking out TANF for their citizen children. Finally, although not necessarily tied to immigration status, differences in cultural norms about a mother's role affected the route to disconnection. The belief among most of the Latina mothers (and their partners) in Los Angeles that a mother should stay home with her children when they are young had resulted in

some voluntary exits from work. Mothers in Michigan did not discuss this as a reason for leaving jobs.

The study is not without its limitations. First, we rely on respondents' self-reports about the types of financial support they received, and those reports may over- or underestimate how much they truly received. People may underreport how much help they receive from others because of shame or stigma, or they may overreport if they are afraid of possible negative repercussions—for example, they may overreport the financial help they receive because they fear involvement from child protective services (see Desmond 2012). However, the in-depth interviews were framed as another part of the larger, ongoing survey study in which the respondents were already participating, not as a study of the economic survival strategies of a particular population that might be at risk, for example, for involvement from child protective services. Moreover, all respondents had already completed two to three in-person surveys before the in-depth interview. In these surveys, they were also asked to report on their sources of economic support, albeit in a close-ended fashion. Our comparisons of the survey data to the data gathered in the in-depth interviews show generally consistent reports of income from public assistance, although more financial support was uncovered in the in-depth interviews, possibly because of the different mode of data collection and the way questions were posed. For example, the survey would not have been able to document the practice of other family members directly paying the bills of the women we interviewed. In addition to receipt of public benefits, the longitudinal survey from which the Los Angeles sample was drawn assessed multiple indicators of child and family well-being, including maternal depression, food insecurity, and material hardship. The survey data generally align with the interview data. For example, in both data sources, about one-third of the women expressed some depressive symptoms, and another one-third reported food insecurity.

Second, our recruitment strategy may have resulted in an overrepresentation of women

who had access to other forms of support. In Los Angeles, all participants had connections to the WIC program, which may have helped them form connections to other sources of support, such as SNAP. The Michigan participants were part of a random sample survey, but the sampling frame was census block units, so the survey respondents were somewhat clustered geographically. One of the census blocks contained a public housing project, where four of the qualitative study participants lived and where several others had previously lived before transitioning to Housing Choice (formerly Section 8 vouchers). Another census block included in the sampling frame contained a block of low-income housing units. These sampling artifacts contribute to a higher rate of receipt of housing assistance than one might expect—50 percent of the Michigan respondents compared to 23 percent of low-income renters nationwide (Sard and Fisher 2013).

Despite these limitations, our results have implications both for future research and for policy. First, our study again points to the challenges that researchers face when trying to understand the complex financial lives of low-income, single-mother families. Some of these families do have access to financial help beyond their own earnings and public assistance benefits. Income received from a family member or former partner may be difficult to capture in surveys or administrative data, particularly when that person takes over payment of bills. Not being able to account for this income may lead to overestimating the number of families that are truly without any economic resources. On the other hand, assuming that this income is stable and available for long periods of time may overstate the resources available to families during periods of disconnection from employment and cash assistance.

While the availability of private safety nets was crucial to these women's economic survival, at least some of the participants would have preferred to have been working and earning their own money. Public policy should not lose sight of the importance of creating employment opportunities for low-wage workers, nor should it overlook the need for a more compre-

hensive safety net. Many of these women had been attached to the labor market before the recession and wanted to work again yet were "long-term unemployed," or at risk of becoming so, and thus their future employment was less likely. During the Great Recession, more than half of states used TANF "emergency" funds that became available through the American Recovery and Reinvestment Act (ARRA) of 2009 to create subsidized employment programs for some portion of their TANF clients who were unable to find work (Pavetti, Schott, and Lower-Basch 2011). Perhaps some version of a subsidized employment program could be created for people who have otherwise exhausted benefits (both TANF and unemployment) to maintain or learn new skills and earn an adequate income. Guaranteed child care assistance for low-income workers would also allow more mothers of young children to enter the workforce. Mothers in the Los Angeles sample commonly reported the challenge of finding affordable and reliable child care in a local system that had a waiting list for child care subsidies. The high cost of care outweighed the little income they would earn, causing some mothers to prefer staying home with their children rather than work and pay a child care provider.

The findings also point to some systematic problems with TANF. For the Los Angeles immigrant participants, misinformation and misunderstandings about the program seemed to keep women from using it, even for their citizen children. Assuming that use of TANF among those who are eligible is a policy goal, reducing barriers to access through community outreach campaigns might increase use of the program. That mothers who were probably eligible for TANF and nutrition assistance only received SNAP or WIC suggests the possibility of using the SNAP or WIC application process as another opportunity for outreach—at least for a targeted subgroup of mothers. Second, the rhetoric around time-limited welfare receipt cast this policy tool as motivation for women to find work. But do time limits make sense in an environment where there are few jobs and no affordable child care? For women who receive no support from current or former partners, greater efforts toward securing child support payments could help lift them out of

dire situations. Finally, immigrant mothers living with undocumented partners can quickly become disconnected if their partners are deported or cannot secure employment. Issues of immigration reform, although beyond the scope of this article, are clearly intertwined with economic disconnection.

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