

**A Balancing Act:
Sources of Support, Child Care, and Hardship Among Unwed Mothers**

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A major goal of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) was to reduce reliance on public assistance, particularly cash assistance under the former AFDC program. This was to be accomplished through two major strategies—encouraging mothers to work and requiring fathers to contribute financially to support their children. Since the 1996 legislation, welfare rolls have decreased substantially. However, many obstacles to self-sufficiency remain: Low income mothers frequently must accept low paying jobs with few benefits and irregular hours, and often do not earn enough to pay for child care. Father contributions may be limited by the earnings capacity of these men and also may depend on whether the parents have a relationship with one another. The current economic downturn and tightening of the labor market may make it even harder than it was in the years immediately following PRWORA for mothers to remain employed or find new jobs in the future.

We know little about the coping strategies mothers (particularly unwed mothers) use to manage the competing demands of rearing and supporting their children. How are those most vulnerable to financial instability making ends meet? How many unmarried mothers with young children are employed? How many participate in the underground economy? How many are dependent on public assistance? How many rely on support from family and friends? How many receive financial support from their children's fathers? How many families combine support from these different sources? Who relies on these different public and private sources of support? Are those that are working self-sufficient? What types of child care arrangements do mothers use and how reliable are those arrangements? How are mothers coping economically, physically, and psychologically? The answers to these questions are important in their own right, and have become even more pressing as we enter the TANF reauthorization debate.

Debates prior to 1996 centered on the desirability of self-sufficiency and whether mothers receiving welfare should be required to work. The new focus is no longer on whether mothers should work (it is now generally taken for granted that they should) but rather on designing public support programs that help employed parents and encourage marriage.

In this chapter, we describe the sources of support and child care arrangements upon which unwed mothers with young children rely approximately five years after PRWORA. We also describe the levels and types of financial, physical, and emotional difficulties these mothers face. We focus on unwed mothers because they are at disproportionately high risk for poverty, dependence on public assistance, and hardship. They also tend to stay on welfare longer than married mothers (Bane and Ellwood 1994) and remain (albeit decreasingly so) the primary focus of welfare legislation. Because the reauthorization debate focuses on work support and strengthening families, we present separate analyses of coping strategies (sources of support and child care arrangements) and wellbeing of unwed mothers by whether or not they are employed and also by parent relationship status. Our findings paint a picture of the circumstances, challenges, and unmet needs of unwed mothers at a critical juncture in welfare legislation history and provide insights about the effectiveness of maternal employment and stable parental unions as coping strategies.

Background

Policy context

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 sought to redefine the role of government in providing economic support for needy families. First, PRWORA devolved authority over eligibility and program rules from the federal

government to the states. Second, PRWORA shifted financial responsibility from government to families by emphasizing labor force attachment, establishing term limits on the receipt of federal assistance, and expanding work requirements for those receiving or seeking assistance. Third, the legislation sought to influence family structure by discouraging non-marital births and ensuring that non-custodial parents (typically fathers) play a more active role in the financial support of their children. Each of these changes has potential implications for the wellbeing of low-income families, both by changing the experiences of those receiving assistance and by influencing decisions regarding labor market participation, family structure, and welfare participation.

One of the most controversial elements in the passage of PRWORA was the decision to end the entitlement to federal assistance for needy families with children under the former Aid for Families with Dependent Children (AFDC) program. The legislation replaced AFDC with Temporary Assistance for Needy Families (TANF) block grants for states, vesting states with increased latitude in establishing eligibility and program rules governing the administration of cash assistance. Eligibility rules and program requirements vary considerably across states, and often across localities within states. Consequently, needy families with similar demographic characteristics and economic resources may have very different experiences in using government assistance depending upon their places of residence.

PRWORA emphasizes employment rather than education and training. Under the former JOBS program, states were to emphasize education and job training services, and required participation of only a small share of the adult AFDC population. Welfare reform legislation under PRWORA transformed services and requirements to emphasize employment. States must now meet substantial participation or caseload reduction requirements: By the end of FY 2001, 45 percent of single-parent families were supposed to be participating in work activities, with a

pro rata reduction for caseload decline below 1995 levels. Moreover, states had to emphasize employment and work, and were limited in the extent to which they could count those enrolled in education toward achieving this goal. States could also implement *Work First* programs to assist welfare applicants in securing paid employment rather than turning to public assistance. At the same time, federal regulations limited eligibility for benefits to a maximum of five years for most recipients and states could choose to implement stricter financial penalties for noncompliance with program requirements. These restrictions provided motivation for families to secure private sector employment and limited the practical possibility of long-term reliance on public assistance. As a result of this policy shift, many families who formerly would have relied either partly or fully upon public assistance are likely to find themselves increasingly vulnerable to labor market volatility.

Employment and public assistance patterns

The labor force participation rate of women in the United States increased from about one third of all women age 16 and over in 1950 and over to 60% in 2000 (Economic Report of the President 2001). The labor force participation of single mothers with incomes under 200% of the poverty line increased from 44 to 57% between 1992 and 1999 and now approaches the rate for all women (Divine & Tvedt 2000). The labor force participation rate of unmarried mothers with children under a year old was 59 percent in 1999 (Bureau of Labor Statistics 2001).

The recent increase in employed mothers who are single and/or poor means that more mothers in the workforce are in low wage and/or less stable jobs, which typically have little flexibility and often have irregular schedules (Larner et al. 1997). Employment in such jobs leaves little income with which to purchase child care. Recognizing that working mothers need

assistance with child care, PRWORA consolidated four major federal child care programs into a new Child Care and Development Fund, a \$3.5 billion block grant to states.

The dramatic increase in the labor force participation rates of poor and unmarried mothers may be due in part to PRWORA, although it coincided with a growing economy and a strong demand for low wage workers. Welfare caseloads declined dramatically after 1994, when the average monthly number of families receiving AFDC was approximately 5 million. By mid 2001, caseloads had dropped by over half, to approximately 2.1 million families (US Department of Health and Human Services 2002). Similar but less dramatic caseload reductions also have taken place within the Medicaid and Food Stamp programs.

It is not apparent how much of the caseload decline was due to the 1996 legislation and how much was due to the strong labor market of the late 1990s. Huang, Garfinkel, and Waldfogel (2000) found that one quarter of the reduction in AFDC caseloads between 1994 and 1996 (prior to PRWORA) was due to stronger child support enforcement. The Council of Economic Advisors (1999) attributes only about one-third of the observed caseload declines from 1996 through 1998 to welfare reform itself. These findings suggest that the recent economic reversal could be accompanied by increased welfare participation. The latest labor market indicators already show signs that the tide may have shifted. The unemployment rate increased from 3.9% in October 2000 to 5.8% in December 2001 (Bureau of Labor Statistics 2002). Welfare offices are seeing increased applications; thirty-three states reported higher caseloads in September 2001 than in March 2001. The average rate of increase for those states was 9.1%, with several states reporting increases of over 20% (Center for Law and Social Policy 2002).

Not only are welfare caseloads starting to rise, but the deteriorating economy and spending on homeland security are increasingly squeezing federal, state and city budgets. These new fiscal realities may mean that fewer resources will be available for work support programs. While it is too early to predict the consequences for needy families of different legislative and budgetary scenarios, this chapter provides an up-to-date snapshot of the resources and needs of the population most likely to be affected by such changes—unwed mothers.

Child care arrangements

Child care is a major expense and concern for working parents. Those with flexible jobs and family support to help with child care are more likely than parents with inflexible jobs and little support to use center-based care, which typically has inflexible hours and policies (such as not allowing parents to leave children who are ill). Low-wage jobs, which often require odd hours, changing shifts, and little flexibility, make it difficult to use child care that is state-regulated, as such arrangements rarely offer flexible hours (Hofferth 1995).

Child care for infants and young children is extremely expensive and can cost as much as 30-50 percent of the income of a family living at the poverty level (Adams & Schulman 1998). Infants and toddlers are more likely receive child care in home-based settings than are older children, with nearly 50 percent of infants under age one with employed mothers being cared for by relatives (Casper 1996). Less than one-fifth of children under age one receive center-based care (Smith 2000).

The quality of non-parental care young children receive is related to family income. For care from relatives or in home-based arrangements, lower family income is associated with lower quality (Galinsky 1994; NICHD 1997). For center-based care, however, the quality of care is higher for families below the poverty line, who may receive subsidies for purchasing child care

and/or qualify for high-quality intervention programs (e.g., Head Start). The relationship between income and quality of center-based care is actually U-shaped, with middle-income families receiving lower quality care than high- or low-income families (Phillips et al. 1994; NICHD 1997).

The balancing act

How mothers are able to cope with the competing demands of work and family can have important consequences for their families' quality of life. Past research has found that employment confers many advantages over welfare, including higher income, availability of credit, psychological benefits, and more favorable future employment opportunities. However, recent studies have found that this relation does not always hold for poor unmarried mothers who often must take low wage repetitive jobs and are at disproportionately high risk for mental health, substance abuse, and health problems (Danziger et al. 2001; O'Campo & Rojas-Smith 1998; McLanahan & Sandefur 1994).

Several studies have found that welfare leavers are generally employed but have earnings below the poverty level and, in fact, have lower incomes than their combined earnings and benefits before exit. In addition, many continue to rely on Medicaid, Food Stamps, and other government assistance (Brauner and Loprest 1999; Cancian et al. 1999). More generally, Bauman (2000) found that employment of at least one household member is associated with lower levels of material hardship¹ for households with married parents, but that hardship increases with employment for unmarried parent households. These findings are consistent with ethnographic evidence describing serious challenges faced by working poor families in coping with work and family demands (Edin 1991; Edin & Lein 1997).

Labor force participation of poor, uneducated, single mothers may increase their stress, depression, guilt, and anxiety, and result in more irritable, less organized, less consistent, less warm, or more demanding parenting (Wilson et al. 1995). Such parenting has been associated with adverse cognitive and behavioral child outcomes (Aber et al. 1995). On the other hand, for some poor mothers, employment outside the home can have positive effects that may translate into improved parenting (Gyamfi et al. 2001). Greater self-sufficiency may raise a mother's self-esteem or provide more structure, causing her to engage in positive parenting behaviors.

Confounding the situation is that working mothers often depend on child care. The arrangements they use can lower maternal stress and enhance child wellbeing—when care is convenient and of high quality, but can have the opposite effects when arrangements are sub par and unreliable. Ultimately, the outcome for individual families will depend on complex interactions of factors, including their living arrangements and support networks, the child care they secure, and local labor markets, policies and programs. That is, some families will be more successful than others at patching together available resources and managing household logistics (Duncan & Brooks-Gunn 1998, 2000).

In this chapter, we characterize the balancing act in the lives of unwed mothers—the population most vulnerable to changes in welfare policy. We do so in the context of a strong economy several years out from the landmark 1996 legislation. We describe coping strategies unwed mothers use to make ends meet, child care arrangements they use to cope with their dual roles as parents and workers, and perhaps most importantly, how these mothers are faring as they navigate the system. In order for the data we present to be helpful to the current reauthorization

¹ The measure of hardship used responses to several questions about not being able to meet various expenses, including rent, mortgage, and utility bills; not being able to get medical care because of the cost; and not having enough to eat.

debate, we focus on how mothers' employment status and parental relationships moderate different coping strategies.

Data and measures

The national Fragile Families and Child Wellbeing study (FF) follows a cohort of new parents and their children in 20 US cities. The study was designed to take a longitudinal look at the conditions, capabilities, and relationships of new (mostly unwed) parents, as well as the long-term consequences on parent and child wellbeing of new welfare regulations, stronger paternity establishment, and stricter child support enforcement.

Both the mothers and fathers were interviewed in the hospital shortly after their children were born (fathers were interviewed by telephone or in-person outside of the hospital when the interview was not completed in the hospital), and follow-up interviews with both parents take place when the child is 12, 30, and 48 months old. Baseline interviews (at the time of the child's birth) were conducted with 4898 mothers and 3830 fathers during 1998 to 2000; approximately $\frac{3}{4}$ of these parents were unwed.² We use data from the first follow-up FF interviews to describe how unwed mothers are making ends meet 12 months after the birth of their child.³

We categorize the sources of economic support upon which unwed mothers draw one year after their child's birth as earnings, private support, and public assistance. These types of support correspond directly to the work-based, network based, and agency based strategies identified by Edin and Nelson (this volume). We use a broad definition of earnings that includes not only the mother's own earnings from legitimate employment, but also those from unreported or "underground" activities (working "off the books," running a business "off the books," or

² For a detailed description of the sampling strategy and research design for the Fragile Families and Child Wellbeing Study, see Reichman et al. (2001).

engaging in other unreported activities), as Edin and Nelson have pointed out that the latter are important coping strategies for many families struggling to make ends meet. Social and kin networks are another important source of economic support for many families (see Scott et al., this volume) and may also protect them from social isolation and its adverse consequences. Under our private support category, we include cash or in-kind support (formal or informal) from the baby's father, cash or in-kind support from family/friends, and cash or in-kind support from fathers of the mother's other children. Under our public assistance category, we include benefits from TANF, Medicaid, Food Stamps, SSI, WIC, public housing or cash/vouchers for housing, child care cash/vouchers/scholarships or Head Start, and/or other public assistance such as worker's compensation and/or unemployment insurance. We consider broad categories of support as well as detailed components.

A mother is considered having been employed during the past year if she had total earnings of at least \$1000 from all regular and underground jobs or worked for at least 4 weeks during the year. She is categorized as receiving private support if she received any cash or in-kind contributions from the father or from others within the past 12 months. Mothers cohabiting with their child's father were not asked about father contributions because it was assumed in the survey that they received some amount of in-kind or financial support from their co-resident partner. We make this same assumption—that cohabiting mothers receive some amount of cash or in-kind private support from the father—for our analysis. A mother is classified as being on public assistance if she received any assistance from any of the programs listed above during the past 12 months.

As described by Huston and Gennetian (this volume), child care is an important “family management” strategy, particularly for working mothers. We identify the types of child care

³ We use a preliminary file that contains data on approximately 60% of the mothers in the sample.

arrangements mothers currently use for the focal child, as well as the reliability of these arrangements. We classify arrangements as kin care (that provided by relatives other than the baby's father), non-relative "home" care (care provided by anyone other than a relative in the mother's, provider's, or someone else's home), center care (includes Early Head Start), and other care. Mothers were asked about the type of arrangements only if they use child care for at least 10 hours per week. Thus, we cannot report the primary arrangement for mothers using care fewer than 10 hours per week. We cannot assess the prevalence of (and therefore do not include) paternal care, as most mothers were asked only about arrangements aside from care provided by themselves or the child's father.⁴

Ultimately, what matters most is whether parents can be disconnected from public assistance programs and still be able to make ends meet and be healthy. We look at several measures of financial difficulty, maternal stress, and poor health. Measures of financial difficulty include hunger, inability to pay rent, mortgage or utility bills, eviction, homelessness, and lack of medical care. We measure depression and anxiety using a Composite International Diagnostic Interview (CIDI) scale based on responses to standardized questions in the survey about despondency, weight gain/loss, sleep patterns, ability to concentrate, pessimistic thoughts, and worries. The CIDI is a comprehensive, standardized instrument for assessment of mental disorders according to the definitions and criteria of ICD-10 and DSM-IV. We categorize mothers' physical health as suboptimal if she reports being disabled or having fair or poor (vs. good, very good, or excellent) overall health.

We focus on mothers who indicate at the 12-month interview that they are not married to their baby's father. We categorize parental relationships according to (1) whether the child's

⁴ Although mothers were asked how much time the father spends with the child and the activities they do together, it is not clear how much of that time is a "child care arrangement."

father resides with the mother at least some of the time,⁵ (2) whether parents maintain a romantic or relationship but do not live together or have another type of relationship (including being divorced, separated, or just friends), and (3) whether they are not in any kind of relationship.

Analysis

We describe the sources of economic support upon which unwed mothers rely, the child care arrangements they use, and the levels of and types of hardships that they face. We focus on how these sources of support vary by parents' relationship status and mothers' employment, since these are central themes of the current welfare debate. We expect that the mother-father relationship is a key determinant of whether the mother receives support from the father, whether she relies on public assistance, and possibly even whether she participates in the labor market—if fathers who are more involved are more likely to help with child care.

First, we describe the characteristics of the Fragile Families sample upon which our analyses are based and compare them to national vital statistics figures. This comparison places our sample of unwed parents in context. As can be seen in Table 1, our urban sample is predominately minority. We did not interview mothers less than 18 years of age in most hospitals (because of restrictions imposed on us by hospital Institutional Review Boards), and thus have a smaller proportion of teen mothers than exists nationally. The mothers in our sample are also more likely to have previous children and somewhat higher levels of education than unwed mothers in the US overall.

The percentages of unmarried mothers relying on different sources of support in the past year (their own earnings, private support, and public assistance), by relationship status, are

⁵ Among mothers we classify as cohabiting, only 14 percent reported that they live with the father “some of the time.” All others reported living with the father all or most of the time.

presented in Table 2. Almost half (45%) of these unwed mothers cohabit with the father of their one year old child, a third have a romantic relationship (but do not cohabit) or are friends with the father, and the other 22% have no relationship with the father. Two thirds of the mothers had earnings from work during the year following the birth, regardless of their relationship with the father. However, the overwhelming majority also receive both public and private forms of support.

All cohabiting mothers, by assumption, receive support from the baby's father and therefore have private support. However, dependence on private support is not limited to mothers in a relationship with the father. Ninety-six percent of mothers who are in a relationship but do not live with the father receive private support from him and/or others, and 82% of the mothers who have little or no contact with the father depend on some support from him, family, or friends.

Reliance on public support is extremely high among unmarried mothers. Only 6% of all unmarried mothers did not rely at all on at least some form of public support during the year following the birth of their child, with surprisingly little variation by parent relationship status. In fact, mothers residing with the father of their young child are as likely to be dependent on some type of public support as mothers not living with the father. This finding raises questions about one of the key assumptions behind welfare reform—that calling on fathers to be more involved in supporting their families will reduce mothers' reliance on public sources of support. We return to this point later.

It is important to note that dependence is by no means limited to parents who are unwed. Almost 60% of the married mothers (in the sample from which our subset of unwed mothers was drawn) received public assistance from one or more programs. Furthermore, categorical

programs for the poor are not the only form of public assistance received by parents. A broader definition of public assistance that includes tax deductions, exemptions, and credits would indicate that nearly *all* parents rely on public assistance. It is important to keep in mind when reading this chapter that we focus on a limited set of public assistance programs.

To provide additional context, Figure 1 presents the composition of our relationship groups in terms of the poverty categories used by Stagner et al. (this volume), based on the definitions of income and work that they used rather than those that we use elsewhere in this chapter. We find that our three groups of unwed mothers (cohabiting, in a relationship but not cohabiting, and not in a relationship) look fairly similar to one another in terms of the proportions that can be classified as dependent poor (about 25% of those who are dependent poor, working poor or near poor), working poor (35%), and near poor (roughly 40%). This breakdown for our poor urban sample differs markedly from that found by Stagner et al. for the entire US population. Their figures are 23%, 19%, and 68%, respectively. The distinction between the working poor and near poor may be less appropriate when we look at a relatively homogeneous sample of urban unwed parents. Despite the fact that 60% of the mothers in our sample fall into the near poor category or are not poor, virtually the entire sample is dependent on some type of public assistance.

Considering broad classifications of sources of support, while useful as a starting point, may mask important differences in the type of work mothers do and in the specific types of private and public support upon which they draw. In Table 3, we present the percentages of mothers relying on regular, underground, full-time, and part-time work; the percentages relying

on support from fathers and from friends or family; and the percentages relying on specific sources of public assistance, including Earned Income Tax Credit (EITC).⁶

Regardless of relationship status, almost 60% of unmarried mothers had earnings from regular work and 7% had “off the books” earnings during the past year. The percentages working part and full time are also largely invariant across relationship types. As we might expect, there are larger differences by relationship status in the percent receiving father support, although the proportions are surprisingly high among non-cohabitators. Almost 90% of the mothers in a romantic relationship with the father (but not cohabiting) or on friendly terms receive support from the father, and half of those not in a relationship receive father support. Is this evidence of a successful child support system? Perhaps so, but not directly. Two thirds of fathers not in a relationship with the mother who contribute money or in-kind assistance do so without formal child support arrangements, and three quarters (77%) of those in a relationship (but not cohabiting) who contribute do not have child support orders. Clearly, informal arrangements between parents continue to play a very important role.⁷ Mothers also depend on kin networks for support. Over half of cohabiting mothers and an even higher proportion of non-cohabiting mothers report receiving financial assistance from family or friends.

Table 3 illustrates clearly that TANF is but one component of public assistance received by unwed mothers, and that it is not the most commonly relied upon program. The vast majority of unwed mothers rely on WIC (84%). Most rely on Medicaid (71%) and half receive Food Stamps. Only a third of unwed mothers rely on TANF and a quarter live in public housing or receive housing subsidies. Only in the cases of TANF, Food Stamps and housing does dependence vary by relationship status. Cohabitators are far less likely than non-cohabitators to rely

⁶ We include EITC in Table 2 although it is not included as public assistance in other tables.

on TANF (26% versus over 40%), and somewhat less likely to receive Food Stamps and housing assistance. For those parents who are not living together, there is no difference in reliance on public assistance by whether or not they have a relationship. An important implication of these findings is that reducing the TANF roles is not tantamount to reducing dependency on public assistance. In fact, reducing support through TANF potentially could result in increased dependence on other forms of public assistance.

We next look at how mothers combine different types of support. Proportions of mothers in each relationship type relying on different combinations of public and private support, by mothers' employment status, are shown in Table 4. For both mothers who had earnings from work in the past year and those who did not, we present the following: the proportion that received no other support in the past year, the proportion that supplemented their earnings with private (but not public) support, the proportion that combined earnings with public (but not private) support, and the proportion that augmented their earnings with both public and private support. We find that the income packaging profiles overall are remarkably similar for those who worked and those who did not, for all relationship types.

The most striking finding is that labor force participation does not appear to substantially reduce dependence on public or private support. Regardless of their employment status, the vast majority of unwed mothers rely on some form of public assistance. It is important to note, however, that given our definitions of employment and reliance, employment and public assistance do not necessarily occur at the same time during the past year. That said, 92 percent of mothers who worked and 98% of mothers who did not work during the first year of their baby's life relied on some form of public assistance during that year. While overall participation in any

⁷ These findings do not imply that child support enforcement policy is ineffective. Rather, child support policy may have indirect effects by pressuring fathers to contribute informally so that mothers do not turn to the courts.

public assistance program does not appear to vary by employment status, there is a difference in the dollar amount of assistance received during the past year, at least for TANF and Food Stamps.⁸ Figure 2 shows that among TANF and Food Stamp participants, mothers who were employed received awards that were 20% lower, on average, than those of mothers who did not work in the past 12 months. This difference is somewhat suppressed, however, by the lower propensity of employed mothers to receive *any* award. Among *all* unwed mothers, the average benefits received during the past year for those who worked was about half of that received by mothers who did not work (see Figure 3). While the percentage difference is large, these figures translate into relatively small dollar differences. For example, the mean difference in TANF award received by those who worked and those who did not amounted to only \$45 per month.

The overwhelming majority of unwed mothers also rely on private support, regardless of whether they are employed or not. Such reliance has the potential to burden others who may be struggling to make ends meet themselves, but also could be a positive indicator of trust and social interaction, which, as Mekos (this volume) suggests, may have important implications for non-economic outcomes.

It is clear that unwed parents combine many sources of support to make ends meet. Although PRWORA was designed to shift much of the burden of support to parents themselves and both maternal employment and father contributions do in fact play very important roles, reliance on public assistance continues to be pervasive. The most dramatic finding is that despite the lofty goals of welfare reform, self-sufficiency is rare—virtually no unwed mothers rely solely on their own earnings, and only a small fraction, even of those who cohabit with their child’s

⁸ We do not have data on the dollar amounts received for the other public assistance programs.

father, subsist without public assistance. Overall, only 1 percent of unwed mothers rely exclusively on some combination of their own earnings and father support.⁹

We next look more deeply into the question of who uses different coping strategies. In Table 5, we present models of four different coping strategies—working in the formal labor market, participating in the underground economy, relying on TANF, and relying on private support aside from the child’s father—as a function of sociodemographic characteristics and relationship status. Not surprisingly, we find that a higher level of education is positively associated with the probability of employment, controlling for race, nativity, age, number of whether the mother has any other children, and relationship. However, relationship status is not as strong a predictor of employment as education. These findings suggest that the “old school” welfare programs focusing on education and job training may lead to more favorable outcomes than the “new school” attempts to strengthen families.

Race and nativity also predict participation in the formal labor market. Black mothers with one-year old children are 40% more likely than their white counterparts to have worked during the past year, controlling for nativity, age, parity, and relationship status, and US-born mothers are twice as likely as those who are foreign-born to have worked. The use of participation in the underground economy as a coping strategy does not appear by race, nativity, age, relationship, or whether a mother has other children, controlling for all of the other factors.

The models for reliance on TANF and on assistance from family/friends yield few surprises. Race, nativity, education, and cohabitation status are important predictors of reliance on TANF, controlling for all of the other characteristics. Black mothers, US-born mothers, less educated mothers, and non-cohabiting mothers all are much more likely to receive TANF during

⁹ The breakdown by relationship status is: 2% of cohabiting mothers, 1% of mothers in other relationships, and 1% of mothers not in a relationship (figures not shown in tables).

the year after their child is born, as are mothers who already had other children (these mothers are more likely to have been receiving TANF at the time of this child's birth).

We saw from Table 2 that reliance on assistance from family and friends is an important coping strategy for many unwed mothers. We find that this type of assistance does not vary by race/ethnicity or educational attainment, but it does vary by nativity, age, and relationship status. Mothers who are US-born are three times as likely as foreign-born mothers with similar characteristics, and mothers over 18 are less than half as likely as corresponding teen mothers, to rely on private support. Finally, we find that unwed mothers who cohabit with their baby's father are two thirds as likely as other unwed mothers to receive private support from friends or family members besides the baby's father.¹⁰

We next turn to reliance on child care, which as indicated earlier, plays a crucial role in the lives of unmarried working mothers. As can be seen in Table 6, about half of all unwed mothers rely on some sort of child care.¹¹ Among these, most use kin care, though formal center care arrangements are common as well. Parent relationship appears to play some role in child care arrangements. Parents who live together are less likely to use any care than are single mothers. As discussed above and shown in Tables 2 and 3, this is not because cohabiting mothers are less likely to work. They are, in fact, as likely to work as single mothers. Perhaps cohabiting mothers are more likely to rely on care provided by the father or on other types of father contributions that make it easier for them to meet work and family obligations without the use formal child care. Mothers in a relationship with the baby's father are also less likely than mothers not in a relationship with the father to rely on friends or family for care. Although this

¹⁰ There also are differences in the amount of benefits received. Cohabiting mothers receive annual TANF awards that are approximately \$475 lower than single mothers. Similar differences exist for Food Stamps.

may seem counterintuitive as parents in a relationship are likely to have more options for kin care (both the mother's and father's relatives), it is important to remember that our measure of kin care does not include care provided by the baby's father. It may also be possible that family members are less willing to help or may feel less obligated to help with child care when the father is in the picture.

More relevant to the issue of balancing work and family, Table 7 shows reliance on the various forms of child care among unwed mothers who are employed.¹² Over two thirds of working mothers rely on some type of child care arrangement other than the child's father for more than 10 hours per week; of these, about half use kin care and approximately one third use center-based care as their primary arrangement. Thus, it appears that the majority of unwed mothers' children receive care in unregulated settings. Eight percent of mothers use less than 10 hours per week of child care. Working mothers classified as using no care may receive care from their child's father, or possibly they work in their own homes or take their child with them to work (we do not have this information in our data).

Regardless of the type of care used, and regardless of whether parents live together or not, instability of child care is common and is likely to be a key barrier to steady and secure employment for unwed mothers. Mothers who used at least 10 hours per week of child care were asked several questions about the reliability of their arrangements. Substantial numbers reported that within the last month they had to make special arrangements because their usual child care fell through (31% of those cohabiting, 17% of those in other types of relationships, and 21% of those not in a relationship with the baby's father), within the past month they had to miss work

¹¹ As indicated earlier, most mothers were asked about type of child care arrangement only if their child was in care for at least 10 hours per week. Thus, some fraction of those reporting no care likely use a limited number of hours of care in one of the setting types.

or school because their child care fell through (51%, 58%, and 46%, respectively), and/or since the child was born had to quit a job, school, or training activity because they had problems arranging child care or keeping a child care arrangement (14%, 17%, and 21%, respectively). When asked what happens when their child is sick, only half (56%) reported that at least one of the child's providers can care for the child and a third (30%) indicated that they had to miss work or school.¹³ Responses to the last question did not vary by relationship status.

Finally, we turn to the health and material wellbeing of unwed mothers to get a sense of how they are coping with work/family challenges. In other words, how do these mothers fare, given the complicated packages of income support and child care arrangements they need to piece together? Does this delicate balancing act keep them afloat, or are they struggling financially? How is their physical and mental health?

The number of unwed mothers experiencing some form of financial difficulty or poor health is concerning. From Table 8, we can see that almost two-thirds of unwed mothers report at least some form of physical, emotional, or financial problem. Not having sufficient income to pay bills is common, and 5% of these mothers report more extreme financial difficulties, such as hunger, eviction, utility shut-offs, homelessness, or insufficient medical care. One fifth report being in poor health or having a disability, 12% are at high risk for depression, and 4% indicate symptoms of anxiety. Living with a partner appears to confer only very minor advantages, as father contributions and support appear to buffer mothers only marginally from financial difficulties and poor mental and physical health. Cohabiting mothers are slightly less likely than single mothers to have received free food in the previous year or to have stayed in a shelter. Only for mental health are the differences substantial. Cohabiting mothers are about one third as likely

¹² We restrict the sample to mothers who worked in the past week, rather than mothers who worked during the past year, because we have information only on current child care arrangements.

as single mothers to experience depression or anxiety. It appears from these findings that fathers may be more effective at helping mothers cope emotionally with financial difficulties than at preventing the financial difficulties themselves.

We also find that financial difficulties and poor health are not related to income within this population of mostly poor unwed mothers. When we use the same definition of work and dependency as Stagner et al. (this volume), we do not see a clear stepladder pattern as they do. To the extent that a pattern exists among our sample of urban unwed mothers, the working poor look worse across all outcomes than do the dependent and the near poor.¹⁴ These findings are consistent with those of Heymann and Boyton (this volume) who claim that the working poor have fewer workplace benefits than the near poor and lower levels of public assistance than the dependent poor. Rather than lifting mothers out of poverty, working appears to have a net detrimental effect on wellbeing, suggesting that more needs to be done in terms of work support for low income families.

That maternal employment is not an unequivocal panacea also can be gleaned by comparing the findings in Tables 8 (hardship levels of all unwed mothers) to those in Table 9 (hardship levels of unwed working mothers). Employed mothers fare no better than those who do not work. Even mothers who are cohabiting with the child's father—and thus drawing on both father support and their own earnings—face substantial levels of hardship.

Our finding that cohabitation and working appear to contribute so little to improving the financial, physical and emotional wellbeing of unwed mothers suggests that the strategy of encouraging those behaviors will not alone solve the complicated problems of dependence and hardship. Though work and cohabitation or marriage may be considered desirable goals in their

¹³ Child care reliability figures not reported in tables.

¹⁴ This finding holds up in multivariate analyses controlling for other sociodemographic characteristics,

own right, it is possible that the current employment and family agenda will yield more harm than good for those affected unless they are accompanied by effective work support and child care programs.

Conclusion

In this chapter, we describe coping strategies used by new unwed mothers in the Fragile Families study. While we can speculate about the meaning of our findings, we recognize that the mechanisms at play are complex and that we cannot disentangle causal effects from sample selection. For example, mothers who did not work the first year after their child's birth may have been able to delay working due to relatively higher levels of financial resources that we did not capture in our survey. Those resources might also be associated with (relatively) higher levels of material wellbeing, in which case we might have overstated the adverse effects of work. Another possibility is that mothers who successfully transitioned off of TANF (or didn't enter the system) during the first few years of PRWORA are a more capable group of parents than those who remained on TANF, in which case our estimates of the wellbeing of working mothers may understate the hardship other mothers will face as they are pushed off TANF and into the workforce. Despite methodological limitations, descriptive welfare reform studies can be informative, particularly when findings are supported by other studies based on different populations and different methods. The conclusions we present in this chapter echo those from the other chapters in this volume that are based both on qualitative and quantitative data.

A central objective of PRWORA was to help mothers achieve financial independence through their own employment and support from their children's fathers. We have described the sources of support, child care arrangements, and levels of hardship among unmarried mothers

with one year old children several years after the new welfare legislation took effect. It is clear that the wide array of public assistance programs continue to play a very important role in supporting unwed mothers and their children. Virtually no unwed mothers rely solely on their own earnings and only 1% of them subsist on some combination of their own earnings and support from their child's father.

Recent debates around welfare policy have shifted away from work requirements for TANF recipients (now taken for granted) and caseload reductions to how to best support work and marriage for poor mothers. Our findings suggest that the emphasis on work support programs would benefit employed mothers, many of whom are unable to support themselves without public and private assistance. After the first few years of PWRORA, despite multitudes of coping strategies, the working poor seemed to be in worse shape than mothers who did not work. Our study also finds that two-parent families fare no better than single mothers, suggesting that encouraging the formation of two parent families will do little to improve the material conditions of new parents and their children.

Reliance on public assistance is pervasive. Two thirds of unwed mothers participate in the labor market and almost half of those mothers work full time. Most fathers, too, are contributing. However, earnings from maternal employment and father contributions, combined, are simply insufficient to lift mothers from dependence—at least in the short term. Even mothers who work and live with their child's father continue to depend on government program to make ends meet. In fact, they are as likely to rely on these programs as mothers who do not work. Furthermore, employed and cohabiting mothers are not immune to hardship; they are almost as likely as other mothers to suffer from economic hardship and poor physical or mental health. Finally, not only do most unwed mothers continue to rely on government programs even when

they are employed, but many also rely on additional assistance from friends or family. This dependency on private support may indicate the presence of strong social networks for some, however, this dependence may also tax individuals and families who themselves are struggling to make ends meet.

The ultimate indicator of whether our public and private social support systems are working is how well basic needs of working parents and their children are being met. Despite high levels of support received by unwed mothers, they are not faring tremendously well. Furthermore, our indicators of wellbeing were taken when the economy was booming and many TANF recipients had not yet reached time limits. With a new economic recession and increasing unemployment rates, it is likely that the conditions of poor parents will deteriorate over the next few years unless work support or safety net programs are expanded.

As the labor market tightens, mothers may be forced to accept jobs with less flexible schedules and reduced benefits, further compounding their difficulties balancing work and family. Irregular work hours can make it more difficult to find high quality consistent child care. As Joshi and Bogan point out in their chapter, non-standard work schedules can lead to more behavior problems among children, fewer reported positive behaviors, and the mothers themselves report more parenting challenges.

We can only speculate about why financial independence is so rare among new parents. One possible explanation may be instability of child care. Another may be inadequacy of low-skilled jobs for supporting a family. These two issues are likely to be related. Most mothers rely on informal child care arrangements; fewer rely on formal care in a regulated setting. Informal arrangements are less expensive and may work well much of the time, but may conflict with work when caregivers are ill or unavailable for other reasons. Undependable child care may

make it difficult for mothers to keep full-time jobs and may restrict job mobility and advancement. Being confined to low wage jobs, often part-time, many unwed mothers face low earnings prospects for the future.

Limited child care options and low wage jobs make it difficult for new parents to find successful coping strategies. What can be done to improve and expand the availability of programs that allow working parents to make ends meet? Paving the way for new mothers and fathers to obtain and maintain higher paid jobs may require a considerable investment of both resources and time, beginning well before young men and women have children. Many unwed parents lack the education preparation and training that would qualify them for better paid jobs.

To conclude on a positive note, the dramatic decline in welfare roles during the last 7 years was not accompanied by equally large increases in destitution. Most parents were able to find jobs and to draw from numerous institutional and private sources of support to make ends meet. These accomplishments should not be dismissed. Instead, new research on how parents are managing such as that presented in this volume can inform policy makers about how to capitalize on the early successes of PWRORA while decreasing the obstacles parents face as they balance work and child rearing.

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TABLE 1: Characteristics of Mothers in Sample Compared to Unmarried Mothers in U.S.

	Mothers in Sample	U.S.^a
Race		
% Non-Hispanic White	13	40
% Non-Hispanic Black	60	32
% Hispanic	24	24
% Other	2	4
Age at Baby's Birth		
% < 20 years	24	30
% 20 – 29	61	54
% 30 +	15	16
% First Birth	39	48
% Born in U.S.	89	83
% At Least High School	59	56

^a Figures for race, age, and nativity for unmarried mothers in the United States are for 1998 and come from US Department of Health and Human Services, National Vital Statistics Report, Vol. 48, No. 3, March 28, 2000. Figures for first births and education for unmarried mothers in the United States are from US Department of Health and Human Services, Vital Statistics of the United States, 1993, Vol. 1 – Natality.

Note: Mothers in sample are all unmarried

TABLE 2: Mothers Relying on Different Types of Support, by Relationship Status

	Cohabiting	Other Relationship	No Relationship	All Unmarried	χ^2
% With Own Earnings from Work	67	66	68	67	.6
% With Private Support	100	96	82	95	213.5*
% With Public Support	94	94	96	94	1.5
N	965	697	471	2133	

* $p < .05$ with $df = 2$

TABLE 3: Percent of Mothers Relying on Specific Sources of Support, by Relationship Status

	Cohabiting	Other Relationship	No Relationship	All Unmarried	χ^2
Earnings From Work					
Regular Work	64	63	64	64	.1
Underground Work	8	7	7	7	.8
Part-Time Work	9	8	9	9	1.0
Full-Time Work	58	58	59	58	.1
Private Support					
From Father	100	89	50	85	641.0*
From Others	52	66	63	59	34.2*
Public Support					
Child Care	10	13	12	12	2.4
Medicaid	69	73	73	71	5.9
Housing	22	28	30	26	12.4*
WIC	85	84	84	84	.2
TANF	26	41	42	35	56.5*
Food Stamps	45	55	53	50	15.9*
Other	3	5	4	4	2.5
SSI	4	5	5	4	1.0
EITC	36	31	34	34	4.2
N	965	697	471	2133	

* p < .05 with df = 2

TABLE 4: Reliance on Various Packages of Support, by Relationship Status

	Cohabiting	Other Relationship	No Relationship	All Unmarried
Mothers with Own Earnings: ^a				
% With No Other Support	0	0	2	0
% With Private Support	8	7	4	7
% With Public Support	0	3	15	4
% w/ Private & Public Support	92	89	79	88
N	643	459	320	1422
Mothers Without Own Earnings: ^b				
% With No Support	0	0	1	0
% With Private Support	2	3	1	2
% With Public Support	0	5	20	6
% w/ Private & Public Support	98	92	78	92
N	322	238	151	711

^a $\chi^2 = 136.6, p < .05$

^b $\chi^2 = 85.2, p < .05$

TABLE 5: Odds Ratios from Logistic Regression of Coping Strategies on Demographic Characteristics and Relationship (N = 2116)

	Any Work	Unreported Work	Reliance on TANF	Assistance from Family/Friends
Black Non-Hispanic	1.40 (2.32)	1.38 (1.22)	2.47 (5.56)	.87 (-0.97)
Hispanic	.99 (-0.07)	.91 (-0.30)	1.52 (2.22)	.88 (-0.75)
Other Race/Ethnicity	1.40 (1.01)	2.00 (1.36)	2.65 (2.83)	.87 (-0.42)
U.S. Born	1.99 (4.25)	1.06 (0.20)	2.87 (5.17)	2.92 (6.44)
At Least 19 Years Old	.99 (-0.07)	1.09 (0.33)	1.03 (0.22)	.43 (-5.35)
At Least HS Diploma	2.13 (7.52)	1.06 (0.30)	.47 (-7.32)	1.17 (1.59)
Only Child	.96 (-0.37)	.94 (-0.36)	.66 (-3.93)	1.04 (0.44)
Cohabiting	.97 (-0.26)	1.07 (0.31)	.47 (-5.96)	.70 (-2.96)
Other Relationship	.82 (-1.54)	.85 (-0.71)	.82 (-1.54)	1.11 (0.80)
$\chi^2_{df=9}$	128.70	7.74	212.98	132.99

Notes: z-statistics in parentheses

Black Non-Hispanic, Hispanic, and Other Race/Ethnicity are relative to White;

Cohabiting and Other Relationship are relative to No Relationship

TABLE 6: Percent of Mothers Using Different Primary Child Care Arrangements, by Relationship Status

	Cohabiting	Other Relationship	No Relationship	All Unmarried
Kin Care	18	22	25	21
Non-Kin Home Care	5	5	9	6
Center Care	13	15	16	14
Other Care	4	3	4	4
<10 hrs/wk Care	7	13	9	9
No Care	53	42	37	46
N	960	694	471	2125

$\chi^2 = 56.3^*$

* p < .05 with df = 10

TABLE 7: Percent of Mothers Using Different Primary Child Care Arrangements, by Relationship Status, Among Those Who Worked Last Week

	Cohabiting	Other Relationship	No Relationship	All Unmarried
Kin Care	28	32	36	31
Non-Kin Home Care	9	8	13	10
Center Care	21	21	20	21
Other Care	7	5	6	6
<10 hrs/wk Care	6	12	8	8
No Care	30	22	16	24
N	487	346	267	1100

$\chi^2 = 36.6^*$

* p < .05 with df = 10

TABLE 8: Percent of Mothers Reporting Hardships in Past 12 Months, by Relationship Status

	Cohabiting	Other Relationship	No Relationship	All Unmarried	χ^2
Material Hardship					
Received free food/meals	9	12	12	10	6.6*
Children went hungry	1	1	3	1	8.0*
Mother went hungry	5	6	7	6	3.7
Did not pay rent/mortgage	14	14	14	14	.1
Evicted	3	4	4	3	1.6
Did not pay utility bill	25	22	22	24	2.3
Utility shut off	6	7	8	7	2.8
Telephone disconnected	15	18	16	16	2.4
Borrowed \$ to pay bills	27	32	31	30	5.1
Moved in with others	10	13	14	12	4.5
Stayed in shelter/car/other	2	3	4	3	8.2*
Did not get medical care	6	6	6	6	.3
Any of Above	53	57	56	55	2.9
Poor Health/Disability	18	19	23	20	5.5
Poor Mental Health					
Depression	10	14	15	12	9.9*
Anxiety	3	5	4	4	4.0
Depression or Anxiety	11	16	17	14	13.8*
Any Hardship	61	65	64	63	3.9
N	965	697	471	2133	

* p < .05 with df = 2

TABLE 9: Percent of Mothers Reporting Hardships in Past 12 Months, by Relationship Status, Among Those With Earnings in the Past Year

	Cohabiting	Other Relationship	No Relationship	All Unmarried	χ^2
Material Hardship					
Received free food/meals	8	10	10	9	1.9
Children went hungry	0	1	2	1	3.5
Mother went hungry	4	6	6	5	2.9
Did not pay rent/mortgage	14	16	16	15	.5
Evicted	3	3	5	4	1.9
Did not pay utility bill	27	24	23	26	2.2
Utility shut off	6	7	8	7	1.0
Telephone disconnected	15	19	17	17	2.3
Borrowed \$ to pay bills	29	33	34	31	4.0
Moved in with others	9	13	13	11	6.1*
Stayed in shelter/car/other	1	2	3	2	3.3
Did not get medical care	6	6	7	6	.5
Any of Above	54	57	57	56	1.5
Poor Health/Disability	15	15	19	16	2.5
Poor Mental Health					
Depression	10	14	14	12	3.6
Anxiety	3	4	3	3	2.4
Depression or Anxiety	11	15	16	13	6.4*
Any Hardship	60	64	64	62	1.8
N	643	459	320	1422	

* $p < .05$ with $df = 2$