

# **Characteristics of Low-Income Single Mothers Disconnected from Work and Public Assistance**

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After welfare reform passed in 1996, millions of single mothers left public assistance for work. Overall, their earnings rose and caseloads fell (Blank 2007), but the poorest single mothers, particularly those living alone with their children, did not share in those income gains (Haskins 2001; Zedlewski 2002). A significant minority of former recipients left welfare without a job, becoming “disconnected” from the labor market and from public assistance programs.

Understanding the characteristics of this group and the challenges they face can help public programs better reach out to disconnected families. This fact sheet summarizes findings from an Urban Institute study of disconnected single mothers and their changing circumstances over time.

Our study compares characteristics of disconnected mothers with those of all low-income single mothers in 2004 and in 2008 and examines the factors associated with becoming disconnected and reconnected.

## **The Rate of Being Disconnected Has Increased Over the Past 15 Years**

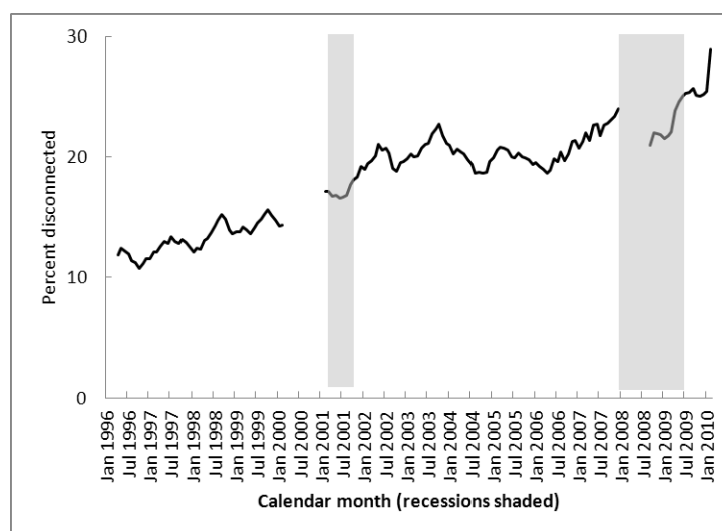
About one in eight low-income single mothers was disconnected in 1996, but about one in five was disconnected from 2004 to 2008 (figure 1).

## **Disconnected Mothers Are More Likely to Live with Others**

One-third of disconnected mothers (32.9 percent) lived with a cohabiting partner in 2008, while another third (32.2 percent) lived alone. In comparison, nearly half (41.5 percent) of all low-income single mothers lived alone, and nearly a quarter (23.9 percent) lived with a cohabiting partner. A higher percentage of disconnected mothers had a child under age 5 (42.9 percent) than all low-income single mothers (table 1).

In 2008, more than half of disconnected single mothers (59.3 percent) lived with adults connected to work or public

**Figure 1. Share of Low-Income Single Mothers Age 18–54 That Is Disconnected**



Source: Authors' estimates from the Survey of Income and Program Participation.

Notes: Based on four-month moving average of the proportion of low-income single mothers who are disconnected in a particular calendar month. Breaks in the line indicate months for which there are no SIPP panel data.

assistance—a higher percentage than for all low-income single mothers. Living with other adult earners increases the chances that a woman will become disconnected, suggesting that disconnected mothers may be sharing resources with the people they live with, making it possible to go without work or benefits. It also lowers the probability that a disconnected mother will become reconnected.

Living with adults who are not earners or who earn only a small amount of money lowers the chances that a woman will become disconnected, suggesting that these mothers have an added incentive to work or access public benefits. Living with non-earners also boosts the likelihood that

**Table 1. Family Characteristics of Disconnected Mothers and All Low-Income Single Mothers**

Family characteristic	2004		2008	
	Low-income single mothers	Disconnected	Low-income single mothers	Disconnected
Percent living with connected adult	46.1%	59.6% *	51.4%	59.3% *
Percent living with only disconnected adults	6.3%	6.7%	7.2%	8.5%
Percent living alone without other adults	47.5%	33.7% *	41.5%	32.2% *
Percent living with cohabiting partner	21.0%	32.1% *	23.9%	32.9% *
Percent living with adult child	9.0%	7.5%	10.2%	9.6%
Percent living with parent	16.9%	18.7%	20.0%	20.5%
Household size	3.81	4.16*	3.90	4.15*
Mean number of children	1.81	1.81	1.80	1.86
Percent with child under 5	37.6%	43.7% *	38.4%	42.9% *

\* Difference between all low-income single mothers and the disconnected is significant at the  $p < .05$  level.

disconnected mothers will reconnect with work or public assistance. They may also be more able to work because other household members are providing child care.

### **Disconnected Mothers Are More Likely to Have Work Barriers**

Disconnected single mothers are more likely than other low-income single mothers to report that they are not working because they are pregnant or taking care of children. They are also more likely to have health problems, less likely to be U.S. citizens, and less likely to have completed high school or attended college—all potential work barriers (table 2).

### **Disconnected Mothers Have Very Low Incomes**

In 2004, disconnected mothers' total immediate family income (her and her children) averaged \$5,466, compared with \$14,189 for all low-income single mothers. Both groups fared worse in 2008, with average total family incomes dropping to \$4,701 for disconnected mothers and \$13,325 for all low-income single mothers. Total household income (for all persons in the household) is much higher, but still lower for disconnected mothers than for all low-income single mothers (table 3).

Disconnected mothers living alone have significantly lower household incomes (\$4,800 median household income) than disconnected mothers living with other adults (\$28,000).

### **Disconnected Mothers Received Public Benefits at Roughly the Same Rate as Other Low-Income Single Mothers**

In 2008, almost half of disconnected mothers received Supplemental Nutrition Assistance Program (SNAP) benefits, while about one-fifth received public housing or housing subsidies (table 4, page 4).

Disconnected mothers who live alone have a higher rate of receiving SNAP, public housing or housing subsidies, and public health insurance than disconnected mothers living with other adults.

Low-income single mothers who live alone and receive SNAP benefits are less likely to become and remain disconnected than those not receiving SNAP. Single mothers who live alone and receive SNAP are more likely to receive other public benefits, including Temporary Assistance for Needy Families (TANF) or Supplemental Security Insurance (SSI), possibly because they know more about the public benefit system or because they do not consider receiving public benefits a stigma.

**Table 2.** Education, Work, and Work Barriers of Disconnected Mothers and All Low-Income Single Mothers (percent)

Family characteristic	2004		2008	
	Low-income single mothers	Disconnected	Low-income single mothers	Disconnected
Education				
Less than high school	20.9	31.9*	18.4	28.8*
High school degree	33.4	36.0	34.9	33.8
Some college	40.9	27.5	40.3	32.1*
College or more	4.8	4.6	6.3	5.3
Any work in previous 4 months	68.4	0.0	65.8	0.0
If not working, reason given				
Injury, disability, or health reason	23.2	16.1*	21.8	16.1*
Pregnant, taking care of children/others	48.5	60.5*	45.2	56.9*
Unable to find work, or on layoff	12.3	15.3*	19.0	21.6*
Not interested in working	1.5	2.1	1.0	1.3
Other (including school)	14.5	5.9*	13.1	4.1*
Health problem that limits work	13.6	21.8*	13.2	20.2*
Health problem that prevents work	8.6	18.5*	8.5	17.9*
Private health insurance	29.7	11.7*	24.8	7.3*
Public health insurance	46.7	50.8	42.7	46.6
U.S. citizen	90.9	85.9*	90.0	82.6*

\* Difference between all low-income single mothers and the disconnected is significant at the  $p < .05$  level.

**Table 3.** Average Income of Disconnected Mothers and All Low-Income Single Mothers

Income	2004		2008	
	Low-income single mothers	Disconnected	Low-income single mothers	Disconnected
Income as a percent of poverty level (immediate family income)	85.0%	32.8%	79.1%	27.1%
Total immediate family income	\$14,189	\$5,466*	\$13,325	\$4,701*
Total household transfer income	\$1,739	\$1,132*	\$1,542	\$904*
Total median household income	\$23,163	\$20,415*	\$23,692	\$18,049*

\* Difference between all low-income single mothers and the disconnected is significant at the  $p < .05$  level.

**Table 4.** Program Participation of Disconnected Mothers and All Low-Income Single Mothers (percent)

Program	2004		2008	
	Low-income single mothers	Disconnected	Low-income single mothers	Disconnected
SNAP	39.5	38.9	44.1	49.4*
Child SSI	3.4	4.6	3.8	4.4
Public housing or subsidies	22.7	20.1	20.3	20.8

\* Difference between all low-income single mothers and the disconnected is significant at the  $p < .05$  level.

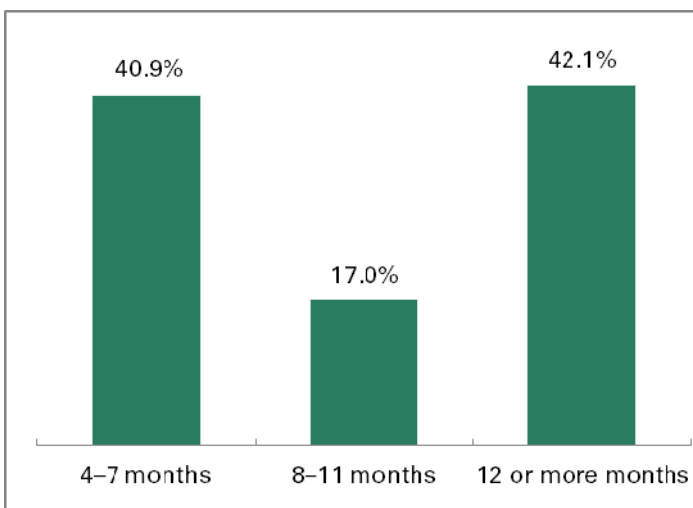
### Almost Half of All Disconnected Mothers Were without Work or Public Assistance for a Year or Longer

More than 40 percent of all low-income single mothers who are disconnected for at least four months remain disconnected for over a year (figure 2). Slightly more than a quarter of all low-income single mothers are disconnected at some time over a year.

Disconnected mothers living alone have roughly the same length spells as disconnected mothers living with other adults. About 40 percent of disconnected mothers living alone are disconnected for more than a year, compared with 43 percent of disconnected mothers living with other adults.

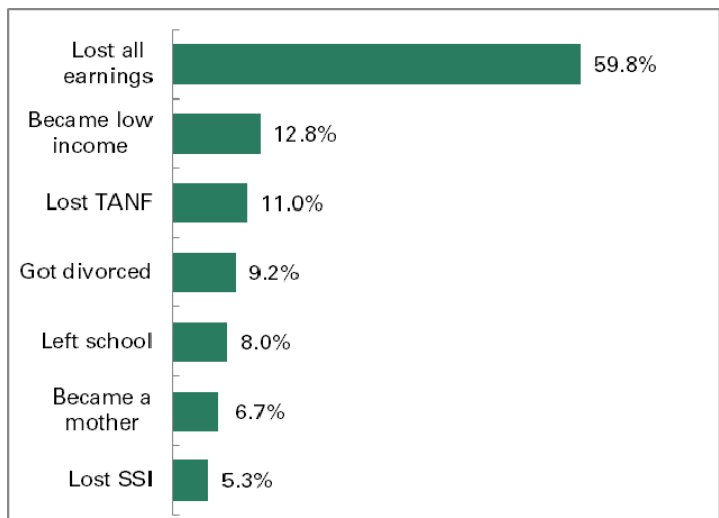
### Losing a Job Is the Most Common Reason for Becoming Disconnected

Nearly 60 percent of disconnected mothers became so after losing a job. Other reasons for becoming disconnected include losing TANF or SSI benefits, becoming low income, getting divorced, having a child, or leaving school (figure 3). Although losing TANF is a less likely way to become disconnected, among those who do lose TANF, almost 20 percent become disconnected. Finding a job is also the most common way to become “reconnected”; other ways include gaining benefits from SSI or TANF, getting married, becoming a student, or no longer living with a child under age 18.

**Figure 2.** Length of Time without Work or Public Assistance among Disconnected Single Mothers, Where the Beginning of the Disconnected Spell Is Observed


Source: Authors' calculations from the Survey of Income and Program Participation.

Note: Sample size is 610.

**Figure 3.** Probability of Becoming Disconnected by Reason


Source: Authors' calculations from the Survey of Income and Program Participation.

Notes: Probabilities are calculated out of all women who become disconnected between wave 1 and wave 2. Since multiple transitions are possible, percentages total more than 100.

## Data and Population

This fact sheet examines low-income single mothers who are disconnected from work and public assistance. We use data from the 1996, 2001, and 2004 panels of the Survey of Income and Program Participation (SIPP) and the first three waves of the 2008 panel. We did not include earlier SIPP panels because changes between the 1993 and 1996 panels make results difficult to compare.

A low-income single mother is defined as an unmarried woman age 15 to 54 with at least one child under 18 living with her and family income below 200 percent of the federal poverty level. To be disconnected, the mother must have no earnings, TANF benefits, or SSI benefits, and she must not be enrolled in school. The disconnected mothers must have met these criteria for the four consecutive months before being interviewed to be included in our study.

## References

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*The Low-Income Working Families project investigates the risks faced by millions of families and their children, whose household earnings are insufficient to meet their basic needs. The project applies rigorous research methods and cross-cutting expertise, from housing to health care, to identify private and public strategies that can improve these families' well-being. The Low-Income Working Families project is supported by the Annie E. Casey Foundation.*

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