



How to Reduce Persistent Poverty for Single Mothers

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The poor are rarely discussed these days. True, attention briefly flared when the Census Bureau announced that more than 15% of Americans were poor in 2010, up from 14.3% in 2009. And Mitt Romney's presidential campaign has stoked prejudices by claiming – falsely – that work requirements have been removed from U.S. welfare programs. This distracts from the grinding reality that many of America's poor are mothers who are losing the struggle to get by.

Women raising children on their own have always been exceptionally vulnerable to poverty. With only 24 hours in each day, the same person has to care for children and raise money to support the family. Because wages for many women are very low, the United States (along with most other countries) has anti-poverty policies geared for single mothers. Our country has tried different formulas, but still has not hit upon effective solutions.

From Mothers' Work to Paid Employment

Between the 1930s and the 1970s, U.S. welfare programs presumed that single mothers should not work for wages – at least not white mothers. Aid to Families with Dependent Children provided some cash assistance, eventually supplemented with Food Stamps and Medicaid. Public assistance was not enough for survival, so many welfare recipients worked part time “off the books.” Such informal work was not well paid, but it could be flexible, allowing mothers to care for children and go through cumbersome bureaucratic routines to stay on public aid.

The 1990s swept in a new direction for anti-poverty programs for single mothers. There was one underlying goal in mind: to replace government assistance with earnings. In 1996, the federal government abolished the earlier cash assistance program, Aid to Families with Dependent Children, and replaced it with Temporary Assistance to Needy Families, a program that has strict work requirements for poor mothers and restricts cash assistance to no more than five years in their lifetimes. The federal government also established a children's health insurance program, increased support for some child care, and enhanced the Earned Income Tax Credit that supports low-wage workers.

On one level, these changes worked – welfare rolls fell sharply and the portion of single mothers with employment soared. But in a key way the changes failed: poverty for single mothers remains stubbornly high and fewer poor families receive assistance now than before the changes.

Why the Low-Wage Labor Market Does Not Work for Single Mothers

Jobs have always been America's answer to poverty, but this strategy has never really worked well for women. Like all mothers, single mothers have to deal with greater demands on their time and "mouths to feed." Yet almost half of single mothers are in jobs with low pay and few or no benefits. Many jobs are in the retail and hospitality sectors where employers schedule work unpredictably and at the last minute.

It is not hard to see why single mothers have a hard time in such jobs. Insufficient earnings are problem number one, because low wages do not allow one adult to support a family. Less time for children is another problem. Although all working parents can experience this constraint, low-income single mothers cannot afford to pay for substitute caregivers and housekeepers. Finally, inflexible and unpredictable work hours can make life impossible. A late school bus, car trouble, a sick child, or child-care provider who disappears can throw a wrench in the best laid plans for getting to (or staying at) work. In low-wage jobs, a missed day means no pay, and the employer will lay you off if you miss too many days or hours.

Public Supports Remains a Hassle, Even though Recipients Must Work

Because many employed single mothers don't make enough, they still need supplemental public aid. But programs function in ways that make it hard to combine earnings with some assistance.

- Only the poorest qualify for programs like today's version of Food Stamps. For example, a single mother with a child loses eligibility if she works full time for just \$10 an hour.
- Even when poor mothers are eligible, assistance phases out abruptly as earnings increase. For food assistance, housing assistance, and temporary cash aid (in most states), a poor mother loses about 33 cents in each program for every additional dollar she earns at work.
- Many programs continue to operate as if poor applicants and beneficiaries have plenty of time and flexible schedules. Each program requires its own documents and visits to prove and keep eligibility. Missing work to keep going to multiple welfare offices is not worth it.

What Should be Done?

Most single mothers cannot work their way out of poverty without the right kinds of supplemental support. Here are three steps we can take to better support their efforts:

- *Shore up wages and employer benefits.* A full-time, year-round job at the minimum wage pays just over the poverty threshold for a family of two. Minimum wages have been allowed to erode, and we need to raise them. All jobs should also have paid sick days.
- *Modernize anti-poverty programs to support employment.* Anti-poverty assistance should phase out gradually as a worker earns enough to support her family, and applications and renewals should be streamlined. Many states have done this for unemployment insurance and license renewals, and we should do the same for public assistance to the working poor.
- *Support paid and unpaid care work.* The final steps must be universal child care and afterschool programs, combined with paid time off work for parents of newborns and employees who must temporarily care for an ill child or relative. The states of New Jersey and California are pioneers in mandating this sort of paid family leave, which is especially helpful to mothers who work for low wages.

Read more in Randy Albelda, "**Time Binds: U.S. Antipoverty Policies, Poverty, and the Well-Being of Single Mothers.**" *Feminist Economics* 17, no. 4 (2011): 189-214 and "**Different Anti-Poverty Programs,**

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Same Single-Mother Poverty: Fifteen Years of Welfare Reform." *Dollars and Sense*, February 2012.